Afghanistan, Albania, Algeria...and 136 more - Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

Report generated on: June 14, 2023

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Identification

SURVEY ID NUMBER
WLD_2021_FINDEX_v03_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

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

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

Latvia	LVA
Lebanon	LBN
Lesotho	LSO
Liberia	LBR
Lithuania	LTU
Madagascar	MDG
Malawi	MWI
Malaysia	MYS
Mali	MLI
Malta	MLT
Mauritania	MRT
Mauritius	MUS
Mexico	MEX
Moldova	MDA
Mongolia	MNG
Morocco	MAR
Mozambique	MOZ
Myanmar	MMR
Namibia	NAM
Nepal	NPL
Netherlands	NLD
New Zealand	NZL
Nicaragua	NIC
Niger	NER
Nigeria	NGA
North Macedonia	MKD
Norway	NOR
Pakistan	PAK
Panama	PAN
Paraguay	PRY
Peru	PER
Philippines	PHL
Poland	POL
Portugal	PRT
Romania	ROU
Russian Federation	RUS
Saudi Arabia	SAU
Senegal	SEN
Serbia	SRB

Sierra Leone	SLE
Singapore	SGP
Slovak Republic	SVK
Slovenia	SVN
South Africa	ZAF
South Sudan	SSD
Spain	ESP
Sri Lanka	LKA
Sweden	SWE
Switzerland	CHE
Taiwan, China	TWN
Tajikistan	TJK
Tanzania	TZA
Thailand	THA
Togo	TGO
Tunisia	TUN
Türkiye	TUR
Uganda	UGA
Ukraine	UKR
United Arab Emirates	ARE
United Kingdom	GBR
United States	USA
Uruguay	URY
Uzbekistan	UZB
Venezuela, RB	VEN
Vietnam	VNM
West Bank and Gaza	PSE
Yemen, Rep.	YEM
Zambia	ZMB
Zimbabwe	ZWE

STUDY TYPE
Other Household Survey [hh/oth]

SERIES INFORMATION
The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of almost 145,000 adults in 139 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Due to ongoing COVID-19 restrictions that were in place in 2021, Global Findex 2021 data for 16 countries were collected through face-to-face interviews in 2022 and released now.

ABSTRACT

The fourth edition of the Global Findex offers a lens into how people accessed and used financial services during the COVID-19 pandemic, when mobility restrictions and health policies drove increased demand for digital services of all kinds.

The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of almost 145,000 people in 139 economies, representing 97 percent of the world's population. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

The Global Findex is an indispensable resource for financial service practitioners, policy makers, researchers, and development professionals.

KIND OF DATA
Observation data/ratings [obs]

UNIT OF ANALYSIS
Individual

Version

VERSION DESCRIPTION
Version 03: Edited, anonymous dataset for public distribution.

VERSION DATE
2023-05-19

VERSION NOTES
This is the second update (May 2023) to the microdata originally released in Oct 2022 with the first update in Dec 2022. This includes 16 new countries that were surveyed in 2022 (Azerbaijan, Botswana, Chad, Comoros, Congo, Dem. Rep., Eswatini, Ethiopia, Gambia, The, Guatemala, Lesotho, Madagascar, Mauritania, Mexico, Niger, Vietnam, Yemen, Rep.). Please also see Microdata_update_details_2022.xlsx which details these updates.

Scope

NOTES
The indicators in the Global Findex 2021 database are drawn from survey data covering almost 145,000 people in 139 economies, representing 97 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

Coverage

GEOGRAPHIC COVERAGE
National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

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

PRODUCERS

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

Sampling

SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19–related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Additionally, phone surveys were not a viable option in 16 economies in 2021, which were then surveyed in 2022.

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 hand-held 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 traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

WEIGHTING

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.

Data Collection

DATES OF DATA COLLECTION

Start	End
2021-06-19	2023-02-26

Questionnaires

QUESTIONNAIRES
Questionnaires are available on the website.

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, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

Access policy

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CITATION REQUIREMENTS
Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	Link

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DISCLAIMER
The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

Metadata production

DDI DOCUMENT ID
DDI_WLD_2021_FINDEX_v03_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

DATE OF METADATA PRODUCTION
2023-05-23

DDI DOCUMENT VERSION
Version 03 (May 2023).

Data Dictionary

Data file	Cases	Variables
micro_world_139countries.dta 2021 Global Findex - World Microdata	143887	128

Data file: micro_world_139countries.dta

2021 Global Findex - World Microdata

Cases:	143887
Variables:	128

Variables

ID	Name	Label	Question
V2	economy	Economy	
V3	economycode	Economy Code	
V4	regionwb	Regional code	
V5	pop_adult	Population 15+, 2020, WDI	
V6	wpid_random	Gallup World Poll identifier	
V7	wgt	Weight	
V8	female	Respondent is female	
V9	age	Respondent age	
V10	educ	Respondent education level	
V11	inc_q	Within-economy household income quintile	
V12	emp_in	Respondent is in workforce	
V13	urbanicity_f2f	Respondent lives in rural area	
V14	account	Has an account	
V15	account_fin	Has an account at a financial institution	
V16	account_mob	Has a mobile money account	
V17	fin1_1a	Opened first account to receive a wage payment	
V18	fin1_1b	Opened first account to receive money from the government	
V19	fin2	Has a debit card	
V20	fin4	Used a debit card	
V21	fin4a	Used a debit card in-store	
V22	fin5	Used a mobile phone or internet to access account	
V23	fin6	Used a mobile phone or internet to check account balance	
V24	fin7	Has a credit card	
V25	fin8	Used a credit card	
V26	fin8a	Used a credit card in-store	
V27	fin8b	Paid credit card balances in full	
V28	fin9	Made any deposit into the account	
V29	fin9a	Make deposits into the account two or more times per month	
V30	fin10	Withdrew from the account	
V31	fin10_1a	Reason for inactive account: too far	
V32	fin10_1b	Reason for inactive account: no need	
V33	fin10_1c	Reason for inactive account: lack money	
V34	fin10_1d	Reason for inactive account: not comfortable using it	
V35	fin10_1e	Reason for inactive account: lack trust	
V36	fin10a	Withdrew from the account two or more times per month	
V37	fin10b	Used account to store money	
V38	fin11_1	Unbanked: use account without help	

