

# 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

KEN\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Kenya	KEN

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

National coverage

## Producers and sponsors

### PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

### PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

### FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

## Sampling

### SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19 related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample size for Kenya 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
2021-06-19	2021-07-18

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): English, Swahili/Kishwahili

## 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\_KEN\_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_ken.dta</b> 2021 Global Findex - Kenya Microdata	1000	120



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

2021 Global Findex - Kenya 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\_ken.dta**Overview**

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

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_ken.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	664	66.4%
2	Urban	336	33.6%

**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\_ken.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\_ken.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 111217017   Maximum: 211048158  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111217017 - 211048158   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000   Invalid: 0   Minimum: 0.341817240980233   Maximum: 2.7288714652921  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.341817240980233 - 2.7288714652921   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_ken.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	510	51%
2	male	490	49%

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

## Overview

Valid: 999    Invalid: 1    Minimum: 15    Maximum: 99  
 Type: Discrete    Decimal: 0    Width: 2    Range: 15 - 99    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
15	15	14	1.4%
16	16	22	2.2%
17	17	11	1.1%
18	18	33	3.3%
19	19	31	3.1%
20	20	57	5.7%
21	21	47	4.7%
22	22	44	4.4%
23	23	35	3.5%
24	24	50	5%
25	25	55	5.5%
26	26	43	4.3%
27	27	44	4.4%
28	28	41	4.1%
29	29	28	2.8%
30	30	72	7.2%
31	31	13	1.3%
32	32	34	3.4%
33	33	17	1.7%
34	34	15	1.5%
35	35	36	3.6%
36	36	12	1.2%
37	37	9	0.9%
38	38	21	2.1%
39	39	12	1.2%
40	40	27	2.7%
41	41	5	0.5%
42	42	21	2.1%
43	43	8	0.8%
44	44	5	0.5%
45	45	11	1.1%
46	46	6	0.6%

47	47	4	0.4%
48	48	12	1.2%
49	49	4	0.4%
50	50	10	1%
51	51	4	0.4%
52	52	9	0.9%
53	53	4	0.4%
54	54	6	0.6%
55	55	6	0.6%
56	56	2	0.2%
57	57	5	0.5%
58	58	4	0.4%
59	59	4	0.4%
60	60	7	0.7%
61	61	0	0%
62	62	3	0.3%
63	63	10	1%
64	64	0	0%
65	65	3	0.3%
66	66	2	0.2%
67	67	3	0.3%
68	68	0	0%
69	69	2	0.2%
70	70	1	0.1%
71	71	2	0.2%
72	72	2	0.2%
73	73	3	0.3%
74	74	4	0.4%
75	75	1	0.1%
76	76	0	0%
77	77	0	0%
78	78	1	0.1%
79	79	1	0.1%
80	80	0	0%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	0	0%

86	86	0	0%
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+	1	0.1%
Sysmiss		1	

## EDUC: Respondent education level

Data file: micro\_ken.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	306	30.6%
2	completed secondary school	626	62.6%
3	completed tertiary education or more	65	6.5%
4	(dk)	2	0.2%
5	(rf)	1	0.1%

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

Data file: micro\_ken.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%	167	16.7%
2	Second 20%	164	16.4%
3	Middle 20%	189	18.9%
4	Fourth 20%	225	22.5%
5	Richest 20%	255	25.5%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_ken.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	828	82.8%
2	out of the workforce	172	17.2%

## ACCOUNT: Has an account

Data file: micro\_ken.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	190	19%

1	yes	810	81%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_ken.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	464	46.4%
1	yes	536	53.6%

### 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\_ken.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	294	29.4%
1	yes	706	70.6%

### Others

#### NOTES

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

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

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

Data file: micro\_ken.dta

### Overview

Valid: 440    Invalid: 560    Minimum: 1    Maximum: 4  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	206	46.8%
2	no	233	53%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		560	

### 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\_ken.dta

### Overview

Valid: 440    Invalid: 560    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	23.6%
2	no	335	76.1%

3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		560	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_ken.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	244	24.4%
2	no	755	75.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_ken.dta

