

# Global Financial Inclusion (Global Findex) Database 2021

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

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

## Identification

### SURVEY ID NUMBER

GHA\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Ghana	GHA

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

The Global Index is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Phone surveys were not a viable option in 17 economies that had been part of previous Global Index surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 128,000 people in 123 economies, representing 91 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

## Coverage

### GEOGRAPHIC COVERAGE

Localities with less than 100 inhabitants were excluded from the sample. The excluded areas represent approximately 4 percent of the total population

## 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 Ghana 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
2021-07-27	2021-09-11

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): English, Ewe, Twi, Dagbani, Hausa

## questionnaires

#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

#### ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

## Access policy

### CONTACTS

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### CITATION REQUIREMENTS

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

### ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>

## Disclaimer and copyrights

### DISCLAIMER

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

## Metadata production

### DDI DOCUMENT ID

DDI\_GHA\_2021\_FINDEX\_v02\_M\_WB

### PRODUCERS

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

### DATE OF METADATA PRODUCTION

2022-12-07

### DDI DOCUMENT VERSION

Version 02 (December 2022).

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_gha.dta</b> 2021 Global Findex - Ghana Microdata	1000	120



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

2021 Global Findex - Ghana Microdata

Cases: 1000

variables: 120

**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	fin13_1a	Reason for no mobile money account: too far	
V40	fin13_1b	Reason for no mobile money account: too expensive	
V41	fin13_1c	Reason for no mobile money account: lack documentation	
V42	fin13_1d	Reason for no mobile money account: lack of money	
V43	fin13_1e	Reason for no mobile money account: use agent	
V44	fin13_1f	Reason for no mobile money account: no mobile phone	
V45	fin13a	Use mobile money account two or more times a month	
V46	fin13b	Use mobile money account to store money	
V47	fin13c	Use mobile money account to borrow money	
V48	fin13d	Use mobile money account without help	
V49	fin14_1	Use mobile phone to pay for a purchase in-store	
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V52	fin14a	Made bill payments online using the Internet	
V53	fin14a1	Send money to a relative or friend online using the Internet	
V54	fin14b	Bought something online using the Internet	
V55	fin14c	Paid online or in cash at delivery	
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V58	fin16	Saved for old age	
V59	fin17a	Saved using an account at a financial institution	
V60	fin17a1	Saved using a mobile money account	
V61	fin17b	Saved using an informal savings club	
V62	fin20	Borrowed for medical purposes	
V63	fin22a	Borrowed from a financial institution	
V64	fin22b	Borrowed from family or friends	
V65	fin22c	Borrowed from an informal savings club	
V66	fin24	Main source of emergency funds in 30 days	
V67	fin24a	Difficulty of emergency funds in 30 days	
V68	fin24b	Difficulty of emergency funds in 7 days	
V69	fin26	Sent domestic remittances	
V70	fin27_1	Sent domestic remittances through an account	
V71	fin27c1	Sent domestic remittances in cash	
V72	fin27c2	Sent domestic remittances through an MTO	
V73	fin28	Received domestic remittances	
V74	fin29_1	Received domestic remittances through an account	
V75	fin29c1	Received domestic remittances in cash	
V76	fin29c2	Received domestic remittances through an MTO	
V77	fin30	Paid a utility bill	
V78	fin31a	Paid a utility bill using an account	
V79	fin31b	Paid a utility bill using a mobile phone	
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V82	fin31c	Paid a utility bill in cash	

