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
DOM_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Dominican Republic	DOM

STUDY TYPE
Other Household Survey [hh/oth]

SERIES INFORMATION
The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of 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 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.

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

The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of 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 Findex is an indispensable resource for financial service practitioners, policy makers, researchers, and development professionals.

KIND OF DATA
Observation data/ratings [obs]

UNIT OF ANALYSIS
Individual

Version

VERSION DESCRIPTION
Version 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 Findex 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 Dominican Republic is 1000.

WEIGHTING
Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

data_collection

DATES OF DATA COLLECTION

Start	End
2021-08-01	2021-08-30

DATA COLLECTION MODE
Face-to-face [f2f]

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	Link
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	Link

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_DOM_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_dom.dta 2021 Global Findex - Dominican Republic Microdata	1000	114

Data file	Cases	variables
micro_dom.dta 2021 Global Findex - Dominican Republic Microdata	1000	114

Data file: micro_dom.dta

2021 Global Findex - Dominican Republic Microdata

Cases:	1000
variables:	114

variables

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

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

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

total: 114

ECONOMY: Economy

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 18   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	250	25%
2	Urban	750	75%

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_dom.dta

Overview

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

Others

NOTES

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

WPID_RANDOM: Gallup World Poll identifier

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111118629   Maximum: 210820285
Type: Continuous   Decimal: 0   Width: 9   Range: 111118629 - 210820285   Format: Numeric

Others

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

WGT: Weight

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.300843305391104   Maximum: 2.90218870020056
Type: Continuous   Decimal: 15   Width: 17   Range: 0.300843305391104 - 2.90218870020056   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	618	61.8%
2	male	382	38.2%

AGE: Respondent age

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 92
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 92   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	13	1.3%
16	16	15	1.5%
17	17	14	1.4%
18	18	27	2.7%
19	19	13	1.3%
20	20	24	2.4%
21	21	15	1.5%
22	22	19	1.9%
23	23	27	2.7%
24	24	15	1.5%
25	25	22	2.2%
26	26	22	2.2%
27	27	24	2.4%
28	28	21	2.1%
29	29	19	1.9%
30	30	29	2.9%
31	31	20	2%
32	32	23	2.3%
33	33	21	2.1%
34	34	18	1.8%
35	35	18	1.8%
36	36	19	1.9%
37	37	23	2.3%
38	38	21	2.1%
39	39	13	1.3%
40	40	19	1.9%
41	41	15	1.5%
42	42	13	1.3%
43	43	19	1.9%
44	44	13	1.3%
45	45	10	1%
46	46	12	1.2%

47	47	12	1.2%
48	48	13	1.3%
49	49	14	1.4%
50	50	22	2.2%
51	51	10	1%
52	52	14	1.4%
53	53	13	1.3%
54	54	19	1.9%
55	55	23	2.3%
56	56	11	1.1%
57	57	14	1.4%
58	58	13	1.3%
59	59	8	0.8%
60	60	22	2.2%
61	61	15	1.5%
62	62	14	1.4%
63	63	16	1.6%
64	64	10	1%
65	65	12	1.2%
66	66	7	0.7%
67	67	9	0.9%
68	68	12	1.2%
69	69	4	0.4%
70	70	11	1.1%
71	71	12	1.2%
72	72	7	0.7%
73	73	9	0.9%
74	74	5	0.5%
75	75	7	0.7%
76	76	8	0.8%
77	77	4	0.4%
78	78	2	0.2%
79	79	3	0.3%
80	80	4	0.4%
81	81	1	0.1%
82	82	9	0.9%
83	83	2	0.2%
84	84	1	0.1%
85	85	4	0.4%

86	86	2	0.2%
87	87	1	0.1%
88	88	1	0.1%
89	89	1	0.1%
90	90	1	0.1%
91	91	1	0.1%
92	92	1	0.1%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

EDUC: Respondent education level

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	361	36.1%
2	completed secondary school	483	48.3%
3	completed tertiary education or more	108	10.8%
4	(dk)	15	1.5%
5	(rf)	33	3.3%

INC_Q: Within-economy household income quintile

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	179	17.9%
2	Second 20%	187	18.7%
3	Middle 20%	174	17.4%
4	Fourth 20%	209	20.9%
5	Richest 20%	251	25.1%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	689	68.9%
2	out of the workforce	311	31.1%

ACCOUNT: Has an account

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	444	44.4%

| 1 | yes | 556 | 55.6% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	461	46.1%
1	yes	539	53.9%

Others

NOTES

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

ACCOUNT_MOB: Has a mobile money account

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	924	92.4%
1	yes	76	7.6%

Others

NOTES

Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database.

