Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
IND_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
India	IND

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.

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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

Excluded populations living in Northeast states and remote islands and Jammu and Kashmir. The excluded areas represent less than 10 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 India is 3000.

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
2021-07-30	2021-10-18

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): Assamese, Bengali, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu

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

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

ACCESS AUTHORITY

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DISCLAIMER
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_IND_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_ind.dta 2021 Global Findex - India Microdata	3000	119

Data file: micro_ind.dta

2021 Global Findex - India Microdata

Cases:	3000
variables:	119

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	fin10_1a	Reason for inactive account: too far	
V29	fin10_1b	Reason for inactive account: no need	
V30	fin10_1c	Reason for inactive account: lack money	
V31	fin10_1d	Reason for inactive account: not comfortable using it	
V32	fin10_1e	Reason for inactive account: lack trust	
V33	fin10a	Withdrew from the account two or more times per month	
V34	fin10b	Used account to store money	
V35	fin11_1	Unbanked: use account without help	
V36	fin11a	Reason for no account: too far	
V37	fin11b	Reason for no account: too expensive	

ID	Name	Label	Question
V38	fin11c	Reason for no account: lack documentation	
V39	fin11d	Reason for no account: lack trust	
V40	fin11e	Reason for no account: religious reasons	
V41	fin11f	Reason for no account: lack money	
V42	fin11g	Reason for no account: family member already has one	
V43	fin11h	Reason for no account: no need for financial services	
V44	fin13a	Use mobile money account two or more times a month	
V45	fin13b	Use mobile money account to store money	
V46	fin13c	Use mobile money account to borrow money	
V47	fin13d	Use mobile money account without help	
V48	fin14_1	Use mobile phone to pay for a purchase in-store	
V49	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V50	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V51	fin14a	Made bill payments online using the Internet	
V52	fin14a1	Send money to a relative or friend online using the Internet	
V53	fin14b	Bought something online using the Internet	
V54	fin14c	Paid online or in cash at delivery	
V55	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V56	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V57	fin16	Saved for old age	
V58	fin17a	Saved using an account at a financial institution	
V59	fin17a1	Saved using a mobile money account	
V60	fin17b	Saved using an informal savings club	
V61	fin20	Borrowed for medical purposes	
V62	fin22a	Borrowed from a financial institution	
V63	fin22b	Borrowed from family or friends	
V64	fin22c	Borrowed from an informal savings club	
V65	fin24	Main source of emergency funds in 30 days	
V66	fin24a	Difficulty of emergency funds in 30 days	
V67	fin24b	Difficulty of emergency funds in 7 days	
V68	fin26	Sent domestic remittances	
V69	fin27_1	Sent domestic remittances through an account	
V70	fin27c1	Sent domestic remittances in cash	
V71	fin27c2	Sent domestic remittances through an MTO	
V72	fin28	Received domestic remittances	
V73	fin29_1	Received domestic remittances through an account	
V74	fin29c1	Received domestic remittances in cash	
V75	fin29c2	Received domestic remittances through an MTO	
V76	fin30	Paid a utility bill	
V77	fin31a	Paid a utility bill using an account	
V78	fin31b	Paid a utility bill using a mobile phone	
V79	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V80	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V81	fin31c	Paid a utility bill in cash	
V82	fin32	Received wage payments	

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

total: 119

ECONOMY: Economy

Data file: micro_ind.dta

Overview

Valid: 3000   Invalid: 0
Type: Discrete   Width: 5   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_ind.dta

Overview

Valid: 3000   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	1750	58.3%
2	Urban	1250	41.7%

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_ind.dta

Overview

Valid: 3000   Invalid: 0
Type: Discrete   Width: 3   Range: -   Format: character

Others

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

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WPID_RANDOM: Gallup World Poll identifier

Data file: micro_ind.dta

Overview

Valid: 3000   Invalid: 0   Minimum: 111117915   Maximum: 211089696
Type: Continuous   Decimal: 0   Width: 9   Range: 111117915 - 211089696   Format: Numeric

