

# Bahrain - Global Financial Inclusion (Global Findex) Database 2017

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

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# Sampling

## Sampling Procedure

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The indicators in the 2017 Global Findex database are drawn from survey data covering almost 150,000 people in 144 economies-representing more than 97 percent of the world's population (see Table A.1 of the Global Findex Database 2017 Report for a list of the economies included). The survey was carried out over the 2017 calendar year by Gallup, Inc., as part of its Gallup World Poll, which since 2005 has annually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 150 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and above. Interview procedure Surveys are conducted face to face in economies where telephone coverage represents less than 80 percent of the population or where this 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. Each eligible household member is listed and the handheld survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected 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 household enumeration method. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample includes only Bahraini nationals, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.

Sample size was 1060.

## 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 more than 140 languages upon request.

Questions on cash on delivery, saving using an informal savings club or person outside the family, domestic remittances, 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
2017-05-02	2017-05-20	N/A

### Data Collection Mode

Other [oth]

#### DATA COLLECTION NOTES

Mode of data collection was: Landline and cellular telephone

Interviews were conducted in the following language(s): Arabic, English

## 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 Demirgüç-Kunt, Asli, Leora Klapper, Dorothea Singer, Saniya Ansar, and Jake Hess. 2018. The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. Washington, DC: World Bank

## File Description



## Variable List

**micro\_bhr**

Content	2017 Global Findex - Bahrain Microdata
Cases	1060
Variable(s)	81
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

**Variables**

ID	Name	Label	Type	Format	Question
V184	economy	Economy	discrete	character	
V185	economycode	Economy Code	discrete	character	
V186	wpid_random	Gallup World Poll identifier	contin	numeric	
V187	wgt	Weight	contin	numeric	
V188	female	Respondent is female	discrete	numeric	
V189	age	Respondent age	discrete	numeric	
V190	educ	Respondent education level	discrete	numeric	
V191	inc_q	Within-economy household income quintile	discrete	numeric	
V192	emp_in	Respondent is in the workforce	discrete	numeric	
V193	fin2	Has a debit card	discrete	numeric	A/An [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 [local terminology for ATM/debit card]? Yes or no?
V194	fin3	If has debit card: card in own name	discrete	numeric	Is this [local terminology for ATM/debit card] connected to an account with your name on it?
V195	fin4	If has debit card: used card in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you used your OWN [local terminology for ATM/debit card] DIRECTLY to make a purchase?
V196	fin5	Used mobile phone or internet to access FI account	discrete	numeric	In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
V197	fin6	Used mobile phone or internet to check account balance	discrete	numeric	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
V198	fin7	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?
V199	fin8	If has credit card: used card in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used your credit card?

ID	Name	Label	Type	Format	Question
V200	fin9	If has account: any deposit into account in past 12 months	discrete	numeric	In the PAST 12 MONTHS, has money ever 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.
V201	fin10	If has account: any withdrawal from account in past 12 months	discrete	numeric	In the PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution.
V202	fin11a	If does not have account: b/c too far away	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - FIN11A.Because financial institutions are too far away
V203	fin11b	If does not have account: b/c too expensive	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because financial services are too expensive
V204	fin11c	If does not have account: b/c lack documentation	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have the necessary documentation (identity card, wage slip, etc.)
V205	fin11d	If does not have account: b/c lack trust	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't trust financial institutions
V206	fin11e	If does not have account: b/c religious reasons	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because of religious reasons
V207	fin11f	If does not have account: b/c lack of money	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have enough money to use financial institutions
V208	fin11g	If does not have account: b/c family member already has one	discrete	numeric	UNBANKED SECTION 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. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because someone else in the family already has an account