ID	Name	Label	Question
V83	fin32	Received wage payments	
V84	fin33	Received public sector wage payments	
V85	fin34a	Received wage payments into an account	
V86	fin34b	Received wage payments to a mobile phone	
V87	fin34d	Received wage payments in cash	
V88	fin34e	Received wage payments to a card	
V89	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V90	fin37	Received a government transfer	
V91	fin38	Received a government pension	
V92	fin39a	Received a government transfer or pension into an account	
V93	fin39b	Received a government transfer or pension to a mobile phone	
V94	fin39d	Received a government transfer or pension in cash	
V95	fin39e	Received a government transfer or pension to a card	
V96	fin42	Received an agricultural payment	
V97	fin42a	Grow own crops or raise livestock	
V98	fin43a	Received an agricultural payment into an account	
V99	fin43b	Received an agricultural payment to a mobile phone	
V100	fin43d	Received an agricultural payment in cash	
V101	fin43e	Received an agricultural payment to a card	
V102	fin44a	Financially worried: old age	
V103	fin44b	Financially worried: medical cost	
V104	fin44c	Financially worried: bills	
V105	fin44d	Financially worried: education	
V106	fin45	Financially most worried	
V107	fin45_1	Financially worried due to COVID-19	
V108	fin45_1_China	Financial worry	
V109	saved	Saved in the past year	
V110	borrowed	Borrowed in the past year	
V111	receive_wages	Received a wage payment	
V112	receive_transfers	Received a government transfer payment	
V113	receive_pension	Received a government pension payment	
V114	receive_agriculture	Received a payment for the sale of agricultural goods	
V115	pay_utilities	Paid a utility bill	
V116	remittances	Made or received a domestic remittance payment	
V117	mobileowner	Owns a mobile phone	
V118	internetaccess	Internet access	
V119	anydigpayment	Made or received a digital payment	
V120	merchantpay_dig	Made a digital merchant payment	

total: 120



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

Valid: 1000   Invalid: 0  
 Type: Discrete   Width: 5   Range: -   Format: character

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_gha.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	360	36%
2	Urban	640	64%

**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\_gha.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\_gha.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 111146058   Maximum: 211018978  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111146058 - 211018978   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

**WGT: Weight****Data file:** micro\_gha.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 0.3063255142563   Maximum: 3.76873568631552  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.3063255142563 - 3.76873568631552   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_gha.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	465	46.5%
2	male	535	53.5%

**AGE: Respondent age****Data file:** micro\_gha.dta

## Overview

Valid: 996   Invalid: 4   Minimum: 15   Maximum: 86  
 Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 86   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
15	15	17	1.7%
16	16	9	0.9%
17	17	28	2.8%
18	18	30	3%
19	19	34	3.4%
20	20	39	3.9%
21	21	30	3%
22	22	29	2.9%
23	23	41	4.1%
24	24	34	3.4%
25	25	67	6.7%
26	26	32	3.2%
27	27	47	4.7%
28	28	34	3.4%
29	29	40	4%
30	30	68	6.8%
31	31	22	2.2%
32	32	33	3.3%
33	33	12	1.2%
34	34	20	2%
35	35	34	3.4%
36	36	18	1.8%
37	37	21	2.1%
38	38	24	2.4%
39	39	16	1.6%
40	40	30	3%
41	41	10	1%
42	42	11	1.1%
43	43	4	0.4%
44	44	6	0.6%
45	45	17	1.7%
46	46	10	1%

47	47	8	0.8%
48	48	12	1.2%
49	49	5	0.5%
50	50	16	1.6%
51	51	2	0.2%
52	52	8	0.8%
53	53	7	0.7%
54	54	3	0.3%
55	55	8	0.8%
56	56	6	0.6%
57	57	3	0.3%
58	58	2	0.2%
59	59	1	0.1%
60	60	7	0.7%
61	61	3	0.3%
62	62	4	0.4%
63	63	1	0.1%
64	64	3	0.3%
65	65	2	0.2%
66	66	3	0.3%
67	67	5	0.5%
68	68	2	0.2%
69	69	1	0.1%
70	70	4	0.4%
71	71	2	0.2%
72	72	1	0.1%
73	73	0	0%
74	74	1	0.1%
75	75	3	0.3%
76	76	1	0.1%
77	77	1	0.1%
78	78	0	0%
79	79	0	0%
80	80	2	0.2%
81	81	0	0%
82	82	0	0%
83	83	1	0.1%
84	84	0	0%
85	85	0	0%

86	86	1	0.1%
87	87	0	0%
88	88	0	0%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%
Sysmiss		4	

