

# Norway - Global Financial Inclusion (Global Findex) Database 2014

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

Report generated on: October 29, 2015

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



# Sampling

## Sampling Procedure

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As in the first edition, the indicators in the 2014 Global Findex are drawn from survey data covering almost 150,000 people in more than 140 economies-representing more than 97 percent of the world's population. The survey was carried out over the 2014 calendar year by Gallup, Inc. as part of its Gallup World Poll, which since 2005 has continually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 140 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and above. The set of indicators will be collected again in 2017.

Surveys are conducted face to face in economies where telephone coverage represents less than 80 percent of the population or is the customary methodology. In most economies the fieldwork is completed in two to four weeks. In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These 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. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. 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. In economies where cultural restrictions dictate gender matching, respondents are randomly selected through the Kish grid from among all eligible adults of the interviewer's gender.

In economies where telephone interviewing is employed, random digit dialing or a nationally representative list of phone numbers is used. In most economies where cell phone penetration is high, a dual sampling frame is used. Random selection of respondents is achieved by using either the latest birthday or Kish grid method. At least three attempts are made to reach a person in each household, spread over different days and times of day.

The sample size in Norway was 1,000 individuals.

## Weighting

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Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the 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.

# 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 multiple countries, using focus groups, cognitive interviews, and field testing. The questionnaire is available in 142 languages upon request.

Questions on cash withdrawals, saving using an informal savings club or person outside the family, domestic remittances, school fees, and agricultural payments are only asked in developing economies and few other selected countries. The question on mobile money accounts was only asked in economies that were part of the Mobile Money for the Unbanked (MMU) database of the GSMA at the time the interviews were being held.

## Data Collection

### Data Collection Dates

Start	End	Cycle
2014-04-15	2014-05-05	N/A

### Time Periods

Start	End	Cycle
2014-01-01	2014-12-31	N/A

### Data Collection Mode

Other [oth]

#### DATA COLLECTION NOTES

Data collection was done using landline and cellular telephone.  
Interviews were conducted in Norwegian.

## 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-specific margins of error, please refer to the Methodology section and corresponding table in Asli Demircuc-Kunt, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden, "The Global Findex Database 2014: Measuring Financial Inclusion around the World." Policy Research Working Paper 7255, World Bank, Washington, D.C.

## File Description

## Variable List

**micro\_nor**

Content	Norway microdata
Cases	1000
Variable(s)	63
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

**Variables**

ID	Name	Label	Type	Format	Question
V1	economy	Economy	discrete	character	
V2	economycode	Economy Code	discrete	character	
V3	wpid_random	Gallup World Poll identifier	contin	numeric	
V4	wgt	Weight	contin	numeric	
V5	female	Respondent is female	discrete	numeric	
V6	age	Respondent age	discrete	numeric	Please tell me your age
V7	educ	Respondent education level	discrete	numeric	What is your highest completed level of education?
V8	inc_q	Within-economy household 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.
V9	account	Has an account	discrete	numeric	Composite indicator
V10	account_fin	Has an account at a financial institution	discrete	numeric	Composite indicator
V11	q2	Has a debit card	discrete	numeric	(A/An [insert local terminology for ATM/debit card]) is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have (a/an [insert local terminology for ATM/debit card])?
V12	q3	If has debit card: card in own name	discrete	numeric	Is this [insert local terminology for ATM/debit card] connected to an account with your name on it?
V13	q4	If has debit card: used card in past 12 months	discrete	numeric	Have you, personally, used your [insert local terminology for ATM/debit card] to DIRECTLY make a purchase in the past 12 months?
V14	q5	Has a credit card	discrete	numeric	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?
V15	q6	If has credit card: used card in past 12 months	discrete	numeric	Have you used your credit card in the past 12 months?
V16	q8a	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 or another type of formal financial institution: Because financial institutions are too far away.
V17	q8b	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 or another type of formal financial institution: Because financial services are too expensive.

