

Albania, Algeria, Argentina...and 137 more - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
WLD_2024_FINDEX_v01_M

TITLE
The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

ABBREVIATION OR ACRONYM
FINDEX 2025

COUNTRY/ECONOMY

Name	Country code
Albania	ALB
Algeria	DZA
Argentina	ARG
Armenia	ARM
Australia	AUS
Austria	AUT
Azerbaijan	AZE
Bahrain	BHR
Bangladesh	BGD
Belgium	BEL
Belize	BLZ
Benin	BEN
Bolivia	BOL
Bosnia and Herzegovina	BIH
Botswana	BWA
Brazil	BRA
Bulgaria	BGR
Burkina Faso	BFA
Cambodia	KHM
Cameroon	CMR
Canada	CAN
Chad	TCD
Chile	CHL
China	CHN
Colombia	COL
Comoros	COM
Congo, Dem. Rep.	COD
Congo, Rep.	COG
Costa Rica	CRI

Cote d'Ivoire	CIV
Croatia	HRV
Cyprus	CYP
Czechia	CZE
Denmark	DNK
Dominican Republic	DOM
Ecuador	ECU
Egypt, Arab Rep.	EGY
El Salvador	SLV
Estonia	EST
Eswatini	SWZ
Ethiopia	ETH
Finland	FIN
France	FRA
Gabon	GAB
Gambia, The	GMB
Georgia	GEO
Germany	DEU
Ghana	GHA
Greece	GRC
Guatemala	GTM
Guinea	GIN
Honduras	HND
Hong Kong SAR, China	HKG
Hungary	HUN
Iceland	ISL
India	IND
Indonesia	IDN
Iran, Islamic Rep.	IRN
Iraq	IRQ
Ireland	IRL
Israel	ISR
Italy	ITA
Japan	JPN
Jordan	JOR
Kazakhstan	KAZ
Kenya	KEN
Korea, Rep.	KOR
Kosovo	XKX

Kuwait	KWT
Kyrgyz Republic	KGZ
Lao PDR	LAO
Latvia	LVA
Lebanon	LBN
Lesotho	LSO
Liberia	LBR
Libya	LBY
Lithuania	LTU
Madagascar	MDG
Malawi	MWI
Malaysia	MYS
Mali	MLI
Malta	MLT
Mauritania	MRT
Mauritius	MUS
Mexico	MEX
Moldova	MDA
Mongolia	MNG
Montenegro	MNE
Morocco	MAR
Mozambique	MOZ
Namibia	NAM
Nepal	NPL
Netherlands	NLD
New Zealand	NZL
Nicaragua	NIC
Niger	NER
Nigeria	NGA
North Macedonia	MKD
Norway	NOR
Oman	OMN
Pakistan	PAK
Panama	PAN
Paraguay	PRY
Peru	PER
Philippines	PHL
Poland	POL
Portugal	PRT

Romania	ROU
Russian Federation	RUS
Saudi Arabia	SAU
Senegal	SEN
Serbia	SRB
Sierra Leone	SLE
Singapore	SGP
Slovak Republic	SVK
Slovenia	SVN
South Africa	ZAF
Spain	ESP
Sri Lanka	LKA
Sweden	SWE
Switzerland	CHE
Taiwan, China	TWN
Tajikistan	TJK
Tanzania	TZA
Thailand	THA
Togo	TGO
Trinidad and Tobago	TTO
Tunisia	TUN
Turkiye	TUR
Uganda	UGA
Ukraine	UKR
United Kingdom	GBR
United States	USA
Uruguay	URY
Uzbekistan	UZB
Venezuela, RB	VEN
Viet Nam	VNM
West Bank and Gaza	PSE
Zambia	ZMB
Zimbabwe	ZWE

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

The Global Findex is the world's most comprehensive database on digital and financial inclusion. It is also the only global source of comparable demand-side data, allowing cross-country analysis of how adults access and use mobile phones, the internet, and financial accounts to reach digital information and resources, save, borrow, make payments, and manage their financial health. Data for the Global Findex 2025 were collected from nationally representative surveys of about 145,000 adults in 141 economies. The latest edition follows the 2011, 2014, 2017, and 2021 editions and includes new series

measuring mobile phone ownership and internet use, digital safety, and frequency of transactions using financial services.

ABSTRACT

The Global Findex 2025 reveals how mobile technology is equipping more adults around the world to own and use financial accounts to save formally, access credit, make and receive digital payments, and pursue opportunities. Including the inaugural Global Findex Digital Connectivity Tracker, this fifth edition of Global Findex presents new insights on the interactions among mobile phone ownership, internet use, and financial inclusion.

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The Global Findex 2025 is an indispensable resource for policy makers in the fields of digital connectivity and financial inclusion, as well as for practitioners, researchers, and development professionals.

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Edited, anonymized dataset for public distribution.

VERSION DATE

2025-09-24

VERSION NOTES

This update to the Global Findex Database 2025 adds 16 new variables from the Identification for Development (ID4D)-Global Findex Database 2025. The indicators include: fin46, fin47, fin48a, fin48b, fin48c, fin48d, fin48e, fin48f, fin49a, fin49b, fin49c, fin49d, fin49e, fin49f, fin50, fin51.

Coverage

GEOGRAPHIC COVERAGE

National Coverage

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

FUNDING AGENCY/SPONSOR

Name	Role
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Development Research Group, World Bank	Financial Support
Gates Foundation	Financial Support
Mastercard Foundation	Financial Support
Digital Vice Presidency, World Bank	Financial Support
Prosperity Vice Presidency, World Bank	Financial Support

Sampling

SAMPLING PROCEDURE

In most low- and middle-income economies, Global Findex data were collected through face-to-face interviews. In these economies, an area frame design was used for interviewing. In most high-income economies, telephone surveys were used. In 2024, face-to-face interviews were again conducted in 22 economies after phone-based surveys had been employed in 2021 as a result of mobility restrictions related to COVID-19. In addition, an abridged form of the questionnaire was administered by phone to survey participants in Algeria, China, the Islamic Republic of Iran, Libya, Mauritius, and Ukraine because of economy-specific restrictions. In just one economy, Singapore, did the interviewing mode change from face to face in 2021 to phone based in 2024.

In economies in which face-to-face surveys were conducted, the first stage of sampling was the identification of primary sampling units. These units were then stratified by population size, geography, or both and clustered through one or more stages of sampling. Where population information was available, sample selection was based on probabilities proportional to population size; otherwise, simple random sampling was used. Random route procedures were used to select sampled households. Unless an outright refusal occurred, interviewers made up to three attempts to survey each sampled household. To increase the probability of contact and completion, attempts were made at different times of the day and, where possible, on different days. If an interview could not be completed at a household that was initially part of the sample, a simple substitution method was used to select a replacement household for inclusion.

Respondents were randomly selected within sampled households. Each eligible household member (that is, all those ages 15 or older) was listed, and a handheld survey device randomly selected the household member to be interviewed. For paper surveys, the Kish grid method was used to select the respondent. In economies in which cultural restrictions dictated gender matching, respondents were randomly selected from among all eligible adults of the interviewer's gender.

In economies in which Global Findex surveys have traditionally been phone based, respondent selection followed the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies in which mobile phone and landline penetration is high, a dual sampling frame was used.

The same procedure for respondent selection was applied to economies in which phone-based interviews were being conducted for the first time. Dual-frame (landline and mobile phone) random digit dialing was used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digit dialing was used in economies with limited or no landline presence (less than 20 percent).

For landline respondents in economies in which mobile phone or landline penetration is 80 percent or higher, respondents were selected randomly by using either the next-birthday method or the household enumeration method, which involves listing all eligible household members and randomly selecting one to participate. For mobile phone respondents in these economies or in economies in which mobile phone or landline penetration is less than 80 percent, no further selection was performed. At least three attempts were made to reach the randomly selected person in each household, spread over different days and times of day.

WEIGHTING

Data weighting was used to ensure a nationally representative sample for each economy. Final weights consisted of a base sampling weight, which corrects for unequal probability of selection based on household size, and a poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status. Table A.1 of the report shows the data collection period, number of interviews, approximate design effect, and margin of error for each economy, as well as sampling details where relevant.

Data collection

DATES OF DATA COLLECTION

Start	End
2024-05-01	2024-12-31

Questionnaires

QUESTIONNAIRES

The English version of the questionnaire is provided for download.

Data Appraisal

ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in: Klapper, Leora, Dorothe Singer, Laura Starita, and Alexandra Norris. 2025. The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-2204-9>.

Access policy

CONTACTS

Name	Affiliation	Email
GlobalFindex	World Bank	globalfindex@worldbank.org
Alexandra Norris	World Bank	anorris2@worldbank.org

CONFIDENTIALITY

CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number
- the source and date of download

Example:

Development Research Group, Finance and Private Sector Development Unit (World Bank). World - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy (FINDEX 2025). Ref: WLD_2024_FINDEX_v01_M. Downloaded from [uri] on [date].

