

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

HRV_2021_FINDEX_v02_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Croatia	HRV

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.

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.

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 Croatia 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
2021-09-30	2021-11-09

DATA COLLECTION MODE

Landline and mobile telephone

DATA COLLECTION NOTES

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

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, Dorothea 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

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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_HRV_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

Data file	Cases	variables
micro_hrv.dta 2021 Global Findex - Croatia Microdata	1001	113

Data file: micro_hrv.dta

2021 Global Findex - Croatia 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_hrv.dta**Overview**

Valid: 1001 Invalid: 0
 Type: Discrete Width: 7 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_hrv.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>

ECONOMYCODE: Economy Code**Data file:** micro_hrv.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

WPID_RANDOM: Gallup World Poll identifier**Data file:** micro_hrv.dta**Overview**

Valid: 1001 Invalid: 0 Minimum: 111118552 Maximum: 211033264
 Type: Continuous Decimal: 0 Width: 9 Range: 111118552 - 211033264 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_hrv.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 0.257350073246939 Maximum: 3.22511507708921

Type: Continuous Decimal: 15 Width: 17 Range: 0.257350073246939 - 3.22511507708921 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_hrv.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	601	60%
2	male	400	40%

AGE: Respondent age

Data file: micro_hrv.dta

Overview

Valid: 995 Invalid: 6 Minimum: 15 Maximum: 95

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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15	15	4	0.4%
16	16	7	0.7%
17	17	11	1.1%
18	18	10	1%
19	19	10	1%
20	20	13	1.3%
21	21	8	0.8%
22	22	13	1.3%
23	23	18	1.8%
24	24	6	0.6%
25	25	13	1.3%
26	26	11	1.1%
27	27	11	1.1%
28	28	14	1.4%
29	29	9	0.9%
30	30	13	1.3%
31	31	13	1.3%
32	32	20	2%
33	33	9	0.9%
34	34	11	1.1%
35	35	10	1%
36	36	15	1.5%
37	37	17	1.7%
38	38	15	1.5%
39	39	16	1.6%
40	40	28	2.8%
41	41	23	2.3%
42	42	14	1.4%
43	43	15	1.5%
44	44	12	1.2%
45	45	17	1.7%
46	46	22	2.2%
47	47	21	2.1%
48	48	17	1.7%
49	49	23	2.3%
50	50	26	2.6%
51	51	15	1.5%
52	52	20	2%
53	53	13	1.3%

54	54	17	1.7%
55	55	23	2.3%
56	56	17	1.7%
57	57	11	1.1%
58	58	23	2.3%
59	59	16	1.6%
60	60	27	2.7%
61	61	10	1%
62	62	21	2.1%
63	63	23	2.3%
64	64	20	2%
65	65	20	2%
66	66	19	1.9%
67	67	16	1.6%
68	68	19	1.9%
69	69	12	1.2%
70	70	28	2.8%
71	71	12	1.2%
72	72	10	1%
73	73	6	0.6%
74	74	8	0.8%
75	75	14	1.4%
76	76	6	0.6%
77	77	7	0.7%
78	78	8	0.8%
79	79	1	0.1%
80	80	12	1.2%
81	81	3	0.3%
82	82	5	0.5%
83	83	4	0.4%
84	84	3	0.3%
85	85	3	0.3%
86	86	1	0.1%
87	87	2	0.2%
88	88	2	0.2%
89	89	0	0%
90	90	2	0.2%
91	91	0	0%
92	92	0	0%

93	93	0	0%
94	94	0	0%
95	95	1	0.1%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%
Sysmiss		6	

EDUC: Respondent education level

Data file: micro_hrv.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	104	10.4%
2	completed secondary school	519	51.8%
3	completed tertiary education or more	373	37.3%
4	(dk)	1	0.1%
5	(rf)	4	0.4%

INC_Q: Within-economy household income quintile

Data file: micro_hrv.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%	130	13%
2	Second 20%	173	17.3%
3	Middle 20%	201	20.1%

4	Fourth 20%	243	24.3%
5	Richest 20%	254	25.4%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_hrv.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	584	58.3%
2	out of the workforce	417	41.7%

ACCOUNT: Has an account

Data file: micro_hrv.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	48	4.8%
1	yes	953	95.2%

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_hrv.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	48	4.8%
1	yes	953	95.2%

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_hrv.dta**Overview**

Valid: 908 Invalid: 93 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	768	84.6%
2	no	137	15.1%
3	(dk)	3	0.3%
4	(ref)	0	0%
Sysmiss		93	

