

Afghanistan - Global Financial Inclusion (Global Findex) Database 2011

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

Report generated on: April 15, 2015

Visit our data catalog at: <http://microdata.worldbank.org>

Sampling

Sampling Procedure

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 Afghanistan was 1,000 individuals. Gender-matched sampling was used during the final stage of selection.

Weighting

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

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

Start	End	Cycle
2011-04-24	2011-05-02	Triennial

Data Collection Mode

Face-to-face [f2f]

DATA COLLECTION NOTES

Interviews were conducted in the following languages: Dari, Pashto.

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 Demircuc-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_AFG

Content	
Cases	1000
Variable(s)	50
Structure	Type: Keys: ()
Version	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.
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V151	economy	Economy	discrete	character	
V152	ecnmcode	Economy code	discrete	character	
V153	wgt	wgt weight	contin	numeric	
V154	female	Respondent is female	discrete	numeric	
V155	age	Respondent age	discrete	numeric	
V156	educ	Respondent education level	discrete	numeric	
V157	inc_q	Within-economy income quintile	discrete	numeric	
V158	q1a	Has an account at a financial institution	discrete	numeric	
V159	account	Has an account at a financial institution/post office/MFI (composite indicator)	discrete	numeric	
V160	q2	If has account: purpose of account	discrete	numeric	
V161	q3a	Has a debit card	discrete	numeric	
V162	q3b	Has a credit card	discrete	numeric	
V163	q4	If has account: number of monthly deposits into account	discrete	numeric	
V164	q5	If has account: number of monthly withdrawals from account	discrete	numeric	
V165	q6	If has account: most frequent mode of cash withdrawal	discrete	numeric	
V166	q7	If has account: most frequent mode of cash deposit	discrete	numeric	
V167	q8a	If has account: uses checks	discrete	numeric	
V168	q8b	If has account: uses electronic payments	discrete	numeric	
V169	q9a	If has account: uses it to receive work payments	discrete	numeric	
V170	q9b	If has account: uses it to receive gov't payments	discrete	numeric	
V171	q9c	If has account: uses it to receive money from family	discrete	numeric	
V172	q9d	If has account: uses it to send money to family	discrete	numeric	
V173	q10a	If does not have account: b/c too far away	discrete	numeric	
V174	q10b	If does not have account: b/c too expensive	discrete	numeric	
V175	q10c	If does not have account: b/c lack documentation	discrete	numeric	

ID	Name	Label	Type	Format	Question
V176	q10d	If does not have account: b/c lack trust	discrete	numeric	
V177	q10e	If does not have account: b/c lack of money	discrete	numeric	
V178	q10f	If does not have account: b/c religious reasons	discrete	numeric	
V179	q10g	If does not have account: b/c family member already has one	discrete	numeric	
V180	q11	Has saved money in the past 12 months	discrete	numeric	
V181	q12a	If saved: saved for future expenses (education, wedding)	discrete	numeric	
V182	q12b	If saved: saved for emergencies	discrete	numeric	
V183	q13a	If saved: saved at a financial institution	discrete	numeric	
V184	q13b	If saved: saved using a savings club	discrete	numeric	
V185	q14a	Borrowed money from financial institution in past 12 months	discrete	numeric	
V186	q14b	Borrowed money from a store (store credit) in past 12 months	discrete	numeric	
V187	q14c	Borrowed money from family or friends in past 12 months	discrete	numeric	
V188	q14d	Borrowed money from employer in past 12 months	discrete	numeric	
V189	q14e	Borrowed money from another private lender in past 12 months	discrete	numeric	
V190	q15a	Currently has loan for home purchase	discrete	numeric	
V191	q16	Personally has health insurance in addition to nat'l insurance	discrete	numeric	
V192	q17	If has insurance: has personally purchased insurance	discrete	numeric	
V193	q18	If ag worker: has personally paid for crop/rainfall/livestock insurance	discrete	numeric	
V194	q15b	Currently has loan for home construction	discrete	numeric	
V195	q15c	Currently has loan for school fees	discrete	numeric	
V196	q15d	Currently has loan for emergency/health purposes	discrete	numeric	
V197	q15e	Currently has loan for funeral/wedding	discrete	numeric	
V198	q15a1a	Has used a mobile phone to pay bills in past 12 months	discrete	numeric	
V199	q15a1b	Has used a mobile phone to send money in past 12 months	discrete	numeric	
V200	q15a1c	Has used a mobile phone to receive money in past 12 months	discrete	numeric	

Economy (economy)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: character	Invalid: 0
Width: 24	

Economy code (ecnmcode)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: character	Invalid: 0
Width: 3	

wgt weight (wgt)

File: micro_AFG

Overview

Type: Continuous	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 17	Minimum: 0.3
Decimals: 0	Maximum: 3.7
Range: 0.346734694650014-3.67841275399942	

Respondent is female (female)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-2	

Respondent age (age)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 2	Minimum: 15
Decimals: 0	Maximum: 85
Range: 15-99	

Respondent education level (educ)

File: micro_AFG

Overview

Respondent education level (educ)

File: micro_AFG

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

Valid cases: 1000
Invalid: 0
Minimum: 1
Maximum: 3

Within-economy income quintile (inc_q)

File: micro_AFG

Overview

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

Valid cases: 1000
Invalid: 0
Minimum: 1
Maximum: 5

Has an account at a financial institution (q1a)

File: micro_AFG

Overview

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

Valid cases: 1000
Invalid: 0
Minimum: 1
Maximum: 4

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

File: micro_AFG

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 1000
Invalid: 0
Minimum: 1
Maximum: 2

If has account: purpose of account (q2)

File: micro_AFG

Overview

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

Valid cases: 141
Invalid: 859
Minimum: 1
Maximum: 3

Has a debit card (q3a)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Has a credit card (q3b)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 6
Range: 1-6	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 6
Range: 1-6	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 7
Range: 1-7	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 2
Decimals: 0	Maximum: 7
Range: 1-7	

If has account: uses checks (q8a)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

If has account: uses electronic payments (q8b)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 141
Format: numeric	Invalid: 859
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 859
Format: numeric	Invalid: 141
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

Has saved money in the past 12 months (q11)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 827
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

If saved: saved for emergencies (q12b)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 827
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

If saved: saved at a financial institution (q13a)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 827
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

If saved: saved using a savings club (q13b)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 827
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Borrowed money from employer in past 12 months (q14d)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Currently has loan for home purchase (q15a)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

If has insurance: has personally purchased insurance (q17)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 2
Format: numeric	Invalid: 998
Width: 1	Minimum: 1
Decimals: 0	Maximum: 1
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 132
Format: numeric	Invalid: 868
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Currently has loan for home construction (q15b)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Currently has loan for school fees (q15c)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Currently has loan for emergency/health purposes (q15d)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Currently has loan for funeral/wedding (q15e)

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 2
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro_AFG

Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

Related Materials

Questionnaires

Global Findex 2011 Questionnaires

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

Global Findex 2011 Questionnaire (Other Languages)

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

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>

Other materials

Measuring financial inclusion : the Global Findex Database

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>

Global Findex Notes

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