

# Global Financial Inclusion (Global Findex) Database 2021

**Development Research Group, Finance and Private Sector Development Unit**

report\_generated\_on: December 16, 2022

visit\_data\_catalog\_at: <https://microdata.worldbank.org/index.php>

## Identification

### SURVEY ID NUMBER

COL\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Colombia	COL

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

The Global Index 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 Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 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. Phone surveys were not a viable option in 17 economies that had been part of previous Global Index surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

### ABSTRACT

The fourth edition of the Global Index 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.

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The Global Index 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 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

This is the first update (Dec 2022) to the microdata originally released in Oct 2022. This release includes new variables, updated labels along with a detailed codebook allowing you to access the Global Index 2021 individual level data in a more meaningful way. Please also see [Microdata\\_update\\_details.xlsx](#) which details these updates.

## Scope

### NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 128,000 people in 123 economies, representing 91 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.

### FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

## 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. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

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.

Sample size for Colombia is 1000.

#### 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
2021-10-05	2021-11-23

#### DATA COLLECTION MODE

Landline and mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Spanish

## 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

## CONTACTS

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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	<a href="#">Link</a>

## Disclaimer and copyrights

## 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\_COL\_2021\_FININDEX\_v02\_M\_WB

## PRODUCERS

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

## DATE OF METADATA PRODUCTION

2022-12-07

## DDI DOCUMENT VERSION

Version 02 (December 2022).

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_col.dta</b> 2021 Global Findex - Colombia Microdata	1000	114



**Data file: micro\_col.dta**

2021 Global Findex - Colombia Microdata

Cases: 1000

variables: 114

**variables**

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	account_mob	Has a mobile money account	
V14	fin1_1a	Opened first account to receive a wage payment	
V15	fin1_1b	Opened first account to receive money from the government	
V16	fin2	Has a debit card	
V17	fin4	Used a debit card	
V18	fin4a	Used a debit card in-store	
V19	fin5	Used a mobile phone or internet to access account	
V20	fin6	Used a mobile phone or internet to check account balance	
V21	fin7	Has a credit card	
V22	fin8	Used a credit card	
V23	fin8a	Used a credit card in-store	
V24	fin8b	Paid credit card balances in full	
V25	fin9	Made any deposit into the account	
V26	fin9a	Make deposits into the account two or more times per month	
V27	fin10	Withdrew from the account	
V28	fin10a	Withdrew from the account two or more times per month	
V29	fin10b	Used account to store money	
V30	fin11_1	Unbanked: use account without help	
V31	fin11a	Reason for no account: too far	
V32	fin11b	Reason for no account: too expensive	
V33	fin11c	Reason for no account: lack documentation	
V34	fin11d	Reason for no account: lack trust	
V35	fin11e	Reason for no account: religious reasons	
V36	fin11f	Reason for no account: lack money	
V37	fin11g	Reason for no account: family member already has one	



ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13a	Use mobile money account two or more times a month	
V40	fin13b	Use mobile money account to store money	
V41	fin13c	Use mobile money account to borrow money	
V42	fin13d	Use mobile money account without help	
V43	fin14_1	Use mobile phone to pay for a purchase in-store	
V44	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V45	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V46	fin14a	Made bill payments online using the Internet	
V47	fin14a1	Send money to a relative or friend online using the Internet	
V48	fin14b	Bought something online using the Internet	
V49	fin14c	Paid online or in cash at delivery	
V50	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V51	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V52	fin16	Saved for old age	
V53	fin17a	Saved using an account at a financial institution	
V54	fin17a1	Saved using a mobile money account	
V55	fin17b	Saved using an informal savings club	
V56	fin20	Borrowed for medical purposes	
V57	fin22a	Borrowed from a financial institution	
V58	fin22b	Borrowed from family or friends	
V59	fin22c	Borrowed from an informal savings club	
V60	fin24	Main source of emergency funds in 30 days	
V61	fin24a	Difficulty of emergency funds in 30 days	
V62	fin24b	Difficulty of emergency funds in 7 days	
V63	fin26	Sent domestic remittances	
V64	fin27_1	Sent domestic remittances through an account	
V65	fin27c1	Sent domestic remittances in cash	
V66	fin27c2	Sent domestic remittances through an MTO	
V67	fin28	Received domestic remittances	
V68	fin29_1	Received domestic remittances through an account	
V69	fin29c1	Received domestic remittances in cash	
V70	fin29c2	Received domestic remittances through an MTO	
V71	fin30	Paid a utility bill	
V72	fin31a	Paid a utility bill using an account	
V73	fin31b	Paid a utility bill using a mobile phone	
V74	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V75	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V76	fin31c	Paid a utility bill in cash	
V77	fin32	Received wage payments	
V78	fin33	Received public sector wage payments	
V79	fin34a	Received wage payments into an account	
V80	fin34b	Received wage payments to a mobile phone	
V81	fin34d	Received wage payments in cash	
V82	fin34e	Received wage payments to a card	

