

# 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

CRI\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Costa Rica	CRI

### 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 Costa Rica is 1001.

#### 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
2021-09-23	2021-11-05

#### 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

Name	Affiliation	Email	URL
Global Findex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>
Saniya Ansar	World Bank	sansar1@worldbank.org	
Jijun Wang	World Bank	jwang36@worldbank.org	

## 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\_CRI\_2021\_FINDEX\_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_cri.dta</b> 2021 Global Findex - Costa Rica Microdata	1001	113



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

2021 Global Findex - Costa Rica Microdata

Cases: 1001

variables: 113

**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	fin1_1a	Opened first account to receive a wage payment	
V14	fin1_1b	Opened first account to receive money from the government	
V15	fin2	Has a debit card	
V16	fin4	Used a debit card	
V17	fin4a	Used a debit card in-store	
V18	fin5	Used a mobile phone or internet to access account	
V19	fin6	Used a mobile phone or internet to check account balance	
V20	fin7	Has a credit card	
V21	fin8	Used a credit card	
V22	fin8a	Used a credit card in-store	
V23	fin8b	Paid credit card balances in full	
V24	fin9	Made any deposit into the account	
V25	fin9a	Make deposits into the account two or more times per month	
V26	fin10	Withdrew from the account	
V27	fin10a	Withdrew from the account two or more times per month	
V28	fin10b	Used account to store money	
V29	fin11_1	Unbanked: use account without help	
V30	fin11a	Reason for no account: too far	
V31	fin11b	Reason for no account: too expensive	
V32	fin11c	Reason for no account: lack documentation	
V33	fin11d	Reason for no account: lack trust	
V34	fin11e	Reason for no account: religious reasons	
V35	fin11f	Reason for no account: lack money	
V36	fin11g	Reason for no account: family member already has one	
V37	fin11h	Reason for no account: no need for financial services	



ID	Name	Label	Question
V38	fin13a	Use mobile money account two or more times a month	
V39	fin13b	Use mobile money account to store money	
V40	fin13c	Use mobile money account to borrow money	
V41	fin13d	Use mobile money account without help	
V42	fin14_1	Use mobile phone to pay for a purchase in-store	
V43	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V44	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V45	fin14a	Made bill payments online using the Internet	
V46	fin14a1	Send money to a relative or friend online using the Internet	
V47	fin14b	Bought something online using the Internet	
V48	fin14c	Paid online or in cash at delivery	
V49	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V50	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V51	fin16	Saved for old age	
V52	fin17a	Saved using an account at a financial institution	
V53	fin17a1	Saved using a mobile money account	
V54	fin17b	Saved using an informal savings club	
V55	fin20	Borrowed for medical purposes	
V56	fin22a	Borrowed from a financial institution	
V57	fin22b	Borrowed from family or friends	
V58	fin22c	Borrowed from an informal savings club	
V59	fin24	Main source of emergency funds in 30 days	
V60	fin24a	Difficulty of emergency funds in 30 days	
V61	fin24b	Difficulty of emergency funds in 7 days	
V62	fin26	Sent domestic remittances	
V63	fin27_1	Sent domestic remittances through an account	
V64	fin27c1	Sent domestic remittances in cash	
V65	fin27c2	Sent domestic remittances through an MTO	
V66	fin28	Received domestic remittances	
V67	fin29_1	Received domestic remittances through an account	
V68	fin29c1	Received domestic remittances in cash	
V69	fin29c2	Received domestic remittances through an MTO	
V70	fin30	Paid a utility bill	
V71	fin31a	Paid a utility bill using an account	
V72	fin31b	Paid a utility bill using a mobile phone	
V73	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V74	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V75	fin31c	Paid a utility bill in cash	
V76	fin32	Received wage payments	
V77	fin33	Received public sector wage payments	
V78	fin34a	Received wage payments into an account	
V79	fin34b	Received wage payments to a mobile phone	
V80	fin34d	Received wage payments in cash	
V81	fin34e	Received wage payments to a card	
V82	fin35	Received wage payments into an account or to a phone or a card and paid higher t	

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

total: 113



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

Valid: 1001    Invalid: 0  
 Type: Discrete    Width: 10    Range: -    Format: character

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

Valid: 0    Invalid: 1001    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\_cri.dta**Overview**

Valid: 1001    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\_cri.dta**Overview**