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_dom.dta

Overview

Valid: 388   Invalid: 612   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	212	54.6%
2	no	172	44.3%
3	(dk)	1	0.3%
4	(ref)	3	0.8%
Sysmiss		612	

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_dom.dta

Overview

Valid: 388   Invalid: 612   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	60	15.5%
2	no	326	84%

3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		612	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	319	31.9%
2	no	675	67.5%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_dom.dta

Overview

Valid: 319   Invalid: 681   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	133	41.7%

2	no	186	58.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		681	

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_dom.dta

Overview

Valid: 133   Invalid: 867   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	97	72.9%
2	no	36	27.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		867	

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_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	111	24.1%
2	no	346	75.1%
3	(dk)	2	0.4%
4	(ref)	2	0.4%
Sysmiss		539	

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_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	164	35.6%
2	no	297	64.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		539	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	121	26.2%
2	no	339	73.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		539	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_dom.dta

Overview

Valid: 121   Invalid: 879   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	87	71.9%
2	no	34	28.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		879	

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_dom.dta

Overview

Valid: 87   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	56	64.4%
2	no	31	35.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		913	

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_dom.dta

Overview

Valid: 121   Invalid: 879   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	71	58.7%
2	no	48	39.7%
3	(dk)	0	0%
4	(ref)	2	1.7%
Sysmiss		879	

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_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	291	63.1%
2	no	163	35.4%
3	(dk)	5	1.1%
4	(ref)	2	0.4%
Sysmiss		539	

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_dom.dta

Overview

Valid: 291   Invalid: 709   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	148	50.9%
2	no	141	48.5%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		709	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	268	58.1%
2	no	188	40.8%
3	(dk)	2	0.4%
4	(ref)	3	0.7%
Sysmiss		539	

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_dom.dta

Overview

Valid: 268   Invalid: 732   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	179	66.8%
2	no	89	33.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		732	

Others

FIN10B: Used account to store money

Data file: micro_dom.dta

Overview

Valid: 461   Invalid: 539   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	218	47.3%
2	no	241	52.3%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		539	

FIN11_1: Unbanked: use account without help

Data file: micro_dom.dta

Overview

Valid: 444   Invalid: 556   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	316	71.2%
2	no	122	27.5%
3	(dk)	2	0.5%
4	(ref)	4	0.9%
Sysmiss		556	

FIN11A: Reason for no account: too far

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	137	25.4%
2	no	387	71.8%
3	(dk)	5	0.9%
4	(ref)	10	1.9%
Sysmiss		461	

FIN11B: Reason for no account: too expensive

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	225	41.7%
2	no	292	54.2%
3	(dk)	14	2.6%
4	(ref)	8	1.5%
Sysmiss		461	

FIN11C: Reason for no account: lack documentation

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	165	30.6%
2	no	352	65.3%
3	(dk)	6	1.1%
4	(ref)	16	3%
Sysmiss		461	

FIN11D: Reason for no account: lack trust

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	153	28.4%
2	no	357	66.2%
3	(dk)	11	2%
4	(ref)	18	3.3%
Sysmiss		461	

FIN11E: Reason for no account: religious reasons

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   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	15%
2	no	449	83.3%

3	(dk)	3	0.6%
4	(ref)	6	1.1%
Sysmiss		461	

FIN11F: Reason for no account: lack money

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	240	44.5%
2	no	291	54%
3	(dk)	3	0.6%
4	(ref)	5	0.9%
Sysmiss		461	

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

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	180	33.4%
2	no	328	60.9%
3	(dk)	25	4.6%
4	(ref)	6	1.1%
Sysmiss		461	

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

Data file: micro_dom.dta

Overview

Valid: 539   Invalid: 461   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	128	23.7%
2	no	386	71.6%
3	(dk)	10	1.9%
4	(ref)	15	2.8%
Sysmiss		461	

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

Data file: micro_dom.dta

Overview

Valid: 57   Invalid: 943   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29	50.9%
2	no	28	49.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		943	

FIN13B: Use mobile money account to store money

Data file: micro_dom.dta

Overview

Valid: 57   Invalid: 943   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	29.8%
2	no	40	70.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		943	