ID	Name	Label	Question
V39	fin11a	Reason for no account: too far	
V40	fin11b	Reason for no account: too expensive	
V41	fin11c	Reason for no account: lack documentation	
V42	fin11d	Reason for no account: lack trust	
V43	fin11e	Reason for no account: religious reasons	
V44	fin11f	Reason for no account: lack money	
V45	fin11g	Reason for no account: family member already has one	
V46	fin11h	Reason for no account: no need for financial services	
V47	fin13_1a	Reason for no mobile money account: too far	
V48	fin13_1b	Reason for no mobile money account: too expensive	
V49	fin13_1c	Reason for no mobile money account: lack documentation	
V50	fin13_1d	Reason for no mobile money account: lack of money	
V51	fin13_1e	Reason for no mobile money account: use agent	
V52	fin13_1f	Reason for no mobile money account: no mobile phone	
V53	fin13a	Use mobile money account two or more times a month	
V54	fin13b	Use mobile money account to store money	
V55	fin13c	Use mobile money account to borrow money	
V56	fin13d	Use mobile money account without help	
V57	fin14_1	Use mobile phone to pay for a purchase in-store	
V58	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V59	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V60	fin14a	Made bill payments online using the Internet	
V61	fin14a1	Send money to a relative or friend online using the Internet	
V62	fin14b	Bought something online using the Internet	
V63	fin14c	Paid online or in cash at delivery	
V64	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V65	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V66	fin16	Saved for old age	
V67	fin17a	Saved using an account at a financial institution	
V68	fin17a1	Saved using a mobile money account	
V69	fin17b	Saved using an informal savings club	
V70	fin20	Borrowed for medical purposes	
V71	fin22a	Borrowed from a financial institution	
V72	fin22b	Borrowed from family or friends	
V73	fin22c	Borrowed from an informal savings club	
V74	fin24	Main source of emergency funds in 30 days	
V75	fin24a	Difficulty of emergency funds in 30 days	
V76	fin24b	Difficulty of emergency funds in 7 days	
V77	fin26	Sent domestic remittances	
V78	fin27_1	Sent domestic remittances through an account	
V79	fin27c1	Sent domestic remittances in cash	
V80	fin27c2	Sent domestic remittances through an MTO	
V81	fin28	Received domestic remittances	
V82	fin29_1	Received domestic remittances through an account	
V83	fin29c1	Received domestic remittances in cash	

ID	Name	Label	Question
V84	fin29c2	Received domestic remittances through an MTO	
V85	fin30	Paid a utility bill	
V86	fin31a	Paid a utility bill using an account	
V87	fin31b	Paid a utility bill using a mobile phone	
V88	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V89	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V90	fin31c	Paid a utility bill in cash	
V91	fin32	Received wage payments	
V92	fin33	Received public sector wage payments	
V93	fin34a	Received wage payments into an account	
V94	fin34b	Received wage payments to a mobile phone	
V95	fin34d	Received wage payments in cash	
V96	fin34e	Received wage payments to a card	
V97	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V98	fin37	Received a government transfer	
V99	fin38	Received a government pension	
V100	fin39a	Received a government transfer or pension into an account	
V101	fin39b	Received a government transfer or pension to a mobile phone	
V102	fin39d	Received a government transfer or pension in cash	
V103	fin39e	Received a government transfer or pension to a card	
V104	fin42	Received an agricultural payment	
V105	fin42a	Grow own crops or raise livestock	
V106	fin43a	Received an agricultural payment into an account	
V107	fin43b	Received an agricultural payment to a mobile phone	
V108	fin43d	Received an agricultural payment in cash	
V109	fin43e	Received an agricultural payment to a card	
V110	fin44a	Financially worried: old age	
V111	fin44b	Financially worried: medical cost	
V112	fin44c	Financially worried: bills	
V113	fin44d	Financially worried: education	
V114	fin45	Financially most worried	
V115	fin45_1	Financially worried due to COVID-19	
V116	fin45_1_China	Financial worry	
V117	saved	Saved in the past year	
V118	borrowed	Borrowed in the past year	
V119	receive_wages	Received a wage payment	
V120	receive_transfers	Received a government transfer payment	
V121	receive_pension	Received a government pension payment	
V122	receive_agriculture	Received a payment for the sale of agricultural goods	
V123	pay_utilities	Paid a utility bill	
V124	remittances	Made or received a domestic remittance payment	
V125	mobileowner	Owns a mobile phone	
V126	internetaccess	Internet access	
V127	anydigpayment	Made or received a digital payment	
V128	merchantpay_dig	Made a digital merchant payment	

ID	Name	Label	Question
V129	year	Year	

Total: 128

ID	Name	Label	Question
V129	year	Year	

Total: 128

EDUC: Respondent education level

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	38588	26.8%
2	completed secondary school	72401	50.3%
3	completed tertiary education or more	32143	22.3%
4	(dk)	395	0.3%
5	(rf)	360	0.3%

INC_Q: Within-economy household income quintile

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	23353	16.2%
2	Second 20%	24880	17.3%
3	Middle 20%	27546	19.1%
4	Fourth 20%	30926	21.5%
5	Richest 20%	37182	25.8%

Others

NOTES
Respondent's within-economy household income quintile (1 to 5)

ECONOMY: Economy

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid:
Type: Continuous   Width: 22   Range: -   Format: character

Others

NOTES

International Standards Organization (ISO) 3-digit alphabetic code for each economy