Valid: 1001    Invalid: 0    Minimum: 111116354    Maximum: 211103979  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111116354 - 211103979    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

### WGT: Weight

Data file: micro\_cri.dta

#### Overview

Valid: 1001 Invalid: 0 Minimum: 0.238234108215962 Maximum: 3.0399610310481

Type: Continuous Decimal: 15 Width: 17 Range: 0.238234108215962 - 3.0399610310481 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

### FEMALE: Respondent is female

Data file: micro\_cri.dta

#### Overview

Valid: 1001 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	505	50.4%
2	male	496	49.6%

### AGE: Respondent age

Data file: micro\_cri.dta

#### Overview

Valid: 997 Invalid: 4 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	2	0.2%
16	16	6	0.6%
17	17	3	0.3%
18	18	23	2.3%
19	19	22	2.2%
20	20	19	1.9%
21	21	14	1.4%
22	22	25	2.5%
23	23	19	1.9%
24	24	15	1.5%
25	25	20	2%
26	26	11	1.1%
27	27	22	2.2%
28	28	24	2.4%
29	29	18	1.8%
30	30	42	4.2%
31	31	16	1.6%
32	32	14	1.4%
33	33	18	1.8%
34	34	13	1.3%
35	35	19	1.9%
36	36	31	3.1%
37	37	10	1%
38	38	17	1.7%
39	39	19	1.9%
40	40	29	2.9%
41	41	19	1.9%
42	42	15	1.5%
43	43	13	1.3%
44	44	15	1.5%
45	45	21	2.1%
46	46	16	1.6%
47	47	23	2.3%
48	48	27	2.7%
49	49	18	1.8%
50	50	24	2.4%
51	51	14	1.4%
52	52	12	1.2%
53	53	15	1.5%

54	54	7	0.7%
55	55	17	1.7%
56	56	13	1.3%
57	57	14	1.4%
58	58	21	2.1%
59	59	13	1.3%
60	60	29	2.9%
61	61	15	1.5%
62	62	13	1.3%
63	63	8	0.8%
64	64	8	0.8%
65	65	18	1.8%
66	66	13	1.3%
67	67	12	1.2%
68	68	13	1.3%
69	69	6	0.6%
70	70	12	1.2%
71	71	5	0.5%
72	72	6	0.6%
73	73	6	0.6%
74	74	5	0.5%
75	75	3	0.3%
76	76	7	0.7%
77	77	3	0.3%
78	78	5	0.5%
79	79	1	0.1%
80	80	3	0.3%
81	81	2	0.2%
82	82	0	0%
83	83	6	0.6%
84	84	1	0.1%
85	85	2	0.2%
86	86	3	0.3%
87	87	1	0.1%
88	88	1	0.1%
89	89	2	0.2%
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%
Sysmiss		4	

## EDUC: Respondent education level

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	279	27.9%
2	completed secondary school	429	42.9%
3	completed tertiary education or more	290	29%
4	(dk)	2	0.2%
5	(rf)	1	0.1%

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

Data file: micro\_cri.dta

### Overview

Valid: 1001   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%	172	17.2%
2	Second 20%	159	15.9%
3	Middle 20%	179	17.9%



4	Fourth 20%	213	21.3%
5	Richest 20%	278	27.8%

## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	737	73.6%
2	out of the workforce	264	26.4%

## ACCOUNT: Has an account

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	250	25%
1	yes	751	75%

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

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	250	25%
1	yes	751	75%

**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.

**FIN1\_1A: Opened first account to receive a wage payment**

Data file: micro\_cri.dta

**Overview**

Valid: 590    Invalid: 411    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	399	67.6%
2	no	191	32.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		411	

**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\_cri.dta

## Overview

Valid: 590    Invalid: 411    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	114	19.3%
2	no	475	80.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		411	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_cri.dta

## Overview

Valid: 1001    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	609	60.8%
2	no	388	38.8%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

## Others

### NOTES

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

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

Valid: 609    Invalid: 392    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	455	74.7%
2	no	153	25.1%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		392	

**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\_cri.dta**Overview**

Valid: 455    Invalid: 546    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	380	83.5%
2	no	74	16.3%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		546	

**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\_cri.dta**Overview**

Valid: 710    Invalid: 291    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	415	58.5%
2	no	294	41.4%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		291	