FIN13C: Use mobile money account to borrow money

Data file: micro_dom.dta

Overview

Valid: 57   Invalid: 943   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	12.3%
2	no	50	87.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		943	

FIN13D: Use mobile money account without help

Data file: micro_dom.dta

Overview

Valid: 59   Invalid: 941   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39	66.1%
2	no	19	32.2%

3	(dk)	1	1.7%
4	(ref)	0	0%
Sysmiss		941	

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

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61	6.1%
2	no	937	93.7%
3	(dk)	0	0%
4	(ref)	2	0.2%

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

Data file: micro_dom.dta

Overview

Valid: 144   Invalid: 856   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	69	47.9%
2	Used other methods, such as a card or mobile phone	71	49.3%
3	(dk)	3	2.1%
4	(ref)	1	0.7%
Sysmiss		856	

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

Data file: micro_dom.dta

Overview

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

FIN14A: Made bill payments online using the Internet

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	93	9.3%
2	no	901	90.1%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

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

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	79	7.9%
2	no	917	91.7%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN14B: Bought something online using the Internet

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	72	7.2%
2	no	922	92.2%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

FIN14C: Paid online or in cash at delivery

Data file: micro_dom.dta

Overview

Valid: 72   Invalid: 928   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	38	52.8%
2	In cash	26	36.1%
3	(both)	8	11.1%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		928	

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

Data file: micro_dom.dta

Overview

Valid: 72   Invalid: 928   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	39	54.2%
2	Paid online	30	41.7%
3	(dk)	2	2.8%
4	(ref)	1	1.4%
Sysmiss		928	

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

Data file: micro_dom.dta

Overview

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

FIN16: Saved for old age

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	124	12.4%
2	no	872	87.2%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN17A: Saved using an account at a financial institution

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	136	13.6%
2	no	863	86.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

▍ FIN17A1: Saved using a mobile money account

Data file: micro_dom.dta

Overview

Valid: 77   Invalid: 923   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	22.1%
2	no	59	76.6%
3	(dk)	1	1.3%
4	(ref)	0	0%
Sysmiss		923	

▍ FIN17B: Saved using an informal savings club

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	98	9.8%
2	no	897	89.7%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

FIN20: Borrowed for medical purposes

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	246	24.6%
2	no	753	75.3%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	195	19.5%
2	no	803	80.3%
3	(dk)	0	0%
4	(ref)	2	0.2%

FIN22B: Borrowed from family or friends

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	246	24.6%
2	no	751	75.1%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN22C: Borrowed from an informal savings club

Data file: micro_dom.dta

Overview

Valid: 98   Invalid: 902   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	52	53.1%
2	no	46	46.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		902	

FIN24: Main source of emergency funds in 30 days

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 9
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 9   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	92	9.2%
2	Main source: Family or friends	367	36.7%
3	Main source: Money from working	88	8.8%
4	Main source: Borrowing from a bank, empoyer, or private lender	284	28.4%
5	Main source: Selling assets	22	2.2%
6	Main source: Some other source	24	2.4%

7	(I could not come up with the money)	45	4.5%
8	(dk)	36	3.6%
9	ref	42	4.2%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_dom.dta

Overview

Valid: 877   Invalid: 123   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	375	42.8%
2	Somewhat difficult	274	31.2%
3	Not difficult at all	214	24.4%
4	(DK)	7	0.8%
5	(ref)	7	0.8%
Sysmiss		123	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_dom.dta

Overview

Valid: 877   Invalid: 123   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	480	54.7%
2	Somewhat difficult	227	25.9%
3	Not difficult at all	151	17.2%
4	(I could not come up with the money)	1	0.1%
5	(DK)	5	0.6%
6	(ref)	13	1.5%
Sysmiss		123	

FIN26: Sent domestic remittances

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	186	18.6%
2	no	810	81%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN27_1: Sent domestic remittances through an account

Data file: micro_dom.dta

Overview

Valid: 186   Invalid: 814   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	29.6%
2	no	131	70.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		814	

FIN27C1: Sent domestic remittances in cash

Data file: micro_dom.dta

Overview

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

Questions and instructions

Value	Category	Cases	
1	yes	73	55.7%
2	no	58	44.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		869	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_dom.dta