## EDUC: Respondent education level

Data file: micro\_gha.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	295	29.5%
2	completed secondary school	638	63.8%
3	completed tertiary education or more	64	6.4%
4	(dk)	0	0%
5	(rf)	3	0.3%

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

Data file: micro\_gha.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%	162	16.2%
2	Second 20%	147	14.7%
3	Middle 20%	196	19.6%
4	Fourth 20%	211	21.1%
5	Richest 20%	284	28.4%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_gha.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	810	81%
2	out of the workforce	190	19%

## ACCOUNT: Has an account

Data file: micro\_gha.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	250	25%

1	yes	750	75%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_gha.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	548	54.8%
1	yes	452	45.2%

### 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.

## ACCOUNT\_MOB: Has a mobile money account

Data file: micro\_gha.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	322	32.2%
1	yes	678	67.8%

### 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\_gha.dta

### Overview

Valid: 424    Invalid: 576    Minimum: 1    Maximum: 2  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	156	36.8%
2	no	268	63.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		576	

### 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\_gha.dta

### Overview

Valid: 424    Invalid: 576    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	65	15.3%
2	no	357	84.2%

3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		576	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_gha.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	231	23.1%
2	no	767	76.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_gha.dta

### Overview

Valid: 231 Invalid: 769 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	15.6%

2	no	192	83.1%
3	(dk)	1	0.4%
4	(ref)	2	0.9%
Sysmiss		769	

## 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\_gha.dta

### Overview

Valid: 36 Invalid: 964 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	14	38.9%
2	no	22	61.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		964	

## 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\_gha.dta

### Overview

Valid: 434 Invalid: 566 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	265	61.1%
2	no	169	38.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		566	

## 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\_gha.dta

### Overview

Valid: 434    Invalid: 566    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	224	51.6%
2	no	210	48.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		566	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_gha.dta

### Overview

Valid: 434    Invalid: 566    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	13	3%
2	no	421	97%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		566	

### Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_gha.dta

### Overview

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

## Questions and instructions

### CATEGORIES

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

### 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\_gha.dta

## Overview

Valid: 4   Invalid: 996   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	25%
2	no	3	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		996	

## 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\_gha.dta

## Overview

Valid: 13   Invalid: 987   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	8	61.5%
2	no	3	23.1%
3	(dk)	0	0%
4	(ref)	2	15.4%
Sysmiss		987	

## 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\_gha.dta**Overview**

Valid: 434    Invalid: 566    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	338	77.9%
2	no	96	22.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		566	

**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\_gha.dta**Overview**

Valid: 338    Invalid: 662    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	191	56.5%
2	no	145	42.9%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		662	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_gha.dta

### Overview

Valid: 434 Invalid: 566 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	320	73.7%
2	no	112	25.8%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		566	

### 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\_gha.dta

### Overview

Valid: 320 Invalid: 680 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	187	58.4%
2	no	131	40.9%
3	(dk)	0	0%
4	(ref)	2	0.6%
Sysmiss		680	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_gha.dta

#### Overview

Valid: 434    Invalid: 566    Minimum: 1    Maximum: 2  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	354	81.6%
2	no	80	18.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		566	

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

Data file: micro\_gha.dta

#### Overview

Valid: 250    Invalid: 750    Minimum: 1    Maximum: 4  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	104	41.6%
2	no	139	55.6%
3	(dk)	6	2.4%
4	(ref)	1	0.4%
Sysmiss		750	

**FIN11A: Reason for no account: too far****Data file:** micro\_gha.dta**Overview**

Valid: 566    Invalid: 434    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	116	20.5%
2	no	444	78.4%
3	(dk)	5	0.9%
4	(ref)	1	0.2%
Sysmiss		434	

**FIN11B: Reason for no account: too expensive****Data file:** micro\_gha.dta**Overview**

Valid: 566    Invalid: 434    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	17.8%
2	no	446	78.8%
3	(dk)	18	3.2%
4	(ref)	1	0.2%
Sysmiss		434	

**FIN11C: Reason for no account: lack documentation****Data file:** micro\_gha.dta**Overview**

Valid: 566    Invalid: 434    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	139	24.6%
2	no	420	74.2%
3	(dk)	6	1.1%
4	(ref)	1	0.2%
Sysmiss		434	