ID	Name	Label	Question
V83	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V84	fin37	Received a government transfer	
V85	fin38	Received a government pension	
V86	fin39a	Received a government transfer or pension into an account	
V87	fin39b	Received a government transfer or pension to a mobile phone	
V88	fin39d	Received a government transfer or pension in cash	
V89	fin39e	Received a government transfer or pension to a card	
V90	fin42	Received an agricultural payment	
V91	fin42a	Grow own crops or raise livestock	
V92	fin43a	Received an agricultural payment into an account	
V93	fin43b	Received an agricultural payment to a mobile phone	
V94	fin43d	Received an agricultural payment in cash	
V95	fin43e	Received an agricultural payment to a card	
V96	fin44a	Financially worried: old age	
V97	fin44b	Financially worried: medical cost	
V98	fin44c	Financially worried: bills	
V99	fin44d	Financially worried: education	
V100	fin45	Financially most worried	
V101	fin45_1	Financially worried due to COVID-19	
V102	fin45_1_China	Financial worry	
V103	saved	Saved in the past year	
V104	borrowed	Borrowed in the past year	
V105	receive_wages	Received a wage payment	
V106	receive_transfers	Received a government transfer payment	
V107	receive_pension	Received a government pension payment	
V108	receive_agriculture	Received a payment for the sale of agricultural goods	
V109	pay_utilities	Paid a utility bill	
V110	remittances	Made or received a domestic remittance payment	
V111	mobileowner	Owns a mobile phone	
V112	internetaccess	Internet access	
V113	anydigpayment	Made or received a digital payment	
V114	merchantpay_dig	Made a digital merchant payment	

total: 114



**ECONOMY: Economy****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 8    Range: -    Format: character

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**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_col.dta**Overview**

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**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>

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**ECONOMYCODE: Economy Code****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 3    Range: -    Format: character

**Others****NOTES**

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

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**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 111233342    Maximum: 210967271  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111233342 - 210967271    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

## WGT: Weight

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0.304952189838082 Maximum: 3.55594221690875

Type: Continuous Decimal: 15 Width: 17 Range: 0.304952189838082 - 3.55594221690875 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

## FEMALE: Respondent is female

Data file: micro\_col.dta

### Overview

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

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	female	540	54%
2	male	460	46%

## AGE: Respondent age

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 15 Maximum: 89

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 89 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
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15	15	11	1.1%
16	16	18	1.8%
17	17	12	1.2%
18	18	23	2.3%
19	19	30	3%
20	20	32	3.2%
21	21	33	3.3%
22	22	16	1.6%
23	23	30	3%
24	24	35	3.5%
25	25	29	2.9%
26	26	24	2.4%
27	27	26	2.6%
28	28	32	3.2%
29	29	26	2.6%
30	30	30	3%
31	31	22	2.2%
32	32	26	2.6%
33	33	21	2.1%
34	34	23	2.3%
35	35	28	2.8%
36	36	23	2.3%
37	37	23	2.3%
38	38	20	2%
39	39	14	1.4%
40	40	28	2.8%
41	41	11	1.1%
42	42	15	1.5%
43	43	16	1.6%
44	44	10	1%
45	45	18	1.8%
46	46	9	0.9%
47	47	12	1.2%
48	48	9	0.9%
49	49	12	1.2%
50	50	14	1.4%
51	51	9	0.9%
52	52	10	1%
53	53	11	1.1%