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_hrv.dta

Overview

Valid: 908 Invalid: 93 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	95	10.5%
2	no	813	89.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		93	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_hrv.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	760	75.9%
2	no	235	23.5%
3	(dk)	4	0.4%
4	(ref)	2	0.2%

Others

NOTES

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

FIN4: Used a debit card**Data file:** micro_hrv.dta**Overview**

Valid: 760 Invalid: 241 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	633	83.3%
2	no	127	16.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		241	

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_hrv.dta**Overview**

Valid: 633 Invalid: 368 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	605	95.6%
2	no	27	4.3%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		368	

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_hrv.dta**Overview**

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	507	54%
2	no	429	45.7%
3	(dk)	1	0.1%
4	(ref)	2	0.2%
Sysmiss		62	

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_hrv.dta**Overview**

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	653	69.5%
2	no	280	29.8%
3	(dk)	2	0.2%
4	(ref)	4	0.4%
Sysmiss		62	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_hrv.dta

Overview

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	440	46.9%
2	no	494	52.6%
3	(dk)	2	0.2%
4	(ref)	3	0.3%
Sysmiss		62	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_hrv.dta

Overview

Valid: 440 Invalid: 561 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	354	80.5%
2	no	84	19.1%
3	(dk)	2	0.5%

4	(ref)	0	0%
Sysmiss		561	

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_hrv.dta

Overview

Valid: 354 Invalid: 647 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	324	91.5%
2	no	30	8.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		647	

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_hrv.dta

Overview

Valid: 440 Invalid: 561 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	410	93.2%

2	no	30	6.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		561	

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_hrv.dta

Overview

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	859	91.5%
2	no	72	7.7%
3	(dk)	5	0.5%
4	(ref)	3	0.3%
Sysmiss		62	

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_hrv.dta

Overview

Valid: 859 Invalid: 142 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	317	36.9%
2	no	531	61.8%
3	(dk)	11	1.3%
4	(ref)	0	0%
Sysmiss		142	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_hrv.dta

Overview

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	857	91.3%
2	no	79	8.4%
3	(dk)	1	0.1%
4	(ref)	2	0.2%
Sysmiss		62	

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_hrv.dta

Overview

Valid: 857 Invalid: 144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	704	82.1%
2	no	132	15.4%
3	(dk)	20	2.3%
4	(ref)	1	0.1%
Sysmiss		144	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_hrv.dta

Overview

Valid: 939 Invalid: 62 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	836	89%
2	no	85	9.1%
3	(dk)	5	0.5%
4	(ref)	13	1.4%
Sysmiss		62	

FIN11_1: Unbanked: use account without help

Data file: micro_hrv.dta

Overview

Valid: 48 Invalid: 953 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26	54.2%
2	no	18	37.5%
3	(dk)	4	8.3%
4	(ref)	0	0%
Sysmiss		953	

FIN11A: Reason for no account: too far

Data file: micro_hrv.dta

OverviewValid: 62 Invalid: 939 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric**Questions and instructions**

CATEGORIES

Value	Category	Cases	
1	yes	1	1.6%
2	no	58	93.5%
3	(dk)	2	3.2%
4	(ref)	1	1.6%
Sysmiss		939	

FIN11B: Reason for no account: too expensive

Data file: micro_hrv.dta

OverviewValid: 62 Invalid: 939 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric**Questions and instructions**

CATEGORIES

Value	Category	Cases	
1	yes	19	30.6%

2	no	37	59.7%
3	(dk)	5	8.1%
4	(ref)	1	1.6%
Sysmiss		939	

FIN11C: Reason for no account: lack documentation

Data file: micro_hrv.dta

Overview

Valid: 62 Invalid: 939 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	6.5%
2	no	56	90.3%
3	(dk)	1	1.6%
4	(ref)	1	1.6%
Sysmiss		939	

FIN11D: Reason for no account: lack trust

Data file: micro_hrv.dta

Overview

Valid: 62 Invalid: 939 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16	25.8%
2	no	42	67.7%
3	(dk)	3	4.8%
4	(ref)	1	1.6%
Sysmiss		939	

FIN11E: Reason for no account: religious reasons**Data file:** micro_hrv.dta**Overview**

Valid: 62 Invalid: 939 Minimum: 2 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	60	96.8%
3	(dk)	1	1.6%
4	(ref)	1	1.6%
Sysmiss		939	

FIN11F: Reason for no account: lack money**Data file:** micro_hrv.dta**Overview**

Valid: 62 Invalid: 939 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	24	38.7%
2	no	36	58.1%
3	(dk)	1	1.6%
4	(ref)	1	1.6%
Sysmiss		939	