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

Data file: micro\_gha.dta

#### Overview

Valid: 566    Invalid: 434    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	131	23.1%
2	no	425	75.1%
3	(dk)	7	1.2%
4	(ref)	3	0.5%
Sysmiss		434	

### FIN11E: Reason for no account: religious reasons

Data file: micro\_gha.dta

#### Overview

Valid: 566    Invalid: 434    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	13	2.3%
2	no	546	96.5%

3	(dk)	4	0.7%
4	(ref)	3	0.5%
Sysmiss		434	

### FIN11F: Reason for no account: lack money

Data file: micro\_gha.dta

#### Overview

Valid: 566   Invalid: 434   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	370	65.4%
2	no	194	34.3%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		434	

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

Data file: micro\_gha.dta

#### Overview

Valid: 566   Invalid: 434   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	46	8.1%
2	no	513	90.6%
3	(dk)	6	1.1%
4	(ref)	1	0.2%
Sysmiss		434	

**FIN11H: Reason for no account: no need for financial services****Data file:** micro\_gha.dta**Overview**

Valid: 566    Invalid: 434    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	17.5%
2	no	462	81.6%
3	(dk)	3	0.5%
4	(ref)	2	0.4%
Sysmiss		434	

**FIN13\_1A: Reason for no mobile money account: too far****Data file:** micro\_gha.dta**Overview**

Valid: 273    Invalid: 727    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	33	12.1%
2	no	238	87.2%
3	(dk)	2	0.7%
4	(ref)	0	0%
Sysmiss		727	

**FIN13\_1B: Reason for no mobile money account: too expensive****Data file:** micro\_gha.dta**Overview**

Valid: 273    Invalid: 727    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	29	10.6%
2	no	233	85.3%
3	(dk)	11	4%
4	(ref)	0	0%
Sysmiss		727	

### FIN13\_1C: Reason for no mobile money account: lack documentation

Data file: micro\_gha.dta

#### Overview

Valid: 273    Invalid: 727    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	46	16.8%
2	no	224	82.1%
3	(dk)	3	1.1%
4	(ref)	0	0%
Sysmiss		727	

### FIN13\_1D: Reason for no mobile money account: lack of money

Data file: micro\_gha.dta

#### Overview

Valid: 273    Invalid: 727    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	115	42.1%
2	no	155	56.8%



3	(dk)	3	1.1%
4	(ref)	0	0%
Sysmiss		727	

### FIN13\_1E: Reason for no mobile money account: use agent

Data file: micro\_gha.dta

#### Overview

Valid: 273    Invalid: 727    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	26%
2	no	197	72.2%
3	(dk)	4	1.5%
4	(ref)	1	0.4%
Sysmiss		727	

### FIN13\_1F: Reason for no mobile money account: no mobile phone

Data file: micro\_gha.dta

#### Overview

Valid: 273    Invalid: 727    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	75	27.5%
2	no	197	72.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		727	

**FIN13A: Use mobile money account two or more times a month****Data file:** micro\_gha.dta**Overview**

Valid: 666    Invalid: 334    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	598	89.8%
2	no	66	9.9%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		334	

**FIN13B: Use mobile money account to store money****Data file:** micro\_gha.dta**Overview**

Valid: 666    Invalid: 334    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	537	80.6%
2	no	127	19.1%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		334	

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

Valid: 666    Invalid: 334    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	148	22.2%
2	no	517	77.6%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		334	

### FIN13D: Use mobile money account without help

Data file: micro\_gha.dta

#### Overview

Valid: 672    Invalid: 328    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	582	86.6%
2	no	89	13.2%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		328	

### FIN14\_1: Use mobile phone to pay for a purchase in-store

Data file: micro\_gha.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	165	16.5%
2	no	822	82.2%

3	(dk)	13	1.3%
4	(ref)	0	0%

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

Data file: micro\_gha.dta

### Overview

Valid: 167 Invalid: 833 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Only used cash	65	38.9%
2	Used other methods, such as a card or mobile phone	102	61.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		833	

