

# Zambia - Global Financial Inclusion (Global Findex) Database 2011

**Development Research Group, Finance and Private Sector Development Unit -  
World Bank**

Report generated on: April 15, 2015

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# Sampling

## Sampling Procedure

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The Global Findex indicators are drawn from survey data collected by Gallup, Inc. over the 2011 calendar year, covering more than 150,000 adults in 148 economies and representing about 97 percent of the world's population. Since 2005, Gallup has surveyed adults annually around the world, using a uniform methodology and randomly selected, nationally representative samples. The second round of Global Findex indicators was collected in 2014 and is forthcoming in 2015. The set of indicators will be collected again in 2017.

Surveys were conducted face-to-face in economies where landline telephone penetration is less than 80 percent, or where face-to-face interviewing is customary. The first stage of sampling is the identification of primary sampling units, consisting of clusters of households. The primary sampling units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households by means of the Kish grid.

Surveys were conducted by telephone in economies where landline telephone penetration is over 80 percent. The telephone surveys were conducted using random digit dialing or a nationally representative list of phone numbers. In selected countries where cell phone penetration is high, a dual sampling frame is used. Random respondent selection is achieved by using either the latest birthday or Kish grid method. At least three attempts are made to teach a person in each household, spread over different days and times of year.

The sample size in the majority of economies was 1,000 individuals.

## Weighting

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Data weighting is used to ensure a nationally representative sample for each economy. First, base sampling weights are constructed to account for oversamples and household size. If an oversample has been conducted, the data are weighted to correct the disproportionate sample. Weighting by household size (number of residents age 15 and above) is used to adjust for the probability of selection, as residents in large households will have a disproportionately lower probability of being selected for the sample. Second, poststratification weights are constructed. Population statistics are used to weight the data by gender, age, and, where reliable data are available, education or socioeconomic status.

# Questionnaires

## Overview

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The questionnaire was designed by the World Bank, in conjunction with a Technical Advisory Board composed of leading academics, practitioners, and policy makers in the field of financial inclusion. The Bill and Melinda Gates Foundation and Gallup, Inc. also provided valuable input. The questionnaire was piloted in over 20 countries using focus groups, cognitive interviews, and field testing. The questionnaire is available in 142 languages upon request.

Questions on insurance, mobile payments, and loan purposes were asked only in developing economies. The indicators on awareness and use of microfinance institutions (MFIs) are not included in the public dataset. However, adults who report saving at an MFI are considered to have an account; this is reflected in the composite account indicator.

## Data Collection

### Data Collection Dates

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Start	End	Cycle
2011-01-01	2011-01-01	Triennial

### Data Collection Mode

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Face-to-face [f2f] OR Landline telephone or Landline and cellular telephone

### DATA COLLECTION NOTES

Interviews were conducted in the following languages: XXXXXXXXXXXXXXXXXXXXXXXX INSERT LANGUAGES HERE.

## Data Processing

No content available

# Data Appraisal

## Estimates of Sampling Error

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country- and indicator-specific standard errors, refer to the Annex and Country Table in Demirguc-Kunt, Asli and L. Klapper. 2012. "Measuring Financial Inclusion: The Global Findex." Policy Research Working Paper 6025, World Bank, Washington, D.C.

## File Description



## Variable List

**micro\_ZMB**

Content	Version 02 includes the following updates: - Modification of the "inc_q" data The methodology to calculate within-country income quintiles changed since 2011. Instead of basing the within-country income quintiles on household income data alone, additional data on household headcount are used. The finer granularity allows a more precise mapping of the income data into the within-country income quintiles. Weights are used to make the mapping nationally representative to the income structure of the country. The new method was retroactively applied to the 2011 data. All observations in "inc_q" are affected.
Cases	1000
Variable(s)	50
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