### Overview

Valid: 244 Invalid: 756 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	91	37.3%

2	no	152	62.3%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		756	

## 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\_ken.dta

### Overview

Valid: 91 Invalid: 909 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	47	51.6%
2	no	44	48.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		909	

## 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\_ken.dta

### Overview

Valid: 458 Invalid: 542 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	273	59.6%
2	no	184	40.2%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		542	

## 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\_ken.dta

### Overview

Valid: 458    Invalid: 542    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	285	62.2%
2	no	173	37.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		542	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_ken.dta

### Overview

Valid: 458    Invalid: 542    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	68	14.8%
2	no	390	85.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		542	

### Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_ken.dta

### Overview

Valid: 68 Invalid: 932 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	47	69.1%
2	no	21	30.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		932	

### 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\_ken.dta

## Overview

Valid: 47   Invalid: 953   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	21	44.7%
2	no	26	55.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		953	

## 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\_ken.dta

## Overview

Valid: 68   Invalid: 932   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	31	45.6%
2	no	35	51.5%
3	(dk)	2	2.9%
4	(ref)	0	0%
Sysmiss		932	

## 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\_ken.dta**Overview**

Valid: 458    Invalid: 542    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	58.7%
2	no	187	40.8%
3	(dk)	0	0%
4	(ref)	2	0.4%
Sysmiss		542	

**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\_ken.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	110	40.9%
2	no	158	58.7%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		731	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_ken.dta

### Overview

Valid: 458 Invalid: 542 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	276	60.3%
2	no	179	39.1%
3	(dk)	1	0.2%
4	(ref)	2	0.4%
Sysmiss		542	

### 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\_ken.dta

### Overview

Valid: 276 Invalid: 724 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	160	58%
2	no	116	42%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		724	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_ken.dta

#### Overview

Valid: 458    Invalid: 542    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	305	66.6%
2	no	152	33.2%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		542	

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

Data file: micro\_ken.dta

#### Overview

Valid: 190    Invalid: 810    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	47.4%
2	no	98	51.6%
3	(dk)	1	0.5%
4	(ref)	1	0.5%
Sysmiss		810	

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

Valid: 542    Invalid: 458    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	28.6%
2	no	386	71.2%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		458	

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

Valid: 542    Invalid: 458    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	193	35.6%
2	no	346	63.8%
3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		458	

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

Valid: 542    Invalid: 458    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	193	35.6%
2	no	347	64%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		458	

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

Data file: micro\_ken.dta

#### Overview

Valid: 542    Invalid: 458    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	128	23.6%
2	no	411	75.8%
3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		458	

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

Data file: micro\_ken.dta

#### Overview

Valid: 542    Invalid: 458    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	35	6.5%
2	no	506	93.4%

3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		458	

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

Data file: micro\_ken.dta

#### Overview

Valid: 542   Invalid: 458   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	433	79.9%
2	no	109	20.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		458	

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

Data file: micro\_ken.dta

#### Overview

Valid: 542   Invalid: 458   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	84	15.5%
2	no	446	82.3%
3	(dk)	12	2.2%
4	(ref)	0	0%
Sysmiss		458	

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

Valid: 542    Invalid: 458    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	117	21.6%
2	no	424	78.2%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		458	

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

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	74	30.5%
2	no	168	69.1%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		757	

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

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	93	38.3%
2	no	147	60.5%
3	(dk)	3	1.2%
4	(ref)	0	0%
Sysmiss		757	

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

Data file: micro\_ken.dta

#### Overview

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	97	39.9%
2	no	146	60.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		757	

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

Data file: micro\_ken.dta

#### Overview

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	171	70.4%
2	no	72	29.6%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		757	

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

Data file: micro\_ken.dta

#### Overview

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	66	27.2%
2	no	177	72.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		757	

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

Data file: micro\_ken.dta

#### Overview

Valid: 243    Invalid: 757    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	115	47.3%
2	no	128	52.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		757	

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

Valid: 660    Invalid: 340    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	536	81.2%
2	no	124	18.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		340	