Others

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

WGT: Weight

Data file: micro_ind.dta

Overview

Valid: 3000   Invalid: 0   Minimum: 0.217430070409543   Maximum: 2.41692670492018
Type: Continuous   Decimal: 15   Width: 17   Range: 0.217430070409543 - 2.41692670492018   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_ind.dta

Overview

Valid: 3000   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	1382	46.1%
2	male	1618	53.9%

AGE: Respondent age

Data file: micro_ind.dta

Overview

Valid: 3000   Invalid: 0   Minimum: 15   Maximum: 90
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 90   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	36	1.2%
16	16	60	2%
17	17	62	2.1%
18	18	105	3.5%
19	19	73	2.4%
20	20	119	4%
21	21	71	2.4%
22	22	89	3%
23	23	72	2.4%
24	24	69	2.3%
25	25	143	4.8%
26	26	62	2.1%
27	27	61	2%
28	28	88	2.9%
29	29	35	1.2%
30	30	176	5.9%
31	31	26	0.9%
32	32	76	2.5%
33	33	30	1%
34	34	48	1.6%
35	35	171	5.7%
36	36	45	1.5%
37	37	24	0.8%
38	38	70	2.3%
39	39	31	1%
40	40	148	4.9%
41	41	23	0.8%
42	42	56	1.9%
43	43	28	0.9%
44	44	16	0.5%
45	45	165	5.5%
46	46	33	1.1%

47	47	19	0.6%
48	48	42	1.4%
49	49	21	0.7%
50	50	125	4.2%
51	51	15	0.5%
52	52	29	1%
53	53	15	0.5%
54	54	17	0.6%
55	55	81	2.7%
56	56	18	0.6%
57	57	14	0.5%
58	58	29	1%
59	59	7	0.2%
60	60	88	2.9%
61	61	5	0.2%
62	62	21	0.7%
63	63	6	0.2%
64	64	3	0.1%
65	65	49	1.6%
66	66	3	0.1%
67	67	5	0.2%
68	68	3	0.1%
69	69	2	0.1%
70	70	36	1.2%
71	71	1	0%
72	72	3	0.1%
73	73	1	0%
74	74	3	0.1%
75	75	7	0.2%
76	76	2	0.1%
77	77	2	0.1%
78	78	2	0.1%
79	79	1	0%
80	80	7	0.2%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	2	0.1%
85	85	2	0.1%

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

EDUC: Respondent education level

Data file: micro_ind.dta

Overview

Valid: 3000   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	1619	54%
2	completed secondary school	1063	35.4%
3	completed tertiary education or more	307	10.2%
4	(dk)	1	0%
5	(rf)	10	0.3%

INC_Q: Within-economy household income quintile

Data file: micro_ind.dta

Overview

Valid: 3000   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%	554	18.5%
2	Second 20%	556	18.5%
3	Middle 20%	597	19.9%
4	Fourth 20%	636	21.2%
5	Richest 20%	657	21.9%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_ind.dta

Overview

Valid: 3000   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	1669	55.6%
2	out of the workforce	1331	44.4%

ACCOUNT: Has an account

Data file: micro_ind.dta

Overview

Valid: 3000   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	628	20.9%

| 1 | yes | 2372 | 79.1% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_ind.dta

Overview

Valid: 3000   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	635	21.2%
1	yes	2365	78.8%

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_ind.dta

Overview

Valid: 3000   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	2636	87.9%
1	yes	364	12.1%

Others

NOTES

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

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_ind.dta

Overview

Valid: 2298   Invalid: 702   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1129	49.1%
2	no	1157	50.3%
3	(dk)	12	0.5%
4	(ref)	0	0%
Sysmiss		702	

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_ind.dta

Overview

Valid: 2298   Invalid: 702   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1126	49%
2	no	1164	50.7%