▍ ECONOMYCODE: Economy Code

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid:
Type: Continuous   Width: 3   Range: -   Format: character

▍ REGIONWB: Regional code

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid:
Type: Discrete   Width: 50   Range: -   Format: character

Questions and instructions

CATEGORIES

Value	Category	Cases	
		1000	0.7%
East Asia & Pacific (excluding high income)		12579	8.7%
Europe & Central Asia (excluding high income)		19030	13.2%
High income		40635	28.2%
Latin America & Caribbean (excluding high income)		16519	11.5%
Middle East & North Africa (excluding high income)		10053	7%
South Asia		8009	5.6%
Sub-Saharan Africa (excluding high income)		36062	25.1%

Others

NOTES

"World Bank regional classifications
East Asia & Pacific (excluding high income)
Europe & Central Asia (excluding high income)
High income

Latin America & Caribbean (excluding high income)
Middle East & North Africa (excluding high income)
South Asia
Sub-Saharan Africa (excluding high income)

Note: High income based on GNI per capita data from 2020.
See more here -
https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups"

POP_ADULT: Population 15+, 2020, WDI

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 295249.5625   Maximum: 1153772544
Type: Continuous   Decimal: 0   Width: 12   Range: 295249.5625 - 1153772544   Format: Numeric

Others

NOTES
Adult (15+) population using 2020 World Development Indicators (WDI)

WPID_RANDOM: Gallup World Poll identifier

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 111111830   Maximum: 211110199
Type: Continuous   Decimal: 0   Width: 9   Range: 111111830 - 211110199   Format: Numeric

Others

NOTES
Individual-level identifier to merge with Gallup World Poll data

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WGT: Weight

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0.131674806320759   Maximum: 6.24566963679565
Type: Continuous   Decimal: 0   Width: 17   Range: 0.131674806320759 - 6.24566963679565   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	76585	53.2%
2	male	67302	46.8%

AGE: Respondent age

Data file: micro_world_139countries.dta

Overview

Valid: 143420   Invalid: 467   Minimum: 15   Maximum: 99
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 99   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	1778	1.2%
16	16	1927	1.3%
17	17	2140	1.5%
18	18	3333	2.3%
19	19	2811	2%
20	20	3800	2.6%
21	21	2874	2%
22	22	3181	2.2%
23	23	2976	2.1%
24	24	2864	2%
25	25	4481	3.1%
26	26	2892	2%
27	27	3148	2.2%
28	28	3434	2.4%

29	29	2788	1.9%
30	30	5110	3.6%
31	31	2383	1.7%
32	32	3302	2.3%
33	33	2802	2%
34	34	2401	1.7%
35	35	4163	2.9%
36	36	2726	1.9%
37	37	2493	1.7%
38	38	2874	2%
39	39	2325	1.6%
40	40	4410	3.1%
41	41	1904	1.3%
42	42	2641	1.8%
43	43	2043	1.4%
44	44	1774	1.2%
45	45	3284	2.3%
46	46	1805	1.3%
47	47	1971	1.4%
48	48	2163	1.5%
49	49	1765	1.2%
50	50	3604	2.5%
51	51	1522	1.1%
52	52	1945	1.4%
53	53	1650	1.2%
54	54	1614	1.1%
55	55	2193	1.5%
56	56	1623	1.1%
57	57	1549	1.1%
58	58	1642	1.1%
59	59	1343	0.9%
60	60	2513	1.8%
61	61	1273	0.9%
62	62	1660	1.2%
63	63	1595	1.1%
64	64	1292	0.9%
65	65	2104	1.5%
66	66	1279	0.9%
67	67	1289	0.9%

68	68	1205	0.8%
69	69	1000	0.7%
70	70	1591	1.1%
71	71	880	0.6%
72	72	1013	0.7%
73	73	805	0.6%
74	74	777	0.5%
75	75	864	0.6%
76	76	597	0.4%
77	77	508	0.4%
78	78	510	0.4%
79	79	412	0.3%
80	80	611	0.4%
81	81	361	0.3%
82	82	373	0.3%
83	83	246	0.2%
84	84	238	0.2%
85	85	233	0.2%
86	86	177	0.1%
87	87	107	0.1%
88	88	111	0.1%
89	89	79	0.1%
90	90	86	0.1%
91	91	47	0%
92	92	40	0%
93	93	20	0%
94	94	11	0%
95	95	9	0%
96	96	9	0%
97	97	7	0%
98	98	5	0%
99	99+	32	0%
Sysmiss		467	

EMP_IN: Respondent is in workforce

Data file: micro_world_139countries.dta

Overview

Valid: 140385   Invalid: 3502   Minimum: 1   Maximum: 2

Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	92659	66%
2	out of the workforce	47726	34%
Sysmiss		3502	

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_world_139countries.dta

Overview

Valid: 75644   Invalid: 68243   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	31781	42%
2	Urban	43863	58%
Sysmiss		68243	

Others

NOTES
"Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. This is different from Gallup's earlier measures of rurality which relied on a survey respondent's perception of the urbanicity of their residence. The Global Findex Database 2021 uses the new estimate and provides account ownership averages for adults living in rural and urban areas. These averages are available only for those economies in which face-to-face surveys were conducted and are not compared with the 2011, 2014, and 2017 data, nor with regional or global averages.

See more here - https://ghsl.jrc.ec.europa.eu/degurba.php"

ACCOUNT: Has an account

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	41922	29.1%
1	yes	101965	70.9%

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	49497	34.4%
1	yes	94390	65.6%

Others

NOTES

The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 3 percent of respondents.

ACCOUNT_MOB: Has a mobile money account

Data file: micro_world_139countries.dta

Overview

Valid: 82706   Invalid: 61181   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	61181	74%

1	yes	21525	26%
Sysmiss		61181	

Others

NOTES
"Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database.
The data also includes an additional 2 percent of respondents in 2021 who received wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents."