ID	Name	Label	Type	Format	Question
V18	q8c	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 or another type of formal financial institution: Because you don't have the necessary documentation (identity card, wage slip, etc.)
V19	q8d	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 or another type of formal financial institution: Because you don't trust financial institutions.
V20	q8e	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 or another type of formal financial institution: Because of religious reasons.
V21	q8f	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 or another type of formal financial institution: Because you don't have enough money to use financial institutions.
V22	q8g	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 or another type of formal financial institution: Because someone else in the family already has an account.
V23	q8h	If does not have account: b/c cannot get 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 or another type of formal financial institution: Because you cannot get an account.
V24	q8i	If does not have account: b/c no need for financial services	discrete	numeric	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you have no need for financial services at a formal institution.
V25	q9	If has account: any deposit into account in past 12 months	discrete	numeric	In the past 12 months, has money been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.
V26	q10	If has any deposit into account: number of monthly deposits	discrete	numeric	In a typical MONTH, about how many times is money DEPOSITED into your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT deposited into your account(s)? (Read 1-3)
V27	q11	If has account: any withdrawal from account in past 12 months	discrete	numeric	In the past 12 months, has money been TAKEN OUT of your personal account(s)? This includes cash withdrawals in person or using your [insert local terminology for ATM/debit card], electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.
V28	q12	If has any withdrawal from account: number of monthly withdrawals	discrete	numeric	In a typical MONTH, about how many times is money TAKEN OUT of your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT taken out of your account(s)? (Read 1-3)
V29	q14	If has account: made a transaction using a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you ever made a transaction with money FROM YOUR ACCOUNT at a bank or another type of formal financial institution using a MOBILE PHONE? This can include using a MOBILE PHONE to make payments, buy things, or to send or receive money.
V30	q16	Made payments online using the Internet	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments on bills or bought things online using the Internet?
V31	q17a	Saved in past 12 months: for farm/business purposes	discrete	numeric	In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about: To start, operate, or grow a business or farm?

ID	Name	Label	Type	Format	Question
V32	q17b	Saved in past 12 months: for old age	discrete	numeric	In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about: For old age?
V33	q17c	Saved in past 12 months: for education or school fees	discrete	numeric	In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about: For education or school fees?
V34	q18a	Saved in past 12 months: using an account at a financial institution	discrete	numeric	In the PAST 12 MONTHS, have you, personally, saved or set aside any money by: Using an account at a bank or another type of formal financial institution?
V35	q20	Has loan from a financial institution for house, apartment, or land	discrete	numeric	Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a home, an apartment, or land?
V36	q21a	Borrowed in past 12 months: from a financial institution	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from a bank, [insert all financial institutions], or another type of formal financial institution? This does NOT include credit cards.
V37	q21b	Borrowed in past 12 months: from a store (store credit)	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from a store by using installment credit or buying on credit?
V38	q21c	Borrowed in past 12 months: from family or friends	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from family, relatives, or friends?
V39	q21d	Borrowed in past 12 months: from another private lender	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from another private lender (for example, a/an [insert country-specific examples of private lenders, i.e., loan shark, payday lender, or pawn shop])?
V40	q22a	Borrowed in past 12 months: for education or school fees	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for education or school fees?
V41	q22b	Borrowed in past 12 months: for medical purposes	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
V42	q22c	Borrowed in past 12 months: for farm/business purposes	discrete	numeric	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?
V43	q24	Possibility of coming up with emergency funds	discrete	numeric	Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency]. How possible is it that you could come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? Is it very possible, somewhat possible, not very possible, or not at all possible? (Read 1-4)
V44	q25	If able to come up with emergency funds: main source	discrete	numeric	What would be the MAIN source of money that you would use to come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? (Read 1-6)
V45	q30	Paid utility bills in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, or trash collection?
V46	q31a	If paid utility bills: in cash	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment using cash.
V47	q31b	If paid utility bills: using an account	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment directly from an account (for example, using (a/an [insert local terminology for ATM/debit card]), a bank transfer, or a check).