3	(dk)	7	0.3%
4	(ref)	1	0%
Sysmiss		702	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_ind.dta

Overview

Valid: 3000   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	884	29.5%
2	no	2081	69.4%
3	(dk)	23	0.8%
4	(ref)	12	0.4%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_ind.dta

Overview

Valid: 884   Invalid: 2116   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	410	46.4%

2	no	472	53.4%
3	(dk)	2	0.2%
4	(ref)	0	0%
Sysmiss		2116	

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_ind.dta

Overview

Valid: 410   Invalid: 2590   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	269	65.6%
2	no	141	34.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2590	

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_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	434	18.6%
2	no	1873	80.5%
3	(dk)	19	0.8%
4	(ref)	2	0.1%
Sysmiss		672	

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_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	521	22.4%
2	no	1790	76.9%
3	(dk)	17	0.7%
4	(ref)	0	0%
Sysmiss		672	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	153	6.6%
2	no	2152	92.4%
3	(dk)	23	1%
4	(ref)	0	0%
Sysmiss		672	

Others

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

FIN8: Used a credit card

Data file: micro_ind.dta

Overview

Valid: 153   Invalid: 2847   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	101	66%
2	no	52	34%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2847	

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_ind.dta

Overview

Valid: 101   Invalid: 2899   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61	60.4%
2	no	40	39.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2899	

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_ind.dta

Overview

Valid: 153   Invalid: 2847   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	83	54.2%
2	no	70	45.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2847	

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_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	703	30.2%
2	no	1611	69.2%
3	(dk)	11	0.5%
4	(ref)	3	0.1%
Sysmiss		672	

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_ind.dta

Overview

Valid: 703   Invalid: 2297   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	42.8%
2	no	399	56.8%
3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		2297	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	968	41.6%
2	no	1341	57.6%
3	(dk)	18	0.8%
4	(ref)	1	0%
Sysmiss		672	

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.

FIN10_1A: Reason for inactive account: too far

Data file: micro_ind.dta

Overview

Valid: 822   Invalid: 2178   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	400	48.7%
2	no	412	50.1%
3	(dk)	9	1.1%
4	(ref)	1	0.1%
Sysmiss		2178	

FIN10_1B: Reason for inactive account: no need

Data file: micro_ind.dta

Overview

Valid: 822   Invalid: 2178   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	376	45.7%
2	no	433	52.7%
3	(dk)	10	1.2%
4	(ref)	3	0.4%
Sysmiss		2178	

FIN10_1C: Reason for inactive account: lack money

Data file: micro_ind.dta

Overview

Valid: 822   Invalid: 2178   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	313	38.1%
2	no	501	60.9%
3	(dk)	5	0.6%
4	(ref)	3	0.4%
Sysmiss		2178	

FIN10_1D: Reason for inactive account: not comfortable using it

Data file: micro_ind.dta

Overview

Valid: 822   Invalid: 2178   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	227	27.6%
2	no	581	70.7%
3	(dk)	13	1.6%
4	(ref)	1	0.1%
Sysmiss		2178	

FIN10_1E: Reason for inactive account: lack trust

Data file: micro_ind.dta

Overview

Valid: 822   Invalid: 2178   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	393	47.8%
2	no	417	50.7%
3	(dk)	11	1.3%
4	(ref)	1	0.1%
Sysmiss		2178	

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

Data file: micro_ind.dta

Overview

Valid: 968   Invalid: 2032   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	453	46.8%
2	no	511	52.8%

3	(dk)	3	0.3%
4	(ref)	1	0.1%
Sysmiss		2032	

Others

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

FIN10B: Used account to store money

Data file: micro_ind.dta

Overview

Valid: 2328   Invalid: 672   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1083	46.5%
2	no	1238	53.2%
3	(dk)	5	0.2%
4	(ref)	2	0.1%
Sysmiss		672	