ACCESS AUTHORITY

Name	Affiliation
GlobalFindex	World Bank
Alexandra Norris	World Bank

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DISCLAIMER

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relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

Metadata production

DDI DOCUMENT ID

DDI_WLD_2024_FINDEX_v01_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

DATE OF METADATA PRODUCTION

2025-12-11

DDI DOCUMENT VERSION

Version 01 (2025-12-11)

Data Dictionary

Data file	Cases	Variables
findex_microdata_2025_labelled_update112425 2025 Global Findex - World Microdata	144090	199

Data file: findex_microdata_2025_labelled_update112425

2025 Global Findex - World Microdata

Cases: 144090

Variables: 199

Variables

ID	Name	Label	Question
V1	year		
V2	economy	Economy	
V3	economycode	Economy code	
V4	regionwb	Regional code	
V5	pop_adult	Population 15+, 2023, WDI	
V6	wpid_random	Gallup World Poll identifier	
V7	wgt	Weight	
V8	female	Respondent is female	
V9	age	Respondent age	
V10	educ	Respondent education level	
V11	inc_q	Within-economy household income quintile	
V12	emp_in	Respondent is in workforce	
V13	urbanicity	Respondent lives in rural area	
V14	account_fin	Has an account at a financial institution	
V15	account_mob	Has a mobile money account	
V16	account	Has an account	
V17	dig_account	Has a digitally enabled account	
V18	borrowed	Borrowed	
V19	saved	Saved	
V20	receive_wages	Received a wage payment	
V21	receive_transfers	Received a government transfer payment	
V22	receive_pensions	Received a government pension payment	
V23	receive_agriculture	Received a payment for the sale of agricultural goods	
V24	merchantpay_dig	Made a digital merchant payment	
V25	pay_utilities	Paid a utility bill	
V26	domestic_remittances	Made or received a domestic remittance payment	
V27	anydigpayment	Made or received a digital payment	
V28	fin2	Has a debit card	[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

ID	Name	Label	Question
V29	fin3	Used a card or mobile phone to access account	Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?
V30	fin4	Opened first account to receive a wage or salary payment or money from the gover	Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?
V31	fin5	Frequency of money deposited into accounts	In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V32	fin6	Frequency of money sent or taken out of accounts	In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?
V33	fin7	Any deposits or withdrawals	In the past 12 months, has money been put into or taken out of your personal account(s)?
V34	fin8	Store money in account	Is there typically any money kept in your personal account(s)?
V35	fin9a	Receive account balance information using a mobile phone or the internet	In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?
V36	fin9b	Check account balance using a mobile phone or the internet	In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?
V37	fin10	Has a credit card	A credit card is a card that allows you to borrow money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?
V38	fin11_0	Has a card that you can add money to and use to send and receive money or make p	Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?
V39	fin11_1	Ever had an account at a bank or similar financial institution	Have you ever had an account at a bank or similar financial institution?
V40	fin11_2	Could use account without help	If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?
V41	fin11a	Reason for no account: too far	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away
V42	fin11b	Reason for no account: fees too expensive	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive
V43	fin11c	Reason for no account: lack documentation	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation
V44	fin11d	Reason for no account: lack money	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

ID	Name	Label	Question
V45	fin11e	Reason for no account: family member already has one	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account
V46	fin11f	Reason for no account: lack trust	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions
V47	fin13_1	Mobile money meets financial needs	Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?
V48	fin13a	Frequency of money deposited into mobile money accounts	In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V49	fin13b	Frequency of money sent from mobile money accounts	In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?
V50	fin13c	Frequency of money taken out of mobile money accounts	In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?
V51	fin13d	Store money in mobile money account	Do you typically keep any money in your mobile money account?
V52	fin13e	Asked for mobile money PIN or password	Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?
V53	fin13f	Sent money to the wrong number	Have you ever sent money from your mobile money account to the wrong number?
V54	fin13f_1	Received money back after sending to the wrong number	Were you able to get back the money you sent to the wrong number?
V55	fin14a	Reason for no mobile money account: too far	Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away
V56	fin14b	Reason for no mobile money account: too expensive	
V57	fin14c	Reason for no mobile money account: lack documentation	
V58	fin14d	Reason for no mobile money account: lack of money	
V59	fin14e	Reason for no mobile money account: worried about security	
V60	fin15	Used an agent or someone else to make a mobile money payment	Do you ever use an agent or ask someone else to make a mobile money payment for you?
V61	fin16	Ever had a mobile money account	Have you ever had a mobile money account such as [insert local terminology for mobile money products]?
V62	fin17a	Saved at a bank or similar financial institution	In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?
V63	fin17b	Saved using a mobile money account	In the past 12 months, have you saved or set aside any money by: using a mobile money account?
V64	fin17c	Saved using a savings club or a person outside the family	In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

ID	Name	Label	Question
V65	fin17d	Formal saving frequency	In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?
V66	fin17e	Received interest	In the past 12 months, did you receive interest or additional money for the savings in your account?
V67	fin17f	Saved formally for old age	In the past 12 months, have you saved or set aside any money for your old age?
V68	fin18	Saved for any reason	In the past 12 months, have you saved or set aside any money for any reason?
V69	fin19	Made regular payments to insurance agent or company	In the past 12 months, have you made any regular payments to an insurance agent or company?
V70	fin20	Applied for a loan using a mobile phone	In the past 12 months, have you applied for a loan using a mobile phone?
V71	fin21	Received loan applied for using a mobile phone	Did you receive this loan?
V72	fin22a	Borrowed from a formal bank or similar financial institution	In the past 12 months, have you borrowed any money from a bank or a similar financial institution?
V73	fin22a_1	Borrowed from a mobile money provider	In the past 12 months, have you borrowed any money from your mobile money provider?
V74	fin22b	Borrowed from friends or family	In the past 12 months, have you borrowed any money from family, relatives, or friends?
V75	fin22c	Borrowed from an informal savings club	In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?
V76	fin22d	Borrowed for health or medical purposes	In the past 12 months, have you borrowed money for health or medical purposes?
V77	fin22e	Borrowed to start or operate a business	In the past 12 months, have you borrowed money to start or operate a business?
V78	fin22f	Purchased food on credit	In the past 12 months, did you ever buy household food but pay for it at a later date?
V79	fin22g	Used a credit card	In the past 12 months, have you used your credit card?
V80	fin22h	Paid off all credit card balances in full by their due date	In the past 12 months, did you pay off all your credit card balances in full by their due date?
V81	fin23	Borrowed money for any reason	In the past 12 months, have you borrowed money from any source for any reason?
V82	fin24	Main source of emergency money in 30 days	Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewelry 6. Some other source 7. I could not come up with the money
V83	fin24a	Difficulty of emergency funds in 30 days	How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?
V84	fin24b	How long household could cover expenses if main source of income was lost	Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

ID	Name	Label	Question
V85	fin24c	Experienced a natural disaster or severe weather event	In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?
V86	fin24d1	Natural disaster in the past three years: Income lost or unable to work, by self	
V87	fin24d2	Natural disaster in the past three years: Damage to home or livestock	
V88	fin24d3	Natural disaster in the past three years: Unable to access or use their account	
V89	fin25e1	Use a mobile phone or card to pay for household cleaning supplies	
V90	fin25e2	Used a mobile phone or a card to pay for an in-store purchase	
V91	fin25e3	Frequency of digital in-store merchant payments	
V92	fin25e4	Main reason for only using cash for in-store merchant payments	
V93	fin26a	Used a mobile phone or computer to make a bill payment	In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?
V94	fin26b	Used a mobile phone or the internet to buy something online	In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?
V95	fin27	Online purchase mode of payment	Do you usually pay online or in cash when the order is delivered?
V96	fh1	Made a domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.
V97	fin28	Made a digital domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?
V98	fh2	Received a domestic remittance	In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.
V99	fin29	Received a digital domestic remittance	In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?
V100	fh2a	Received an international remittance payment	In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?
V101	fin30	Made a utility payment	In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?
V102	fin31a	Made a utility payment using a bank account	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?
V103	fin31b	Made a utility payment using a mobile phone	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?
V104	fin31c	Made a utility payment by handing cash to a bank agent or staff	In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?

ID	Name	Label	Question
V105	fin31d	Made utility payments exclusively in cash	Do you only use cash to pay for electricity, water, or trash collection?
V106	fin32	Received a wage payment	In the past 12 months, have you received any salary or wages from an employer?
V107	fin33	Employed by the government, military, or public sector	In the past 12 months, have you been employed by the government, military, or public sector? Yes or no?
V108	fin34a	Received wage payment into a bank or similar institution account	In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?
V109	fin34b	Received a wage payment through a mobile phone	In the past 12 months, has an employer paid your salary or wages through a mobile phone?
V110	fin34c	Received a wage payment in cash	In the past 12 months, has an employer paid your salary or wages in cash?
V111	fin34d	Received a wage payment into a card	In the past 12 months, has an employer paid your salary or wages to a card?
V112	fin35	Paid an unexpected fee to withdraw wages	Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?
V113	fin36	Mode of wage withdrawal from account	When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?
V114	fin36a	Person withdrawing wage from account	Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?
V115	fin37	Received financial support from the government	In the past 12 months, have you, personally, received any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.
V116	fin38	Received a public sector pension	In the past 12 months, have you personally received a pension from the government, military, or public sector?
V117	fin39a	Received money from the government into a bank account	In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution
V118	fin39b	Received money from the government through a mobile phone	In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone
V119	fin39c	Received money from the government only in cash	In the past 12 months, have you received any money from the government in cash?
V120	fin39d	Received money from the government into a card	In the past 12 months, have you received any money from the government to a card?
V121	fin40	Mode of government money withdrawal from account	When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?
V122	fin41	Paid an unexpected fee to withdraw government money from account	Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?
V123	fin41a	Person withdrawing money from the government from account	Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?
V124	fin42	Received an agricultural payment	In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock?