ID	Name	Label	Type	Format	Question
V209	fin11h	If does not have account: b/c no need for financial services	discrete	numeric	UNBANKED SECTION 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. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you have no need for financial services at a formal institution
V210	fin14a	Made bill payments online using the Internet	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Make bill payments
V211	fin14b	Bought something online using the Internet	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Buy something online
V212	fin15	Saved in past 12 months: for farm/business purposes	discrete	numeric	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?
V213	fin16	Saved in past 12 months: for old age	discrete	numeric	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?
V214	fin17a	Saved in past 12 months: using an account at a financial institution	discrete	numeric	SAVINGS SECTION 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 (This can include using another person's account)
V215	fin19	Has loan from a financial institution for home, apartment, or land	discrete	numeric	BORROWING SECTION 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, APARTMENT, OR LAND?
V216	fin20	Borrowed in past 12 months: for medical purposes	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
V217	fin21	Borrowed in past 12 months: for farm/business purposes	discrete	numeric	BORROWING SECTION 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?
V218	fin22a	Borrowed in past 12 months: from a financial institution	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From a bank or another type of formal financial institution
V219	fin22b	Borrowed in past 12 months: from family or friends	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From family, relatives, or friends
V220	fin24	Possibility of coming up with emergency funds	discrete	numeric	FINANCIAL RESILIENCE SECTION Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?
V221	fin25	Main source of emergency funds	discrete	numeric	What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH? CIRCLE ONE RESPONSE
V222	fin30	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? Yes or no?

ID	Name	Label	Type	Format	Question
V223	fin31a	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 used an account at a bank or another type of formal financial institution to directly make a payment
V224	fin31b	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 used a mobile phone to make a payment
V225	fin31c	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? (Read) You made a payment using cash.
V226	fin32	Received wage payments in past 12 months	discrete	numeric	Have you received any money from an EMPLOYER, 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. CIRCLE ONE RESPONSE
V227	fin33	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? Yes or no?
V228	fin34a	If received wage payments: into an account	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER 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 formal financial institution
V229	fin34b	If received wage payments: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments through a mobile phone
V230	fin34c1	If received wage payments: in cash	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments DIRECTLY in cash
V231	fin34c2	If received wage payments: to a card	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments to a card
V232	fin35	If received cashless wage payments: first account	discrete	numeric	Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?
V233	fin36	If received cashless wage payments: opened to receive payments	discrete	numeric	Did you open this account in order to receive payments from this employer?
V234	fin37	Received government transfers in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.
V235	fin38	Received government transfers in past 12 months: pension	discrete	numeric	In the PAST 12 MONTHS, have you, personally, received a pension from the government, military, or public sector?
V236	fin39a	If received government transfers: into an account	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V237	fin39b	If received government transfers: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments through a mobile phone

ID	Name	Label	Type	Format	Question
V238	fin39c1	If received government transfers: in cash	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments DIRECTLY in cash
V239	fin39c2	If received government transfers: to a card	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments to a card
V240	fin40	If received cashless government transfers: first account	discrete	numeric	Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not? CIRCLE ONE RESPONSE
V241	fin41	If received cashless government transfers: opened to receive payments	discrete	numeric	Did you open this account in order to receive payments from the government? CIRCLE ONE RESPONSE
V242	fin46	Received self-employment payments: in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work? CIRCLE ONE RESPONSE
V243	fin47a	If received self-employment payments: into an account	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V244	fin47b	If received self-employment payments: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments through a mobile phone
V245	fin47c1	If received self-employment payments: in cash	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments DIRECTLY in cash
V246	fin47c2	If received self-employment payments: to a card	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments to a card
V247	fin47c3	Marginal: Used debit card in your own name	discrete	numeric	In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?
V248	fin47c4	Marginal: Used mobile phone or internet to access FI account	discrete	numeric	In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
V249	fin47c5	Marginal: Used mobile phone or internet to check account balance	discrete	numeric	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
V250	mobileowner	Owns a mobile phone	discrete	numeric	
V251	account_fin	Has an account at a financial institution	discrete	numeric	
V252	account	Has an account	discrete	numeric	
V253	saved	Saved in the past year	discrete	numeric	
V254	borrowed	Borrowed in the past year	discrete	numeric	
V255	receive_wages	Payments: wage payments	discrete	numeric	

ID	Name	Label	Type	Format	Question
V256	receive_transfers	Payments: government transfers	discrete	numeric	
V257	receive_pension	Payments: government pension	discrete	numeric	
V258	receive_agriculture	Payments: selling agricultural goods	discrete	numeric	
V259	pay_utilities	Payments: utility bills	discrete	numeric	
V260	remittances	Domestic remittances	discrete	numeric	
V261	pay_online	Pay online [of adults]- F2F	discrete	numeric	
V262	pay_online_mobintbuy	Pay online [of buyers]- F2F	discrete	numeric	
V263	pay_cash	Pay in cash when order is delivered [of adults]- F2F	discrete	numeric	
V264	pay_cash_mobintbuy	Pay in cash when order is delivered [of buyers]- F2F	discrete	numeric	