FIN11_1: Unbanked: use account without help

Data file: micro_ind.dta

Overview

Valid: 628   Invalid: 2372   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	162	25.8%
2	no	444	70.7%
3	(dk)	14	2.2%
4	(ref)	8	1.3%

Sysmiss		2372	

FIN11A: Reason for no account: too far

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	304	45.2%
2	no	359	53.4%
3	(dk)	7	1%
4	(ref)	2	0.3%
Sysmiss		2328	

FIN11B: Reason for no account: too expensive

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	286	42.6%
2	no	351	52.2%
3	(dk)	32	4.8%
4	(ref)	3	0.4%
Sysmiss		2328	

FIN11C: Reason for no account: lack documentation

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	177	26.3%
2	no	484	72%
3	(dk)	7	1%
4	(ref)	4	0.6%
Sysmiss		2328	

FIN11D: Reason for no account: lack trust

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	204	30.4%
2	no	445	66.2%
3	(dk)	17	2.5%
4	(ref)	6	0.9%
Sysmiss		2328	

FIN11E: Reason for no account: religious reasons

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	86	12.8%
2	no	571	85%
3	(dk)	10	1.5%
4	(ref)	5	0.7%
Sysmiss		2328	

FIN11F: Reason for no account: lack money

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	243	36.2%
2	no	419	62.4%
3	(dk)	6	0.9%
4	(ref)	4	0.6%
Sysmiss		2328	

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

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	345	51.3%
2	no	314	46.7%
3	(dk)	9	1.3%
4	(ref)	4	0.6%
Sysmiss		2328	

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

Data file: micro_ind.dta

Overview

Valid: 672   Invalid: 2328   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	28.4%
2	no	466	69.3%
3	(dk)	10	1.5%
4	(ref)	5	0.7%
Sysmiss		2328	

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

Data file: micro_ind.dta

Overview

Valid: 331   Invalid: 2669   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	280	84.6%
2	no	49	14.8%
3	(dk)	0	0%
4	(ref)	2	0.6%
Sysmiss		2669	

FIN13B: Use mobile money account to store money

Data file: micro_ind.dta

Overview

Valid: 331   Invalid: 2669   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	213	64.4%
2	no	116	35%
3	(dk)	0	0%
4	(ref)	2	0.6%
Sysmiss		2669	

FIN13C: Use mobile money account to borrow money

Data file: micro_ind.dta

Overview

Valid: 331   Invalid: 2669   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51	15.4%
2	no	278	84%
3	(dk)	0	0%
4	(ref)	2	0.6%
Sysmiss		2669	

FIN13D: Use mobile money account without help

Data file: micro_ind.dta

Overview

Valid: 334   Invalid: 2666   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	221	66.2%
2	no	110	32.9%

3	(dk)	1	0.3%
4	(ref)	2	0.6%
Sysmiss		2666	

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

Data file: micro_ind.dta

Overview

Valid: 3000   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	308	10.3%
2	no	2656	88.5%
3	(dk)	29	1%
4	(ref)	7	0.2%

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

Data file: micro_ind.dta

Overview

Valid: 398   Invalid: 2602   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	245	61.6%
2	Used other methods, such as a card or mobile phone	143	35.9%
3	(dk)	9	2.3%
4	(ref)	1	0.3%
Sysmiss		2602	

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

Data file: micro_ind.dta

Overview

Valid: 0   Invalid: 3000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

▌ FIN14A: Made bill payments online using the Internet

Data file: micro_ind.dta

Overview

Valid: 3000   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	341	11.4%
2	no	2628	87.6%
3	(dk)	26	0.9%
4	(ref)	5	0.2%

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

Data file: micro_ind.dta

Overview

Valid: 3000   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	368	12.3%
2	no	2607	86.9%
3	(dk)	20	0.7%
4	(ref)	5	0.2%

▌ FIN14B: Bought something online using the Internet

Data file: micro_ind.dta

Overview

Valid: 3000   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	299	10%
2	no	2659	88.6%
3	(dk)	37	1.2%
4	(ref)	5	0.2%