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

Valid: 62 Invalid: 939 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	28	45.2%
2	no	31	50%
3	(dk)	1	1.6%
4	(ref)	2	3.2%
Sysmiss		939	

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

Data file: micro_hrv.dta

Overview

Valid: 62 Invalid: 939 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	41	66.1%
2	no	18	29%
3	(dk)	1	1.6%
4	(ref)	2	3.2%
Sysmiss		939	

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

Data file: micro_hrv.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_hrv.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_hrv.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_hrv.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_hrv.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	259	25.9%
2	no	737	73.6%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19**Data file:** micro_hrv.dta**Overview**

Valid: 718 Invalid: 283 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	81	11.3%
2	Used other methods, such as a card or mobile phone	633	88.2%
3	(dk)	3	0.4%
4	(ref)	1	0.1%
Sysmiss		283	

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

Data file: micro_hrv.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_hrv.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	516	51.5%
2	no	481	48.1%
3	(dk)	0	0%
4	(ref)	4	0.4%

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

Data file: micro_hrv.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	325	32.5%
2	no	669	66.8%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

FIN14B: Bought something online using the Internet

Data file: micro_hrv.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	497	49.7%
2	no	496	49.6%
3	(dk)	3	0.3%
4	(ref)	5	0.5%

FIN14C: Paid online or in cash at delivery

Data file: micro_hrv.dta

Overview

Valid: 497 Invalid: 504 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	222	44.7%
2	In cash	173	34.8%
3	(both)	99	19.9%
4	(dk)	1	0.2%
5	(ref)	2	0.4%
Sysmiss		504	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19**Data file:** micro_hrv.dta**Overview**

Valid: 497 Invalid: 504 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	166	33.4%
2	Paid online	315	63.4%
3	(dk)	14	2.8%
4	(ref)	2	0.4%
Sysmiss		504	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020**Data file:** micro_hrv.dta**Overview**

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

FIN16: Saved for old age**Data file:** micro_hrv.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	387	38.7%
2	no	598	59.7%
3	(dk)	8	0.8%
4	(ref)	8	0.8%

FIN17A: Saved using an account at a financial institution**Data file:** micro_hrv.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	306	30.6%
2	no	679	67.8%
3	(dk)	5	0.5%
4	(ref)	11	1.1%

FIN17A1: Saved using a mobile money account**Data file:** micro_hrv.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_hrv.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	81	8.1%
2	no	904	90.3%
3	(dk)	7	0.7%
4	(ref)	9	0.9%

FIN20: Borrowed for medical purposes**Data file:** micro_hrv.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	56	5.6%
2	no	939	93.8%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

FIN22A: Borrowed from a financial institution**Data file:** micro_hrv.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	105	10.5%
2	no	890	88.9%
3	(dk)	2	0.2%
4	(ref)	4	0.4%

FIN22B: Borrowed from family or friends**Data file:** micro_hrv.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	159	15.9%
2	no	835	83.4%
3	(dk)	3	0.3%
4	(ref)	4	0.4%

FIN22C: Borrowed from an informal savings club

Data file: micro_hrv.dta

Overview

Valid: 81 Invalid: 920 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3	3.7%
2	no	77	95.1%
3	(dk)	1	1.2%
4	(ref)	0	0%
Sysmiss		920	

FIN24: Main source of emergency funds in 30 days

Data file: micro_hrv.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	273	27.3%
2	Main source: Family or friends	246	24.6%
3	Main source: Money from working	200	20%
4	Main source: Borrowing from a bank, employer, or private lender	73	7.3%
5	Main source: Selling assets	5	0.5%
6	Main source: Some other source	26	2.6%

7	(I could not come up with the money)	113	11.3%
8	(dk)	51	5.1%
9	ref	14	1.4%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_hrv.dta

Overview

Valid: 823 Invalid: 178 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	131	15.9%
2	Somewhat difficult	222	27%
3	Not difficult at all	452	54.9%
4	(DK)	16	1.9%
5	(ref)	2	0.2%
Sysmiss		178	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_hrv.dta

Overview

Valid: 823 Invalid: 178 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	243	29.5%
2	Somewhat difficult	160	19.4%
3	Not difficult at all	397	48.2%
4	(I could not come up with the money)	6	0.7%
5	(DK)	15	1.8%
6	(ref)	2	0.2%
Sysmiss		178	

FIN26: Sent domestic remittances**Data file:** micro_hrv.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	254	25.4%
2	no	734	73.3%
3	(dk)	6	0.6%
4	(ref)	7	0.7%

FIN27_1: Sent domestic remittances through an account**Data file:** micro_hrv.dta**Overview**