ID	Name	Label	Question
V125	fin43a	Received an agricultural payment into a bank account	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments directly into an account at a bank or similar financial institution
V126	fin43b	Received an agricultural payment through a mobile phone	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments through a mobile phone
V127	fin43c	Received an agricultural payment only in cash	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?
V128	fin43d	Received an agricultural payment into a card	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?
V129	fin44	Use phone or internet to access weather or farming information	Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?
V130	fin45	Greatest financial worry	Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason
V131	internet_use	Used the internet within the past three months	
V132	con1	Have a mobile phone	Do you have a mobile phone that you use to make and receive personal calls?
V133	con2a	Reason for no phone: lack of money	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone
V134	con2b	Reason for no phone: mobile minutes are too expensive	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive
V135	con2c	Reason for no mobile phone: lack of reliable coverage	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live
V136	con2d	Reason for no mobile phone: difficulties reading or typing	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone
V137	con2e	Reason for no mobile phone: family or community disapproval	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone
V138	con2f	Reason for no mobile phone: worried about safety or security	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone
V139	con2g	Reason for no mobile phone: used someone else's mobile phone	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

ID	Name	Label	Question
V140	con3	Main reason for not having a mobile phone	What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons
V141	con4	Used someone else's mobile phone	Have you used someone else's mobile phone in the past 3 months?
V142	con5	Type of phone used when using someone else's phone	Was the mobile phone you used a smartphone or a basic text phone?
V143	con6	Personal SIM card used in someone else's phone	Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?
V144	con7	Rules for using someone else's phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V145	con8	Someone in the household owns a mobile phone	Does anyone in your household currently own a mobile phone?
V146	con9	Type of phone	Is the main mobile phone you use a smartphone or a basic text phone?
V147	con10	Could use whatsapp on basic phone	Could you use WhatsApp on this basic text phone if you wanted to?
V148	con11	SIM registered in own name	Is the SIM number in this mobile phone registered in your name?
V149	con12	Mobile phone use frequency	How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?
V150	con13	Used a mobile phone in the past three months	Did you use a mobile phone in the past 3 months?
V151	con14	Read a text message	Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V152	con15	Can understand a text message with English letters	Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V153	con16	Sent a text message	Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.
V154	con17	Preferred mode of government communication	If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?
V155	con18	Have a PIN or password on mobile phone	Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?
V156	con19	Can change PIN or password	Are you able to change the PIN or password on the mobile phone that you use without help?
V157	con20	Rules about using own phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V158	con21	Received scam text or call	In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?
V159	con22	Sent money to scammer	Did you send the money to this person?

ID	Name	Label	Question
V160	con23	Received unwanted or offensive messages	In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?
V161	con24	Used the internet in the past 7 days	Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?
V162	con25	Used the internet in the past 3 months	Did you use the Internet in the past 3 months?
V163	con26	Frequency of internet use	In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?
V164	con27	Purchase a data package	Do you buy a data package to use the Internet?
V165	con28	Frequency of data package purchase	How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?
V166	con29	Connect to the internet only through free WiFi	Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?
V167	con30a	Sent a voice message from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone
V168	con30b	Sent a photo from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone
V169	con30c	Used social media on a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone
V170	con30d	Read about news or current events online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online
V171	con30e	Accessed educational information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else
V172	con30f	Earned money online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online
V173	con30g	Accessed government services or searched for government information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online
V174	con30h	Searched or applied for a job online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online
V175	con31a	Reason for no smartphone: not enough money	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone
V176	con31b	Reason for no smartphone: data plan is too expensive	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive
V177	con31c	Reason for no smartphone: no reliable coverage	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live
V178	con31d	Reason for no smartphone: difficulties reading or typing on a smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone

ID	Name	Label	Question
V179	con31e	Reason for no smartphone: family or community disapproval	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone
V180	con31f	Reason for no smartphone: worried about safety or security	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone
V181	con31g	Reason for no smartphone: use someone else's smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone
V182	con31h	Reason for no smartphone: no need	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone
V183	con32	Main reason for not having a smartphone	What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)
V184	fin46	ID ownership	
V185	fin47	Foundational ID has been used without permission for illegal purposes	
V186	fin48a	Reason no ID: Have another ID	
V187	fin48b	Reason no ID: Do not need an ID	
V188	fin48c	Reason no ID: Too expensive	
V189	fin48d	Reason no ID: No documents	
V190	fin48e	Reason no ID: Travel too far	
V191	fin48f	Reason no ID: Uncomfortable sharing information	
V192	fin49a	Challenge: Receiving financial support from the government	
V193	fin49b	Challenge: Using financial services	
V194	fin49c	Challenge: Obtaining a SIM card	
V195	fin49d	Challenge: Participating in elections	
V196	fin49e	Challenge: Applying for a job	
V197	fin49f	Challenge: Receiving medical care	
V198	fin50	Online digital ID ownership	
V199	fin51	Online digital ID has been used on phone or computer to confirm identity online	

Total: 199

YEAR:

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 2024 Maximum: 2024
 Type: Discrete Decimal: 0 Width: 12 Range: 2024 - 2024 Format: Numeric

EDUC: Respondent education level

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 143502 Invalid: 588 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Primary education or less	38398	26.8%
2	Secondary education	74624	52%
3	Tertiary education or more	30480	21.2%
Sysmiss		588	

ECONOMY: Economy

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

ECONOMYCODE: Economy code

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

REGIONWB: Regional code

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

POP_ADULT: Population 15+, 2023, WDI

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 300138 Maximum: 1176678702
 Type: Discrete Decimal: 0 Width: 12 Range: 300138 - 1176678702 Format: Numeric

WPID_RANDOM: Gallup World Poll identifier

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 111111345 Maximum: 211111099
 Type: Discrete Decimal: 0 Width: 12 Range: 111111345 - 211111099 Format: Numeric

WGT: Weight

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 0.0781665037777647 Maximum: 7.54907937626644
 Type: Discrete Decimal: 0 Width: 10 Range: 0.0781665037777647 - 7.54907937626644 Format: Numeric

FEMALE: Respondent is female

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Female	75580	52.5%
2	Male	68510	47.5%

AGE: Respondent age

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 144090 Invalid: 0 Minimum: 15 Maximum: 100
 Type: Discrete Decimal: 0 Width: 10 Range: 15 - 100 Format: Numeric

INC_Q: Within-economy household income quintile

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 143070 Invalid: 1020 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

EMP_IN: Respondent is in workforce

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 140070 Invalid: 4020 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	In the workforce	83865	59.9%
2	Out of the workforce	56205	40.1%
Sysmiss		4020	

URBANICITY: Respondent lives in rural area

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 141564 Invalid: 2526 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	79534	56.2%
2	Urban	62030	43.8%

Sysmiss		2526	
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ACCOUNT_FIN: Has an account at a financial institution

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 144090 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	48118	33.4%
1	Yes	95972	66.6%

ACCOUNT_MOB: Has a mobile money account

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 81924 Invalid: 62166 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	53707	65.6%
1	Yes	28217	34.4%
Sysmiss		62166	

ACCOUNT: Has an account

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 144090 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	37778	26.2%
1	Yes	106312	73.8%

DIG_ACCOUNT: Has a digitally enabled account

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 102954 Invalid: 41136 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	51914	50.4%
1	Yes	51040	49.6%
Sysmiss		41136	

BORROWED: Borrowed

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 102954 Invalid: 41136 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	42552	41.3%
1	Yes	60402	58.7%
Sysmiss		41136	

SAVED: Saved

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 102954 Invalid: 41136 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	50274	48.8%
1	Yes	52680	51.2%
Sysmiss		41136	

RECEIVE_WAGES: Received a wage payment

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	18570	20.2%
2	In cash only	8656	9.4%
3	In some other way	833	0.9%
4	Did not receive	63640	69.2%
5	DK/ref	202	0.2%
Sysmiss		52189	

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	7184	7.8%
2	In cash only	1764	1.9%
3	In some other way	1942	2.1%

4	Did not receive	80677	87.8%
5	DK/ref	334	0.4%
Sysmiss		52189	

RECEIVE_PENSIONS: Received a government pension payment

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	6236	6.8%
2	In cash only	1501	1.6%
3	In some other way	1005	1.1%
4	Did not receive	82956	90.3%
5	DK/ref	203	0.2%
Sysmiss		52189	

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	3724	4.1%
2	In cash only	9289	10.1%
3	In some other way	872	0.9%
4	Did not receive	77841	84.7%
5	DK/ref	175	0.2%
Sysmiss		52189	

MERCHANTPAY_DIG: Made a digital merchant payment**Data file: findex_microdata_2025_labelled_update112425****Overview**Valid: 102954 Invalid: 41136 Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric**Questions and instructions**

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	71405	69.4%
1	Yes	31549	30.6%
Sysmiss		41136	

PAY_UTILITIES: Paid a utility bill**Data file: findex_microdata_2025_labelled_update112425****Overview**Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric**Questions and instructions**

CATEGORIES

Value	Category	Cases	
1	From an account	19404	21.1%
2	In cash only	24320	26.5%
3	In some other way	2324	2.5%
4	Did not	45609	49.6%
5	DK/ref	244	0.3%
Sysmiss		52189	

DOMESTIC_REMITTANCES: Made or received a domestic remittance payment**Data file: findex_microdata_2025_labelled_update112425****Overview**Valid: 132273 Invalid: 11817 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 23 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Using an account	24336	18.4%
2	Not using an account	12750	9.6%
3	Did not make or receive	54419	41.1%
4	DK/ref	40768	30.8%
Sysmiss		11817	

ANYDIGPAYMENT: Made or received a digital payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	45201	43.9%
1	Yes	57753	56.1%
Sysmiss		41136	

FIN2: Has a debit card

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 144090 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	78454	54.4%

2	No	64793	45%
3	Don't know	305	0.2%
4	Refused	538	0.4%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN3: Used a card or mobile phone to access account

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	35170	66%
2	No	17984	33.7%
3	Don't know	85	0.2%
4	Refused	69	0.1%
Sysmiss		90782	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN4: Opened first account to receive a wage or salary payment or money from the gover

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	33732	63.3%
2	No	19177	36%
3	Don't know	317	0.6%
4	Refused	82	0.2%
Sysmiss		90782	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN5: Frequency of money deposited into accounts

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 44605 Invalid: 99485 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	5237	11.7%
2	Monthly	26106	58.5%
3	Less than once a month	9158	20.5%
4	Never	3214	7.2%

5	Don't know	503	1.1%
6	Refused	387	0.9%
Sysmiss		99485	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN6: Frequency of money sent or taken out of accountsData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 44605 Invalid: 99485 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	12104	27.1%
2	Monthly	18646	41.8%
3	Less than once a month	9638	21.6%
4	Never	3142	7%
5	Don't know	666	1.5%
6	Refused	409	0.9%
Sysmiss		99485	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN7: Any deposits or withdrawals**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 10225 Invalid: 133865 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has money been put into or taken out of your personal account(s)?