FIN14C: Paid online or in cash at delivery

Data file: micro_ind.dta

Overview

Valid: 299   Invalid: 2701   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	99	33.1%
2	In cash	127	42.5%
3	(both)	70	23.4%
4	(dk)	2	0.7%
5	(ref)	1	0.3%
Sysmiss		2701	

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

Data file: micro_ind.dta

Overview

Valid: 299   Invalid: 2701   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	153	51.2%
2	Paid online	134	44.8%
3	(dk)	8	2.7%
4	(ref)	4	1.3%
Sysmiss		2701	

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

Data file: micro_ind.dta

Overview

Valid: 0   Invalid: 3000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN16: Saved for old age

Data file: micro_ind.dta

Overview

Valid: 3000   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	299	10%
2	no	2683	89.4%
3	(dk)	11	0.4%
4	(ref)	7	0.2%

FIN17A: Saved using an account at a financial institution

Data file: micro_ind.dta

Overview

Valid: 3000   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	418	13.9%
2	no	2563	85.4%
3	(dk)	14	0.5%
4	(ref)	5	0.2%

▌ FIN17A1: Saved using a mobile money account

Data file: micro_ind.dta

Overview

Valid: 368   Invalid: 2632   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	123	33.4%
2	no	241	65.5%
3	(dk)	3	0.8%
4	(ref)	1	0.3%
Sysmiss		2632	

▌ FIN17B: Saved using an informal savings club

Data file: micro_ind.dta

Overview

Valid: 3000   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	266	8.9%
2	no	2701	90%
3	(dk)	27	0.9%
4	(ref)	6	0.2%

FIN20: Borrowed for medical purposes

Data file: micro_ind.dta

Overview

Valid: 3000   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	764	25.5%
2	no	2233	74.4%
3	(dk)	3	0.1%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_ind.dta

Overview

Valid: 3000   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	290	9.7%
2	no	2695	89.8%
3	(dk)	14	0.5%
4	(ref)	1	0%

FIN22B: Borrowed from family or friends

Data file: micro_ind.dta

Overview

Valid: 3000   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	940	31.3%
2	no	2056	68.5%
3	(dk)	2	0.1%
4	(ref)	2	0.1%

▊ FIN22C: Borrowed from an informal savings club

Data file: micro_ind.dta

Overview

Valid: 266   Invalid: 2734   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	90	33.8%
2	no	173	65%
3	(dk)	1	0.4%
4	(ref)	2	0.8%
Sysmiss		2734	

▊ FIN24: Main source of emergency funds in 30 days

Data file: micro_ind.dta

Overview

Valid: 3000   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	347	11.6%
2	Main source: Family or friends	986	32.9%
3	Main source: Money from working	854	28.5%
4	Main source: Borrowing from a bank, empoyer, or private lender	144	4.8%
5	Main source: Selling assets	112	3.7%
6	Main source: Some other source	71	2.4%

7	(I could not come up with the money)	359	12%
8	(dk)	95	3.2%
9	ref	32	1.1%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_ind.dta

Overview

Valid: 2514   Invalid: 486   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	1531	60.9%
2	Somewhat difficult	726	28.9%
3	Not difficult at all	241	9.6%
4	(DK)	14	0.6%
5	(ref)	2	0.1%
Sysmiss		486	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_ind.dta

Overview

Valid: 2514   Invalid: 486   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	1719	68.4%
2	Somewhat difficult	464	18.5%
3	Not difficult at all	164	6.5%
4	(I could not come up with the money)	151	6%
5	(DK)	13	0.5%
6	(ref)	3	0.1%
Sysmiss		486	

FIN26: Sent domestic remittances

Data file: micro_ind.dta

Overview

Valid: 3000   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	323	10.8%
2	no	2651	88.4%
3	(dk)	20	0.7%
4	(ref)	6	0.2%