**Variables**

ID	Name	Label	Type	Format	Question
V151	economy	Economy	discrete	character	
V152	ecnmcode	Economy code	discrete	character	
V153	wgt	weight	contin	numeric	
V154	female	Respondent is female	discrete	numeric	
V155	age	Respondent age	discrete	numeric	Please tell me your age.
V156	educ	Respondent education level	discrete	numeric	What is your highest completed level of education?
V157	inc_q	Within-economy income quintile	discrete	numeric	What is your total monthly household income in [insert local currency], before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.
V158	q1a	Has an account at a financial institution	discrete	numeric	Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at a bank or credit union (or another financial institution, where applicable - for example, cooperatives in Latin America)
V159	account	Has an account at a financial institution/post office/MFI (composite indicator)	discrete	numeric	Composite indicator.
V160	q2	If has account: purpose of account	discrete	numeric	Do you use your account(s) for personal transactions, business purposes, or both?
V161	q3a	Has a debit card	discrete	numeric	A debit card [(where applicable, read:) sometimes called [insert local example(s) here - a bank card, bank book or salary card] is a card that allows you to make payments, get money, or buy things and the money is taken out of your bank account right away. Do you have a debit card?
V162	q3b	Has a credit card	discrete	numeric	A credit card is like a debit card, but the money is not taken from your account right away. You get credit to make payments or buy things, and you can pay the balance off later. Do you have a credit card?

ID	Name	Label	Type	Format	Question
V163	q4	If has account: number of monthly deposits into account	discrete	numeric	In a typical month, about how many times is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself or others (read 1-4).
V164	q5	If has account: number of monthly withdrawals from account	discrete	numeric	In a typical month, about how many times is money taken out of your personal account(s)? This includes cash withdrawals, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or others (read 1-4)
V165	q6	If has account: most frequent mode of cash withdrawal	discrete	numeric	When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?
V166	q7	If has account: most frequent mode of cash deposit	discrete	numeric	When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?
V167	q8a	If has account: uses checks	discrete	numeric	In the past 12 months, have you used checks to make payments on bills or to buy things using money from your account(s)?
V168	q8b	If has account: uses electronic payments	discrete	numeric	In the past 12 months, have you used electronic payments that you make or that are made automatically (including wire transfers or payments made online) to make payments on bills or to buy things using money from your account(s)?
V169	q9a	If has account: uses it to receive work payments	discrete	numeric	In the past 12 months, have you used your account(s) to receive money or payments for work or from selling goods?
V170	q9b	If has account: uses it to receive gov't payments	discrete	numeric	In the past 12 months, have you used your account(s) to receive money or payments from the government?
V171	q9c	If has account: uses it to receive money from family	discrete	numeric	In the past 12 months, have you used your account(s) to receive money from family members living elsewhere?
V172	q9d	If has account: uses it to send money to family	discrete	numeric	In the past 12 months, have you used your account(s) to send money to family members living elsewhere?
V173	q10a	If does not have account: b/c too far away	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: They are too far away
V174	q10b	If does not have account: b/c too expensive	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: They are too expensive
V175	q10c	If does not have account: b/c lack documentation	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't have the necessary documentation (ID, wage slip)
V176	q10d	If does not have account: b/c lack trust	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't trust them
V177	q10e	If does not have account: b/c lack of money	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't have enough money to use them
V178	q10f	If does not have account: b/c religious reasons	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: Because of religious reasons