CATEGORIES

Value	Category	Cases	
1	Yes	5773	56.5%
2	No	4226	41.3%
3	Don't know	74	0.7%
4	Refused	152	1.5%
Sysmiss		133865	

INTERVIEWER INSTRUCTIONS

Fin5 and Fin6 = "less than once a month/never/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN8: Store money in account**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is there typically any money kept in your personal account(s)?

CATEGORIES

Value	Category	Cases	
1	Yes	31569	59.2%
2	No	21060	39.5%
3	Don't know	197	0.4%

4	Refused	482	0.9%
Sysmiss		90782	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN9A: Receive account balance information using a mobile phone or the internetData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	29208	54.8%
2	No	23510	44.1%
3	Don't know	447	0.8%
4	Refused	143	0.3%
Sysmiss		90782	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN9B: Check account balance using a mobile phone or the internetData file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	30258	56.8%
2	No	22774	42.7%
3	Don't know	131	0.2%
4	Refused	145	0.3%
Sysmiss		90782	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN10: Has a credit card

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 53308 Invalid: 90782 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

A credit card is a card that allows you to borrow money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?

CATEGORIES

Value	Category	Cases	
1	Yes	11798	22.1%
2	No	41216	77.3%
3	Don't know	171	0.3%
4	Refused	123	0.2%

Sysmiss		90782	
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INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_0: Has a card that you can add money to and use to send and receive money or make purchases

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?

CATEGORIES

Value	Category	Cases	
1	Yes	746	3.3%
2	No	21392	96%
3	Don't know	66	0.3%
4	Refused	69	0.3%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_1: Ever had an account at a bank or similar financial institution

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever had an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	3646	16.4%
2	No	18502	83.1%
3	Don't know	55	0.2%
4	Refused	70	0.3%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_2: Could use account without help

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?

CATEGORIES

Value	Category	Cases	
1	Yes	11076	49.7%
2	No	9941	44.6%
3	Don't know	1060	4.8%
4	Refused	196	0.9%

Sysmiss		121817	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11A: Reason for no account: too far

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away

CATEGORIES

Value	Category	Cases	
1	Yes	6712	30.1%
2	No	14988	67.3%
3	Don't know	495	2.2%
4	Refused	78	0.4%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11B: Reason for no account: fees too expensive

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive

CATEGORIES

Value	Category	Cases	
1	Yes	8327	37.4%
2	No	11668	52.4%
3	Don't know	2199	9.9%
4	Refused	79	0.4%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11C: Reason for no account: lack documentation

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation

CATEGORIES

Value	Category	Cases	
1	Yes	5090	22.9%
2	No	16662	74.8%
3	Don't know	409	1.8%
4	Refused	112	0.5%

Sysmiss		121817	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk = "don't know" and r = "refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11D: Reason for no account: lack money

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

CATEGORIES

Value	Category	Cases	
1	Yes	11579	52%
2	No	10322	46.3%
3	Don't know	247	1.1%
4	Refused	125	0.6%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11E: Reason for no account: family member already has one

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account

CATEGORIES

Value	Category	Cases	
1	Yes	8160	36.6%
2	No	13258	59.5%
3	Don't know	771	3.5%
4	Refused	84	0.4%
Sysmiss		121817	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11F: Reason for no account: lack trust

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 22273 Invalid: 121817 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions

CATEGORIES

Value	Category	Cases	
1	Yes	5887	26.4%
2	No	15415	69.2%
3	Don't know	840	3.8%
4	Refused	131	0.6%

Sysmiss		121817	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13_1: Mobile money meets financial needs

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 9633 Invalid: 134457 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 38 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?

CATEGORIES

Value	Category	Cases	
1	Mobile money meets all financial needs	5551	57.6%
2	Would like to open a bank account	3822	39.7%
3	Don't know	216	2.2%
4	Refused	44	0.5%
Sysmiss		134457	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r" and Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13A: Frequency of money deposited into mobile money accounts

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 6

Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	4044	24.6%
2	Monthly	5717	34.8%
3	Less than once a month	5816	35.4%
4	Never	613	3.7%
5	Don't know	197	1.2%
6	Refused	23	0.1%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13B: Frequency of money sent from mobile money accounts

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 6
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	3663	22.3%
2	Monthly	4998	30.5%
3	Less than once a month	6489	39.5%
4	Never	1039	6.3%

5	Don't know	197	1.2%
6	Refused	24	0.1%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13C: Frequency of money taken out of mobile money accountsData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	4854	29.6%
2	Monthly	4759	29%
3	Less than once a month	5931	36.1%
4	Never	585	3.6%
5	Don't know	253	1.5%
6	Refused	28	0.2%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13D: Store money in mobile money account**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you typically keep any money in your mobile money account?

CATEGORIES

Value	Category	Cases	
1	Yes	10366	63.2%
2	No	5994	36.5%
3	Don't know	23	0.1%
4	Refused	27	0.2%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13E: Asked for mobile money PIN or password**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?

CATEGORIES

Value	Category	Cases	
1	Yes	5621	34.3%
2	No	10766	65.6%

3	Don't know	22	0.1%
4	Refused	1	0%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13= "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13F: Sent money to the wrong number

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 16410 Invalid: 127680 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever sent money from your mobile money account to the wrong number?

CATEGORIES

Value	Category	Cases	
1	Yes	4305	26.2%
2	No	12083	73.6%
3	Don't know	20	0.1%
4	Refused	2	0%
Sysmiss		127680	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13F_1: Received money back after sending to the wrong number

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 4305 Invalid: 139785 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Were you able to get back the money you sent to the wrong number?

CATEGORIES

Value	Category	Cases	
1	Yes	2084	48.4%
2	No	2217	51.5%
3	Don't know	4	0.1%
4	Refused	0	0%
Sysmiss		139785	

INTERVIEWER INSTRUCTIONS

Fin13F = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN14A: Reason for no mobile money account: too far

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away

CATEGORIES

Value	Category	Cases	
1	Yes	4713	31.2%
2	No	9956	65.9%
3	Don't know	404	2.7%
4	Refused	27	0.2%

Sysmiss		128990	
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INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN14B: Reason for no mobile money account: too expensiveData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	4422	29.3%
2	No	9727	64.4%
3	Don't know	922	6.1%
4	Refused	29	0.2%
Sysmiss		128990	

FIN14C: Reason for no mobile money account: lack documentationData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	4704	31.2%
2	No	10165	67.3%
3	Don't know	202	1.3%

4	Refused	29	0.2%
Sysmiss		128990	

FIN14D: Reason for no mobile money account: lack of money

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	9577	63.4%
2	No	5381	35.6%
3	Don't know	108	0.7%
4	Refused	34	0.2%
Sysmiss		128990	

FIN14E: Reason for no mobile money account: worried about security

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	3713	24.6%
2	No	11057	73.2%
3	Don't know	304	2%
4	Refused	26	0.2%
Sysmiss		128990	

FIN15: Used an agent or someone else to make a mobile money payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you ever use an agent or ask someone else to make a mobile money payment for you?

CATEGORIES

Value	Category	Cases	
1	Yes	2853	18.9%
2	No	12161	80.5%
3	Don't know	68	0.5%
4	Refused	18	0.1%
Sysmiss		128990	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN16: Ever had a mobile money account

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 15100 Invalid: 128990 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever had a mobile money account such as [insert local terminology for mobile money products]?

CATEGORIES

Value	Category	Cases	
1	Yes	2164	14.3%
2	No	12857	85.1%
3	Don't know	62	0.4%
4	Refused	17	0.1%
Sysmiss		128990	

INTERVIEWER INSTRUCTIONS

Fin12_13= "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17A: Saved at a bank or similar financial institution

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	22877	22.2%
2	No	79384	77.1%
3	Don't know	263	0.3%
4	Refused	430	0.4%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17B: Saved using a mobile money account

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 29567 Invalid: 114523 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using a mobile money account?

CATEGORIES

Value	Category	Cases	
1	Yes	14049	47.5%
2	No	15417	52.1%
3	Don't know	68	0.2%
4	Refused	33	0.1%
Sysmiss		114523	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17C: Saved using a savings club or a person outside the family

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

CATEGORIES

Value	Category	Cases	
1	Yes	16444	16%
2	No	85870	83.4%
3	Don't know	323	0.3%
4	Refused	317	0.3%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17D: Formal saving frequency

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 26168 Invalid: 117922 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	3931	15%
2	Monthly	12086	46.2%
3	Less than once a month	9050	34.6%
4	Don't know	808	3.1%
5	Refused	293	1.1%
Sysmiss		117922	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17E: Received interest

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 31417 Invalid: 112673 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive interest or additional money for the savings in your account?

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	Yes	11380	36.2%
2	No	19340	61.6%
3	Don't know	597	1.9%
4	Refused	100	0.3%
Sysmiss		112673	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17F: Saved formally for old ageData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 31417 Invalid: 112673 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for your old age?

CATEGORIES

Value	Category	Cases	
1	Yes	10056	32%
2	No	21223	67.6%
3	Don't know	76	0.2%
4	Refused	62	0.2%
Sysmiss		112673	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN18: Saved for any reason

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 63399 Invalid: 80691 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for any reason?

CATEGORIES

Value	Category	Cases	
1	Yes	13381	21.1%
2	No	49488	78.1%
3	Don't know	168	0.3%
4	Refused	362	0.6%
Sysmiss		80691	

INTERVIEWER INSTRUCTIONS

Fin17A, Fin17B, and Fin17C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN19: Made regular payments to insurance agent or company

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you made any regular payments to an insurance agent or company?