FIN27_1: Sent domestic remittances through an account

Data file: micro_ind.dta

Overview

Valid: 323   Invalid: 2677   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	166	51.4%
2	no	153	47.4%
3	(dk)	4	1.2%
4	(ref)	0	0%
Sysmiss		2677	

FIN27C1: Sent domestic remittances in cash

Data file: micro_ind.dta

Overview

Valid: 157   Invalid: 2843   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	63	40.1%
2	no	93	59.2%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		2843	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_ind.dta

Overview

Valid: 157   Invalid: 2843   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	28	17.8%
2	no	128	81.5%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		2843	

FIN28: Received domestic remittances

Data file: micro_ind.dta

Overview

Valid: 3000   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	407	13.6%
2	no	2574	85.8%

3	(dk)	13	0.4%
4	(ref)	6	0.2%

FIN29_1: Received domestic remittances through an account

Data file: micro_ind.dta

Overview

Valid: 407   Invalid: 2593   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	157	38.6%
2	no	250	61.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2593	

FIN29C1: Received domestic remittances in cash

Data file: micro_ind.dta

Overview

Valid: 250   Invalid: 2750   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	155	62%
2	no	95	38%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2750	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_ind.dta

Overview

Valid: 250   Invalid: 2750   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	27	10.8%
2	no	222	88.8%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		2750	

FIN30: Paid a utility bill

Data file: micro_ind.dta

Overview

Valid: 3000   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	1038	34.6%
2	no	1950	65%
3	(dk)	10	0.3%
4	(ref)	2	0.1%

FIN31A: Paid a utility bill using an account

Data file: micro_ind.dta

Overview

Valid: 1038   Invalid: 1962   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	234	22.5%
2	no	800	77.1%
3	(dk)	3	0.3%
4	(ref)	1	0.1%
Sysmiss		1962	

▌ FIN31B: Paid a utility bill using a mobile phone

Data file: micro_ind.dta

Overview

Valid: 1038   Invalid: 1962   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	189	18.2%
2	no	846	81.5%
3	(dk)	2	0.2%
4	(ref)	1	0.1%
Sysmiss		1962	

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

Data file: micro_ind.dta

Overview

Valid: 309   Invalid: 2691   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	216	69.9%
2	Used other methods, such as a card or mobile phone	85	27.5%
3	(dk)	7	2.3%
4	(ref)	1	0.3%
Sysmiss		2691	

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

Data file: micro_ind.dta

Overview

Valid: 0   Invalid: 3000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN31C: Paid a utility bill in cash

Data file: micro_ind.dta

Overview

Valid: 729   Invalid: 2271   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	598	82%
2	no	128	17.6%
3	(dk)	2	0.3%
4	(ref)	1	0.1%
Sysmiss		2271	

FIN32: Received wage payments

Data file: micro_ind.dta

Overview

Valid: 3000   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	606	20.2%
2	no	2358	78.6%
3	(dk)	21	0.7%
4	(ref)	15	0.5%

FIN33: Received public sector wage payments

Data file: micro_ind.dta

Overview

Valid: 606   Invalid: 2394   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	83	13.7%
2	no	518	85.5%
3	(dk)	5	0.8%
4	(ref)	0	0%
Sysmiss		2394	

FIN34A: Received wage payments into an account

Data file: micro_ind.dta

Overview

Valid: 606   Invalid: 2394   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	211	34.8%
2	no	393	64.9%
3	(dk)	0	0%
4	(ref)	2	0.3%
Sysmiss		2394	

FIN34B: Received wage payments to a mobile phone

Data file: micro_ind.dta

Overview

Valid: 606   Invalid: 2394   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	13.9%
2	no	522	86.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2394	

▌ FIN34D: Received wage payments in cash

Data file: micro_ind.dta

Overview

Valid: 365   Invalid: 2635   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	257	70.4%
2	no	108	29.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2635	