**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\_cri.dta**Overview**

Valid: 710    Invalid: 291    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	441	62.1%
2	no	268	37.7%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		291	

## Others

### NOTES

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

### FIN7: Has a credit card

Data file: micro\_cri.dta

#### Overview

Valid: 710    Invalid: 291    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	217	30.6%
2	no	492	69.3%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		291	

## Others

### NOTES

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

### FIN8: Used a credit card

Data file: micro\_cri.dta

#### Overview

Valid: 217    Invalid: 784    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	186	85.7%
2	no	31	14.3%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		784	

## 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\_cri.dta

### Overview

Valid: 186 Invalid: 815 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	162	87.1%
2	no	24	12.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		815	

## 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\_cri.dta

### Overview

Valid: 217 Invalid: 784 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	163	75.1%

2	no	50	23%
3	(dk)	2	0.9%
4	(ref)	2	0.9%
Sysmiss		784	

## 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\_cri.dta

### Overview

Valid: 710    Invalid: 291    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	518	73%
2	no	189	26.6%
3	(dk)	1	0.1%
4	(ref)	2	0.3%
Sysmiss		291	

## 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\_cri.dta

### Overview

Valid: 518    Invalid: 483    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	336	64.9%
2	no	178	34.4%
3	(dk)	3	0.6%
4	(ref)	1	0.2%
Sysmiss		483	

### Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_cri.dta

### Overview

Valid: 710 Invalid: 291 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	508	71.5%
2	no	200	28.2%
3	(dk)	0	0%
4	(ref)	2	0.3%
Sysmiss		291	

### 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\_cri.dta

## Overview

Valid: 508   Invalid: 493   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	377	74.2%
2	no	131	25.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		493	

## Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_cri.dta

## Overview

Valid: 710   Invalid: 291   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	427	60.1%
2	no	278	39.2%
3	(dk)	0	0%
4	(ref)	5	0.7%
Sysmiss		291	

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

Data file: micro\_cri.dta

## Overview

Valid: 250   Invalid: 751   Minimum: 1   Maximum: 2

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	175	70%
2	no	75	30%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		751	

**FIN11A: Reason for no account: too far**

Data file: micro\_cri.dta

**Overview**Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	73	25.1%
2	no	217	74.6%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		710	

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

Data file: micro\_cri.dta

**Overview**Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	146	50.2%

2	no	138	47.4%
3	(dk)	7	2.4%
4	(ref)	0	0%
Sysmiss		710	

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

Data file: micro\_cri.dta

#### Overview

Valid: 291    Invalid: 710    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	102	35.1%
2	no	189	64.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		710	

### FIN11D: Reason for no account: lack trust

Data file: micro\_cri.dta

#### Overview

Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	96	33%
2	no	192	66%
3	(dk)	3	1%
4	(ref)	0	0%
Sysmiss		710	

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

Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	27	9.3%
2	no	263	90.4%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		710	

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

Valid: 291    Invalid: 710    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	56%
2	no	128	44%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		710	

**FIN11G: Reason for no account: family member already has one****Data file:** micro\_cri.dta**Overview**

Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	96	33%
2	no	187	64.3%
3	(dk)	8	2.7%
4	(ref)	0	0%
Sysmiss		710	

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

Data file: micro\_cri.dta

#### Overview

Valid: 291    Invalid: 710    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	78	26.8%
2	no	210	72.2%
3	(dk)	3	1%
4	(ref)	0	0%
Sysmiss		710	

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

Data file: micro\_cri.dta

#### Overview

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Data file: micro\_cri.dta

#### Overview

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 1001    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	269	26.9%
2	no	731	73%
3	(dk)	0	0%
4	(ref)	1	0.1%

**FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19****Data file:** micro\_cri.dta**Overview**

Valid: 478    Invalid: 523    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	122	25.5%
2	Used other methods, such as a card or mobile phone	354	74.1%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		523	

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

Data file: micro\_cri.dta

### Overview

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

## FIN14A: Made bill payments online using the Internet

Data file: micro\_cri.dta

### Overview

Valid: 1001    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	398	39.8%
2	no	600	59.9%
3	(dk)	0	0%
4	(ref)	3	0.3%

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

Data file: micro\_cri.dta

### Overview

Valid: 1001    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	384	38.4%
2	no	615	61.4%
3	(dk)	0	0%
4	(ref)	2	0.2%