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_world_139countries.dta

Overview

Valid: 54766   Invalid: 89121   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32011	58.5%
2	no	22378	40.9%
3	(dk)	315	0.6%
4	(ref)	62	0.1%
Sysmiss		89121	

Others

NOTES
Asked only of account owners (excluding mobile money accounts).

FIN1_1B: Opened first account to receive money from the government

Data file: micro_world_139countries.dta

Overview

Valid: 54766   Invalid: 89121   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12085	22.1%
2	no	42291	77.2%
3	(dk)	314	0.6%
4	(ref)	76	0.1%
Sysmiss		89121	

Others

NOTES
Asked only of account owners (excluding mobile money accounts).

FIN2: Has a debit card

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	72945	50.7%
2	no	69871	48.6%
3	(dk)	656	0.5%
4	(ref)	415	0.3%

Others

NOTES
Asked only of account owners (excluding mobile money accounts).

FIN4: Used a debit card

Data file: micro_world_139countries.dta

Overview

Valid: 72945   Invalid: 70942   Minimum: 1   Maximum: 4

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54187	74.3%
2	no	18624	25.5%
3	(dk)	89	0.1%
4	(ref)	45	0.1%
Sysmiss		70942	

Others

NOTES
Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

FIN4A: Used a debit card in-store

Data file: micro_world_139countries.dta

Overview

Valid: 30015   Invalid: 113872   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	25976	86.5%
2	no	4013	13.4%
3	(dk)	23	0.1%
4	(ref)	3	0%
Sysmiss		113872	

Others

NOTES
Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

FIN5: Used a mobile phone or internet to access account

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51958	58.3%
2	no	36824	41.3%
3	(dk)	152	0.2%
4	(ref)	148	0.2%
Sysmiss		54805	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

▌ FIN6: Used a mobile phone or internet to check account balance

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	57337	64.4%
2	no	31470	35.3%
3	(dk)	145	0.2%
4	(ref)	130	0.1%
Sysmiss		54805	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN7: Has a credit card

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32634	36.6%
2	no	55985	62.8%
3	(dk)	242	0.3%
4	(ref)	221	0.2%
Sysmiss		54805	

Others

NOTES
Asked only of account owners (excluding mobile money accounts).

FIN8: Used a credit card

Data file: micro_world_139countries.dta

Overview

Valid: 32634   Invalid: 111253   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	27045	82.9%
2	no	5524	16.9%
3	(dk)	34	0.1%
4	(ref)	31	0.1%
Sysmiss		111253	

Others

NOTES
Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN8A: Used a credit card in-store

Data file: micro_world_139countries.dta

Overview

Valid: 12213   Invalid: 131674   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9835	80.5%
2	no	2352	19.3%
3	(dk)	17	0.1%
4	(ref)	9	0.1%
Sysmiss		131674	

Others

NOTES
Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN8B: Paid credit card balances in full

Data file: micro_world_139countries.dta

Overview

Valid: 32634   Invalid: 111253   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26474	81.1%
2	no	5702	17.5%
3	(dk)	321	1%
4	(ref)	137	0.4%
Sysmiss		111253	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN9: Made any deposit into the account

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	69646	78.2%
2	no	18910	21.2%
3	(dk)	274	0.3%
4	(ref)	252	0.3%
Sysmiss		54805	

Others

NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash or electronic deposits, or any time money is put into their account(s) by themselves, by an employer, or another person or institution.

FIN9A: Make deposits into the account two or more times per month

Data file: micro_world_139countries.dta

Overview

Valid: 69646   Invalid: 74241   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	36857	52.9%
2	no	32169	46.2%
3	(dk)	459	0.7%

4	(ref)	161	0.2%
Sysmiss		74241	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN10: Withdrew from the account

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	70983	79.7%
2	no	17551	19.7%
3	(dk)	260	0.3%
4	(ref)	288	0.3%
Sysmiss		54805	

Others

NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash withdrawals made in person using a debit card or mobile phone, electronic payments or purchases, checks, or any other sanctioned circumstance in which money is removed from the account(s) either by the account owner or by another person or institution.

FIN10_1A: Reason for inactive account: too far

Data file: micro_world_139countries.dta

Overview

Valid: 822   Invalid: 143065   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	400	48.7%
2	no	412	50.1%
3	(dk)	9	1.1%
4	(ref)	1	0.1%
Sysmiss		143065	

FIN10_1B: Reason for inactive account: no need

Data file: micro_world_139countries.dta

Overview

Valid: 822   Invalid: 143065   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	376	45.7%
2	no	433	52.7%
3	(dk)	10	1.2%
4	(ref)	3	0.4%
Sysmiss		143065	

FIN10_1C: Reason for inactive account: lack money

Data file: micro_world_139countries.dta

Overview

Valid: 822   Invalid: 143065   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	313	38.1%
2	no	501	60.9%
3	(dk)	5	0.6%
4	(ref)	3	0.4%
Sysmiss		143065	

FIN10_1D: Reason for inactive account: not comfortable using it

Data file: micro_world_139countries.dta

Overview

Valid: 822   Invalid: 143065   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	227	27.6%
2	no	581	70.7%
3	(dk)	13	1.6%
4	(ref)	1	0.1%
Sysmiss		143065	

FIN10_1E: Reason for inactive account: lack trust

Data file: micro_world_139countries.dta

Overview

Valid: 822   Invalid: 143065   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	393	47.8%
2	no	417	50.7%
3	(dk)	11	1.3%
4	(ref)	1	0.1%
Sysmiss		143065	

FIN10A: Withdrew from the account two or more times per month

Data file: micro_world_139countries.dta

Overview

Valid: 70983   Invalid: 72904   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54015	76.1%
2	no	16387	23.1%
3	(dk)	467	0.7%
4	(ref)	114	0.2%
Sysmiss		72904	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN10B: Used account to store money