## Economy (economy)

File: micro\_bhr

**Overview**

Type: Discrete  
 Format: character  
 Width: 7

Valid cases: 1060  
 Invalid: 0

## Economy Code (economycode)

File: micro\_bhr

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1060  
 Invalid: 0

## Gallup World Poll identifier (wpid\_random)

File: micro\_bhr

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 9  
 Decimals: 0  
 Range: 111334617-211010224

Valid cases: 1060  
 Invalid: 0  
 Minimum: 111334617  
 Maximum: 211010224

## Weight (wgt)

File: micro\_bhr

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 4  
 Decimals: 2  
 Range: 0.191998369565861-2.32419078948148

Valid cases: 1060  
 Invalid: 0  
 Minimum: 0.2  
 Maximum: 2.3

## Respondent is female (female)

File: micro\_bhr

**Overview**

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 1  
 Maximum: 2

## Respondent age (age)

File: micro\_bhr

**Overview**

## Respondent age (age)

File: micro\_bhr

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 15  
 Maximum: 98

## Respondent education level (educ)

File: micro\_bhr

**Overview**

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 1  
 Maximum: 5

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

File: micro\_bhr

**Overview**

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 1  
 Maximum: 5

## Respondent is in the workforce (emp\_in)

File: micro\_bhr

**Overview**

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 0  
 Maximum: 1

## Has a debit card (fin2)

File: micro\_bhr

**Overview**

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

Valid cases: 1060  
 Invalid: 0  
 Minimum: 1  
 Maximum: 2

**Literal question**

A/An [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 [local terminology for ATM/debit card]? Yes or no?

**Post question**

## Has a debit card (fin2)

File: micro\_bhr

(If respondent has an account at a financial institution AND has a/an [local terminology for ATM/debit card] [code 1 in FIN1 AND code 1 in FIN2], Continue to FIN3)

(If respondent has an account at a financial institution but does NOT have a/an [local terminology for ATM/debit card] or says "don't know" or refuses [code 1 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN5)

(If respondent does NOT have an account at a financial institution or says "don't know" or refuses but DOES have a/an [local terminology for ATM/debit card] [code 2, 3, or 4 in FIN1 AND code 1 in FIN2], Continue to FIN3)

(If respondent does NOT have an account at a financial institution or says "don't know" or refuses AND does NOT have a/an [local terminology for ATM/debit card] or says "don't know" or refuses [code 2, 3, or 4 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN7)

### Interviewer instructions

The respondent must CURRENTLY have a/an [local terminology for ATM/debit card])

## If has debit card: card in own name (fin3)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 907
Format: numeric	Invalid: 153
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

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

### Post question

DK/Refused > (Skip to FIN7)

## If has debit card: used card in past 12 months (fin4)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 882
Format: numeric	Invalid: 178
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you used your OWN [local terminology for ATM/debit card] DIRECTLY to make a purchase?

## Used mobile phone or internet to access FI account (fin5)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 898
Format: numeric	Invalid: 162
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?

### Interviewer instructions

## Used mobile phone or internet to access FI account (fin5)

File: micro\_bhr

(This should not include transactions made through phone calls.)

## Used mobile phone or internet to check account balance (fin6)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 898
Format: numeric	Invalid: 162
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

**Literal question**

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?

**Interviewer instructions**

(If respondent mentions "text messages," code as Yes [code 1])

## Has a credit card (fin7)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

**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?

**Post question**

No/DH/Refused &gt; (Skip to Note after FIN8)

## If has credit card: used card in past 12 months (fin8)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 376
Format: numeric	Invalid: 684
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

**Literal question**

In the PAST 12 MONTHS, have you, personally, used your credit card?

**Interviewer instructions**

(If respondent has an account at a financial institution OR has a debit card in their name which is connected to an account [code 1 in FIN1 OR code 1 in FIN3], Continue; Otherwise, Skip to FIN11)

If has account: any deposit into account in past 12 months (fin9)

File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 922
Format: numeric	Invalid: 138
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

#### Pre question

(READ:) Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

#### Literal question

In the PAST 12 MONTHS, has money ever 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.