Overview

Valid: 131   Invalid: 869   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	42	32.1%
2	no	87	66.4%
3	(dk)	2	1.5%
4	(ref)	0	0%
Sysmiss		869	

FIN28: Received domestic remittances

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	294	29.4%
2	no	705	70.5%

| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 1 | 0.1% |

FIN29_1: Received domestic remittances through an account

Data file: micro_dom.dta

Overview

Valid: 294   Invalid: 706   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	91	31%
2	no	203	69%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		706	

FIN29C1: Received domestic remittances in cash

Data file: micro_dom.dta

Overview

Valid: 203   Invalid: 797   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	49.8%
2	no	101	49.8%
3	(dk)	0	0%
4	(ref)	1	0.5%
Sysmiss		797	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_dom.dta

Overview

Valid: 203   Invalid: 797   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51	25.1%
2	no	152	74.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		797	

FIN30: Paid a utility bill

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	528	52.8%
2	no	469	46.9%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN31A: Paid a utility bill using an account

Data file: micro_dom.dta

Overview

Valid: 528   Invalid: 472   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	100	18.9%
2	no	424	80.3%
3	(dk)	1	0.2%
4	(ref)	3	0.6%
Sysmiss		472	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_dom.dta

Overview

Valid: 528   Invalid: 472   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	42	8%
2	no	484	91.7%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		472	

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

Data file: micro_dom.dta

Overview

Valid: 106   Invalid: 894   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	68	64.2%
2	Used other methods, such as a card or mobile phone	31	29.2%
3	(dk)	5	4.7%
4	(ref)	2	1.9%
Sysmiss		894	

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

Data file: micro_dom.dta

Overview

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

FIN31C: Paid a utility bill in cash

Data file: micro_dom.dta

Overview

Valid: 422   Invalid: 578   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	384	91%
2	no	35	8.3%
3	(dk)	3	0.7%
4	(ref)	0	0%
Sysmiss		578	

FIN32: Received wage payments

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	271	27.1%
2	no	723	72.3%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

FIN33: Received public sector wage payments

Data file: micro_dom.dta

Overview

Valid: 271   Invalid: 729   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	75	27.7%
2	no	195	72%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		729	

FIN34A: Received wage payments into an account

Data file: micro_dom.dta

Overview

Valid: 271   Invalid: 729   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	139	51.3%
2	no	130	48%
3	(dk)	2	0.7%
4	(ref)	0	0%
Sysmiss		729	

FIN34B: Received wage payments to a mobile phone

Data file: micro_dom.dta

Overview

Valid: 271   Invalid: 729   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	24	8.9%
2	no	246	90.8%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		729	

FIN34D: Received wage payments in cash

Data file: micro_dom.dta

Overview

Valid: 130   Invalid: 870   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	99	76.2%
2	no	30	23.1%
3	(dk)	0	0%
4	(ref)	1	0.8%
Sysmiss		870	

FIN34E: Received wage payments to a card

Data file: micro_dom.dta

Overview

Valid: 31   Invalid: 969   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	22.6%
2	no	23	74.2%

3	(dk)	1	3.2%
4	(ref)	0	0%
Sysmiss		969	

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

Data file: micro_dom.dta

Overview

Valid: 148   Invalid: 852   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	36	24.3%
2	no	109	73.6%
3	(dk)	2	1.4%
4	(ref)	1	0.7%
Sysmiss		852	

FIN37: Received a government transfer

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	163	16.3%
2	no	830	83%
3	(dk)	3	0.3%
4	(ref)	4	0.4%

FIN38: Received a government pension

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	52	5.2%
2	no	945	94.5%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN39A: Received a government transfer or pension into an account

Data file: micro_dom.dta

Overview

Valid: 193   Invalid: 807   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	56	29%
2	no	137	71%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		807	

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

Data file: micro_dom.dta

Overview

Valid: 193   Invalid: 807   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	3.6%
2	no	186	96.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		807	

FIN39D: Received a government transfer or pension in cash

Data file: micro_dom.dta

Overview

Valid: 135   Invalid: 865   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	5.9%
2	no	126	93.3%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		865	

FIN39E: Received a government transfer or pension to a card

Data file: micro_dom.dta

Overview

Valid: 127   Invalid: 873   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	63	49.6%
2	no	64	50.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

FIN42: Received an agricultural payment

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	24	2.4%
2	no	976	97.6%
3	(dk)	0	0%
4	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_dom.dta