## FIN14B: Bought something online using the Internet

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	258	25.8%
2	no	740	73.9%
3	(dk)	0	0%
4	(ref)	3	0.3%

## FIN14C: Paid online or in cash at delivery

Data file: micro\_cri.dta

### Overview

Valid: 258   Invalid: 743   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	192	74.4%
2	In cash	31	12%
3	(both)	34	13.2%
4	(dk)	0	0%
5	(ref)	1	0.4%
Sysmiss		743	

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

Valid: 258    Invalid: 743    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	84	32.6%
2	Paid online	169	65.5%
3	(dk)	2	0.8%
4	(ref)	3	1.2%
Sysmiss		743	

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

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN16: Saved for old age****Data file:** micro\_cri.dta**Overview**

Valid: 1001    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	289	28.9%
2	no	709	70.8%
3	(dk)	0	0%
4	(ref)	3	0.3%

**FIN17A: Saved using an account at a financial institution****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	293	29.3%
2	no	704	70.3%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

**FIN17A1: Saved using a mobile money account****Data file:** micro\_cri.dta**Overview**

Valid: 0   Invalid: 1001   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

**FIN17B: Saved using an informal savings club****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	101	10.1%
2	no	898	89.7%
3	(dk)	0	0%
4	(ref)	2	0.2%

**FIN20: Borrowed for medical purposes****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	97	9.7%
2	no	902	90.1%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

**FIN22A: Borrowed from a financial institution****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	112	11.2%
2	no	886	88.5%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

**FIN22B: Borrowed from family or friends****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	193	19.3%
2	no	806	80.5%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_cri.dta

### Overview

Valid: 101    Invalid: 900    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	9	8.9%
2	no	91	90.1%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		900	

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

Data file: micro\_cri.dta

### Overview

Valid: 1001    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	234	23.4%
2	Main source: Family or friends	352	35.2%
3	Main source: Money from working	115	11.5%
4	Main source: Borrowing from a bank, employer, or private lender	103	10.3%
5	Main source: Selling assets	17	1.7%
6	Main source: Some other source	69	6.9%

7	(I could not come up with the money)	63	6.3%
8	(dk)	31	3.1%
9	ref	17	1.7%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_cri.dta

### Overview

Valid: 890    Invalid: 111    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	323	36.3%
2	Somewhat difficult	321	36.1%
3	Not difficult at all	230	25.8%
4	(DK)	11	1.2%
5	(ref)	5	0.6%
Sysmiss		111	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_cri.dta

### Overview

Valid: 890    Invalid: 111    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	522	58.7%
2	Somewhat difficult	184	20.7%
3	Not difficult at all	173	19.4%
4	(I could not come up with the money)	3	0.3%
5	(DK)	5	0.6%
6	(ref)	3	0.3%
Sysmiss		111	

**FIN26: Sent domestic remittances****Data file:** micro\_cri.dta**Overview**

Valid: 1001   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	228	22.8%
2	no	770	76.9%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

**FIN27\_1: Sent domestic remittances through an account****Data file:** micro\_cri.dta**Overview**

Valid: 228   Invalid: 773   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	147	64.5%
2	no	81	35.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		773	

**FIN27C1: Sent domestic remittances in cash****Data file:** micro\_cri.dta**Overview**

Valid: 81   Invalid: 920   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	48.1%
2	no	42	51.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		920	

### FIN27C2: Sent domestic remittances through an MTO

Data file: micro\_cri.dta

#### Overview

Valid: 81    Invalid: 920    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	43	53.1%
2	no	38	46.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		920	

### FIN28: Received domestic remittances

Data file: micro\_cri.dta

#### Overview

Valid: 1001    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	232	23.2%
2	no	765	76.4%



3	(dk)	2	0.2%
4	(ref)	2	0.2%

## FIN29\_1: Received domestic remittances through an account

Data file: micro\_cri.dta

### Overview

Valid: 232 Invalid: 769 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	144	62.1%
2	no	87	37.5%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		769	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_cri.dta

### Overview

Valid: 88 Invalid: 913 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	50	56.8%
2	no	38	43.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		913	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_cri.dta

## Overview

Valid: 88 Invalid: 913 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	31	35.2%
2	no	56	63.6%
3	(dk)	1	1.1%
4	(ref)	0	0%
Sysmiss		913	