If has account: any withdrawal from account in past 12 months (fin10)

File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 922
Format: numeric	Invalid: 138
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

#### Literal question

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

#### Post question

(ALL in FIN10, Skip to FIN12 IN GSMA MOBILE MONEY COUNTRIES OR FIN14)

If does not have account: b/c too far away (fin11a)

File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 138
Format: numeric	Invalid: 922
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

UNBANKED SECTION

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. Is it \_\_\_\_\_? (Randomly rotate FIN11A-FIN11H)

- FIN11A.Because financial institutions are too far away

If does not have account: b/c too expensive (fin11b)

File: micro\_bhr

#### Overview

## If does not have account: b/c too expensive (fin11b)

File: micro\_bhr

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

Valid cases: 138  
 Invalid: 922  
 Minimum: 1  
 Maximum: 4

**Literal question**

## UNBANKED SECTION

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because financial services are too expensive

## If does not have account: b/c lack documentation (fin11c)

File: micro\_bhr

**Overview**

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

Valid cases: 138  
 Invalid: 922  
 Minimum: 1  
 Maximum: 3

**Literal question**

## UNBANKED SECTION

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you don't have the necessary documentation (identity card, wage slip, etc.)

## If does not have account: b/c lack trust (fin11d)

File: micro\_bhr

**Overview**

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

Valid cases: 138  
 Invalid: 922  
 Minimum: 1  
 Maximum: 4

**Literal question**

## UNBANKED SECTION

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you don't trust financial institutions

## If does not have account: b/c religious reasons (fin11e)

File: micro\_bhr

**Overview**

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

Valid cases: 138  
 Invalid: 922  
 Minimum: 1  
 Maximum: 3

**Literal question**

If does not have account: b/c religious reasons (fin11e)

File: micro\_bhr

**UNBANKED SECTION**

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because of religious reasons

If does not have account: b/c lack of money (fin11f)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 138
Format: numeric	Invalid: 922
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

**Literal question**

**UNBANKED SECTION**

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you don't have enough money to use financial institutions

If does not have account: b/c family member already has one (fin11g)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 138
Format: numeric	Invalid: 922
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

**Literal question**

**UNBANKED SECTION**

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because someone else in the family already has an account

If does not have account: b/c no need for financial services (fin11h)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 138
Format: numeric	Invalid: 922
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

**Literal question**

**UNBANKED SECTION**

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. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you have no need for financial services at a formal institution

## Made bill payments online using the Internet (fin14a)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_?

- Make bill payments

### Post question

(If respondent has used the Internet to buy something online in the past 12 months [code 1 in FIN14B], Continue; Otherwise, Skip to FIN15)

### Interviewer instructions

(Read FIN14A-FIN14B)

## Bought something online using the Internet (fin14b)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_?

- Buy something online

### Post question

(If respondent has used the Internet to buy something online in the past 12 months [code 1 in FIN14B], Continue; Otherwise, Skip to FIN15)

### Interviewer instructions

(Read FIN14A-FIN14B)

## Saved in past 12 months: for farm/business purposes (fin15)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

SAVINGS SECTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)



## Saved in past 12 months: for farm/business purposes (fin15)

File: micro\_bhr

### Interviewer instructions

(ASK ALL)

## Saved in past 12 months: for old age (fin16)

File: micro\_bhr

### Overview

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

Valid cases: 1060  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Literal question

SAVINGS SECTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

## Saved in past 12 months: using an account at a financial institution (fin17a)

File: micro\_bhr

### Overview

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

Valid cases: 1060  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Literal question

SAVINGS SECTION

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 (This can include using another person's account)

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

(Read FIN17A-FIN17B)

## Has loan from a financial institution for home, apartment, or land (fin19)

File: micro\_bhr

## Has loan from a financial institution for home, apartment, or land (fin19)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

BORROWING SECTION

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, APARTMENT, OR LAND?

### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: for medical purposes (fin20)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

BORROWING SECTION

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

### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: for farm/business purposes (fin21)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

## Borrowed in past 12 months: for farm/business purposes (fin21)

File: micro\_bhr

### BORROWING SECTION

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?

#### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: from a financial institution (fin22a)

File: micro\_bhr

### Overview

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

Valid cases: 1060  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

#### BORROWING SECTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

- From a bank or another type of formal financial institution

#### Interviewer instructions

(ASK ALL)

(Read FIN22A-FIN22C)

## Borrowed in past 12 months: from family or friends (fin22b)

File: micro\_bhr

### Overview

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

Valid cases: 1060  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

#### BORROWING SECTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

- From family, relatives, or friends

#### Interviewer instructions

(ASK ALL)

(Read FIN22A-FIN22C)

## Possibility of coming up with emergency funds (fin24)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Pre question

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

### Literal question

FINANCIAL RESILIENCE SECTION

Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?

### Post question

Possible > (Continue)  
 Not possible > (Skip to FIN26)  
 (DK) > (Continue)  
 (Refused) > Continue

### Interviewer instructions

(ASK ALL)

## Main source of emergency funds (fin25)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 642
Format: numeric	Invalid: 418
Width: 1	Minimum: 1
Decimals: 0	Maximum: 8
Range: 1-8	

### Literal question

What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?  
 CIRCLE ONE RESPONSE

### Interviewer instructions

(Read 1-5)

## Paid utility bills in past 12 months (fin30)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

### Post question

Yes > (Continue)  
 No/DK/Refused > (Skip to FIN32)

## If paid utility bills: using an account (fin31a)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 484
Format: numeric	Invalid: 576
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
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 used an account at a bank or another type of formal financial institution to directly make a payment

### Post question

(If respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone [code 1 in FIN31A OR code 1 in FIN31B], Skip to FIN32; Otherwise, Continue)

### Interviewer instructions

(Read FIN31A-FIN31B)

## If paid utility bills: through a mobile phone (fin31b)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 484
Format: numeric	Invalid: 576
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 used a mobile phone to make a payment

### Post question

(If respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone [code 1 in FIN31A OR code 1 in FIN31B], Skip to FIN32; Otherwise, Continue)

### Interviewer instructions

(Read FIN31A-FIN31B)

## If paid utility bills: in cash (fin31c)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 178
Format: numeric	Invalid: 882
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? (Read) You made a payment using cash.

## Received wage payments in past 12 months (fin32)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

Have you received any money from an EMPLOYER, 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.  
CIRCLE ONE RESPONSE

### Post question

Yes > (Continue)  
No/DK/Refused > (Skip to FIN37)

### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

## If received wage payments: work in public sector (fin33)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 646
Format: numeric	Invalid: 414
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

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

## If received wage payments: into an account (fin34a)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 646
Format: numeric	Invalid: 414
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, has an EMPLOYER 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 formal financial institution

### Post question

(If respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone [code 1 in FIN34A OR code 1 in FIN34B], Skip to FIN35; Otherwise, Continue)

### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34A-FIN34B)

## If received wage payments: through a mobile phone (fin34b)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 646
Format: numeric	Invalid: 414
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

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

#### Post question

(If respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone [code 1 in FIN34A OR code 1 in FIN34B], Skip to FIN35; Otherwise, Continue)

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34A-FIN34B)

## If received wage payments: in cash (fin34c1)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 122
Format: numeric	Invalid: 938
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

#### Literal question

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

#### Post question

(All in FIN34C2, Skip to FIN37)

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34C1-FIN34C2)

## If received wage payments: to a card (fin34c2)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 122
Format: numeric	Invalid: 938
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

#### Literal question

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?  
 - You received payments to a card

#### Post question

(All in FIN34C2, Skip to FIN37)

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34C1-FIN34C2)

## If received cashless wage payments: first account (fin35)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 520
Format: numeric	Invalid: 540
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?

### Post question

Yes > (Continue)

No/DK/Refused > (Skip to FIN37)

## If received cashless wage payments: opened to receive payments (fin36)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 309
Format: numeric	Invalid: 751
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

### Literal question

Did you open this account in order to receive payments from this employer?

## Received government transfers in past 12 months (fin37)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

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

## Received government transfers in past 12 months: pension (fin38)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

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



## Received government transfers in past 12 months: pension (fin38)

### File: micro\_bhr

#### Post question

(If respondent received financial support from the government or a pension from the government, military, or public sector [code 1 in FIN37 OR code 1 in FIN38, Continue; Otherwise, Skip to FIN42])

## If received government transfers: into an account (fin39a)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 317
Format: numeric	Invalid: 743
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?  
- You received payments directly into an account at a bank or another type of formal financial institution

#### Post question

(If respondent received any money from the government directly into an account at a financial institution OR through a mobile phone [code 1 in FIN39A OR code 1 in FIN39B], Skip to FIN40; Otherwise, Continue)