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

Data file: micro\_gha.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\_gha.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	120	12%
2	no	876	87.6%

3	(dk)	3	0.3%
4	(ref)	1	0.1%

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

Data file: micro\_gha.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	586	58.6%
2	no	414	41.4%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_gha.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	112	11.2%
2	no	883	88.3%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

### FIN14C: Paid online or in cash at delivery

Data file: micro\_gha.dta

#### Overview

Valid: 112   Invalid: 888   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	37	33%
2	In cash	24	21.4%
3	(both)	51	45.5%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		888	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19**

Data file: micro\_gha.dta

**Overview**

Valid: 112    Invalid: 888    Minimum: 1    Maximum: 3

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Only paid in cash	54	48.2%
2	Paid online	57	50.9%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		888	

**FIN14C\_2\_CHINA: Paid online for an online purchase for the first time since 2020**

Data file: micro\_gha.dta

**Overview**

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*

Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN16: Saved for old age**

Data file: micro\_gha.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	237	23.7%
2	no	749	74.9%
3	(dk)	9	0.9%
4	(ref)	5	0.5%

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

Data file: micro\_gha.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	253	25.3%
2	no	741	74.1%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

**FIN17A1: Saved using a mobile money account**

Data file: micro\_gha.dta

**Overview**

Valid: 727   Invalid: 273   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	442	60.8%

2	no	281	38.7%
3	(dk)	3	0.4%
4	(ref)	1	0.1%
Sysmiss		273	

## FIN17B: Saved using an informal savings club

Data file: micro\_gha.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	203	20.3%
2	no	794	79.4%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

## FIN20: Borrowed for medical purposes

Data file: micro\_gha.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	147	14.7%
2	no	853	85.3%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN22A: Borrowed from a financial institution

Data file: micro\_gha.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	75	7.5%
2	no	922	92.2%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

**FIN22B: Borrowed from family or friends**

Data file: micro\_gha.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	385	38.5%
2	no	611	61.1%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

**FIN22C: Borrowed from an informal savings club**

Data file: micro\_gha.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	61	30%

2	no	141	69.5%
3	(dk)	0	0%
4	(ref)	1	0.5%
Sysmiss		797	

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

Data file: micro\_gha.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	269	26.9%
2	Main source: Family or friends	322	32.2%
3	Main source: Money from working	111	11.1%
4	Main source: Borrowing from a bank, employer, or private lender	45	4.5%
5	Main source: Selling assets	54	5.4%
6	Main source: Some other source	40	4%
7	(I could not come up with the money)	127	12.7%
8	(dk)	28	2.8%
9	ref	4	0.4%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_gha.dta

### Overview

Valid: 841   Invalid: 159   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	297	35.3%
2	Somewhat difficult	289	34.4%
3	Not difficult at all	253	30.1%

4	(DK)	2	0.2%
5	(ref)	0	0%
Sysmiss		159	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_gha.dta

### Overview

Valid: 841    Invalid: 159    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	457	54.3%
2	Somewhat difficult	208	24.7%
3	Not difficult at all	139	16.5%
4	(I could not come up with the money)	30	3.6%
5	(DK)	7	0.8%
6	(ref)	0	0%
Sysmiss		159	

## FIN26: Sent domestic remittances

Data file: micro\_gha.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	654	65.4%
2	no	343	34.3%
3	(dk)	3	0.3%
4	(ref)	0	0%

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

Valid: 654    Invalid: 346    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	549	83.9%
2	no	105	16.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		346	

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

Valid: 105    Invalid: 895    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	88	83.8%
2	no	17	16.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		895	

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

Valid: 105    Invalid: 895    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	53.3%
2	no	49	46.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		895	

### FIN28: Received domestic remittances

Data file: micro\_gha.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	697	69.7%
2	no	298	29.8%
3	(dk)	5	0.5%
4	(ref)	0	0%

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

Data file: micro\_gha.dta

#### Overview

Valid: 697   Invalid: 303   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	588	84.4%
2	no	109	15.6%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		303	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_gha.dta