54	54	10	1%
55	55	19	1.9%
56	56	16	1.6%
57	57	13	1.3%
58	58	14	1.4%
59	59	14	1.4%
60	60	15	1.5%
61	61	4	0.4%
62	62	16	1.6%
63	63	9	0.9%
64	64	6	0.6%
65	65	11	1.1%
66	66	5	0.5%
67	67	5	0.5%
68	68	6	0.6%
69	69	4	0.4%
70	70	7	0.7%
71	71	4	0.4%
72	72	6	0.6%
73	73	1	0.1%
74	74	6	0.6%
75	75	3	0.3%
76	76	1	0.1%
77	77	4	0.4%
78	78	4	0.4%
79	79	1	0.1%
80	80	0	0%
81	81	1	0.1%
82	82	1	0.1%
83	83	1	0.1%
84	84	0	0%
85	85	0	0%
86	86	0	0%
87	87	0	0%
88	88	1	0.1%
89	89	1	0.1%
90	90	0	0%
91	91	0	0%
92	92	0	0%

93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

## EDUC: Respondent education level

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 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	167	16.7%
2	completed secondary school	653	65.3%
3	completed tertiary education or more	171	17.1%
4	(dk)	7	0.7%
5	(rf)	2	0.2%

## INC\_Q: Within-economy household income quintile

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 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%	149	14.9%
2	Second 20%	153	15.3%
3	Middle 20%	183	18.3%
4	Fourth 20%	234	23.4%



5	Richest 20%	281	28.1%
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## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 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	824	82.4%
2	out of the workforce	176	17.6%

## ACCOUNT: Has an account

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	327	32.7%
1	yes	673	67.3%

## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	367	36.7%
1	yes	633	63.3%

### 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\_col.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1  
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	709	70.9%
1	yes	291	29.1%

### 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\_col.dta**Overview**

Valid: 467    Invalid: 533    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	349	74.7%
2	no	118	25.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		533	

**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\_col.dta**Overview**

Valid: 467    Invalid: 533    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	84	18%
2	no	383	82%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		533	

**Others**

## NOTES

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

**FIN2: Has a debit card****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	362	36.2%
2	no	633	63.3%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

**Others**

## NOTES

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

**FIN4: Used a debit card****Data file:** micro\_col.dta**Overview**

Valid: 362   Invalid: 638   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	213	58.8%
2	no	149	41.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		638	

**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\_col.dta

### Overview

Valid: 213 Invalid: 787 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	185	86.9%
2	no	28	13.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		787	

### Others

#### NOTES

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

## FIN5: Used a mobile phone or internet to access account

Data file: micro\_col.dta

### Overview

Valid: 522 Invalid: 478 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	287	55%
2	no	235	45%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		478	

## 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\_col.dta

### Overview

Valid: 522    Invalid: 478    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	301	57.7%
2	no	220	42.1%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		478	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_col.dta

### Overview

Valid: 522    Invalid: 478    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	173	33.1%
2	no	348	66.7%
3	(dk)	0	0%

4	(ref)	1	0.2%
Sysmiss		478	

## Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_col.dta

### Overview

Valid: 173    Invalid: 827    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	142	82.1%
2	no	31	17.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		827	

## 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\_col.dta

### Overview

Valid: 142    Invalid: 858    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	120	84.5%

2	no	22	15.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		858	

## Others

### NOTES

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

## FIN8B: Paid credit card balances in full

Data file: micro\_col.dta

### Overview

Valid: 173    Invalid: 827    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	103	59.5%
2	no	68	39.3%
3	(dk)	2	1.2%
4	(ref)	0	0%
Sysmiss		827	

## 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\_col.dta

### Overview

Valid: 522    Invalid: 478    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES



Value	Category	Cases	
1	yes	367	70.3%
2	no	154	29.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		478	

## 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\_col.dta

### Overview

Valid: 367   Invalid: 633   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	188	51.2%
2	no	178	48.5%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		633	

## Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_col.dta

### Overview

Valid: 522   Invalid: 478   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	387	74.1%
2	no	134	25.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		478	

### 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.

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

Data file: micro\_col.dta

### Overview

Valid: 387 Invalid: 613 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	276	71.3%
2	no	110	28.4%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		613	

### Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_col.dta

## Overview

Valid: 522 Invalid: 478 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	232	44.4%
2	no	285	54.6%
3	(dk)	1	0.2%
4	(ref)	4	0.8%
Sysmiss		478	

## FIN11\_1: Unbanked: use account without help

Data file: micro\_col.dta

## Overview

Valid: 327 Invalid: 673 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	241	73.7%
2	no	85	26%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		673	

## FIN11A: Reason for no account: too far

Data file: micro\_col.dta

## Overview

Valid: 478 Invalid: 522 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	129	27%
2	no	348	72.8%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		522	

### FIN11B: Reason for no account: too expensive

Data file: micro\_col.dta

#### Overview

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	302	63.2%
2	no	165	34.5%
3	(dk)	10	2.1%
4	(ref)	1	0.2%
Sysmiss		522	

### FIN11C: Reason for no account: lack documentation

Data file: micro\_col.dta

#### Overview

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	195	40.8%
2	no	277	57.9%
3	(dk)	5	1%
4	(ref)	1	0.2%
Sysmiss		522	

**FIN11D: Reason for no account: lack trust****Data file:** micro\_col.dta**Overview**

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	183	38.3%
2	no	288	60.3%
3	(dk)	7	1.5%
4	(ref)	0	0%
Sysmiss		522	

**FIN11E: Reason for no account: religious reasons****Data file:** micro\_col.dta**Overview**

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	43	9%
2	no	433	90.6%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		522	

**FIN11F: Reason for no account: lack money****Data file:** micro\_col.dta**Overview**

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	312	65.3%
2	no	164	34.3%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		522	

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

Data file: micro\_col.dta

#### Overview

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	131	27.4%
2	no	337	70.5%
3	(dk)	10	2.1%
4	(ref)	0	0%
Sysmiss		522	

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

Data file: micro\_col.dta

#### Overview

Valid: 478    Invalid: 522    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	152	31.8%
2	no	321	67.2%

3	(dk)	5	1%
4	(ref)	0	0%
Sysmiss		522	

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

Data file: micro\_col.dta

#### Overview

Valid: 240   Invalid: 760   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	158	65.8%
2	no	82	34.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		760	

### FIN13B: Use mobile money account to store money

Data file: micro\_col.dta

#### Overview

Valid: 240   Invalid: 760   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	120	50%
2	no	118	49.2%
3	(dk)	1	0.4%
4	(ref)	1	0.4%
Sysmiss		760	

**FIN13C: Use mobile money account to borrow money****Data file:** micro\_col.dta**Overview**

Valid: 240    Invalid: 760    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	35	14.6%
2	no	205	85.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		760	

**FIN13D: Use mobile money account without help****Data file:** micro\_col.dta**Overview**

Valid: 259    Invalid: 741    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	209	80.7%
2	no	50	19.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		741	

**FIN14\_1: Use mobile phone to pay for a purchase in-store****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	183	18.3%
2	no	817	81.7%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro\_col.dta

#### Overview

Valid: 280    Invalid: 720    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Only used cash	88	31.4%
2	Used other methods, such as a card or mobile phone	191	68.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		720	

### FIN14\_2\_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro\_col.dta

#### Overview

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

### FIN14A: Made bill payments online using the Internet

Data file: micro\_col.dta

#### Overview

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	267	26.7%
2	no	733	73.3%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_col.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	292	29.2%
2	no	708	70.8%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_col.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	221	22.1%
2	no	779	77.9%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN14C: Paid online or in cash at delivery****Data file:** micro\_col.dta**Overview**

Valid: 221    Invalid: 779    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Pay online	112	50.7%
2	In cash	71	32.1%
3	(both)	37	16.7%
4	(dk)	1	0.5%
5	(ref)	0	0%
Sysmiss		779	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19****Data file:** micro\_col.dta**Overview**

Valid: 221    Invalid: 779    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	102	46.2%
2	Paid online	116	52.5%
3	(dk)	1	0.5%
4	(ref)	2	0.9%
Sysmiss		779	

**FIN14C\_2\_CHINA: Paid online for an online purchase for the first time since 2020****Data file:** micro\_col.dta

## Overview

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

### FIN16: Saved for old age

Data file: micro\_col.dta

## Overview

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	183	18.3%
2	no	817	81.7%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN17A: Saved using an account at a financial institution