CATEGORIES

Value	Category	Cases	
1	Yes	16765	16.3%
2	No	85708	83.2%
3	Don't know	284	0.3%

4	Refused	197	0.2%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN20: Applied for a loan using a mobile phone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you applied for a loan using a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	9691	9.4%
2	No	92987	90.3%
3	Don't know	116	0.1%
4	Refused	160	0.2%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN21: Received loan applied for using a mobile phone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 9691 Invalid: 134399 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you receive this loan?

CATEGORIES

Value	Category	Cases	
1	Yes	7143	73.7%
2	No	2537	26.2%
3	Don't know	4	0%
4	Refused	7	0.1%
Sysmiss		134399	

INTERVIEWER INSTRUCTIONS

Fin20 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22A: Borrowed from a formal bank or similar financial institution

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from a bank or a similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	10457	10.2%
2	No	92187	89.5%
3	Don't know	120	0.1%
4	Refused	190	0.2%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22A_1: Borrowed from a mobile money provider

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 29567 Invalid: 114523 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from your mobile money provider?

CATEGORIES

Value	Category	Cases	
1	Yes	4244	14.4%
2	No	25248	85.4%
3	Don't know	64	0.2%
4	Refused	11	0%
Sysmiss		114523	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22B: Borrowed from friends or family

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from family, relatives, or friends?

CATEGORIES

Value	Category	Cases	
1	Yes	33868	32.9%
2	No	68772	66.8%
3	Don't know	129	0.1%
4	Refused	185	0.2%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22C: Borrowed from an informal savings club

Data file: `index_microdata_2025_labelled_update112425`

Overview

Valid: 16444 Invalid: 127646 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?

CATEGORIES

Value	Category	Cases	
1	Yes	5989	36.4%
2	No	10430	63.4%
3	Don't know	16	0.1%
4	Refused	9	0.1%
Sysmiss		127646	

INTERVIEWER INSTRUCTIONS

Fin17C = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22D: Borrowed for health or medical purposes**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money for health or medical purposes?

CATEGORIES

Value	Category	Cases	
1	Yes	20414	19.8%
2	No	82259	79.9%
3	Don't know	128	0.1%
4	Refused	153	0.1%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22E: Borrowed to start or operate a business**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money to start or operate a business?

CATEGORIES

Value	Category	Cases	
1	Yes	11012	10.7%
2	No	91701	89.1%
3	Don't know	100	0.1%
4	Refused	141	0.1%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22F: Purchased food on credit

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you ever buy household food but pay for it at a later date?

CATEGORIES

Value	Category	Cases	
1	Yes	26397	28.7%
2	No	65222	71%
3	Don't know	218	0.2%
4	Refused	64	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22G: Used a credit card

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 11798 Invalid: 132292 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you used your credit card?

CATEGORIES

Value	Category	Cases	
1	Yes	8439	71.5%
2	No	3304	28%
3	Don't know	29	0.2%
4	Refused	26	0.2%
Sysmiss		132292	

INTERVIEWER INSTRUCTIONS

Fin10 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22H: Paid off all credit card balances in full by their due date

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8439 Invalid: 135651 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you pay off all your credit card balances in full by their due date?

CATEGORIES

Value	Category	Cases	
1	Yes	6437	76.3%
2	No	1944	23%
3	Don't know	37	0.4%
4	Refused	21	0.2%
Sysmiss		135651	

INTERVIEWER INSTRUCTIONS

Fin22G = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN23: Borrowed money for any reason**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 56300 Invalid: 87790 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money from any source for any reason?

CATEGORIES

Value	Category	Cases	
1	Yes	4125	7.3%
2	No	51885	92.2%
3	Don't know	126	0.2%
4	Refused	164	0.3%
Sysmiss		87790	

INTERVIEWER INSTRUCTIONS

Fin22A, Fin22A_1, Fin22B, Fin22C, and Fin22G = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24: Main source of emergency money in 30 days**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 69 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewellery 6. Some other source 7. I could not come up with the money

CATEGORIES

Value	Category	Cases	
1	Savings	18079	17.6%
2	Family, relatives, or friends	37735	36.7%
3	Money from working	17623	17.1%
4	A loan from a financial institution, an employer, or a private lender	7631	7.4%
5	Selling something you own such as jewelery or livestock	10978	10.7%
6	Some other source	1382	1.3%
7	I could not come up with the money	6213	6%
8	Don't know	2586	2.5%
9	Refused	727	0.7%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24A: Difficulty of emergency funds in 30 days

Data file: `index_microdata_2025_labelled_update112425`

Overview

Valid: 93428 Invalid: 50662 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

CATEGORIES

Value	Category	Cases	
1	Very difficult	34498	36.9%
2	Somewhat difficult	35876	38.4%
3	Not difficult at all	22228	23.8%
4	Don't know	732	0.8%
5	Refused	94	0.1%
Sysmiss		50662	

INTERVIEWER INSTRUCTIONS

Fin24 = 1,2,3,4,5, 6

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24B: How long household could cover expenses if main source of income was lost

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 6
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

CATEGORIES

Value	Category	Cases	
1	Less than two weeks	18026	17.5%
2	About one month	27801	27%
3	About two months	17486	17%
4	More than two months	31108	30.2%
5	Don't know	7501	7.3%
6	Refused	1032	1%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24C: Experienced a natural disaster or severe weather event

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?

CATEGORIES

Value	Category	Cases	
1	Yes	24335	23.6%
2	No	78206	76%
3	Don't know	329	0.3%
4	Refused	84	0.1%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24D1: Natural disaster in the past three years: Income lost or unable to work, by self

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 24335 Invalid: 119755 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	12813	52.7%
2	No	11372	46.7%
3	Don't know	130	0.5%
4	Refused	20	0.1%
Sysmiss		119755	

FIN24D2: Natural disaster in the past three years: Damage to home or livestock

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 24335 Invalid: 119755 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	13217	54.3%
2	No	11057	45.4%
3	Don't know	51	0.2%
4	Refused	10	0%
Sysmiss		119755	

FIN24D3: Natural disaster in the past three years: Unable to access or use their account

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 15358 Invalid: 128732 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	3980	25.9%
2	No	11256	73.3%
3	Don't know	99	0.6%
4	Refused	23	0.1%
Sysmiss		128732	

FIN25E1: Use a mobile phone or card to pay for household cleaning supplies

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 58926 Invalid: 85164 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	19873	33.7%

2	No	38899	66%
3	Don't know	97	0.2%
4	Refused	57	0.1%
Sysmiss		85164	

FIN25E2: Used a mobile phone or a card to pay for an in-store purchase

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 67915 Invalid: 76175 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	30391	44.7%
2	No	37341	55%
3	Don't know	92	0.1%
4	Refused	91	0.1%
Sysmiss		76175	

FH2A: Received an international remittance payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	15759	17.1%
2	No	75907	82.6%
3	Don't know	120	0.1%
4	Refused	115	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN25E3: Frequency of digital in-store merchant payments

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 30391 Invalid: 113699 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Weekly	17294	56.9%
2	Monthly	7315	24.1%
3	Less than once a month	5406	17.8%
4	Don't know	319	1%
5	Refused	57	0.2%
Sysmiss		113699	

FIN25E4: Main reason for only using cash for in-store merchant payments

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 35219 Invalid: 108871 Minimum: 1 Maximum: 7
Type: Discrete Decimal: 0 Width: 56 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Because the merchant(s) only accepts cash	4879	13.9%
2	Because it's more expensive to pay using a card or phone	1333	3.8%
3	Because you don't trust payments using a card or phone	1730	4.9%
4	Because you're used to paying by cash	25419	72.2%
5	Some other reason	1177	3.3%
6	Don't know	539	1.5%

7	Refused	142	0.4%
Sysmiss		108871	

FIN26A: Used a mobile phone or computer to make a bill payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 67915 Invalid: 76175 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?

CATEGORIES

Value	Category	Cases	
1	Yes	25560	37.6%
2	No	42164	62.1%
3	Don't know	95	0.1%
4	Refused	96	0.1%
Sysmiss		76175	

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN26B: Used a mobile phone or the internet to buy something online

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 67915 Invalid: 76175 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?

CATEGORIES

Value	Category	Cases	
1	Yes	20594	30.3%
2	No	47140	69.4%
3	Don't know	108	0.2%
4	Refused	73	0.1%
Sysmiss		76175	

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN27: Online purchase mode of payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 20594 Invalid: 123496 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you usually pay online or in cash when the order is delivered?

CATEGORIES

Value	Category	Cases	
1	Pay online	10030	48.7%
2	In cash	6381	31%
3	Both	4111	20%
4	Don't know	52	0.3%
5	Refused	20	0.1%
Sysmiss		123496	

INTERVIEWER INSTRUCTIONS

Fin26B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FH1: Made a domestic remittance**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.

CATEGORIES

Value	Category	Cases	
1	Yes	24091	26.2%
2	No	67532	73.5%
3	Don't know	149	0.2%
4	Refused	129	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN28: Made a digital domestic remittance**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 24091 Invalid: 119999 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	16452	68.3%
2	No	7611	31.6%

3	Don't know	18	0.1%
4	Refused	10	0%
Sysmiss		119999	

INTERVIEWER INSTRUCTIONS

FH1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FH2: Received a domestic remittance

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.