### Overview

Valid: 109    Invalid: 891    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	84	77.1%
2	no	25	22.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		891	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_gha.dta

### Overview

Valid: 109    Invalid: 891    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	46	42.2%
2	no	63	57.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		891	

## FIN30: Paid a utility bill

Data file: micro\_gha.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	501	50.1%
2	no	496	49.6%
3	(dk)	3	0.3%
4	(ref)	0	0%

## FIN31A: Paid a utility bill using an account

Data file: micro\_gha.dta

## Overview

Valid: 501   Invalid: 499   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	23	4.6%
2	no	478	95.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		499	

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

Data file: micro\_gha.dta

## Overview

Valid: 501   Invalid: 499   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	yes	99	19.8%
2	no	402	80.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		499	

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

Data file: micro\_gha.dta

#### Overview

Valid: 104 Invalid: 896 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Only used cash	49	47.1%
2	Used other methods, such as a card or mobile phone	55	52.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		896	

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

Data file: micro\_gha.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\_gha.dta

#### Overview

Valid: 397 Invalid: 603 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES



Value	Category	Cases	
1	yes	386	97.2%
2	no	11	2.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		603	

## FIN32: Received wage payments

Data file: micro\_gha.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	301	30.1%
2	no	698	69.8%
3	(dk)	1	0.1%
4	(ref)	0	0%

## FIN33: Received public sector wage payments

Data file: micro\_gha.dta

### Overview

Valid: 301   Invalid: 699   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	70	23.3%
2	no	230	76.4%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		699	

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

Valid: 301    Invalid: 699    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	131	43.5%
2	no	169	56.1%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		699	

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

Valid: 301    Invalid: 699    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	80	26.6%
2	no	221	73.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		699	

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

Valid: 123    Invalid: 877    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	117	95.1%
2	no	6	4.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

### FIN34E: Received wage payments to a card

Data file: micro\_gha.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

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

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

Data file: micro\_gha.dta

#### Overview

Valid: 178    Invalid: 822    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	47	26.4%
2	no	128	71.9%

3	(dk)	3	1.7%
4	(ref)	0	0%
Sysmiss		822	

### FIN37: Received a government transfer

Data file: micro\_gha.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	67	6.7%
2	no	931	93.1%
3	(dk)	2	0.2%
4	(ref)	0	0%

### FIN43D: Received an agricultural payment in cash

Data file: micro\_gha.dta

#### Overview

Valid: 210   Invalid: 790   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	206	98.1%
2	no	4	1.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		790	

### FIN38: Received a government pension

Data file: micro\_gha.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	17	1.7%
2	no	979	97.9%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

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

Data file: micro\_gha.dta

## Overview

Valid: 81 Invalid: 919 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	31	38.3%
2	no	50	61.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		919	

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

Data file: micro\_gha.dta

## Overview

Valid: 81 Invalid: 919 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
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1	yes	14	17.3%
2	no	67	82.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		919	

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

Data file: micro\_gha.dta

#### Overview

Valid: 41    Invalid: 959    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	17.1%
2	no	34	82.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		959	

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

Data file: micro\_gha.dta

#### Overview

Valid: 34    Invalid: 966    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	13	38.2%
2	no	21	61.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

**FIN42: Received an agricultural payment****Data file:** micro\_gha.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	269	26.9%
2	no	727	72.7%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

**FIN42A: Grow own crops or raise livestock****Data file:** micro\_gha.dta**Overview**

Valid: 269   Invalid: 731   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	232	86.2%
2	No	15	5.6%
3	(Both)	22	8.2%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		731	

**FIN43A: Received an agricultural payment into an account****Data file:** micro\_gha.dta**Overview**

Valid: 269   Invalid: 731   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	12	4.5%
2	no	257	95.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		731	

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

Data file: micro\_gha.dta

#### Overview

Valid: 269    Invalid: 731    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	55	20.4%
2	no	213	79.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		731	

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

Data file: micro\_gha.dta

#### Overview

Valid: 4    Invalid: 996    Minimum: 2    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 2 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	4	100%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		996	