ID	Name	Label	Type	Format	Question
V48	q31c	If paid utility bills: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment through a mobile phone.
V49	q34	Received wage payments in past 12 months	discrete	numeric	Have you received any money from an employer or boss, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do not consider any money you received directly from clients or customers.
V50	q35	If received wage payments: work in public sector	discrete	numeric	In the PAST 12 MONTHS, have you been employed by the government, military, or public sector?
V51	q36a	If received wage payments: in cash	discrete	numeric	In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments DIRECTLY in cash.
V52	q36bc	If received wage payments: into an account or to a card	discrete	numeric	In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments DIRECTLY into an account at a bank or another type of financial institution or to a card.
V53	q36d	If received wage payments: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments through a mobile phone.
V54	q37	If received cashless wage payments: account use	discrete	numeric	After your payment from an employer is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?
V55	q38	If received cashless wage payments: account type	discrete	numeric	Which of the following statements best describes the account that you use to receive payments from an employer? (Read 1-3)
V56	q39	Received government transfers in past 12 months	discrete	numeric	Have you, personally, RECEIVED any financial support from the government in the PAST 12 MONTHS? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.
V57	q40a	If received government transfers: in cash	discrete	numeric	In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments DIRECTLY in cash.
V58	q40bc	If received government transfers: into an account or to a card	discrete	numeric	In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments DIRECTLY in cash.
V59	q40d	If received government transfers: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments through a mobile phone.
V60	q41	If received cashless government transfers: account use	discrete	numeric	After your payment from the government is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?
V61	q42	If received cashless government transfers: account type	discrete	numeric	Which of the following statements best describes the account that you use to receive payments from the government? (Read 1-3)
V62	saved	Saved in the past year	discrete	numeric	Composite indicator
V63	borrowed	Borrowed in the past year	discrete	numeric	Composite indicator



## Economy (economy)

File: micro\_nor

**Overview**

Type: Discrete  
Format: character  
Width: 6

Valid cases: 1000  
Invalid: 0

## Economy Code (economycode)

File: micro\_nor

**Overview**

Type: Discrete  
Format: character  
Width: 3

Valid cases: 1000  
Invalid: 0

## Gallup World Poll identifier (wpid\_random)

File: micro\_nor

**Overview**

Type: Continuous  
Format: numeric  
Width: 9  
Decimals: 0  
Range: 111239281-210875136

Valid cases: 1000  
Invalid: 0  
Minimum: 111239281  
Maximum: 210875136

## Weight (wgt)

File: micro\_nor

**Overview**

Type: Continuous  
Format: numeric  
Width: 17  
Decimals: 0  
Range: 0.372023431896984-3.72023431896984

Valid cases: 1000  
Invalid: 0  
Minimum: 0.4  
Maximum: 3.7

**Interviewer instructions**

Interviewer coded

## Respondent is female (female)

File: micro\_nor

**Overview**

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

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

**Interviewer instructions**

Interviewer coded

## Respondent age (age)

File: micro\_nor

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 15-99

Valid cases: 1000  
 Invalid: 0  
 Minimum: 15  
 Maximum: 86

**Literal question**

Please tell me your age

## Respondent education level (educ)

File: micro\_nor

**Overview**

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

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

**Literal question**

What is your highest completed level of education?

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

File: micro\_nor

**Overview**

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

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

**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.

**Post question**

[Indicators are constructed on information resulting from this question]

## Has an account (account)

File: micro\_nor

**Overview**

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

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

**Literal question**

Composite indicator

## Has an account at a financial institution (account\_fin)

File: micro\_nor

**Overview**

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

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

**Literal question**

Composite indicator

## Has a debit card (q2)

File: micro\_nor

**Overview**

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

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

**Literal question**

(A/An [insert local terminology for ATM/debit card]) is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have (a/an [insert local terminology for ATM/debit card])?

## If has debit card: card in own name (q3)

File: micro\_nor

**Overview**

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

Valid cases: 993  
 Invalid: 7  
 Minimum: 1  
 Maximum: 4

**Literal question**

Is this [insert local terminology for ATM/debit card] connected to an account with your name on it?

**Interviewer instructions**

Asked to those with a debit card.

## If has debit card: used card in past 12 months (q4)

File: micro\_nor

**Overview**

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

Valid cases: 993  
 Invalid: 7  
 Minimum: 1  
 Maximum: 2

**Literal question**

Have you, personally, used your [insert local terminology for ATM/debit card] to DIRECTLY make a purchase in the past 12 months?

**Interviewer instructions**

If has debit card: used card in past 12 months (q4)

File: micro\_nor

Asked to those with a debit card.

Has a credit card (q5)

File: micro\_nor

#### Overview

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

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

#### 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?

If has credit card: used card in past 12 months (q6)

File: micro\_nor

#### Overview

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

Valid cases: 744  
Invalid: 256  
Minimum: 1  
Maximum: 3

#### Literal question

Have you used your credit card in the past 12 months?

#### Interviewer instructions

Asked to those with a credit card.