## FIN30: Paid a utility bill

Data file: micro\_cri.dta

## Overview

Valid: 1001 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	616	61.5%
2	no	384	38.4%
3	(dk)	0	0%
4	(ref)	1	0.1%

## FIN31A: Paid a utility bill using an account

Data file: micro\_cri.dta

## Overview

Valid: 616 Invalid: 385 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
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1	yes	298	48.4%
2	no	318	51.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		385	

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

Data file: micro\_cri.dta

#### Overview

Valid: 616 Invalid: 385 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	244	39.6%
2	no	372	60.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		385	

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

Data file: micro\_cri.dta

#### Overview

Valid: 337 Invalid: 664 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	114	33.8%
2	Used other methods, such as a card or mobile phone	219	65%
3	(dk)	1	0.3%
4	(ref)	3	0.9%
Sysmiss		664	

**FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202****Data file:** micro\_cri.dta**Overview**

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 279    Invalid: 722    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	242	86.7%
2	no	37	13.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		722	

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

Valid: 1001    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	370	37%
2	no	630	62.9%
3	(dk)	0	0%
4	(ref)	1	0.1%

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

Valid: 370    Invalid: 631    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	75	20.3%
2	no	294	79.5%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		631	

**FIN34A: Received wage payments into an account****Data file:** micro\_cri.dta**Overview**

Valid: 370    Invalid: 631    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	266	71.9%
2	no	102	27.6%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		631	

**FIN34B: Received wage payments to a mobile phone****Data file:** micro\_cri.dta**Overview**

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN34D: Received wage payments in cash****Data file:** micro\_cri.dta**Overview**

Valid: 104    Invalid: 897    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	81	77.9%
2	no	23	22.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		897	

**FIN34E: Received wage payments to a card****Data file:** micro\_cri.dta**Overview**

Valid: 23    Invalid: 978    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	9	39.1%
2	no	12	52.2%
3	(dk)	1	4.3%
4	(ref)	1	4.3%
Sysmiss		978	

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

Valid: 275    Invalid: 726    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	31	11.3%
2	no	244	88.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		726	

### FIN37: Received a government transfer

Data file: micro\_cri.dta

#### Overview

Valid: 1001   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	99	9.9%
2	no	901	90%
3	(dk)	1	0.1%
4	(ref)	0	0%

### FIN38: Received a government pension

Data file: micro\_cri.dta

#### Overview

Valid: 1001   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	107	10.7%
2	no	892	89.1%
3	(dk)	2	0.2%

4	(ref)	0	0%
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### FIN39A: Received a government transfer or pension into an account

Data file: micro\_cri.dta

#### Overview

Valid: 188    Invalid: 813    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	136	72.3%
2	no	49	26.1%
3	(dk)	1	0.5%
4	(ref)	2	1.1%
Sysmiss		813	

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

Data file: micro\_cri.dta

#### Overview

Valid: 0    Invalid: 1001    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Data file: micro\_cri.dta

#### Overview

Valid: 52    Invalid: 949    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	4	7.7%
2	no	47	90.4%
3	(dk)	0	0%



4	(ref)	1	1.9%
Sysmiss		949	

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

Data file: micro\_cri.dta

#### Overview

Valid: 48 Invalid: 953 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	11	22.9%
2	no	36	75%
3	(dk)	0	0%
4	(ref)	1	2.1%
Sysmiss		953	

### FIN42: Received an agricultural payment

Data file: micro\_cri.dta

#### Overview

Valid: 1001 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	53	5.3%
2	no	947	94.6%
3	(dk)	0	0%
4	(ref)	1	0.1%

### FIN42A: Grow own crops or raise livestock

Data file: micro\_cri.dta

## Overview

Valid: 53   Invalid: 948   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	38	71.7%
2	No	15	28.3%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		948	

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

Data file: micro\_cri.dta

## Overview

Valid: 1001   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	426	42.6%
2	Somewhat worried	363	36.3%
3	Not worried at all	211	21.1%
4	(DK)	0	0%
5	(ref)	1	0.1%

## FIN43A: Received an agricultural payment into an account

Data file: micro\_cri.dta

## Overview

Valid: 53   Invalid: 948   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	27	50.9%
2	no	26	49.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		948	

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

Data file: micro\_cri.dta

#### Overview

Valid: 0 Invalid: 1001 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN43D: Received an agricultural payment in cash