ID	Name	Label	Type	Format	Question
V179	q10g	If does not have account: b/c family member already has one	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: Because someone else in the family already has an account
V180	q11	Has saved money in the past 12 months	discrete	numeric	In the past 12 months, have you saved or set aside any money?
V181	q12a	If saved: saved for future expenses (education, wedding)	discrete	numeric	In the past 12 months, have you saved for: Expenses in the future such as education, a wedding, or a big purchase
V182	q12b	If saved: saved for emergencies	discrete	numeric	In the past 12 months, have you saved for: Emergencies or a time when you expect to have less income
V183	q13a	If saved: saved at a financial institution	discrete	numeric	In the past 12 months, have you saved or set aside money by using an account at a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution
V184	q13b	If saved: saved using a savings club	discrete	numeric	In the past 12 months, have you saved or set aside money by using an informal savings club or a person outside the family (If necessary, provide local examples (chit fund, tontine, merry-go-round, ROSCA, burial society, etc.))
V185	q14a	Borrowed money from financial institution in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution?
V186	q14b	Borrowed money from a store (store credit) in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from a store by using installment credit or buying on credit?
V187	q14c	Borrowed money from family or friends in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from family or friends?
V188	q14d	Borrowed money from employer in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from employer?
V189	q14e	Borrowed money from another private lender in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from another private lender?
V190	q15a	Currently has loan for home purchase	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? To purchase your home or apartment.
V191	q16	Personally has health insurance in addition to nat'l insurance	discrete	numeric	Do you, personally, have health or medical insurance [(where applicable, read:) in addition to national health insurance]?
V192	q17	If has insurance: has personally purchased insurance	discrete	numeric	Did you, personally, purchase this insurance?
V193	q18	If ag worker: has personally paid for crop/rainfall/livestock insurance	discrete	numeric	In the past 12 months, have you personally paid for crop, rainfall, or livestock insurance?
V194	q15b	Currently has loan for home construction	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? To purchase materials or services to build, extend, or renovate your home or apartment.
V195	q15c	Currently has loan for school fees	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? To pay school fees.
V196	q15d	Currently has loan for emergency/health purposes	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? For emergency/health purposes.

ID	Name	Label	Type	Format	Question
V197	q15e	Currently has loan for funeral/wedding	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? For funerals or weddings.
V198	q15a1a	Has used a mobile phone to pay bills in past 12 months	discrete	numeric	In the past 12 months, have you used a mobile phone to pay bills?
V199	q15a1b	Has used a mobile phone to send money in past 12 months	discrete	numeric	In the past 12 months, have you used a mobile phone to send money?
V200	q15a1c	Has used a mobile phone to receive money in past 12 months	discrete	numeric	In the past 12 months, have you used a mobile phone to receive money?



## Economy (economy)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: character  
 Width: 24

Valid cases: 1000  
 Invalid: 0

## Economy code (ecnmcode)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1000  
 Invalid: 0

## weight (wgt)

File: micro\_ZMB

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 17  
 Decimals: 0  
 Range: 0.346734694650014-3.67841275399942

Valid cases: 1000  
 Invalid: 0  
 Minimum: 0.4  
 Maximum: 3.5

## Respondent is female (female)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-2

Valid cases: 1000  
 Invalid: 0

**Interviewer instructions**

Interviewer coded.

## Respondent age (age)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 0-100

Valid cases: 997  
 Invalid: 3

**Literal question**

Please tell me your age.

## Respondent education level (educ)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 1000  
Invalid: 0

### Literal question

What is your highest completed level of education?

## Within-economy income quintile (inc\_q)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 1000  
Invalid: 0

### Literal question

What is your total monthly household income in [insert local currency], before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.

## Has an account at a financial institution (q1a)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at a bank or credit union (or another financial institution, where applicable - for example, cooperatives in Latin America)

## Has an account at a financial institution/post office/MFI (composite indicator) (account)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-4

Valid cases: 1000  
Invalid: 0

### Literal question

Composite indicator.



## If has account: purpose of account (q2)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-5

Valid cases: 348  
 Invalid: 652

**Literal question**

Do you use your account(s) for personal transactions, business purposes, or both?

**Interviewer instructions**

Asked to those with an account

## Has a debit card (q3a)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

A debit card [(where applicable, read:)] sometimes called [insert local example(s) here - a bank card, bank book or salary card] is a card that allows you to make payments, get money, or buy things and the money is taken out of your bank account right away. Do you have a debit card?

## Has a credit card (q3b)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

A credit card is like a debit card, but the money is not taken from your account right away. You get credit to make payments or buy things, and you can pay the balance off later. Do you have a credit card?

## If has account: number of monthly deposits into account (q4)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-6

Valid cases: 354  
 Invalid: 646

**Literal question**

In a typical month, about how many times is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself or others (read 1-4).

If has account: number of monthly deposits into account (q4)

File: micro\_ZMB

**Interviewer instructions**

Asked to those with an account.

If has account: number of monthly withdrawals from account (q5)

File: micro\_ZMB

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-6

Valid cases: 354  
Invalid: 646

**Literal question**

In a typical month, about how many times is money taken out of your personal account(s)? This includes cash withdrawals, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or others (read 1-4)

**Interviewer instructions**

Asked to those with an account.