Valid: 254 Invalid: 747 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	189	74.4%
2	no	64	25.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		747	

FIN27C1: Sent domestic remittances in cash**Data file:** micro_hrv.dta**Overview**

Valid: 65 Invalid: 936 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	41	63.1%
2	no	23	35.4%
3	(dk)	1	1.5%
4	(ref)	0	0%
Sysmiss		936	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_hrv.dta

Overview

Valid: 65 Invalid: 936 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	26.2%
2	no	48	73.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		936	

FIN28: Received domestic remittances

Data file: micro_hrv.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	185	18.5%
2	no	800	79.9%

3	(dk)	8	0.8%
4	(ref)	8	0.8%

FIN29_1: Received domestic remittances through an account

Data file: micro_hrv.dta

Overview

Valid: 185 Invalid: 816 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	117	63.2%
2	no	67	36.2%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		816	

FIN29C1: Received domestic remittances in cash

Data file: micro_hrv.dta

Overview

Valid: 68 Invalid: 933 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55	80.9%
2	no	13	19.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		933	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_hrv.dta

Overview

Valid: 68 Invalid: 933 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7	10.3%
2	no	61	89.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		933	

FIN30: Paid a utility bill

Data file: micro_hrv.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	792	79.1%
2	no	199	19.9%
3	(dk)	3	0.3%
4	(ref)	7	0.7%

FIN31A: Paid a utility bill using an account

Data file: micro_hrv.dta

Overview

Valid: 792 Invalid: 209 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	468	59.1%
2	no	322	40.7%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		209	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_hrv.dta

Overview

Valid: 792 Invalid: 209 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	50.4%
2	no	393	49.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		209	

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

Data file: micro_hrv.dta

Overview

Valid: 565 Invalid: 436 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	92	16.3%
2	Used other methods, such as a card or mobile phone	464	82.1%
3	(dk)	7	1.2%
4	(ref)	2	0.4%
Sysmiss		436	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202**Data file:** micro_hrv.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_hrv.dta**Overview**

Valid: 227 Invalid: 774 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	210	92.5%
2	no	17	7.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		774	

FIN32: Received wage payments**Data file:** micro_hrv.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	575	57.4%
2	no	414	41.4%
3	(dk)	3	0.3%
4	(ref)	9	0.9%

FIN33: Received public sector wage payments**Data file:** micro_hrv.dta**Overview**

Valid: 575 Invalid: 426 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	160	27.8%
2	no	412	71.7%
3	(dk)	1	0.2%
4	(ref)	2	0.3%
Sysmiss		426	

FIN34A: Received wage payments into an account**Data file:** micro_hrv.dta**Overview**

Valid: 575 Invalid: 426 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	550	95.7%
2	no	24	4.2%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		426	

FIN34B: Received wage payments to a mobile phone**Data file:** micro_hrv.dta**Overview**

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

FIN34D: Received wage payments in cash**Data file:** micro_hrv.dta**Overview**

Valid: 25 Invalid: 976 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	52%
2	no	11	44%
3	(dk)	1	4%
4	(ref)	0	0%
Sysmiss		976	

FIN34E: Received wage payments to a card**Data file:** micro_hrv.dta**Overview**

Valid: 12 Invalid: 989 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	16.7%
2	no	8	66.7%
3	(dk)	2	16.7%
4	(ref)	0	0%
Sysmiss		989	

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

Valid: 552 Invalid: 449 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	160	29%
2	no	365	66.1%
3	(dk)	24	4.3%
4	(ref)	3	0.5%
Sysmiss		449	

FIN37: Received a government transfer

Data file: micro_hrv.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	159	15.9%
2	no	829	82.8%
3	(dk)	5	0.5%
4	(ref)	8	0.8%

FIN38: Received a government pension

Data file: micro_hrv.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	272	27.2%
2	no	722	72.1%
3	(dk)	1	0.1%

4	(ref)	6	0.6%
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FIN39A: Received a government transfer or pension into an account

Data file: micro_hrv.dta

Overview

Valid: 361 Invalid: 640 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	322	89.2%
2	no	39	10.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		640	

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

Data file: micro_hrv.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_hrv.dta

Overview

Valid: 39 Invalid: 962 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7	17.9%
2	no	31	79.5%
3	(dk)	1	2.6%

4	(ref)	0	0%
Sysmiss		962	

FIN39E: Received a government transfer or pension to a card

Data file: micro_hrv.dta

Overview

Valid: 32 Invalid: 969 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	6.3%
2	no	28	87.5%
3	(dk)	1	3.1%
4	(ref)	1	3.1%
Sysmiss		969	