Data file: micro\_cri.dta

#### Overview

Valid: 26 Invalid: 975 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	18	69.2%
2	no	8	30.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

### FIN43E: Received an agricultural payment to a card

Data file: micro\_cri.dta

#### Overview

Valid: 8 Invalid: 993 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	8	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		993	

### FIN44A: Financially worried: old age

Data file: micro\_cri.dta

#### Overview

Valid: 1001   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	390	39%
2	Somewhat worried	351	35.1%
3	Not worried at all	255	25.5%
4	(Does not apply)	0	0%
5	(DK)	3	0.3%
6	(ref)	2	0.2%

### FIN44B: Financially worried: medical cost

Data file: micro\_cri.dta

#### Overview

Valid: 1001   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	417	41.7%

2	Somewhat worried	325	32.5%
3	Not worried at all	254	25.4%
4	(Does not apply)	0	0%
5	(DK)	3	0.3%
6	(ref)	2	0.2%

## FIN44C: Financially worried: bills

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	337	33.7%
2	Somewhat worried	357	35.7%
3	Not worried at all	304	30.4%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	3	0.3%

## FIN44D: Financially worried: education

Data file: micro\_cri.dta

### Overview

Valid: 1001   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	255	25.5%
2	Somewhat worried	234	23.4%
3	Not worried at all	491	49.1%
4	(Does not apply)	19	1.9%
5	(DK)	0	0%

6	(ref)	2	0.2%
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## FIN45: Financially most worried

Data file: micro\_cri.dta

### Overview

Valid: 767 Invalid: 234 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	227	29.6%
2	Medical cost	234	30.5%
3	Bills	189	24.6%
4	Education	109	14.2%
5	(DK)	5	0.7%
6	(ref)	3	0.4%
Sysmiss		234	

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_cri.dta

### Overview

Valid: 0 Invalid: 1001 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## SAVED: Saved in the past year

Data file: micro\_cri.dta

### Overview

Valid: 1001 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	473	47.3%

1	yes	528	52.7%
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## **BORROWED: Borrowed in the past year**

Data file: micro\_cri.dta

### **Overview**

Valid: 1001   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	576	57.5%
1	yes	425	42.5%

## **RECEIVE\_WAGES: Received a wage payment**

Data file: micro\_cri.dta

### **Overview**

Valid: 1001   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	275	27.5%
2	received payments in cash only	81	8.1%
3	received payments using other methods	14	1.4%
4	did not receive payments	630	62.9%
5	dk/ref	1	0.1%

### **Others**

#### NOTES

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

## **RECEIVE\_TRANSFERS: Received a government transfer payment**

Data file: micro\_cri.dta

## Overview

Valid: 1001 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	82	8.2%
2	received payments in cash only	4	0.4%
3	received payments using other methods	13	1.3%
4	did not receive payments	901	90%
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\_cri.dta

## Overview

Valid: 1001 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	81	8.1%
2	received payments in cash only	0	0%
3	received payments using other methods	26	2.6%
4	did not receive payments	892	89.1%
5	dk/ref	2	0.2%

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

Data file: micro\_cri.dta

## Overview

Valid: 1001 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	27	2.7%
2	received payments in cash only	18	1.8%
3	received payments using other methods	8	0.8%
4	did not receive payments	947	94.6%
5	dk/ref	1	0.1%

**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\_cri.dta

**Overview**

Valid: 1001    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	298	29.8%
2	made payments in cash only	242	24.2%
3	made payments using other methods	76	7.6%
4	did not make payments	384	38.4%
5	dk/ref	1	0.1%

**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\_cri.dta

## Overview

Valid: 1001   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	sent/received through an account	214	21.4%
2	sent/received through an otc transaction	48	4.8%
3	sent/received in cash only	43	4.3%
4	sent/received using other methods	37	3.7%
5	did not send/receive	654	65.3%
6	dk/ref	5	0.5%

## 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\_cri.dta

## Overview

Valid: 1001   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	967	96.6%
2	no	34	3.4%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_cri.dta

## Overview

Valid: 1001   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	856	85.5%
2	no	142	14.2%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_cri.dta

### Overview

Valid: 1001    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	330	33%
1	yes	671	67%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_cri.dta

### Overview

Valid: 1001    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	528	52.7%
1	yes	473	47.3%

# 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

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

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