If has account: most frequent mode of cash withdrawal (q6)

File: micro\_ZMB

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-7

Valid cases: 354  
Invalid: 646

**Literal question**

When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?

**Interviewer instructions**

Asked to those with an account.

If has account: most frequent mode of cash deposit (q7)

File: micro\_ZMB

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-7

Valid cases: 354  
Invalid: 646

**Literal question**

When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?

**Interviewer instructions**

Asked to those with an account.

## If has account: uses checks (q8a)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 354  
 Invalid: 646

**Literal question**

In the past 12 months, have you used checks to make payments on bills or to buy things using money from your

**Interviewer instructions**

Asked to those with an account.

## If has account: uses electronic payments (q8b)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 354  
 Invalid: 646

**Literal question**

In the past 12 months, have you used electronic payments that you make or that are made automatically (including wire transfers or payments made online) to make payments on bills or to buy things using money from your account(s)?

**Interviewer instructions**

Asked to those with an account.

## If has account: uses it to receive work payments (q9a)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 354  
 Invalid: 646

**Literal question**

In the past 12 months, have you used your account(s) to receive money or payments for work or from selling goods?

**Interviewer instructions**

Asked to those with an account.

## If has account: uses it to receive gov't payments (q9b)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 354  
 Invalid: 646

If has account: uses it to receive gov't payments (q9b)

File: micro\_ZMB

#### Literal question

In the past 12 months, have you used your account(s) to receive money or payments from the government?

#### Interviewer instructions

Asked to those with an account.

If has account: uses it to receive money from family (q9c)

File: micro\_ZMB

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 354  
Invalid: 646

#### Literal question

In the past 12 months, have you used your account(s) to receive money from family members living elsewhere?

#### Interviewer instructions

Asked to those with an account.

If has account: uses it to send money to family (q9d)

File: micro\_ZMB

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 354  
Invalid: 646

#### Literal question

In the past 12 months, have you used your account(s) to send money to family members living elsewhere?

#### Interviewer instructions

Asked to those with an account.

If does not have account: b/c too far away (q10a)

File: micro\_ZMB

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 646  
Invalid: 354

#### Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

They are too far away

#### Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c too expensive (q10b)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

They are too expensive

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c lack documentation (q10c)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

You don't have the necessary documentation (ID, wage slip)

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c lack trust (q10d)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

You don't trust them

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c lack of money (q10e)

File: micro\_ZMB

**Overview**

## If does not have account: b/c lack of money (q10e)

File: micro\_ZMB

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

You don't have enough money to use them

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c religious reasons (q10f)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

Because of religious reasons

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## If does not have account: b/c family member already has one (q10g)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 646  
 Invalid: 354

**Literal question**

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:

Because someone else in the family already has an account

**Interviewer instructions**

Asked to those without an account. Multiple responses for not having an account permitted.

## Has saved money in the past 12 months (q11)

File: micro\_ZMB

**Overview**

## Has saved money in the past 12 months (q11)

File: micro\_ZMB

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

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

## If saved: saved for future expenses (education, wedding) (q12a)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 411  
Invalid: 589

### Literal question

In the past 12 months, have you saved for: Expenses in the future such as education, a wedding, or a big purchase

### Interviewer instructions

Asked to those who said they saved money in the past 12 months.

## If saved: saved for emergencies (q12b)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 411  
Invalid: 589

### Literal question

In the past 12 months, have you saved for: Emergencies or a time when you expect to have less income

### Interviewer instructions

Asked to those who said they saved money in the past 12 months.

## If saved: saved at a financial institution (q13a)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 411  
Invalid: 589

### Literal question

In the past 12 months, have you saved or set aside money by using an account at a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution

### Interviewer instructions

Asked to those who said they saved money in the past 12 months.

## If saved: saved using a savings club (q13b)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 411  
Invalid: 589

### Literal question

In the past 12 months, have you saved or set aside money by using an informal savings club or a person outside the family (If necessary, provide local examples (chit fund, tontine, merry-go-round, ROSCA, burial society, etc.)