FIN42: Received an agricultural payment

Data file: micro_hrv.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	33	3.3%
2	no	962	96.1%
3	(dk)	0	0%
4	(ref)	6	0.6%

FIN42A: Grow own crops or raise livestock

Data file: micro_hrv.dta

Overview

Valid: 33 Invalid: 968 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	25	75.8%
2	No	8	24.2%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		968	

FIN45_1: Financially worried due to COVID-19

Data file: micro_hrv.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	199	19.9%
2	Somewhat worried	286	28.6%
3	Not worried at all	483	48.3%
4	(DK)	4	0.4%
5	(ref)	29	2.9%

FIN43A: Received an agricultural payment into an account

Data file: micro_hrv.dta

Overview

Valid: 33 Invalid: 968 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	33.3%
2	no	22	66.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		968	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_hrv.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_hrv.dta

Overview

Valid: 22 Invalid: 979 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	18	81.8%
2	no	3	13.6%
3	(dk)	1	4.5%
4	(ref)	0	0%
Sysmiss		979	

FIN43E: Received an agricultural payment to a card

Data file: micro_hrv.dta

Overview

Valid: 4 Invalid: 997 Minimum: 2 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 2 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	3	75%
3	(dk)	0	0%
4	(ref)	1	25%
Sysmiss		997	

FIN44A: Financially worried: old age

Data file: micro_hrv.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	261	26.1%
2	Somewhat worried	300	30%
3	Not worried at all	421	42.1%
4	(Does not apply)	1	0.1%
5	(DK)	17	1.7%
6	(ref)	1	0.1%

FIN44B: Financially worried: medical cost

Data file: micro_hrv.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	278	27.8%

2	Somewhat worried	264	26.4%
3	Not worried at all	443	44.3%
4	(Does not apply)	1	0.1%
5	(DK)	14	1.4%
6	(ref)	1	0.1%

FIN44C: Financially worried: bills

Data file: micro_hrv.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	173	17.3%
2	Somewhat worried	203	20.3%
3	Not worried at all	614	61.3%
4	(Does not apply)	0	0%
5	(DK)	9	0.9%
6	(ref)	2	0.2%

FIN44D: Financially worried: education

Data file: micro_hrv.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	81	8.1%
2	Somewhat worried	110	11%
3	Not worried at all	628	62.7%
4	(Does not apply)	172	17.2%
5	(DK)	7	0.7%

6	(ref)	3	0.3%
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FIN45: Financially most worried

Data file: micro_hrv.dta

Overview

Valid: 530 Invalid: 471 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	180	34%
2	Medical cost	192	36.2%
3	Bills	82	15.5%
4	Education	21	4%
5	(DK)	51	9.6%
6	(ref)	4	0.8%
Sysmiss		471	

FIN45_1_CHINA: Financial worry

Data file: micro_hrv.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_hrv.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	487	48.7%

1	yes	514	51.3%
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BORROWED: Borrowed in the past year

Data file: micro_hrv.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	484	48.4%
1	yes	517	51.6%

RECEIVE_WAGES: Received a wage payment

Data file: micro_hrv.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	552	55.1%
2	received payments in cash only	13	1.3%
3	received payments using other methods	10	1%
4	did not receive payments	414	41.4%
5	dk/ref	12	1.2%

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_hrv.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	147	14.7%
2	received payments in cash only	4	0.4%
3	received payments using other methods	8	0.8%
4	did not receive payments	829	82.8%
5	dk/ref	13	1.3%

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_hrv.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	245	24.5%
2	received payments in cash only	5	0.5%
3	received payments using other methods	22	2.2%
4	did not receive payments	722	72.1%
5	dk/ref	7	0.7%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_hrv.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	11	1.1%
2	received payments in cash only	18	1.8%
3	received payments using other methods	4	0.4%
4	did not receive payments	962	96.1%
5	dk/ref	6	0.6%

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_hrv.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	468	46.8%
2	made payments in cash only	210	21%
3	made payments using other methods	114	11.4%
4	did not make payments	199	19.9%
5	dk/ref	10	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_hrv.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	234	23.4%
2	sent/received through an otc transaction	18	1.8%
3	sent/received in cash only	71	7.1%
4	sent/received using other methods	20	2%
5	did not send/receive	644	64.3%
6	dk/ref	14	1.4%

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_hrv.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	991	99%
2	no	10	1%
3	(dk)	0	0%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_hrv.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	942	94.1%
2	no	56	5.6%
3	(dk)	0	0%
4	(ref)	3	0.3%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_hrv.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	81	8.1%
1	yes	920	91.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_hrv.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	268	26.8%
1	yes	733	73.2%

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

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