Data file: micro\_col.dta

## Overview

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	166	16.6%
2	no	833	83.3%
3	(dk)	0	0%
4	(ref)	1	0.1%

### FIN17A1: Saved using a mobile money account

Data file: micro\_col.dta

## Overview

Valid: 322 Invalid: 678 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	66	20.5%
2	no	255	79.2%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		678	

## FIN17B: Saved using an informal savings club

Data file: micro\_col.dta

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	82	8.2%
2	no	917	91.7%
3	(dk)	0	0%
4	(ref)	1	0.1%

## FIN20: Borrowed for medical purposes

Data file: micro\_col.dta

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
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1	yes	175	17.5%
2	no	824	82.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

## FIN22A: Borrowed from a financial institution

Data file: micro\_col.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	163	16.3%
2	no	837	83.7%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN22B: Borrowed from family or friends

Data file: micro\_col.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	298	29.8%
2	no	702	70.2%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_col.dta

## Overview

Valid: 82 Invalid: 918 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	20	24.4%
2	no	61	74.4%
3	(dk)	1	1.2%
4	(ref)	0	0%
Sysmiss		918	

## FIN24: Main source of emergency funds in 30 days

Data file: micro\_col.dta

## Overview

Valid: 1000 Invalid: 0 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	136	13.6%
2	Main source: Family or friends	419	41.9%
3	Main source: Money from working	135	13.5%
4	Main source: Borrowing from a bank, employer, or private lender	168	16.8%
5	Main source: Selling assets	24	2.4%
6	Main source: Some other source	57	5.7%
7	(I could not come up with the money)	17	1.7%
8	(dk)	40	4%
9	ref	4	0.4%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_col.dta

## Overview

Valid: 939 Invalid: 61 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	411	43.8%
2	Somewhat difficult	338	36%
3	Not difficult at all	181	19.3%
4	(DK)	8	0.9%
5	(ref)	1	0.1%
Sysmiss		61	

### FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_col.dta

#### Overview

Valid: 939 Invalid: 61 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	620	66%
2	Somewhat difficult	209	22.3%
3	Not difficult at all	106	11.3%
4	(I could not come up with the money)	0	0%
5	(DK)	2	0.2%
6	(ref)	2	0.2%
Sysmiss		61	

### FIN26: Sent domestic remittances

Data file: micro\_col.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES



Value	Category	Cases	
1	yes	266	26.6%
2	no	734	73.4%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN27\_1: Sent domestic remittances through an account

Data file: micro\_col.dta

### Overview

Valid: 266    Invalid: 734    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	131	49.2%
2	no	135	50.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		734	

## FIN27C1: Sent domestic remittances in cash

Data file: micro\_col.dta

### Overview

Valid: 135    Invalid: 865    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	59	43.7%
2	no	76	56.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		865	

**FIN27C2: Sent domestic remittances through an MTO****Data file:** micro\_col.dta**Overview**

Valid: 135    Invalid: 865    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	74	54.8%
2	no	61	45.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		865	

**FIN28: Received domestic remittances****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	267	26.7%
2	no	732	73.2%
3	(dk)	0	0%
4	(ref)	1	0.1%

**FIN29\_1: Received domestic remittances through an account****Data file:** micro\_col.dta**Overview**

Valid: 267    Invalid: 733    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	124	46.4%
2	no	142	53.2%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		733	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_col.dta

#### Overview

Valid: 143   Invalid: 857   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	69	48.3%
2	no	74	51.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		857	

### FIN29C2: Received domestic remittances through an MTO

Data file: micro\_col.dta

#### Overview

Valid: 143   Invalid: 857   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	65	45.5%
2	no	78	54.5%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		857	

### FIN30: Paid a utility bill

Data file: micro\_col.dta

#### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	584	58.4%
2	no	414	41.4%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

### FIN31A: Paid a utility bill using an account

Data file: micro\_col.dta

#### Overview

Valid: 584   Invalid: 416   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	223	38.2%
2	no	358	61.3%
3	(dk)	3	0.5%
4	(ref)	0	0%
Sysmiss		416	

### FIN31B: Paid a utility bill using a mobile phone

Data file: micro\_col.dta

## Overview

Valid: 584 Invalid: 416 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	146	25%
2	no	438	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		416	