#### Interviewer instructions

(Read FIN39A-FIN39B)

## If received government transfers: through a mobile phone (fin39b)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 317
Format: numeric	Invalid: 743
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

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

#### Post question

(If respondent received any money from the government directly into an account at a financial institution OR through a mobile phone [code 1 in FIN39A OR code 1 in FIN39B], Skip to FIN40; Otherwise, Continue)

#### Interviewer instructions

(Read FIN39A-FIN39B)

## If received government transfers: in cash (fin39c1)

### File: micro\_bhr

#### Overview

Type: Discrete	Valid cases: 31
Format: numeric	Invalid: 1029
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

#### Literal question

## If received government transfers: in cash (fin39c1)

File: micro\_bhr

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

### Interviewer instructions

(Read FIN39C1-FIN39C2)

## If received government transfers: to a card (fin39c2)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 31
Format: numeric	Invalid: 1029
Width: 1	Minimum: 1
Decimals: 0	Maximum: 3
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?  
- You received payments to a card

### Post question

(All in FIN39C2, Skip to FIN42)

### Interviewer instructions

(Read FIN39C1-FIN39C2)

## If received cashless government transfers: first account (fin40)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 40
Format: numeric	Invalid: 1020
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

### Literal question

Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not?

CIRCLE ONE RESPONSE

### Post question

Yes > Continue

No/DK/Refused > (Skip to FIN42)

## If received cashless government transfers: opened to receive payments (fin41)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 27
Format: numeric	Invalid: 1033
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

## If received cashless government transfers: opened to receive payments (fin41)

File: micro\_bhr

### Literal question

Did you open this account in order to receive payments from the government?  
CIRCLE ONE RESPONSE

## Received self-employment payments: in past 12 months (fin46)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 414
Format: numeric	Invalid: 646
Width: 1	Minimum: 1
Decimals: 0	Maximum: 4
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work?  
CIRCLE ONE RESPONSE

### Post question

Yes > (Continue)  
No/DK/Refused > (Skip to Note before FIN47C3)

## If received self-employment payments: into an account (fin47a)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 74
Format: numeric	Invalid: 986
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?  
- You received payments directly into an account at a bank or another type of formal financial institution

### Post question

(If respondent received any money from their business or from selling goods directly into an account at a financial institution OR through a mobile phone [code 1 in FIN47A OR code 1 in FIN47B], Skip to Note before FIN47C3; Otherwise, Continue)

### Interviewer instructions

(Read FIN47A-FIN47B)

## If received self-employment payments: through a mobile phone (fin47b)

File: micro\_bhr

### Overview

## If received self-employment payments: through a mobile phone (fin47b)

File: micro\_bhr

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

Valid cases: 74  
Invalid: 986  
Minimum: 1  
Maximum: 2

### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments through a mobile phone

### Post question

(If respondent received any money from their business or from selling goods directly into an account at a financial institution OR through a mobile phone [code 1 in FIN47A OR code 1 in FIN47B], Skip to Note before FIN47C3; Otherwise, Continue)

### Interviewer instructions

(Read FIN47A-FIN47B)

## If received self-employment payments: in cash (fin47c1)

File: micro\_bhr

### Overview

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

Valid cases: 41  
Invalid: 1019  
Minimum: 1  
Maximum: 2

### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments DIRECTLY in cash

### Post question

(If code 2, 3, or 4 in FIN1 AND [code 2, 3, or 4 in FIN2 OR code 2, 3, or 4 in FIN3] AND code 1 to ANY in FIN31A, FIN34A, FIN34C2, FIN39A, FIN39C2, FIN43A, FIN43C2, FIN47A, OR FIN47C2, Continue; Otherwise, Skip to FIN48)

### Interviewer instructions

(Read FIN47C1-FIN47C2)

## If received self-employment payments: to a card (fin47c2)

File: micro\_bhr

### Overview

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

Valid cases: 41  
Invalid: 1019  
Minimum: 1  
Maximum: 2

### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments to a card

### Post question

(If code 2, 3, or 4 in FIN1 AND [code 2, 3, or 4 in FIN2 OR code 2, 3, or 4 in FIN3] AND code 1 to ANY in FIN31A, FIN34A, FIN34C2, FIN39A, FIN39C2, FIN43A, FIN43C2, FIN47A, OR FIN47C2, Continue; Otherwise, Skip to FIN48)

If received self-employment payments: to a card (fin47c2)

File: micro\_bhr

**Interviewer instructions**

(Read FIN47C1-FIN47C2)

Marginal: Used debit card in your own name (fin47c3)

File: micro\_bhr

**Overview**

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

Valid cases: 8  
Invalid: 1052  
Minimum: 1  
Maximum: 2

**Literal question**

In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?