Data file: micro_world_139countries.dta

Overview

Valid: 89082   Invalid: 54805   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	64683	72.6%
2	no	23636	26.5%
3	(dk)	284	0.3%
4	(ref)	479	0.5%
Sysmiss		54805	

FIN11_1: Unbanked: use account without help

Data file: micro_world_139countries.dta

Overview

Valid: 41922   Invalid: 101965   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	18534	44.2%
2	no	21360	51%
3	(dk)	1896	4.5%
4	(ref)	132	0.3%
Sysmiss		101965	

FIN11A: Reason for no account: too far

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15732	28.7%
2	no	37820	69%
3	(dk)	1065	1.9%
4	(ref)	188	0.3%
Sysmiss		89082	

FIN11B: Reason for no account: too expensive

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20008	36.5%
2	no	30909	56.4%

3	(dk)	3658	6.7%
4	(ref)	230	0.4%
Sysmiss		89082	

▍ FIN11C: Reason for no account: lack documentation

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15804	28.8%
2	no	37690	68.8%
3	(dk)	1063	1.9%
4	(ref)	248	0.5%
Sysmiss		89082	

▍ FIN11D: Reason for no account: lack trust

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13204	24.1%
2	no	39548	72.2%
3	(dk)	1758	3.2%
4	(ref)	295	0.5%
Sysmiss		89082	

FIN11E: Reason for no account: religious reasons

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5275	9.6%
2	no	48289	88.1%
3	(dk)	1016	1.9%
4	(ref)	225	0.4%
Sysmiss		89082	

FIN11F: Reason for no account: lack money

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	38472	70.2%
2	no	15561	28.4%
3	(dk)	527	1%
4	(ref)	245	0.4%
Sysmiss		89082	

FIN11G: Reason for no account: family member already has one

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11013	20.1%
2	no	42185	77%
3	(dk)	1375	2.5%
4	(ref)	232	0.4%
Sysmiss		89082	

FIN11H: Reason for no account: no need for financial services

Data file: micro_world_139countries.dta

Overview

Valid: 54805   Invalid: 89082   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16939	30.9%
2	no	36454	66.5%
3	(dk)	1162	2.1%
4	(ref)	250	0.5%
Sysmiss		89082	

FIN13_1A: Reason for no mobile money account: too far

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5948	29%
2	no	13800	67.3%

3	(dk)	727	3.5%
4	(ref)	31	0.2%
Sysmiss		123381	

FIN13_1B: Reason for no mobile money account: too expensive

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6312	30.8%
2	no	12785	62.3%
3	(dk)	1374	6.7%
4	(ref)	35	0.2%
Sysmiss		123381	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6656	32.5%
2	no	13220	64.5%
3	(dk)	579	2.8%
4	(ref)	51	0.2%
Sysmiss		123381	

FIN13_1D: Reason for no mobile money account: lack of money

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13116	64%
2	no	7021	34.2%
3	(dk)	339	1.7%
4	(ref)	30	0.1%
Sysmiss		123381	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3635	17.7%
2	no	16388	79.9%
3	(dk)	440	2.1%
4	(ref)	43	0.2%
Sysmiss		123381	

FIN13_1F: Reason for no mobile money account: no mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 20506   Invalid: 123381   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7330	35.7%
2	no	12905	62.9%
3	(dk)	246	1.2%
4	(ref)	25	0.1%
Sysmiss		123381	

FIN13A: Use mobile money account two or more times a month

Data file: micro_world_139countries.dta

Overview

Valid: 17691   Invalid: 126196   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13079	73.9%
2	no	4555	25.7%
3	(dk)	50	0.3%
4	(ref)	7	0%
Sysmiss		126196	

FIN13B: Use mobile money account to store money

Data file: micro_world_139countries.dta

Overview

Valid: 17691   Invalid: 126196   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10030	56.7%
2	no	7595	42.9%

3	(dk)	40	0.2%
4	(ref)	26	0.1%
Sysmiss		126196	

FIN13C: Use mobile money account to borrow money

Data file: micro_world_139countries.dta

Overview

Valid: 17691   Invalid: 126196   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3236	18.3%
2	no	14411	81.5%
3	(dk)	32	0.2%
4	(ref)	12	0.1%
Sysmiss		126196	

FIN13D: Use mobile money account without help

Data file: micro_world_139countries.dta

Overview

Valid: 18365   Invalid: 125522   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14335	78.1%
2	no	3957	21.5%
3	(dk)	64	0.3%
4	(ref)	9	0%
Sysmiss		125522	

▌ FIN14_1: Use mobile phone to pay for a purchase in-store

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32367	22.5%
2	no	110949	77.1%
3	(dk)	344	0.2%
4	(ref)	227	0.2%

▌ FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro_world_139countries.dta

Overview

Valid: 33685   Invalid: 110202   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	8739	25.9%
2	Used other methods, such as a card or mobile phone	24555	72.9%
3	(dk)	330	1%
4	(ref)	61	0.2%
Sysmiss		110202	

▌ FIN14_2_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro_world_139countries.dta

Overview

Valid: 3221   Invalid: 140666   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	268	8.3%
2	Used other methods, such as a card or mobile phone	2931	91%
3	(dk)	19	0.6%
4	(ref)	3	0.1%
Sysmiss		140666	

FIN14A: Made bill payments online using the Internet

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	49114	34.1%
2	no	94044	65.4%
3	(dk)	486	0.3%
4	(ref)	243	0.2%

FIN14A1: Send money to a relative or friend online using the Internet

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	48413	33.6%
2	no	94892	65.9%
3	(dk)	304	0.2%

| 4 | (ref) | 278 | 0.2% |

FIN14B: Bought something online using the Internet

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	46166	32.1%
2	no	96972	67.4%
3	(dk)	536	0.4%
4	(ref)	213	0.1%