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

Data file: micro\_col.dta

## Overview

Valid: 268 Invalid: 732 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	157	58.6%
2	Used other methods, such as a card or mobile phone	110	41%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		732	

## FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro\_col.dta

## Overview

Valid: 0 Invalid: 1000 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN31C: Paid a utility bill in cash****Data file:** micro\_col.dta**Overview**

Valid: 316    Invalid: 684    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	296	93.7%
2	no	20	6.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		684	

**FIN32: Received wage payments****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	359	35.9%
2	no	639	63.9%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

**FIN33: Received public sector wage payments****Data file:** micro\_col.dta**Overview**

Valid: 359    Invalid: 641    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	62	17.3%
2	no	297	82.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		641	

### FIN34A: Received wage payments into an account

Data file: micro\_col.dta

#### Overview

Valid: 359    Invalid: 641    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	213	59.3%
2	no	144	40.1%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		641	

### FIN34B: Received wage payments to a mobile phone

Data file: micro\_col.dta

#### Overview

Valid: 359    Invalid: 641    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	49	13.6%
2	no	306	85.2%

3	(dk)	3	0.8%
4	(ref)	1	0.3%
Sysmiss		641	

### FIN34D: Received wage payments in cash

Data file: micro\_col.dta

#### Overview

Valid: 131   Invalid: 869   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	118	90.1%
2	no	13	9.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		869	

### FIN34E: Received wage payments to a card

Data file: micro\_col.dta

#### Overview

Valid: 13   Invalid: 987   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	4	30.8%
2	no	9	69.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		987	



**FIN35: Received wage payments into an account or to a phone or a card and paid higher t****Data file:** micro\_col.dta**Overview**

Valid: 232    Invalid: 768    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	28	12.1%
2	no	202	87.1%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		768	

**FIN37: Received a government transfer****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	203	20.3%
2	no	796	79.6%
3	(dk)	1	0.1%
4	(ref)	0	0%

**FIN38: Received a government pension****Data file:** micro\_col.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	46	4.6%
2	no	953	95.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

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

Data file: micro\_col.dta

#### Overview

Valid: 223    Invalid: 777    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	133	59.6%
2	no	90	40.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		777	

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

Data file: micro\_col.dta

#### Overview

Valid: 223    Invalid: 777    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	72	32.3%
2	no	151	67.7%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		777	

### FIN39D: Received a government transfer or pension in cash

Data file: micro\_col.dta

#### Overview

Valid: 69 Invalid: 931 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	25	36.2%
2	no	43	62.3%
3	(dk)	1	1.4%
4	(ref)	0	0%
Sysmiss		931	

### FIN39E: Received a government transfer or pension to a card

Data file: micro\_col.dta

#### Overview

Valid: 44 Invalid: 956 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	4	9.1%
2	no	39	88.6%
3	(dk)	1	2.3%
4	(ref)	0	0%
Sysmiss		956	

### FIN42: Received an agricultural payment

Data file: micro\_col.dta

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	39	3.9%
2	no	961	96.1%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN45: Financially most worried

Data file: micro\_col.dta

## Overview

Valid: 853 Invalid: 147 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	252	29.5%
2	Medical cost	239	28%
3	Bills	170	19.9%
4	Education	189	22.2%
5	(DK)	2	0.2%
6	(ref)	1	0.1%
Sysmiss		147	

## FIN42A: Grow own crops or raise livestock

Data file: micro\_col.dta

## Overview

Valid: 39 Invalid: 961 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	30	76.9%
2	No	9	23.1%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		961	

### FIN43A: Received an agricultural payment into an account

Data file: micro\_col.dta

#### Overview

Valid: 39 Invalid: 961 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	11	28.2%
2	no	28	71.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		961	

### FIN43B: Received an agricultural payment to a mobile phone

Data file: micro\_col.dta

#### Overview

Valid: 39 Invalid: 961 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	7.7%

2	no	36	92.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		961	

## FIN43D: Received an agricultural payment in cash

Data file: micro\_col.dta

### Overview

Valid: 27   Invalid: 973   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	21	77.8%
2	no	6	22.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		973	