If does not have account: b/c too far away (q8a)

File: micro\_nor

#### Overview

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

Valid cases: 0  
Invalid: 1000

#### Literal question

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because financial institutions 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 (q8b)

File: micro\_nor

#### Overview

## If does not have account: b/c too expensive (q8b)

File: micro\_nor

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

Valid cases: 0  
 Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because financial services 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 (q8c)

File: micro\_nor

**Overview**

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

Valid cases: 0  
 Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you don't have the necessary documentation (identity card, wage slip, etc.)

**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 (q8d)

File: micro\_nor

**Overview**

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

Valid cases: 0  
 Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you don't trust financial institutions.

**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 (q8e)

File: micro\_nor

**Overview**

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

Valid cases: 0  
 Invalid: 1000

## If does not have account: b/c religious reasons (q8e)

File: micro\_nor

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal 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 lack of money (q8f)

File: micro\_nor

**Overview**

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

Valid cases: 0  
Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you don't have enough money to use financial institutions.

**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 (q8g)

File: micro\_nor

**Overview**

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

Valid cases: 0  
Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal 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.

## If does not have account: b/c cannot get one (q8h)

File: micro\_nor

**Overview**

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

Valid cases: 0  
Invalid: 1000

**Literal question**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you cannot get an account.

**Interviewer instructions**

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

If does not have account: b/c no need for financial services (q8i)

File: micro\_nor

#### Overview

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

Valid cases: 0  
Invalid: 1000

#### Literal question

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution: Because you have no need for financial services at a formal institution.

#### Interviewer instructions

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

If has account: any deposit into account in past 12 months (q9)

File: micro\_nor

#### Overview

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

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

#### Literal question

In the past 12 months, has money been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.

#### Interviewer instructions

Asked to those with an account.

If has any deposit into account: number of monthly deposits (q10)

File: micro\_nor

#### Overview

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

Valid cases: 967  
Invalid: 33  
Minimum: 1  
Maximum: 5

#### Literal question

In a typical MONTH, about how many times is money DEPOSITED into your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT deposited into your account(s)? (Read 1-3)

#### Interviewer instructions

Asked to those with any deposit.

If has account: any withdrawal from account in past 12 months (q11)

File: micro\_nor

#### Overview

## If has account: any withdrawal from account in past 12 months (q11)

File: micro\_nor

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

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

### Literal question

In the past 12 months, has money been TAKEN OUT of your personal account(s)? This includes cash withdrawals in person or using your [insert local terminology for ATM/debit card], electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.

### Interviewer instructions

Asked to those with an account.

## If has any withdrawal from account: number of monthly withdrawals (q12)

File: micro\_nor

### Overview

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

Valid cases: 974  
Invalid: 26  
Minimum: 1  
Maximum: 4

### Literal question

In a typical MONTH, about how many times is money TAKEN OUT of your personal account(s): one or two times per month, three or more times per month, or, in a typical month, is money NOT taken out of your account(s)? (Read 1-3)

### Interviewer instructions

Asked to those with any withdrawal.

## If has account: made a transaction using a mobile phone (q14)

File: micro\_nor

### Overview

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

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

### Literal question

In the PAST 12 MONTHS, have you ever made a transaction with money FROM YOUR ACCOUNT at a bank or another type of formal financial institution using a MOBILE PHONE? This can include using a MOBILE PHONE to make payments, buy things, or to send or receive money.

### Interviewer instructions

Asked to those with an account.

## Made payments online using the Internet (q16)

File: micro\_nor

### Overview

## Made payments online using the Internet (q16)

File: micro\_nor

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

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

### Literal question

In the PAST 12 MONTHS, have you, personally, made payments on bills or bought things online using the Internet?

## Saved in past 12 months: for farm/business purposes (q17a)

File: micro\_nor

### Overview

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

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

### Literal question

In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about:  
To start, operate, or grow a business or farm?

## Saved in past 12 months: for old age (q17b)

File: micro\_nor

### Overview

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

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

### Literal question

In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about:  
For old age?

## Saved in past 12 months: for education or school fees (q17c)

File: micro\_nor

### Overview

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

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

### Literal question

In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any of the following reasons? How about:  
For education or school fees?

## Saved in past 12 months: using an account at a financial institution (q18a)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by: Using an account at a bank or another type of formal financial institution?

## Has loan from a financial institution for house, apartment, or land (q20)

File: micro\_nor

### Overview

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

### Literal question

Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a home, an apartment, or land?

## Borrowed in past 12 months: from a financial institution (q21a)

File: micro\_nor

### Overview

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

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from a bank, [insert all financial institutions], or another type of formal financial institution? This does NOT include credit cards.