## FIN44A: Financially worried: old age

Data file: micro\_gha.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	630	63%
2	Somewhat worried	176	17.6%
3	Not worried at all	183	18.3%
4	(Does not apply)	6	0.6%
5	(DK)	3	0.3%
6	(ref)	2	0.2%

## FIN44B: Financially worried: medical cost

Data file: micro\_gha.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	706	70.6%
2	Somewhat worried	151	15.1%
3	Not worried at all	131	13.1%
4	(Does not apply)	8	0.8%
5	(DK)	2	0.2%
6	(ref)	2	0.2%

**FIN44C: Financially worried: bills****Data file:** micro\_gha.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	492	49.2%
2	Somewhat worried	232	23.2%
3	Not worried at all	232	23.2%
4	(Does not apply)	41	4.1%
5	(DK)	2	0.2%
6	(ref)	1	0.1%

**FIN44D: Financially worried: education****Data file:** micro\_gha.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	545	54.5%
2	Somewhat worried	166	16.6%
3	Not worried at all	209	20.9%
4	(Does not apply)	77	7.7%
5	(DK)	1	0.1%
6	(ref)	2	0.2%

**FIN45: Financially most worried****Data file:** micro\_gha.dta

**Overview**

Valid: 856    Invalid: 144    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	175	20.4%
2	Medical cost	383	44.7%
3	Bills	69	8.1%
4	Education	223	26.1%
5	(DK)	5	0.6%
6	(ref)	1	0.1%
Sysmiss		144	

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

Data file: micro\_gha.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	Very worried	723	72.3%
2	Somewhat worried	192	19.2%
3	Not worried at all	82	8.2%
4	(DK)	3	0.3%
5	(ref)	0	0%

**FIN45\_1\_CHINA: Financial worry**

Data file: micro\_gha.dta

**Overview**

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

**SAVED: Saved in the past year****Data file:** micro\_gha.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	271	27.1%
1	yes	729	72.9%

**BORROWED: Borrowed in the past year****Data file:** micro\_gha.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	467	46.7%
1	yes	533	53.3%

**RECEIVE\_WAGES: Received a wage payment****Data file:** micro\_gha.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	178	17.8%
2	received payments in cash only	117	11.7%
3	received payments using other methods	6	0.6%

4	did not receive payments	698	69.8%
5	dk/ref	1	0.1%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_gha.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	44	4.4%
2	received payments in cash only	6	0.6%
3	received payments using other methods	17	1.7%
4	did not receive payments	931	93.1%
5	dk/ref	2	0.2%

## 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\_gha.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	11	1.1%

2	received payments in cash only	2	0.2%
3	received payments using other methods	4	0.4%
4	did not receive payments	979	97.9%
5	dk/ref	4	0.4%

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

Data file: micro\_gha.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	59	5.9%
2	received payments in cash only	206	20.6%
3	received payments using other methods	4	0.4%
4	did not receive payments	727	72.7%
5	dk/ref	4	0.4%

### 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\_gha.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	104	10.4%
2	made payments in cash only	386	38.6%
3	made payments using other methods	11	1.1%

4	did not make payments	496	49.6%
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\_gha.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	685	68.5%
2	sent/received through an otc transaction	50	5%
3	sent/received in cash only	51	5.1%
4	sent/received using other methods	13	1.3%
5	did not send/receive	196	19.6%
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\_gha.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	
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1	yes	891	89.1%
2	no	107	10.7%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

## INTERNETACCESS: Internet access

Data file: micro\_gha.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	539	53.9%
2	no	461	46.1%
3	(dk)	0	0%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_gha.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	270	27%
1	yes	730	73%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_gha.dta

### Overview

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



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

## Questions and instructions

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### CATEGORIES

Value	Category	Cases	
0	no	808	80.8%
1	yes	192	19.2%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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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

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

---

### Microdata update details

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title Microdata update details  
 language English  
 filename microdata\_update\_details.xlsx

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## other\_materials

### Micro 2021 Indicator Stata do-file

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

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