## FIN43E: Received an agricultural payment to a card

Data file: micro\_col.dta

### Overview

Valid: 6   Invalid: 994   Minimum: 2   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	6	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		994	

**FIN44A: Financially worried: old age****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   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	488	48.8%
2	Somewhat worried	346	34.6%
3	Not worried at all	161	16.1%
4	(Does not apply)	0	0%
5	(DK)	4	0.4%
6	(ref)	1	0.1%

**FIN44B: Financially worried: medical cost****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   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	537	53.7%
2	Somewhat worried	284	28.4%
3	Not worried at all	172	17.2%
4	(Does not apply)	0	0%
5	(DK)	7	0.7%
6	(ref)	0	0%

**FIN44C: Financially worried: bills****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   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	448	44.8%
2	Somewhat worried	345	34.5%
3	Not worried at all	203	20.3%
4	(Does not apply)	0	0%
5	(DK)	4	0.4%
6	(ref)	0	0%

## FIN44D: Financially worried: education

Data file: micro\_col.dta

### Overview

Valid: 1000    Invalid: 0    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	404	40.4%
2	Somewhat worried	259	25.9%
3	Not worried at all	308	30.8%
4	(Does not apply)	24	2.4%
5	(DK)	5	0.5%
6	(ref)	0	0%

## FIN45\_1: Financially worried due to COVID-19

Data file: micro\_col.dta

### Overview

Valid: 1000    Invalid: 0    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	544	54.4%
2	Somewhat worried	304	30.4%
3	Not worried at all	149	14.9%
4	(DK)	1	0.1%
5	(ref)	2	0.2%

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_col.dta

### Overview

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

## SAVED: Saved in the past year

Data file: micro\_col.dta

### Overview

Valid: 1000    Invalid: 0    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 1    Range: 0 - 1    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	584	58.4%
1	yes	416	41.6%

## BORROWED: Borrowed in the past year

Data file: micro\_col.dta

### Overview

Valid: 1000    Invalid: 0    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 1    Range: 0 - 1    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	484	48.4%

1	yes	516	51.6%
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## RECEIVE\_WAGES: Received a wage payment

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 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	232	23.2%
2	received payments in cash only	118	11.8%
3	received payments using other methods	9	0.9%
4	did not receive payments	639	63.9%
5	dk/ref	2	0.2%

### Others

#### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 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	142	14.2%
2	received payments in cash only	25	2.5%
3	received payments using other methods	36	3.6%
4	did not receive payments	796	79.6%
5	dk/ref	1	0.1%

## 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\_col.dta

#### Overview

Valid: 1000 Invalid: 0 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	37	3.7%
2	received payments in cash only	1	0.1%
3	received payments using other methods	8	0.8%
4	did not receive payments	953	95.3%
5	dk/ref	1	0.1%

### RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro\_col.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	12	1.2%
2	received payments in cash only	21	2.1%
3	received payments using other methods	6	0.6%
4	did not receive payments	961	96.1%
5	dk/ref	0	0%

## 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\_col.dta

#### Overview

Valid: 1000 Invalid: 0 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	268	26.8%
2	made payments in cash only	296	29.6%
3	made payments using other methods	20	2%
4	did not make payments	414	41.4%
5	dk/ref	2	0.2%

## 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\_col.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	sent/received through an account	190	19%
2	sent/received through an otc transaction	105	10.5%
3	sent/received in cash only	44	4.4%

4	sent/received using other methods	58	5.8%
5	did not send/receive	603	60.3%
6	dk/ref	0	0%

## 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\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	951	95.1%
2	no	49	4.9%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_col.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	733	73.3%
2	no	265	26.5%
3	(dk)	2	0.2%
4	(ref)	0	0%

**ANYDIGPAYMENT: Made or received a digital payment****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	390	39%
1	yes	610	61%

**MERCHANTPAY\_DIG: Made a digital merchant payment****Data file:** micro\_col.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	713	71.3%
1	yes	287	28.7%

# study\_resources

## 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  
 authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
 language English  
 filename FINDEX\_2021\_report.pdf

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## 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.xlsx

---

## other\_materials

### Micro 2021 Indicator Stata do-file

---

title Micro 2021 Indicator Stata do-file  
 language English  
 filename micro2021\_indicators.do

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