Overview

Valid: 827   Invalid: 173   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	216	26.1%
2	Medical cost	348	42.1%
3	Bills	123	14.9%
4	Education	118	14.3%
5	(DK)	9	1.1%
6	(ref)	13	1.6%
Sysmiss		173	

FIN42A: Grow own crops or raise livestock

Data file: micro_dom.dta

Overview

Valid: 24   Invalid: 976   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	19	79.2%
2	No	5	20.8%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		976	

FIN43A: Received an agricultural payment into an account

Data file: micro_dom.dta

Overview

Valid: 24   Invalid: 976   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5	20.8%
2	no	18	75%
3	(dk)	0	0%
4	(ref)	1	4.2%
Sysmiss		976	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_dom.dta

Overview

Valid: 24   Invalid: 976   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

Value	Category	Cases	
1	yes	4	16.7%
2	no	19	79.2%
3	(dk)	0	0%
4	(ref)	1	4.2%
Sysmiss		976	

FIN43D: Received an agricultural payment in cash

Data file: micro_dom.dta

Overview

Valid: 17   Invalid: 983   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10	58.8%
2	no	7	41.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		983	

FIN43E: Received an agricultural payment to a card

Data file: micro_dom.dta

Overview

Valid: 7   Invalid: 993   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	14.3%
2	no	6	85.7%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		993	

FIN44A: Financially worried: old age

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	504	50.4%
2	Somewhat worried	273	27.3%
3	Not worried at all	200	20%
4	(Does not apply)	0	0%
5	(DK)	7	0.7%
6	(ref)	16	1.6%

FIN44B: Financially worried: medical cost

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	590	59%
2	Somewhat worried	234	23.4%
3	Not worried at all	139	13.9%
4	(Does not apply)	1	0.1%
5	(DK)	9	0.9%
6	(ref)	27	2.7%

FIN44C: Financially worried: bills

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	497	49.7%
2	Somewhat worried	284	28.4%
3	Not worried at all	186	18.6%
4	(Does not apply)	0	0%
5	(DK)	5	0.5%
6	(ref)	28	2.8%

FIN44D: Financially worried: education

Data file: micro_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	419	41.9%
2	Somewhat worried	228	22.8%
3	Not worried at all	301	30.1%
4	(Does not apply)	19	1.9%
5	(DK)	8	0.8%
6	(ref)	25	2.5%

FIN45_1: Financially worried due to COVID-19

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	557	55.7%
2	Somewhat worried	250	25%
3	Not worried at all	165	16.5%
4	(DK)	3	0.3%
5	(ref)	25	2.5%

FIN45_1_CHINA: Financial worry

Data file: micro_dom.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	631	63.1%
1	yes	369	36.9%

BORROWED: Borrowed in the past year

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	529	52.9%
1	yes	471	47.1%

RECEIVE_WAGES: Received a wage payment

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	148	14.8%
2	received payments in cash only	99	9.9%
3	received payments using other methods	24	2.4%
4	did not receive payments	723	72.3%
5	dk/ref	6	0.6%

Others

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	103	10.3%

2	received payments in cash only	8	0.8%
3	received payments using other methods	52	5.2%
4	did not receive payments	830	83%
5	dk/ref	7	0.7%

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_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	34	3.4%
2	received payments in cash only	0	0%
3	received payments using other methods	18	1.8%
4	did not receive payments	945	94.5%
5	dk/ref	3	0.3%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	8	0.8%
2	received payments in cash only	10	1%
3	received payments using other methods	6	0.6%

4	did not receive payments	976	97.6%
5	dk/ref	0	0%

Others

NOTES

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

▌ PAY_UTILITIES: Paid a utility bill

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	106	10.6%
2	made payments in cash only	384	38.4%
3	made payments using other methods	38	3.8%
4	did not make payments	469	46.9%
5	dk/ref	3	0.3%

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_dom.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	122	12.2%

2	sent/received through an otc transaction	76	7.6%
3	sent/received in cash only	104	10.4%
4	sent/received using other methods	94	9.4%
5	did not send/receive	599	59.9%
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_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	827	82.7%
2	no	170	17%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

INTERNETACCESS: Internet access

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	697	69.7%
2	no	299	29.9%
3	(dk)	1	0.1%

| 4 | (ref) | 3 | 0.3% |

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	591	59.1%
1	yes	409	40.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_dom.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	858	85.8%
1	yes	142	14.2%

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