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

Valid: 660    Invalid: 340    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	528	80%
2	no	130	19.7%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		340	

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

Valid: 660    Invalid: 340    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	317	48%
2	no	343	52%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		340	

### FIN13D: Use mobile money account without help

Data file: micro\_ken.dta

#### Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	609	88.8%
2	no	76	11.1%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		314	

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

Data file: micro\_ken.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	383	38.3%
2	no	617	61.7%

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

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

Data file: micro\_ken.dta

### Overview

Valid: 393    Invalid: 607    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Only used cash	109	27.7%
2	Used other methods, such as a card or mobile phone	283	72%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		607	

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

Data file: micro\_ken.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\_ken.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	473	47.3%
2	no	527	52.7%

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

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

Data file: micro\_ken.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	695	69.5%
2	no	302	30.2%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

### FIN14B: Bought something online using the Internet

Data file: micro\_ken.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	184	18.4%
2	no	816	81.6%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_ken.dta

#### Overview

Valid: 184 Invalid: 816 Minimum: 1 Maximum: 4

Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Pay online	91	49.5%
2	In cash	74	40.2%
3	(both)	18	9.8%
4	(dk)	1	0.5%
5	(ref)	0	0%
Sysmiss		816	

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

Data file: micro\_ken.dta

**Overview**

Valid: 184    Invalid: 816    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	63	34.2%
2	Paid online	114	62%
3	(dk)	5	2.7%
4	(ref)	2	1.1%
Sysmiss		816	

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

Data file: micro\_ken.dta

**Overview**

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

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

**FIN16: Saved for old age**

Data file: micro\_ken.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	166	16.6%
2	no	834	83.4%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_ken.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	217	21.7%
2	no	782	78.2%
3	(dk)	1	0.1%
4	(ref)	0	0%

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

Data file: micro\_ken.dta

**Overview**

Valid: 757   Invalid: 243   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	51%

2	no	371	49%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		243	

## FIN17B: Saved using an informal savings club

Data file: micro\_ken.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	323	32.3%
2	no	677	67.7%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN20: Borrowed for medical purposes

Data file: micro\_ken.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	728	72.8%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

## FIN22A: Borrowed from a financial institution

Data file: micro\_ken.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	218	21.8%
2	no	780	78%
3	(dk)	2	0.2%
4	(ref)	0	0%

**FIN22B: Borrowed from family or friends**

Data file: micro\_ken.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	557	55.7%
2	no	443	44.3%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_ken.dta

**Overview**

Valid: 323   Invalid: 677   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	196	60.7%

2	no	127	39.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		677	

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

Data file: micro\_ken.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	158	15.8%
2	Main source: Family or friends	292	29.2%
3	Main source: Money from working	178	17.8%
4	Main source: Borrowing from a bank, employer, or private lender	103	10.3%
5	Main source: Selling assets	147	14.7%
6	Main source: Some other source	67	6.7%
7	(I could not come up with the money)	41	4.1%
8	(dk)	10	1%
9	ref	4	0.4%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_ken.dta

### Overview

Valid: 945   Invalid: 55   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	450	47.6%
2	Somewhat difficult	345	36.5%
3	Not difficult at all	150	15.9%

4	(DK)	0	0%
5	(ref)	0	0%
Sysmiss		55	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_ken.dta

### Overview

Valid: 945    Invalid: 55    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	627	66.3%
2	Somewhat difficult	231	24.4%
3	Not difficult at all	84	8.9%
4	(I could not come up with the money)	3	0.3%
5	(DK)	0	0%
6	(ref)	0	0%
Sysmiss		55	

## FIN26: Sent domestic remittances

Data file: micro\_ken.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	483	48.3%
2	no	516	51.6%
3	(dk)	0	0%
4	(ref)	1	0.1%

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

Valid: 483    Invalid: 517    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	356	73.7%
2	no	127	26.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		517	

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	69	54.3%
2	no	58	45.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

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

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	73	57.5%
2	no	54	42.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

### FIN28: Received domestic remittances

Data file: micro\_ken.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%

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

Data file: micro\_ken.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	408	75.7%
2	no	131	24.3%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		461	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_ken.dta