## Borrowed in past 12 months: from a store (store credit) (q21b)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

## Borrowed in past 12 months: from a store (store credit) (q21b)

File: micro\_nor

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from a store by using installment credit or buying on credit?

## Borrowed in past 12 months: from family or friends (q21c)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from family, relatives, or friends?

## Borrowed in past 12 months: from another private lender (q21d)

File: micro\_nor

### Overview

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

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from another private lender (for example, a/an [insert country-specific examples of private lenders, i.e., loan shark, payday lender, or pawn shop])?

## Borrowed in past 12 months: for education or school fees (q22a)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for education or school fees?

## Borrowed in past 12 months: for medical purposes (q22b)

File: micro\_nor

### Overview

## Borrowed in past 12 months: for medical purposes (q22b)

File: micro\_nor

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

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

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

## Borrowed in past 12 months: for farm/business purposes (q22c)

File: micro\_nor

### Overview

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

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

### Literal question

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?

## Possibility of coming up with emergency funds (q24)

File: micro\_nor

### Overview

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

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

### Literal question

Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency]. How possible is it that you could come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? Is it very possible, somewhat possible, not very possible, or not at all possible? (Read 1-4)

## If able to come up with emergency funds: main source (q25)

File: micro\_nor

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 927  
Invalid: 73  
Minimum: 1  
Maximum: 8

### Literal question

What would be the MAIN source of money that you would use to come up with [insert 1/20 of GNI per capita in local currency] within the NEXT MONTH? (Read 1-6)

### Interviewer instructions

Asked to those that can come up with emergency funds.

## Paid utility bills in past 12 months (q30)

File: micro\_nor

### Overview

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

### Literal question

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, or trash collection?

## If paid utility bills: in cash (q31a)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 847
Format: numeric	Invalid: 153
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment using cash.

### Interviewer instructions

Asked to those who paid utility bills. Multiple responses for the way utility bills are paid are permitted.

## If paid utility bills: using an account (q31b)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 847
Format: numeric	Invalid: 153
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment directly from an account (for example, using (a/an [insert local terminology for ATM/debit card]), a bank transfer, or a check).

### Interviewer instructions

Asked to those who paid utility bills. Multiple responses for the way utility bills are paid are permitted.

## If paid utility bills: through a mobile phone (q31c)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 847
Format: numeric	Invalid: 153
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

### Literal question

## If paid utility bills: through a mobile phone (q31c)

File: micro\_nor

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, or trash collection in any of the following ways? You made a payment through a mobile phone.

### Interviewer instructions

Asked to those who paid utility bills. Multiple responses for the way utility bills are paid are permitted.

## Received wage payments in past 12 months (q34)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 1000
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

Have you received any money from an employer or boss, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do not consider any money you received directly from clients or customers.

## If received wage payments: work in public sector (q35)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 641
Format: numeric	Invalid: 359
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you been employed by the government, military, or public sector?

### Interviewer instructions

Asked to those who received wage payments.

## If received wage payments: in cash (q36a)

File: micro\_nor

### Overview

Type: Discrete	Valid cases: 641
Format: numeric	Invalid: 359
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments DIRECTLY in cash.

### Interviewer instructions

Asked to those who received wage payments. Multiple responses for the way wage payments are received are permitted.

## If received wage payments: into an account or to a card (q36bc)

### File: micro\_nor

#### Overview

Type: Discrete	Valid cases: 641
Format: numeric	Invalid: 359
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-3	

#### Literal question

In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments DIRECTLY into an account at a bank or another type of financial institution or to a card.

#### Interviewer instructions

Asked to those who received wage payments. Multiple responses for the way wage payments are received are permitted.

## If received wage payments: through a mobile phone (q36d)

### File: micro\_nor

#### Overview

Type: Discrete	Valid cases: 641
Format: numeric	Invalid: 359
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

In the PAST 12 MONTHS, has an employer or boss paid your salary or wages in any of the following ways? You received payments through a mobile phone.

#### Interviewer instructions

Asked to those who received wage payments. Multiple responses for the way wage payments are received are permitted.

## If received cashless wage payments: account use (q37)

### File: micro\_nor

#### Overview

Type: Discrete	Valid cases: 629
Format: numeric	Invalid: 371
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

After your payment from an employer is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?

#### Interviewer instructions

Asked to those who received cashless wage payments.