FIN14C: Paid online or in cash at delivery

Data file: micro_world_139countries.dta

Overview

Valid: 27420   Invalid: 116467   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	14903	54.4%
2	In cash	7672	28%
3	(both)	4648	17%
4	(dk)	156	0.6%
5	(ref)	41	0.1%
Sysmiss		116467	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19

Data file: micro_world_139countries.dta

Overview

Valid: 24301   Invalid: 119586   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	8658	35.6%
2	Paid online	15013	61.8%
3	(dk)	512	2.1%
4	(ref)	118	0.5%
Sysmiss		119586	

█ FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro_world_139countries.dta

Overview

Valid: 3119   Invalid: 140768   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	179	5.7%
2	Paid online	2892	92.7%
3	(dk)	43	1.4%
4	(ref)	5	0.2%
Sysmiss		140768	

█ FIN16: Saved for old age

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39520	27.5%
2	no	103508	71.9%
3	(dk)	439	0.3%
4	(ref)	420	0.3%

FIN17A: Saved using an account at a financial institution

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	40786	28.3%
2	no	102133	71%
3	(dk)	476	0.3%
4	(ref)	492	0.3%

FIN17A1: Saved using a mobile money account

Data file: micro_world_139countries.dta

Overview

Valid: 22639   Invalid: 121248   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7419	32.8%
2	no	15119	66.8%
3	(dk)	66	0.3%
4	(ref)	35	0.2%
Sysmiss		121248	

FIN17B: Saved using an informal savings club

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14342	12.5%
2	no	99133	86.7%
3	(dk)	456	0.4%
4	(ref)	350	0.3%
Sysmiss		29606	

FIN20: Borrowed for medical purposes

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21058	14.6%
2	no	122418	85.1%
3	(dk)	213	0.1%
4	(ref)	198	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17959	12.5%
2	no	125384	87.1%
3	(dk)	288	0.2%
4	(ref)	256	0.2%

FIN22B: Borrowed from family or friends

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	38218	26.6%
2	no	105154	73.1%
3	(dk)	261	0.2%
4	(ref)	254	0.2%

FIN22C: Borrowed from an informal savings club

Data file: micro_world_139countries.dta

Overview

Valid: 14342   Invalid: 129545   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5172	36.1%
2	no	9121	63.6%
3	(dk)	40	0.3%
4	(ref)	9	0.1%

Sysmiss		129545	

FIN24: Main source of emergency funds in 30 days

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 9
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 9   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	37842	26.3%
2	Main source: Family or friends	44319	30.8%
3	Main source: Money from working	23977	16.7%
4	Main source: Borrowing from a bank, empoyer, or private lender	10474	7.3%
5	Main source: Selling assets	7105	4.9%
6	Main source: Some other source	4571	3.2%
7	(I could not come up with the money)	10372	7.2%
8	(dk)	4135	2.9%
9	ref	1092	0.8%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_world_139countries.dta

Overview

Valid: 128288   Invalid: 15599   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	37867	29.5%
2	Somewhat difficult	41845	32.6%
3	Not difficult at all	47571	37.1%
4	(DK)	842	0.7%
5	(ref)	163	0.1%
Sysmiss		15599	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_world_139countries.dta

Overview

Valid: 128288   Invalid: 15599   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	56535	44.1%
2	Somewhat difficult	30130	23.5%
3	Not difficult at all	38321	29.9%
4	(I could not come up with the money)	2404	1.9%
5	(DK)	727	0.6%
6	(ref)	171	0.1%
Sysmiss		15599	

FIN26: Sent domestic remittances

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29943	26.2%
2	no	83659	73.2%
3	(dk)	358	0.3%
4	(ref)	321	0.3%
Sysmiss		29606	

FIN27_1: Sent domestic remittances through an account

Data file: micro_world_139countries.dta

Overview

Valid: 29943   Invalid: 113944   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19224	64.2%
2	no	10652	35.6%
3	(dk)	44	0.1%
4	(ref)	23	0.1%
Sysmiss		113944	

FIN27C1: Sent domestic remittances in cash

Data file: micro_world_139countries.dta

Overview

Valid: 10719   Invalid: 133168   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6339	59.1%
2	no	4333	40.4%
3	(dk)	30	0.3%
4	(ref)	17	0.2%
Sysmiss		133168	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_world_139countries.dta

Overview

Valid: 10719   Invalid: 133168   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4235	39.5%
2	no	6427	60%
3	(dk)	37	0.3%
4	(ref)	20	0.2%
Sysmiss		133168	

FIN28: Received domestic remittances

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32956	28.8%
2	no	80690	70.6%
3	(dk)	300	0.3%
4	(ref)	335	0.3%
Sysmiss		29606	

FIN29_1: Received domestic remittances through an account

Data file: micro_world_139countries.dta

Overview

Valid: 32956   Invalid: 110931   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19526	59.2%
2	no	13347	40.5%
3	(dk)	59	0.2%
4	(ref)	24	0.1%
Sysmiss		110931	

FIN29C1: Received domestic remittances in cash

Data file: micro_world_139countries.dta

Overview

Valid: 13430   Invalid: 130457   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8376	62.4%
2	no	4988	37.1%
3	(dk)	41	0.3%
4	(ref)	25	0.2%
Sysmiss		130457	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_world_139countries.dta

Overview

Valid: 13430   Invalid: 130457   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4591	34.2%
2	no	8777	65.4%
3	(dk)	50	0.4%
4	(ref)	12	0.1%
Sysmiss		130457	

FIN30: Paid a utility bill

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	82959	57.7%
2	no	60186	41.8%
3	(dk)	528	0.4%
4	(ref)	214	0.1%

FIN31A: Paid a utility bill using an account

Data file: micro_world_139countries.dta

Overview

Valid: 82959   Invalid: 60928   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	42146	50.8%
2	no	40506	48.8%
3	(dk)	239	0.3%
4	(ref)	68	0.1%
Sysmiss		60928	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 80831   Invalid: 63056   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	23957	29.6%
2	no	56688	70.1%
3	(dk)	136	0.2%