CATEGORIES

Value	Category	Cases	
1	Yes	28314	30.8%
2	No	63272	68.8%
3	Don't know	169	0.2%
4	Refused	146	0.2%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN29: Received a digital domestic remittance

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 28314 Invalid: 115776 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	18161	64.1%
2	No	10119	35.7%
3	Don't know	28	0.1%
4	Refused	6	0%
Sysmiss		115776	

INTERVIEWER INSTRUCTIONS

FH2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN30: Made a utility payment

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	46048	50.1%
2	No	45609	49.6%
3	Don't know	175	0.2%
4	Refused	69	0.1%

Sysmiss		52189	
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Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31A: Made a utility payment using a bank account

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 46048 Invalid: 98042 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	12558	27.3%
2	No	33333	72.4%
3	Don't know	110	0.2%
4	Refused	47	0.1%
Sysmiss		98042	

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31B: Made a utility payment using a mobile phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 46048 Invalid: 98042 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?

CATEGORIES

Value	Category	Cases	
1	Yes	16236	35.3%
2	No	29743	64.6%
3	Don't know	42	0.1%
4	Refused	27	0.1%
Sysmiss		98042	

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31C: Made a utility payment by handing cash to a bank agent or staff

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 1675 Invalid: 142415 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	955	57%
2	No	715	42.7%
3	Don't know	4	0.2%
4	Refused	1	0.1%
Sysmiss		142415	

INTERVIEWER INSTRUCTIONS

[Fin1, Fin2, and Fin13 = "no/dk/r"] and [Fin31A or Fin31B = "yes"]

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31D: Made utility payments exclusively in cash

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 25580 Invalid: 118510 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you only use cash to pay for electricity, water, or trash collection?

CATEGORIES

Value	Category	Cases	
1	Yes	24320	95.1%
2	No	1198	4.7%
3	Don't know	41	0.2%
4	Refused	21	0.1%
Sysmiss		118510	

INTERVIEWER INSTRUCTIONS

Fin31A and Fin31B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN32: Received a wage payment

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any salary or wages from an employer?

CATEGORIES

Value	Category	Cases	
1	Yes	28059	30.5%
2	No	63640	69.2%
3	Don't know	109	0.1%
4	Refused	93	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN33: Employed by the government, military, or public sector

Data file: `index_microdata_2025_labelled_update112425`

Overview

Valid: 28059 Invalid: 116031 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you been employed by the government, military, or public sector? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	6889	24.6%
2	No	21122	75.3%
3	Don't know	29	0.1%
4	Refused	19	0.1%
Sysmiss		116031	

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34A: Received wage payment into a bank or similar institution account**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 28059 Invalid: 116031 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	15813	56.4%
2	No	12157	43.3%
3	Don't know	42	0.1%
4	Refused	47	0.2%
Sysmiss		116031	

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34B: Received a wage payment through a mobile phone**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 28059 Invalid: 116031 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages through a mobile phone?

CATEGORIES

Value	Category	Cases	
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1	Yes	7384	26.3%
2	No	20521	73.1%
3	Don't know	107	0.4%
4	Refused	47	0.2%
Sysmiss		116031	

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34C: Received a wage payment in cashData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 9749 Invalid: 134341 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	8656	88.8%
2	No	1052	10.8%
3	Don't know	13	0.1%
4	Refused	28	0.3%
Sysmiss		134341	

INTERVIEWER INSTRUCTIONS

Fin34A and Fin34B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34D: Received a wage payment into a card

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 1093 Invalid: 142997 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	260	23.8%
2	No	791	72.4%
3	Don't know	15	1.4%
4	Refused	27	2.5%
Sysmiss		142997	

INTERVIEWER INSTRUCTIONS

Fin34C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN35: Paid an unexpected fee to withdraw wages

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 18570 Invalid: 125520 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?

CATEGORIES

Value	Category	Cases	
1	Yes	4173	22.5%
2	No	13860	74.6%

3	Don't know	494	2.7%
4	Refused	43	0.2%
Sysmiss		125520	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN36: Mode of wage withdrawal from accountData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 18570 Invalid: 125520 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?

CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	4924	26.5%
2	Leave some money in the account	12922	69.6%
3	Transfer money to another personal account	416	2.2%
4	Don't know	132	0.7%
5	Refused	176	0.9%
Sysmiss		125520	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN36A: Person withdrawing wage from account**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 36 Invalid: 144054 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?

CATEGORIES

Value	Category	Cases	
1	Withdrew by self	33	91.7%
2	A friend or family withdrew for respondent	3	8.3%
3	Both	0	0%
4	Don't know	0	0%
5	Refused	0	0%
Sysmiss		144054	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN37: Received financial support from the government**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, received any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.

CATEGORIES

Value	Category	Cases	
1	Yes	10890	11.8%

2	No	80677	87.8%
3	Don't know	234	0.3%
4	Refused	100	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN38: Received a public sector pension

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally received a pension from the government, military, or public sector?

CATEGORIES

Value	Category	Cases	
1	Yes	8742	9.5%
2	No	82956	90.3%
3	Don't know	147	0.2%
4	Refused	56	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39A: Received money from the government into a bank account

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 17342 Invalid: 126748 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution

CATEGORIES

Value	Category	Cases	
1	Yes	10076	58.1%
2	No	7192	41.5%
3	Don't know	52	0.3%
4	Refused	22	0.1%
Sysmiss		126748	

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39B: Received money from the government through a mobile phone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 17342 Invalid: 126748 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	2801	16.2%
2	No	14479	83.5%
3	Don't know	56	0.3%
4	Refused	6	0%
Sysmiss		126748	

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39C: Received money from the government only in cash

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 6250 Invalid: 137840 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any money from the government in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	2924	46.8%
2	No	3298	52.8%
3	Don't know	17	0.3%
4	Refused	11	0.2%
Sysmiss		137840	

INTERVIEWER INSTRUCTIONS

Fin39A and Fin39B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39D: Received money from the government into a card

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 3326 Invalid: 140764 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any money from the government to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	619	18.6%
2	No	2680	80.6%
3	Don't know	17	0.5%
4	Refused	10	0.3%
Sysmiss		140764	

INTERVIEWER INSTRUCTIONS

Fin39C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN40: Mode of government money withdrawal from account

Data file: `index_microdata_2025_labelled_update112425`

Overview

Valid: 11711 Invalid: 132379 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 42 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?

CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	5845	49.9%
2	Leave some money in the account	5440	46.5%
3	Transfer money to another personal account	189	1.6%
4	Don't know	131	1.1%
5	Refused	106	0.9%
Sysmiss		132379	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN41: Paid an unexpected fee to withdraw government money from account

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 11711 Invalid: 132379 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?

CATEGORIES

Value	Category	Cases	
1	Yes	1854	15.8%
2	No	9303	79.4%
3	Don't know	523	4.5%
4	Refused	31	0.3%
Sysmiss		132379	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN41A: Person withdrawing money from the government from account

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 970 Invalid: 143120 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?

CATEGORIES

Value	Category	Cases	
1	Withdrew by self	781	80.5%
2	A friend or family withdrew for respondent	167	17.2%
3	Both	14	1.4%
4	Don't know	6	0.6%
5	Refused	2	0.2%
Sysmiss		143120	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN42: Received an agricultural payment

Data file: [findex_microdata_2025_labelled_update112425](#)

Overview

Valid: 91901 Invalid: 52189 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock?

CATEGORIES

Value	Category	Cases	
1	Yes	13885	15.1%
2	No	77841	84.7%
3	Don't know	107	0.1%
4	Refused	68	0.1%
Sysmiss		52189	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43A: Received an agricultural payment into a bank account

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 13885 Invalid: 130205 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments directly into an account at a bank or similar financial institution

CATEGORIES

Value	Category	Cases	
1	Yes	2158	15.5%
2	No	11692	84.2%
3	Don't know	22	0.2%
4	Refused	13	0.1%
Sysmiss		130205	

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43B: Received an agricultural payment through a mobile phone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 13885 Invalid: 130205 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments through a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	2637	19%
2	No	11223	80.8%
3	Don't know	15	0.1%
4	Refused	10	0.1%
Sysmiss		130205	

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43C: Received an agricultural payment only in cash

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 10157 Invalid: 133933 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	9289	91.5%
2	No	855	8.4%
3	Don't know	9	0.1%
4	Refused	4	0%
Sysmiss		133933	

INTERVIEWER INSTRUCTIONS

Fin43A and Fin43B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43D: Received an agricultural payment into a card

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 868 Invalid: 143222 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	66	7.6%
2	No	795	91.6%
3	Don't know	5	0.6%
4	Refused	2	0.2%
Sysmiss		143222	

INTERVIEWER INSTRUCTIONS

Fin43C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN44: Use phone or internet to access weather or farming information

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 13885 Invalid: 130205 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?

CATEGORIES

Value	Category	Cases	
1	Yes	4934	35.5%
2	No	8914	64.2%
3	Don't know	33	0.2%
4	Refused	4	0%
Sysmiss		130205	

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN45: Greatest financial worry

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 102954 Invalid: 41136 Minimum: 1 Maximum: 8
Type: Discrete Decimal: 0 Width: 58 Range: 1 - 8 Format: Numeric

Questions and instructions

LITERAL QUESTION

Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason

CATEGORIES

Value	Category	Cases	
1	For their old age	13172	12.8%
2	For their business	7994	7.8%
3	For medical costs in case of a serious illness or accident	28317	27.5%
4	For monthly expenses, such as food, housing, or bills	31602	30.7%
5	For school or education fees	13984	13.6%
6	Some other reason	3310	3.2%
7	Don't know	3456	3.4%
8	Refused	1119	1.1%
Sysmiss		41136	

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

INTERNET_USE: Used the internet within the past three months

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 144090 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	35529	24.7%
1	Yes	108561	75.3%

CON1: Have a mobile phone

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 144090 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you have a mobile phone that you use to make and receive personal calls?