▌ FIN34E: Received wage payments to a card

Data file: micro_ind.dta

Overview

Valid: 108   Invalid: 2892   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	7.4%
2	no	100	92.6%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2892	

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

Data file: micro_ind.dta

Overview

Valid: 249   Invalid: 2751   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	17.3%
2	no	206	82.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		2751	

FIN37: Received a government transfer

Data file: micro_ind.dta

Overview

Valid: 3000   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	414	13.8%
2	no	2566	85.5%
3	(dk)	16	0.5%
4	(ref)	4	0.1%

FIN38: Received a government pension

Data file: micro_ind.dta

Overview

Valid: 3000   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	211	7%
2	no	2785	92.8%
3	(dk)	3	0.1%
4	(ref)	1	0%

FIN43E: Received an agricultural payment to a card

Data file: micro_ind.dta

Overview

Valid: 45   Invalid: 2955   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	2.2%
2	no	43	95.6%
3	(dk)	1	2.2%
4	(ref)	0	0%
Sysmiss		2955	

FIN39A: Received a government transfer or pension into an account

Data file: micro_ind.dta

Overview

Valid: 550   Invalid: 2450   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	270	49.1%
2	no	276	50.2%
3	(dk)	4	0.7%
4	(ref)	0	0%
Sysmiss		2450	

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

Data file: micro_ind.dta

Overview

Valid: 550   Invalid: 2450   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	34	6.2%
2	no	512	93.1%
3	(dk)	4	0.7%
4	(ref)	0	0%
Sysmiss		2450	

FIN39D: Received a government transfer or pension in cash

Data file: micro_ind.dta

Overview

Valid: 268   Invalid: 2732   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	56	20.9%
2	no	209	78%
3	(dk)	3	1.1%
4	(ref)	0	0%
Sysmiss		2732	

FIN39E: Received a government transfer or pension to a card

Data file: micro_ind.dta

Overview

Valid: 212   Invalid: 2788   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	9.9%
2	no	190	89.6%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		2788	

FIN42: Received an agricultural payment

Data file: micro_ind.dta

Overview

Valid: 3000   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	275	9.2%
2	no	2711	90.4%
3	(dk)	11	0.4%
4	(ref)	3	0.1%

FIN42A: Grow own crops or raise livestock

Data file: micro_ind.dta

Overview

Valid: 275   Invalid: 2725   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	216	78.5%
2	No	39	14.2%
3	(Both)	19	6.9%
4	(dk)	0	0%
5	(ref)	1	0.4%
Sysmiss		2725	

FIN43A: Received an agricultural payment into an account

Data file: micro_ind.dta

Overview

Valid: 275   Invalid: 2725   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	71	25.8%
2	no	202	73.5%
3	(dk)	2	0.7%
4	(ref)	0	0%
Sysmiss		2725	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_ind.dta

Overview

Valid: 275   Invalid: 2725   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	22	8%

2	no	252	91.6%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		2725	

FIN43D: Received an agricultural payment in cash

Data file: micro_ind.dta

Overview

Valid: 200   Invalid: 2800   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	155	77.5%
2	no	44	22%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		2800	

FIN44A: Financially worried: old age

Data file: micro_ind.dta

Overview

Valid: 3000   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	1889	63%
2	Somewhat worried	515	17.2%
3	Not worried at all	541	18%
4	(Does not apply)	26	0.9%
5	(DK)	21	0.7%
6	(ref)	8	0.3%

FIN44B: Financially worried: medical cost

Data file: micro_ind.dta

Overview

Valid: 3000   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	1992	66.4%
2	Somewhat worried	504	16.8%
3	Not worried at all	461	15.4%
4	(Does not apply)	15	0.5%
5	(DK)	22	0.7%
6	(ref)	6	0.2%

FIN44C: Financially worried: bills

Data file: micro_ind.dta

Overview

Valid: 3000   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	1830	61%
2	Somewhat worried	612	20.4%
3	Not worried at all	520	17.3%
4	(Does not apply)	12	0.4%
5	(DK)	23	0.8%
6	(ref)	3	0.1%