Marginal: Used mobile phone or internet to access FI account (fin47c4)

File: micro\_bhr

**Overview**

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

Valid cases: 8  
Invalid: 1052  
Minimum: 1  
Maximum: 2

**Literal question**

In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?

**Interviewer instructions**

(This should not include transactions made through phone calls.)

Marginal: Used mobile phone or internet to check account balance (fin47c5)

File: micro\_bhr

**Overview**

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

Valid cases: 8  
Invalid: 1052  
Minimum: 1  
Maximum: 2

**Literal question**

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?

**Interviewer instructions**

(If respondent mentions "text messages," code as Yes [code 1])

## Owns a mobile phone (mobileowner)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 2
Range: 1-4	

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

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 0
Decimals: 0	Maximum: 1
Range: 0-3	

## Has an account (account)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 0
Decimals: 0	Maximum: 1
Range: 0-3	

## Saved in the past year (saved)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 0
Decimals: 0	Maximum: 1
Range: 0-3	

## Borrowed in the past year (borrowed)

File: micro\_bhr

**Overview**

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 0
Decimals: 0	Maximum: 1
Range: 0-3	

## Payments: wage payments (receive\_wages)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 5
Range: 1-8	

## Payments: government transfers (receive\_transfers)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 5
Range: 1-5	

## Payments: government pension (receive\_pension)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 5
Range: 1-5	

## Payments: selling agricultural goods (receive\_agriculture)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	

## Payments: utility bills (pay\_utilities)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 1060
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 5
Range: 1-5	

## Domestic remittances (remittances)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	

## Pay online [of adults]- F2F (pay\_onlne)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	
Range: 0-1	

## Pay online [of buyers]- F2F (pay\_onlne\_mobintbuy)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	
Range: 0-1	

## Pay in cash when order is delivered [of adults]- F2F (pay\_cash)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	
Range: 0-1	

## Pay in cash when order is delivered [of buyers]- F2F

(pay\_cash\_mobintbuy)

File: micro\_bhr

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 1060
Width: 1	
Decimals: 0	
Range: 0-1	



## Related Materials

### Questionnaires

#### 2017 Global Findex Questionnaire

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Title 2017 Global Findex Questionnaire  
 Date 2017-01-01  
 Language English  
 Filename World Bank FINDEX 2017 questionnaire.pdf

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### Reports

#### The Global Findex Database 2017

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Title The Global Findex Database 2017  
 subtitle Measuring Financial Inclusion and the Fintech Revolution  
 Author(s) Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar Jake Hess  
 Date 2017-01-01  
 Language English  
 Publisher(s) World Bank Group  
 Description The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution presents key findings from the Global Findex database, with detailed insight into how adults in more than 140 economies access accounts, make payments, save, borrow, and manage risk. As the data show, each economy has its own successes, challenges, and opportunities when it comes to financial inclusion. A growing body of research demonstrates the impact of country advances on significant priorities such as reducing poverty, hunger, and gender inequality. Today, member states at the United Nations are using Global Findex data to track progress toward the Sustainable Development Goals.  
 Filename 9781464812590.pdf

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### Technical documents

#### 2017 Global Findex Survey Methodology

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Title 2017 Global Findex Survey Methodology  
 Date 2017-01-01  
 Language English  
 Filename Methodology2017.pdf

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### Indicator Definitions

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Title Indicator Definitions  
 Language English  
 Filename indicator\_definitions.pdf

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### Other materials

## ReadMe

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Title        ReadMe  
Language English  
Filename Readme.pdf

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## 2017 Global Findex Glossary

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Title        2017 Global Findex Glossary  
Date        2017-01-01  
Language English  
Filename Glossary2017.pdf

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## Micro17 Indicators.do

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Title        Micro17 Indicators.do  
Description This is a STATA do -file that can be used to create additional variables used in the report.  
Filename    micro17\_indicators.do

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