CATEGORIES

Value	Category	Cases	
1	Yes	129126	89.6%
2	No	14862	10.3%
3	Don't know	41	0%
4	Refused	61	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or

CON2A: Reason for no phone: lack of money

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	8453	69.1%
2	No	3688	30.1%
8	Don't know	58	0.5%
9	Refused	36	0.3%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2B: Reason for no phone: mobile minutes are too expensive

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive

CATEGORIES

Value	Category	Cases	
1	Yes	4746	38.8%
2	No	7101	58%
8	Don't know	342	2.8%
9	Refused	46	0.4%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2C: Reason for no mobile phone: lack of reliable coverage

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live

CATEGORIES

Value	Category	Cases	
1	Yes	2864	23.4%
2	No	9082	74.2%
8	Don't know	255	2.1%
9	Refused	34	0.3%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2D: Reason for no mobile phone: difficulties reading or typing**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	4527	37%
2	No	7564	61.8%
8	Don't know	110	0.9%
9	Refused	34	0.3%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2E: Reason for no mobile phone: family or community disapproval**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	Yes	2406	19.7%
2	No	9666	79%
8	Don't know	122	1%
9	Refused	41	0.3%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2F: Reason for no mobile phone: worried about safety or securityData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	3268	26.7%
2	No	8697	71.1%
8	Don't know	220	1.8%
9	Refused	50	0.4%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2G: Reason for no mobile phone: used someone else's mobile phone

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	4691	38.3%
2	No	7460	61%
8	Don't know	51	0.4%
9	Refused	33	0.3%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON3: Main reason for not having a mobile phone

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 11376 Invalid: 132714 Minimum: 1 Maximum: 99
 Type: Discrete Decimal: 0 Width: 72 Range: 1 - 99 Format: Numeric

Questions and instructions

LITERAL QUESTION

What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	Don't have enough money to buy a mobile phone	6288	55.3%
2	Buying mobile minutes is too expensive	565	5%
3	There is not reliable coverage where they live	371	3.3%
4	Difficulties reading or typing on a mobile phone	1475	13%
5	People in family or community do not approve of you using a mobile phone	779	6.8%
6	Worried about personal safety or security when using a mobile phone	379	3.3%
7	Use someone else's mobile phone	1042	9.2%
97	Some other reason	338	3%
98	Don't know	95	0.8%
99	Refused	44	0.4%
Sysmiss		132714	

INTERVIEWER INSTRUCTIONS

Only display items from Con2A-Con2G if Con2A or Con2B or Con2C or Con2D or Con2E or Con2F or Con26 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON4: Used someone else's mobile phone

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 12235 Invalid: 131855 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you used someone else's mobile phone in the past 3 months?

CATEGORIES

Value	Category	Cases	
1	Yes	5275	43.1%
2	No	6912	56.5%
8	Don't know	32	0.3%
9	Refused	16	0.1%
Sysmiss		131855	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON5: Type of phone used when using someone else's phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 5275 Invalid: 138815 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 18 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Was the mobile phone you used a smartphone or a basic text phone?

CATEGORIES

Value	Category	Cases	
1	A smartphone	2339	44.3%
2	A basic text phone	2815	53.4%
8	Don't know	103	2%
9	Refused	18	0.3%
Sysmiss		138815	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON6: Personal SIM card used in someone else's phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 5275 Invalid: 138815 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?

CATEGORIES

Value	Category	Cases	
1	Yes	974	18.5%
2	No	4274	81%
8	Don't know	25	0.5%
9	Refused	2	0%
Sysmiss		138815	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON7: Rules for using someone else's phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 5275 Invalid: 138815 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	1444	27.4%
2	No	3794	71.9%
8	Don't know	33	0.6%
9	Refused	4	0.1%
Sysmiss		138815	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON8: Someone in the household owns a mobile phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 6960 Invalid: 137130 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Does anyone in your household currently own a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	4363	62.7%
2	No	2547	36.6%
8	Don't know	27	0.4%
9	Refused	23	0.3%
System		137130	

INTERVIEWER INSTRUCTIONS

Con4 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON9: Type of phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 86358 Invalid: 57732 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is the main mobile phone you use a smartphone or a basic text phone?

CATEGORIES

Value	Category	Cases	
1	A smartphone	63545	73.6%
2	A basic text phone	22484	26%
8	Don't know	240	0.3%
9	Refused	89	0.1%
Sysmiss		57732	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON10: Could use whatsapp on basic phoneData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 19430 Invalid: 124660 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Could you use WhatsApp on this basic text phone if you wanted to?

CATEGORIES

Value	Category	Cases	
1	Yes	3244	16.7%
2	No	16002	82.4%
8	Don't know	178	0.9%
9	Refused	6	0%
Sysmiss		124660	

INTERVIEWER INSTRUCTIONS

Con9 = "Basic text phone"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON11: SIM registered in own name**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is the SIM number in this mobile phone registered in your name?

CATEGORIES

Value	Category	Cases	
1	Yes	50406	78%
2	No	13588	21%
8	Don't know	604	0.9%
9	Refused	65	0.1%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON12: Mobile phone use frequency**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Daily	57347	88.7%
2	Weekly	4314	6.7%
3	Monthly	1275	2%

4	Less than once a month	1209	1.9%
7	Never	351	0.5%
8	Don't know	136	0.2%
9	Refused	31	0%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON13: Used a mobile phone in the past three monthsData file: `findex_microdata_2025_labelled_update112425`**Overview**

Valid: 1727 Invalid: 142363 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you use a mobile phone in the past 3 months?

CATEGORIES

Value	Category	Cases	
1	Yes	1310	75.9%
2	No	401	23.2%
8	Don't know	11	0.6%
9	Refused	5	0.3%
Sysmiss		142363	

INTERVIEWER INSTRUCTIONS

Con12 = "less than once a month/never/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON14: Read a text message**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.

CATEGORIES

Value	Category	Cases	
1	Yes	51145	79.1%
2	No	13333	20.6%
8	Don't know	156	0.2%
9	Refused	29	0%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON15: Can understand a text message with English letters**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 3067 Invalid: 141023 Minimum: 1 Maximum: 8
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

Questions and instructions

LITERAL QUESTION

Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.

CATEGORIES

Value	Category	Cases	
1	Yes	2825	92.1%
2	No	240	7.8%

8	Don't know	2	0.1%
9	Refused	0	0%
Sysmiss		141023	

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON16: Sent a text message

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 51145 Invalid: 92945 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.

CATEGORIES

Value	Category	Cases	
1	Yes	46236	90.4%
2	No	4856	9.5%
8	Don't know	48	0.1%
9	Refused	5	0%
Sysmiss		92945	

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON17: Preferred mode of government communication

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?

CATEGORIES

Value	Category	Cases	
1	By SMS or text message	33239	51.4%
2	By a phone call with a recorded voice	23520	36.4%
3	Neither	1844	2.9%
4	Both/Either one	4833	7.5%
8	Don't know	1067	1.7%
9	Refused	160	0.2%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON18: Have a PIN or password on mobile phone

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?

CATEGORIES

Value	Category	Cases	
1	Yes	39010	60.3%
2	No	25287	39.1%

8	Don't know	278	0.4%
9	Refused	88	0.1%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON19: Can change PIN or password**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 39010 Invalid: 105080 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are you able to change the PIN or password on the mobile phone that you use without help?

CATEGORIES

Value	Category	Cases	
1	Yes	32708	83.8%
2	No	6229	16%
8	Don't know	56	0.1%
9	Refused	17	0%
Sysmiss		105080	

INTERVIEWER INSTRUCTIONS

Con18 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON20: Rules about using own phone**Data file: findex_microdata_2025_labelled_update112425**

Overview

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	12515	19.4%
2	No	51933	80.3%
8	Don't know	179	0.3%
9	Refused	36	0.1%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON21: Received scam text or call

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?

CATEGORIES

Value	Category	Cases	
1	Yes	14359	22.2%
2	No	50150	77.6%
8	Don't know	130	0.2%
9	Refused	24	0%

Sysmiss		79427	
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INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON22: Sent money to scammer

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 14359 Invalid: 129731 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you send the money to this person?

CATEGORIES

Value	Category	Cases	
1	Yes	1232	8.6%
2	No	13115	91.3%
8	Don't know	8	0.1%
9	Refused	4	0%
Sysmiss		129731	

INTERVIEWER INSTRUCTIONS

Con21 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON23: Received unwanted or offensive messages

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 64663 Invalid: 79427 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	8181	12.7%
2	No	56296	87.1%
8	Don't know	162	0.3%
9	Refused	24	0%
Sysmiss		79427	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON24: Used the internet in the past 7 days

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 144090 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?

CATEGORIES

Value	Category	Cases	
1	Yes	101842	70.7%
2	No	41950	29.1%
3		204	0.1%
4		94	0.1%
8	Don't know	0	0%
9	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON25: Used the internet in the past 3 months

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 42248 Invalid: 101842 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you use the Internet in the past 3 months?

CATEGORIES

Value	Category	Cases	
1	Yes	6719	15.9%
2	No	35270	83.5%
8	Don't know	193	0.5%
9	Refused	66	0.2%
Sysmiss		101842	

INTERVIEWER INSTRUCTIONS

Con24 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON26: Frequency of internet use

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 47986 Invalid: 96104 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Daily	35926	74.9%
2	Weekly	6810	14.2%
3	Monthly	2264	4.7%
4	Less than once a month	2588	5.4%
7	Never	242	0.5%
8	Don't know	130	0.3%
9	Refused	26	0.1%
Sysmiss		96104	

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON27: Purchase a data package

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 47986 Invalid: 96104 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you buy a data package to use the Internet?

CATEGORIES

Value	Category	Cases	
1	Yes	36722	76.5%
2	No	11111	23.2%
8	Don't know	128	0.3%
9	Refused	25	0.1%
Sysmiss		96104	

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON28: Frequency of data package purchase

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 36722 Invalid: 107368 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Daily	5443	14.8%
2	Weekly	11186	30.5%
3	Monthly	17040	46.4%
4	Less than once a month	2899	7.9%
7	Never	48	0.1%
8	Don't know	88	0.2%
9	Refused	18	0%
Sysmiss		107368	

INTERVIEWER INSTRUCTIONS

Con27 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON29: Connect to the internet only through free WiFi

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 11264 Invalid: 132826 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?