4	(ref)	50	0.1%
Sysmiss		63056	

FIN31B1: Paid a utility bill from an account or mobile phone for the first time after the

Data file: micro_world_139countries.dta

Overview

Valid: 27472   Invalid: 116415   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	8795	32%
2	Used other methods, such as a card or mobile phone	18331	66.7%
3	(dk)	287	1%
4	(ref)	59	0.2%
Sysmiss		116415	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro_world_139countries.dta

Overview

Valid: 2021   Invalid: 141866   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	262	13%
2	Used other methods, such as a card or mobile phone	1708	84.5%
3	(dk)	48	2.4%
4	(ref)	3	0.1%
Sysmiss		141866	

▌FIN31C: Paid a utility bill in cash

Data file: micro_world_139countries.dta

Overview

Valid: 33162   Invalid: 110725   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29858	90%
2	no	3204	9.7%
3	(dk)	77	0.2%
4	(ref)	23	0.1%
Sysmiss		110725	

▌FIN32: Received wage payments

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55016	38.2%
2	no	88098	61.2%
3	(dk)	422	0.3%
4	(ref)	351	0.2%

▌FIN39A: Received a government transfer or pension into an account

Data file: micro_world_139countries.dta

Overview

Valid: 39345   Invalid: 104542   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26038	66.2%
2	no	13061	33.2%
3	(dk)	182	0.5%
4	(ref)	64	0.2%
Sysmiss		104542	

FIN39B: Received a government transfer or pension to a mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 15390   Invalid: 128497   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3146	20.4%
2	no	12171	79.1%
3	(dk)	60	0.4%
4	(ref)	13	0.1%
Sysmiss		128497	

FIN33: Received public sector wage payments

Data file: micro_world_139countries.dta

Overview

Valid: 53178   Invalid: 90709   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13604	25.6%
2	no	39425	74.1%

3	(dk)	95	0.2%
4	(ref)	54	0.1%
Sysmiss		90709	

▍ FIN34A: Received wage payments into an account

Data file: micro_world_139countries.dta

Overview

Valid: 55016   Invalid: 88871   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39470	71.7%
2	no	15407	28%
3	(dk)	73	0.1%
4	(ref)	66	0.1%
Sysmiss		88871	

▍ FIN34B: Received wage payments to a mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 23734   Invalid: 120153   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4740	20%
2	no	18896	79.6%
3	(dk)	80	0.3%
4	(ref)	18	0.1%
Sysmiss		120153	

FIN34D: Received wage payments in cash

Data file: micro_world_139countries.dta

Overview

Valid: 13731   Invalid: 130156   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10976	79.9%
2	no	2679	19.5%
3	(dk)	39	0.3%
4	(ref)	37	0.3%
Sysmiss		130156	

FIN34E: Received wage payments to a card

Data file: micro_world_139countries.dta

Overview

Valid: 2755   Invalid: 141132   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	566	20.5%
2	no	2119	76.9%
3	(dk)	29	1.1%
4	(ref)	41	1.5%
Sysmiss		141132	

FIN35: Received wage payments into an account or to a phone or a card and paid higher t

Data file: micro_world_139countries.dta

Overview

Valid: 26818   Invalid: 117069   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5040	18.8%
2	no	20973	78.2%
3	(dk)	775	2.9%
4	(ref)	30	0.1%
Sysmiss		117069	

FIN37: Received a government transfer

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	27707	19.3%
2	no	115360	80.2%
3	(dk)	531	0.4%
4	(ref)	289	0.2%

FIN38: Received a government pension

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17353	12.1%
2	no	125945	87.5%
3	(dk)	367	0.3%

| 4 | (ref) | 222 | 0.2% |

FIN39D: Received a government transfer or pension in cash

Data file: micro_world_139countries.dta

Overview

Valid: 12035   Invalid: 131852   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4256	35.4%
2	no	7696	63.9%
3	(dk)	54	0.4%
4	(ref)	29	0.2%
Sysmiss		131852	

FIN39E: Received a government transfer or pension to a card

Data file: micro_world_139countries.dta

Overview

Valid: 7779   Invalid: 136108   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1640	21.1%
2	no	6062	77.9%
3	(dk)	52	0.7%
4	(ref)	25	0.3%
Sysmiss		136108	

FIN42: Received an agricultural payment

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15305	13.4%
2	no	98592	86.3%
3	(dk)	192	0.2%
4	(ref)	192	0.2%
Sysmiss		29606	

FIN42A: Grow own crops or raise livestock

Data file: micro_world_139countries.dta

Overview

Valid: 15305   Invalid: 128582   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	12186	79.6%
2	No	1726	11.3%
3	(Both)	1369	8.9%
4	(dk)	15	0.1%
5	(ref)	9	0.1%
Sysmiss		128582	

FIN43A: Received an agricultural payment into an account

Data file: micro_world_139countries.dta

Overview

Valid: 15305   Invalid: 128582   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2353	15.4%
2	no	12900	84.3%
3	(dk)	39	0.3%
4	(ref)	13	0.1%
Sysmiss		128582	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 13041   Invalid: 130846   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1811	13.9%
2	no	11196	85.9%
3	(dk)	25	0.2%
4	(ref)	9	0.1%
Sysmiss		130846	

FIN43D: Received an agricultural payment in cash

Data file: micro_world_139countries.dta

Overview

Valid: 11825   Invalid: 132062   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10507	88.9%
2	no	1296	11%

3	(dk)	17	0.1%
4	(ref)	5	0%
Sysmiss		132062	

FIN43E: Received an agricultural payment to a card

Data file: micro_world_139countries.dta

Overview

Valid: 1318   Invalid: 142569   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	89	6.8%
2	no	1209	91.7%
3	(dk)	14	1.1%
4	(ref)	6	0.5%
Sysmiss		142569	