### Overview

Valid: 131    Invalid: 869    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	64.1%
2	no	47	35.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		869	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_ken.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	69	52.7%
2	no	62	47.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		869	

## FIN30: Paid a utility bill

Data file: micro\_ken.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	394	39.4%
2	no	605	60.5%
3	(dk)	0	0%
4	(ref)	1	0.1%

**FIN31A: Paid a utility bill using an account**

Data file: micro\_ken.dta

**Overview**

Valid: 394   Invalid: 606   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	42.1%
2	no	227	57.6%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		606	

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

Data file: micro\_ken.dta

**Overview**

Valid: 394   Invalid: 606   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

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

1	yes	340	86.3%
2	no	54	13.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		606	

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

Data file: micro\_ken.dta

#### Overview

Valid: 351 Invalid: 649 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	56	16%
2	Used other methods, such as a card or mobile phone	293	83.5%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		649	

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

Data file: micro\_ken.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\_ken.dta

#### Overview

Valid: 43 Invalid: 957 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES



Value	Category	Cases	
1	yes	35	81.4%
2	no	8	18.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		957	

## FIN32: Received wage payments

Data file: micro\_ken.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	319	31.9%
2	no	679	67.9%
3	(dk)	0	0%
4	(ref)	2	0.2%

## FIN33: Received public sector wage payments

Data file: micro\_ken.dta

### Overview

Valid: 319   Invalid: 681   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	56	17.6%
2	no	262	82.1%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		681	

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	144	45.1%
2	no	175	54.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		681	

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

Valid: 319    Invalid: 681    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	188	58.9%
2	no	130	40.8%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		681	

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

Valid: 65    Invalid: 935    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	52	80%
2	no	13	20%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

### FIN34E: Received wage payments to a card

Data file: micro\_ken.dta

#### Overview

Valid: 13   Invalid: 987   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	13	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		987	

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

Data file: micro\_ken.dta

#### Overview

Valid: 254   Invalid: 746   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	28%
2	no	180	70.9%

3	(dk)	3	1.2%
4	(ref)	0	0%
Sysmiss		746	

### FIN37: Received a government transfer

Data file: micro\_ken.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	120	12%
2	no	878	87.8%
3	(dk)	2	0.2%
4	(ref)	0	0%

### FIN43D: Received an agricultural payment in cash

Data file: micro\_ken.dta

#### Overview

Valid: 89   Invalid: 911   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	89.9%
2	no	9	10.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		911	

### FIN38: Received a government pension

Data file: micro\_ken.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	18	1.8%
2	no	982	98.2%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_ken.dta

## Overview

Valid: 129 Invalid: 871 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	56	43.4%
2	no	71	55%
3	(dk)	1	0.8%
4	(ref)	1	0.8%
Sysmiss		871	

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

Data file: micro\_ken.dta

## Overview

Valid: 129 Invalid: 871 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

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

1	yes	54	41.9%
2	no	75	58.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		871	

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

Data file: micro\_ken.dta

#### Overview

Valid: 45    Invalid: 955    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	6	13.3%
2	no	39	86.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		955	

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

Data file: micro\_ken.dta

#### Overview

Valid: 39    Invalid: 961    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	10.3%
2	no	35	89.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		961	

**FIN42: Received an agricultural payment****Data file:** micro\_ken.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	264	26.4%
2	no	736	73.6%
3	(dk)	0	0%
4	(ref)	0	0%

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

Valid: 264   Invalid: 736   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	228	86.4%
2	No	26	9.8%
3	(Both)	10	3.8%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		736	

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

Valid: 264   Invalid: 736   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	74	28%
2	no	189	71.6%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		736	

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

Data file: micro\_ken.dta

#### Overview

Valid: 264   Invalid: 736   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	151	57.2%
2	no	113	42.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		736	

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

Data file: micro\_ken.dta

#### Overview

Valid: 9   Invalid: 991   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	9	100%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		991	