CATEGORIES

Value	Category	Cases	
1	Yes	4821	42.8%
2	No	6362	56.5%
8	Don't know	57	0.5%
9	Refused	24	0.2%
Sysmiss		132826	

INTERVIEWER INSTRUCTIONS

Con27 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30A: Sent a voice message from a mobile phone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	36734	70.9%
2	No	15027	29%
8	Don't know	57	0.1%
9	Refused	21	0%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30B: Sent a photo from a mobile phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	35262	68%
2	No	16487	31.8%
8	Don't know	63	0.1%
9	Refused	27	0.1%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30C: Used social media on a mobile phone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	40862	78.8%
2	No	10913	21.1%
8	Don't know	43	0.1%
9	Refused	21	0%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30D: Read about news or current events online

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online

CATEGORIES

Value	Category	Cases	
1	Yes	34569	66.7%
2	No	17172	33.1%
8	Don't know	75	0.1%
9	Refused	23	0%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30E: Accessed educational information online

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else

CATEGORIES

Value	Category	Cases	
1	Yes	24445	47.2%
2	No	27267	52.6%
8	Don't know	101	0.2%
9	Refused	26	0.1%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30F: Earned money online

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online

CATEGORIES

Value	Category	Cases	
1	Yes	5915	11.4%
2	No	45821	88.4%
8	Don't know	81	0.2%
9	Refused	22	0%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30G: Accessed government services or searched for government information online

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online

CATEGORIES

Value	Category	Cases	
1	Yes	15015	29%
2	No	36665	70.7%
8	Don't know	129	0.2%
9	Refused	30	0.1%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30H: Searched or applied for a job online

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 51839 Invalid: 92251 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online

CATEGORIES

Value	Category	Cases	
1	Yes	10072	19.4%
2	No	41699	80.4%
8	Don't know	52	0.1%
9	Refused	16	0%
Sysmiss		92251	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31A: Reason for no smartphone: not enough money

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	14199	72%
2	No	5384	27.3%
8	Don't know	88	0.4%
9	Refused	46	0.2%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31B: Reason for no smartphone: data plan is too expensive

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive

CATEGORIES

Value	Category	Cases	
1	Yes	7761	39.4%
2	No	11378	57.7%
8	Don't know	521	2.6%
9	Refused	57	0.3%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31C: Reason for no smartphone: no reliable coverage

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live

CATEGORIES

Value	Category	Cases	
1	Yes	4466	22.7%
2	No	14867	75.4%
8	Don't know	336	1.7%
9	Refused	48	0.2%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31D: Reason for no smartphone: difficulties reading or typing on a smartphone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	6484	32.9%
2	No	13057	66.2%
8	Don't know	134	0.7%
9	Refused	42	0.2%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31E: Reason for no smartphone: family or community disapproval

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	1971	10%
2	No	17451	88.5%
8	Don't know	232	1.2%
9	Refused	63	0.3%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31F: Reason for no smartphone: worried about safety or security

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	5052	25.6%
2	No	14329	72.7%
8	Don't know	288	1.5%
9	Refused	48	0.2%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31G: Reason for no smartphone: use someone else's smartphone

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	2920	14.8%
2	No	16649	84.4%
8	Don't know	94	0.5%
9	Refused	54	0.3%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31H: Reason for no smartphone: no need

Data file: findex_microdata_2025_labelled_update112425

Overview

Valid: 19717 Invalid: 124373 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone

CATEGORIES

Value	Category	Cases	
1	Yes	5687	28.8%
2	No	13831	70.1%
8	Don't know	145	0.7%
9	Refused	54	0.3%
Sysmiss		124373	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON32: Main reason for not having a smartphone

Data file: **findex_microdata_2025_labelled_update112425**

Overview

Valid: 18633 Invalid: 125457 Minimum: 1 Maximum: 99
Type: Discrete Decimal: 0 Width: 66 Range: 1 - 99 Format: Numeric

Questions and instructions

LITERAL QUESTION

What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)

CATEGORIES

Value	Category	Cases	
1	Don't have enough money to buy a smartphone	11255	60.4%
2	Buying a mobile data plan is too expensive	1133	6.1%
3	There is not reliable Internet coverage where you live	612	3.3%
4	Difficulties reading or typing on a smartphone	1918	10.3%
5	People in family or community do not approve of using a smartphone	249	1.3%
6	Worried about personal safety or security when using a smartphone	742	4%
7	Use someone else's smartphone	392	2.1%
8	Don't need a smartphone	1750	9.4%
97	Some other reason/None of these reasons	381	2%
98	Don't know	150	0.8%
99	Refused	51	0.3%
Sysmiss		125457	

INTERVIEWER INSTRUCTIONS

Only display items from Con31A-Con31H if Con31A or Con31B or Con31C or Con31D or Con31E or Con31F or Con31G or Con31H = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN46: ID ownership**Data file:** findex_microdata_2025_labelled_update112425**Overview**

Valid: 126323 Invalid: 17767 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	116363	92.1%
2	No	9826	7.8%
3	Don't know	58	0%
4	Refused	76	0.1%
Sysmiss		17767	

FIN47: Foundational ID has been used without permission for illegal purposes**Data file:** findex_microdata_2025_labelled_update112425**Overview**

Valid: 81034 Invalid: 63056 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2815	3.5%
2	No	77087	95.1%
3	Don't know	1096	1.4%
4	Refused	36	0%
Sysmiss		63056	

FIN48A: Reason no ID: Have another ID**Data file:** findex_microdata_2025_labelled_update112425**Overview**

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2746	34.2%
2	No	5185	64.5%
3	Don't know	66	0.8%
4	Refused	40	0.5%
Sysmiss		136053	

FIN48B: Reason no ID: Do not need an ID

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	1828	22.7%
2	No	6073	75.6%
3	Don't know	84	1%
4	Refused	52	0.6%
Sysmiss		136053	

FIN48C: Reason no ID: Too expensive

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2750	34.2%
2	No	4971	61.9%

3	Don't know	277	3.4%
4	Refused	39	0.5%
Sysmiss		136053	

FIN48D: Reason no ID: No documents

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2893	36%
2	No	4996	62.2%
3	Don't know	102	1.3%
4	Refused	46	0.6%
Sysmiss		136053	

FIN48E: Reason no ID: Travel too far

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2849	35.4%
2	No	5051	62.8%
3	Don't know	104	1.3%
4	Refused	33	0.4%
Sysmiss		136053	

FIN48F: Reason no ID: Uncomfortable sharing information**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	1461	18.2%
2	No	6446	80.2%
3	Don't know	91	1.1%
4	Refused	39	0.5%
Sysmiss		136053	

FIN49A: Challenge: Receiving financial support from the government**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2196	27.3%
2	No	5682	70.7%
3	Don't know	132	1.6%
4	Refused	27	0.3%
Sysmiss		136053	

FIN49B: Challenge: Using financial services**Data file: findex_microdata_2025_labelled_update112425****Overview**

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2580	32.1%
2	No	5297	65.9%
3	Don't know	130	1.6%
4	Refused	30	0.4%
Sysmiss		136053	

FIN49C: Challenge: Obtaining a SIM card

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	3314	41.2%
2	No	4615	57.4%
3	Don't know	82	1%
4	Refused	26	0.3%
Sysmiss		136053	

FIN49D: Challenge: Participating in elections

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8036 Invalid: 136054 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2806	34.9%
2	No	5087	63.3%

3	Don't know	102	1.3%
4	Refused	41	0.5%
Sysmiss		136054	

FIN49E: Challenge: Applying for a job

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2565	31.9%
2	No	5342	66.5%
3	Don't know	100	1.2%
4	Refused	30	0.4%
Sysmiss		136053	

FIN49F: Challenge: Receiving medical care

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 8037 Invalid: 136053 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	1771	22%
2	No	6165	76.7%
3	Don't know	76	0.9%
4	Refused	25	0.3%
Sysmiss		136053	

FIN50: Online digital ID ownership

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 67913 Invalid: 76177 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	33264	49%
2	No	32976	48.6%
3	Don't know	1466	2.2%
4	Refused	207	0.3%
Sysmiss		76177	

FIN51: Online digital ID has been used on phone or computer to confirm identity online

Data file: `findex_microdata_2025_labelled_update112425`

Overview

Valid: 33264 Invalid: 110826 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	24825	74.6%
2	No	8220	24.7%
3	Don't know	152	0.5%
4	Refused	67	0.2%
Sysmiss		110826	

Documentation

Questionnaires

2025 Global Findex Questionnaire

Title 2025 Global Findex Questionnaire
Country World
Description 2025 Global Findex Questionnaire
Filename findex_english.pdf

Identification for Development (ID4D) Questionnaire

Title Identification for Development (ID4D) Questionnaire
Country World
Description Identification for Development (ID4D) Questionnaire
Filename id_questionnaire.pdf

Reports

The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

Title The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
Country World
Description The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
Filename globalfindex2025_report.pdf

Technical documents

Microdata Codebook

Title Microdata Codebook
Country World
Description Microdata Codebook
Filename codebook_microdata_2025.pdf

Indicator Mapping by Economy

Title Indicator Mapping by Economy
Country World
Description Indicator Mapping by Economy
Filename indicator_mapping_by_economy.xlsx

Other materials

Global Findex Microdata Variable Naming Script

Title	Global Findex Microdata Variable Naming Script
Country	World
Description	This script reads cleaned data from the Global Findex and renames the raw indicators to correspond with the Global Findex questionnaire, and codes key indicators that rely on more than one variable.
Filename	microdata_indicators.r