FIN44A: Financially worried: old age

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	53089	36.9%
2	Somewhat worried	45337	31.5%
3	Not worried at all	42413	29.5%
4	(Does not apply)	1336	0.9%
5	(DK)	1402	1%
6	(ref)	310	0.2%

FIN44B: Financially worried: medical cost

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	63745	44.3%
2	Somewhat worried	40232	28%
3	Not worried at all	37451	26%
4	(Does not apply)	931	0.6%
5	(DK)	1242	0.9%
6	(ref)	286	0.2%

FIN44C: Financially worried: bills

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	46873	32.6%
2	Somewhat worried	40926	28.4%
3	Not worried at all	53059	36.9%
4	(Does not apply)	1845	1.3%
5	(DK)	887	0.6%
6	(ref)	297	0.2%

FIN44D: Financially worried: education

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 6

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	40206	27.9%
2	Somewhat worried	28031	19.5%
3	Not worried at all	56786	39.5%
4	(Does not apply)	17763	12.3%
5	(DK)	825	0.6%
6	(ref)	276	0.2%

FIN45: Financially most worried

Data file: micro_world_139countries.dta

Overview

Valid: 103473   Invalid: 40414   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	21591	20.9%
2	Medical cost	44253	42.8%
3	Bills	17551	17%
4	Education	17804	17.2%
5	(DK)	1942	1.9%
6	(ref)	332	0.3%
Sysmiss		40414	

FIN45_1: Financially worried due to COVID-19

Data file: micro_world_139countries.dta

Overview

Valid: 110781   Invalid: 33106   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	55603	50.2%
2	Somewhat worried	32918	29.7%
3	Not worried at all	20723	18.7%
4	(DK)	1272	1.1%
5	(ref)	265	0.2%
Sysmiss		33106	

FIN45_1_CHINA: Financial worry

Data file: micro_world_139countries.dta

Overview

Valid: 3500   Invalid: 140387   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	771	22%
2	Somewhat worried	1633	46.7%
3	Not worried at all	1073	30.7%
4	(DK)	20	0.6%
5	(ref)	3	0.1%
Sysmiss		140387	

SAVED: Saved in the past year

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

| 0 | no | 66107 | 45.9% |
| 1 | yes | 77780 | 54.1% |

BORROWED: Borrowed in the past year

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	68265	47.4%
1	yes	75622	52.6%

RECEIVE_WAGES: Received a wage payment

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	41652	28.9%
2	received payments in cash only	10976	7.6%
3	received payments using other methods	2388	1.7%
4	did not receive payments	88098	61.2%
5	dk/ref	773	0.5%

Others

NOTES
This includes adults who received a wage payment in the past year.

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	20403	14.2%
2	received payments in cash only	3077	2.1%
3	received payments using other methods	4227	2.9%
4	did not receive payments	115360	80.2%
5	dk/ref	820	0.6%

Others

NOTES
This includes adults who received a government transfer payment in the past year.

RECEIVE_PENSION: Received a government pension payment

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	13249	9.2%
2	received payments in cash only	1750	1.2%
3	received payments using other methods	2354	1.6%
4	did not receive payments	125945	87.5%
5	dk/ref	589	0.4%

Others

NOTES
This includes adults who received a government pension payment in the past year.

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	3514	3.1%
2	received payments in cash only	10507	9.2%
3	received payments using other methods	1284	1.1%
4	did not receive payments	98592	86.3%
5	dk/ref	384	0.3%
Sysmiss		29606	

Others

NOTES
This includes adults who received a payment for the sale of agricultural goods in the past year.

PAY_UTILITIES: Paid a utility bill

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	46841	32.6%
2	made payments in cash only	29858	20.8%
3	made payments using other methods	6260	4.4%
4	did not make payments	60186	41.8%
5	dk/ref	742	0.5%

Others

NOTES

This includes adults who paid a utility bill in the past year.

REMITTANCES: Made or received a domestic remittance payment

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	27621	24.2%
2	sent/received through an otc transaction	6202	5.4%
3	sent/received in cash only	7850	6.9%
4	sent/received using other methods	3765	3.3%
5	did not send/receive	68051	59.5%
6	dk/ref	792	0.7%
Sysmiss		29606	

Others

NOTES

This includes adults who made or received a domestic remittance payment in the past year.

MOBILEOWNER: Owns a mobile phone

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	126695	88.1%

2	no	17055	11.9%
3	(dk)	34	0%
4	(ref)	103	0.1%

INTERNETACCESS: Internet access

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	100970	70.2%
2	no	42326	29.4%
3	(dk)	389	0.3%
4	(ref)	202	0.1%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	50525	35.1%
1	yes	93362	64.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_world_139countries.dta

Overview

Valid: 114281   Invalid: 29606   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	77136	67.5%
1	yes	37145	32.5%
Sysmiss		29606	

YEAR: Year

Data file: micro_world_139countries.dta

Overview

Valid: 143887   Invalid: Minimum: 2021   Maximum: 2022
Type: Discrete   Decimal: 0   Width: 4   Range: 2021 - 2022   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
2021		127854	88.9%
2022		16033	11.1%

Documentation

Questionnaires

2021 Global Findex Questionnaire

Title	2021 Global Findex Questionnaire
Language	English
Filename	questionnaire_globalfindex.pdf

Reports

The Global Findex Database 2021

Title	The Global Findex Database 2021
subtitle	Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19
Author(s)	Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar
Language	English
Filename	FINDEX_2021_report.pdf

Technical documents

Microdata Codebook

Title	Microdata Codebook
Language	English
Filename	globalfindex2021_microdatacodebook.pdf

Microdata update details

Title	Microdata update details
Language	English
Filename	microdata_update_details_2022.xlsx

Other materials

Micro 2021 Indicator Stata do-file

Title	Micro 2021 Indicator Stata do-file
Language	English
Filename	micro2021_indicators.do