FIN44D: Financially worried: education

Data file: micro_ind.dta

Overview

Valid: 3000   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	1570	52.3%
2	Somewhat worried	460	15.3%
3	Not worried at all	735	24.5%
4	(Does not apply)	199	6.6%
5	(DK)	30	1%
6	(ref)	6	0.2%

FIN45: Financially most worried

Data file: micro_ind.dta

Overview

Valid: 2576   Invalid: 424   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	555	21.5%
2	Medical cost	828	32.1%
3	Bills	498	19.3%
4	Education	590	22.9%
5	(DK)	88	3.4%
6	(ref)	17	0.7%
Sysmiss		424	

FIN45_1: Financially worried due to COVID-19

Data file: micro_ind.dta

Overview

Valid: 3000   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	2072	69.1%
2	Somewhat worried	568	18.9%
3	Not worried at all	339	11.3%
4	(DK)	20	0.7%
5	(ref)	1	0%

FIN45_1_CHINA: Financial worry

Data file: micro_ind.dta

Overview

Valid: 0   Invalid: 3000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

SAVED: Saved in the past year

Data file: micro_ind.dta

Overview

Valid: 3000   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	2252	75.1%
1	yes	748	24.9%

BORROWED: Borrowed in the past year

Data file: micro_ind.dta

Overview

Valid: 3000   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	1637	54.6%
1	yes	1363	45.4%

▎ RECEIVE_WAGES: Received a wage payment

Data file: micro_ind.dta

Overview

Valid: 3000   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	249	8.3%
2	received payments in cash only	257	8.6%
3	received payments using other methods	100	3.3%
4	did not receive payments	2358	78.6%
5	dk/ref	36	1.2%

Others

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

▎ RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_ind.dta

Overview

Valid: 3000   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	216	7.2%
2	received payments in cash only	45	1.5%
3	received payments using other methods	153	5.1%

| 4 | did not receive payments | 2566 | 85.5% |
| 5 | dk/ref | 20 | 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_ind.dta

Overview

Valid: 3000   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	138	4.6%
2	received payments in cash only	19	0.6%
3	received payments using other methods	54	1.8%
4	did not receive payments	2785	92.8%
5	dk/ref	4	0.1%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_ind.dta

Overview

Valid: 3000   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	76	2.5%
2	received payments in cash only	155	5.2%
3	received payments using other methods	44	1.5%
4	did not receive payments	2711	90.4%
5	dk/ref	14	0.5%

Others

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_ind.dta

Overview

Valid: 3000   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	309	10.3%
2	made payments in cash only	598	19.9%
3	made payments using other methods	131	4.4%
4	did not make payments	1950	65%
5	dk/ref	12	0.4%

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_ind.dta

Overview

Valid: 3000   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	240	8%
2	sent/received through an otc transaction	35	1.2%
3	sent/received in cash only	162	5.4%

4	sent/received using other methods	132	4.4%
5	did not send/receive	2400	80%
6	dk/ref	31	1%

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_ind.dta

Overview

Valid: 3000   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	2088	69.6%
2	no	910	30.3%
3	(dk)	1	0%
4	(ref)	1	0%

INTERNETACCESS: Internet access

Data file: micro_ind.dta

Overview

Valid: 3000   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	947	31.6%
2	no	2029	67.6%
3	(dk)	24	0.8%
4	(ref)	0	0%

▌ ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_ind.dta

Overview

Valid: 3000   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	1904	63.5%
1	yes	1096	36.5%

▌ MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_ind.dta

Overview

Valid: 3000   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	2589	86.3%
1	yes	411	13.7%

study_resources

questionnaires

2021 Global Findex Questionnaire

title	2021 Global Findex Questionnaire
language	English
filename	questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title	The Global Findex Database 2021
authors	Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar
language	English
filename	FINDEX_2021_report.pdf

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