## FIN44A: Financially worried: old age

Data file: micro\_ken.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	525	52.5%
2	Somewhat worried	274	27.4%
3	Not worried at all	196	19.6%
4	(Does not apply)	1	0.1%
5	(DK)	2	0.2%
6	(ref)	2	0.2%

## FIN44B: Financially worried: medical cost

Data file: micro\_ken.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	637	63.7%
2	Somewhat worried	230	23%
3	Not worried at all	132	13.2%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	1	0.1%

**FIN44C: Financially worried: bills****Data file:** micro\_ken.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	508	50.8%
2	Somewhat worried	297	29.7%
3	Not worried at all	189	18.9%
4	(Does not apply)	4	0.4%
5	(DK)	1	0.1%
6	(ref)	1	0.1%

**FIN44D: Financially worried: education****Data file:** micro\_ken.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	542	54.2%
2	Somewhat worried	272	27.2%
3	Not worried at all	180	18%
4	(Does not apply)	5	0.5%
5	(DK)	1	0.1%
6	(ref)	0	0%

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

**Overview**

Valid: 889    Invalid: 111    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Old age	78	8.8%
2	Medical cost	309	34.8%
3	Bills	138	15.5%
4	Education	361	40.6%
5	(DK)	0	0%
6	(ref)	3	0.3%
Sysmiss		111	

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

Data file: micro\_ken.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	728	72.8%
2	Somewhat worried	194	19.4%
3	Not worried at all	77	7.7%
4	(DK)	0	0%
5	(ref)	1	0.1%

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

Data file: micro\_ken.dta

**Overview**

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

**SAVED: Saved in the past year****Data file:** micro\_ken.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	314	31.4%
1	yes	686	68.6%

**BORROWED: Borrowed in the past year****Data file:** micro\_ken.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	223	22.3%
1	yes	777	77.7%

**RECEIVE\_WAGES: Received a wage payment****Data file:** micro\_ken.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	254	25.4%
2	received payments in cash only	52	5.2%
3	received payments using other methods	13	1.3%

4	did not receive payments	679	67.9%
5	dk/ref	2	0.2%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_ken.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	80	8%
2	received payments in cash only	6	0.6%
3	received payments using other methods	34	3.4%
4	did not receive payments	878	87.8%
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\_ken.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	16	1.6%

2	received payments in cash only	0	0%
3	received payments using other methods	2	0.2%
4	did not receive payments	982	98.2%
5	dk/ref	0	0%

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

Data file: micro\_ken.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	175	17.5%
2	received payments in cash only	80	8%
3	received payments using other methods	9	0.9%
4	did not receive payments	736	73.6%
5	dk/ref	0	0%

### Others

#### NOTES

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

## PAY\_UTILITIES: Paid a utility bill

Data file: micro\_ken.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	351	35.1%
2	made payments in cash only	35	3.5%
3	made payments using other methods	8	0.8%

4	did not make payments	605	60.5%
5	dk/ref	1	0.1%

## Others

### NOTES

This includes adults who paid a utility bill in the past year.

## REMITTANCES: Made or received a domestic remittance payment

Data file: micro\_ken.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	sent/received through an account	499	49.9%
2	sent/received through an otc transaction	74	7.4%
3	sent/received in cash only	40	4%
4	sent/received using other methods	36	3.6%
5	did not send/receive	351	35.1%
6	dk/ref	0	0%

## 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\_ken.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	857	85.7%
2	no	142	14.2%
3	(dk)	0	0%
4	(ref)	1	0.1%

## INTERNETACCESS: Internet access

Data file: micro\_ken.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	526	52.6%
2	no	473	47.3%
3	(dk)	0	0%
4	(ref)	1	0.1%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_ken.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	209	20.9%
1	yes	791	79.1%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_ken.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	605	60.5%
1	yes	395	39.5%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

---

title 2021 Global Findex Questionnaire  
 language English  
 filename questionnaire\_globalfindex.pdf

---

## reports

### The Global Findex Database 2021

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title The Global Findex Database 2021  
 authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
 language English  
 filename FINDEX\_2021\_report.pdf

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

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### 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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