### Interviewer instructions

Asked to those who said they saved money in the past 12 months.

## Borrowed money from financial institution in past 12 months (q14a)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

In the past 12 months, have you borrowed any money from a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution?

## Borrowed money from a store (store credit) in past 12 months (q14b)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

In the past 12 months, have you borrowed any money from a store by using installment credit or buying on credit?

## Borrowed money from family or friends in past 12 months (q14c)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question



## Borrowed money from family or friends in past 12 months (q14c)

File: micro\_ZMB

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

## Borrowed money from employer in past 12 months (q14d)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

In the past 12 months, have you borrowed any money from employer?

## Borrowed money from another private lender in past 12 months (q14e)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

In the past 12 months, have you borrowed any money from another private lender?

## Currently has loan for home purchase (q15a)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

Do you currently have a loan you took out for any of the following reasons? To purchase your home or apartment.

## Personally has health insurance in addition to nat'l insurance (q16)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

## Personally has health insurance in addition to nat'l insurance (q16)

File: micro\_ZMB

### Literal question

Do you, personally, have health or medical insurance [(where applicable, read:) in addition to national health insurance]?

## If has insurance: has personally purchased insurance (q17)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 47  
Invalid: 953

### Literal question

Did you, personally, purchase this insurance?

### Interviewer instructions

Asked to those who said they personally purchased health insurance.

## If ag worker: has personally paid for crop/rainfall/livestock insurance (q18)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 81  
Invalid: 919

### Literal question

In the past 12 months, have you personally paid for crop, rainfall, or livestock insurance?

### Interviewer instructions

Asked to agricultural workers only.

## Currently has loan for home construction (q15b)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

Do you currently have a loan you took out for any of the following reasons? To purchase materials or services to build, extend, or renovate your home or apartment.

## Currently has loan for school fees (q15c)

File: micro\_ZMB

## Currently has loan for school fees (q15c)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

Do you currently have a loan you took out for any of the following reasons? To pay school fees.

## Currently has loan for emergency/health purposes (q15d)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

Do you currently have a loan you took out for any of the following reasons? For emergency/health purposes.

## Currently has loan for funeral/wedding (q15e)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

Do you currently have a loan you took out for any of the following reasons? For funerals or weddings.

## Has used a mobile phone to pay bills in past 12 months (q15a1a)

File: micro\_ZMB

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-4

Valid cases: 1000  
 Invalid: 0

**Literal question**

In the past 12 months, have you used a mobile phone to pay bills?

## Has used a mobile phone to send money in past 12 months (q15a1b)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

In the past 12 months, have you used a mobile phone to send money?

## Has used a mobile phone to receive money in past 12 months (q15a1c)

File: micro\_ZMB

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1000  
Invalid: 0

### Literal question

In the past 12 months, have you used a mobile phone to receive money?

## Related Materials

### Questionnaires

#### Global Findex 2011 Questionnaires

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Title Global Findex 2011 Questionnaires  
 Date 2011-01-01  
 Filename <http://go.worldbank.org/5XL9LXK6B0>

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#### Global Findex 2011 Questionnaire (Other Languages)

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Title Global Findex 2011 Questionnaire (Other Languages)  
 Filename <http://go.worldbank.org/5XL9LXK6B0>

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### Technical documents

#### Global Findex 2011 - Survey Methodology

---

Title Global Findex 2011 - Survey Methodology  
 Date 2011-01-01  
 Language English  
 Filename <http://go.worldbank.org/IGRTPHK660>

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### Other materials

#### Measuring financial inclusion : the Global Findex Database

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Title Measuring financial inclusion : the Global Findex Database  
 subtitle World Bank Policy Research working paper no. WPS 6025  
 Author(s) Asli Demirguc-Kunt and Leora Klapper  
 Date 2012-04-01  
 Country World  
 Language English  
 Filename <http://go.worldbank.org/J3T8AZ4KX0>

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#### Global Findex Notes

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Title Global Findex Notes  
 Author(s) Asli Demirguc-Kunt, Leora Klapper and others.  
 Country World  
 Language English  
 Filename <http://go.worldbank.org/FHG800K6G0>

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