## If received cashless wage payments: account type (q38)

### File: micro\_nor

#### Overview

## If received cashless wage payments: account type (q38)

File: micro\_nor

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

Valid cases: 629  
Invalid: 371  
Minimum: 1  
Maximum: 4

### Literal question

Which of the following statements best describes the account that you use to receive payments from an employer? (Read 1-3)

### Interviewer instructions

Asked to those who received cashless wage payments.

## Received government transfers in past 12 months (q39)

File: micro\_nor

### Overview

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

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

### Literal question

Have you, personally, RECEIVED any financial support from the government in the PAST 12 MONTHS? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.

## If received government transfers: in cash (q40a)

File: micro\_nor

### Overview

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

Valid cases: 385  
Invalid: 615  
Minimum: 1  
Maximum: 2

### Literal question

In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments DIRECTLY in cash.

### Interviewer instructions

Asked to those who received government transfers. Multiple responses for the way government transfers are received are permitted.

## If received government transfers: into an account or to a card (q40bc)

File: micro\_nor

### Overview

## If received government transfers: into an account or to a card (q40bc)

File: micro\_nor

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

Valid cases: 385  
Invalid: 615  
Minimum: 1  
Maximum: 2

### Literal question

In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments DIRECTLY in cash.

### Interviewer instructions

Asked to those who received government transfers. Multiple responses for the way government transfers are received are permitted.

## If received government transfers: through a mobile phone (q40d)

File: micro\_nor

### Overview

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

Valid cases: 385  
Invalid: 615  
Minimum: 1  
Maximum: 3

### Literal question

In the PAST 12 MONTHS, have you received money from the government in any of the following ways? You received payments through a mobile phone.

### Interviewer instructions

Asked to those who received government transfers. Multiple responses for the way government transfers are received are permitted.

## If received cashless government transfers: account use (q41)

File: micro\_nor

### Overview

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

Valid cases: 372  
Invalid: 628  
Minimum: 1  
Maximum: 4

### Literal question

After your payment from the government is transferred into an account, do you usually withdraw or transfer ALL OF THE MONEY out of the account RIGHT AWAY, or do you withdraw or transfer the money over time as you need it?

### Interviewer instructions

Asked to those who received cashless government transfers.

## If received cashless government transfers: account type (q42)

File: micro\_nor

### Overview

## If received cashless government transfers: account type (q42)

File: micro\_nor

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

Valid cases: 372  
Invalid: 628  
Minimum: 1  
Maximum: 5

### Literal question

Which of the following statements best describes the account that you use to receive payments from the government?  
(Read 1-3)

### Interviewer instructions

Asked to those who received cashless government transfers.

## Saved in the past year (saved)

File: micro\_nor

### Overview

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

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

### Literal question

Composite indicator

## Borrowed in the past year (borrowed)

File: micro\_nor

### Overview

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

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

### Literal question

Composite indicator

## Related Materials

### Questionnaires

#### The Global Findex Questionnaire

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Title	The Global Findex Questionnaire
Date	2014-01-01
Country	World
Language	English
Contributor(s)	The World Bank Group Bill & Melinda Gates Foundation
Filename	<a href="http://www.worldbank.org/en/programs/globalindex/methodology#2">http://www.worldbank.org/en/programs/globalindex/methodology#2</a>

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### Reports

#### The Global Findex Database 2014: Measuring Financial Inclusion around the World

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Title	The Global Findex Database 2014: Measuring Financial Inclusion around the World
Author(s)	Asli Demirguc-Kunt Leora Klapper Dorothe Singer Peter Van Oudheusden
Date	2015-04-01
Language	English
Filename	The0Global0Fin0ion0around0the0world.pdf

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### Technical documents

#### 2014 Global Findex Methodology

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Title	2014 Global Findex Methodology
Date	2014-01-01
Language	English
Filename	<a href="http://www.worldbank.org/content/dam/Worldbank/Research/GlobalIndex/PDF/Methodology.pdf">http://www.worldbank.org/content/dam/Worldbank/Research/GlobalIndex/PDF/Methodology.pdf</a>

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#### Indicator Definitions

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Title	Indicator Definitions
Language	English
Description	This document describes the composite indicators included in the report.
Filename	indicator_definitions.pdf

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### Other materials

#### Micro14\_indicators.do

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Title	Micro14_indicators.do
Language	English

Description This is a STATA do-file that can be used to create additional variables used in the report.

Filename micro14\_indicators.do

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