

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

KSV_2021_FINDEX_v02_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Kosovo	KSV

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

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

ABSTRACT

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

The Global Index is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

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

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE

2022-12-05

VERSION NOTES

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

Scope

NOTES

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

Coverage

GEOGRAPHIC COVERAGE

National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

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

PRODUCERS

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

FUNDING AGENCY/SPONSOR

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

Sampling

SAMPLING PROCEDURE

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

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

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

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

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

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

Sample size for Kosovo is 1000.

WEIGHTING

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

data_collection

DATES OF DATA COLLECTION

Start	End
2021-07-03	2021-10-04

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

Data was collected in the following language(s): Albanian, Serbian

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	Link

Disclaimer and copyrights

DISCLAIMER

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

Metadata production

DDI DOCUMENT ID

DDI_KSV_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_xkx.dta 2021 Global Findex - Kosovo Microdata	1000	113

Data file: micro_xkx.dta

2021 Global Findex - Kosovo Microdata

Cases: 1000

variables: 113

variables

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	fin1_1a	Opened first account to receive a wage payment	
V14	fin1_1b	Opened first account to receive money from the government	
V15	fin2	Has a debit card	
V16	fin4	Used a debit card	
V17	fin4a	Used a debit card in-store	
V18	fin5	Used a mobile phone or internet to access account	
V19	fin6	Used a mobile phone or internet to check account balance	
V20	fin7	Has a credit card	
V21	fin8	Used a credit card	
V22	fin8a	Used a credit card in-store	
V23	fin8b	Paid credit card balances in full	
V24	fin9	Made any deposit into the account	
V25	fin9a	Make deposits into the account two or more times per month	
V26	fin10	Withdrew from the account	
V27	fin10a	Withdrew from the account two or more times per month	
V28	fin10b	Used account to store money	
V29	fin11_1	Unbanked: use account without help	
V30	fin11a	Reason for no account: too far	
V31	fin11b	Reason for no account: too expensive	
V32	fin11c	Reason for no account: lack documentation	
V33	fin11d	Reason for no account: lack trust	
V34	fin11e	Reason for no account: religious reasons	
V35	fin11f	Reason for no account: lack money	
V36	fin11g	Reason for no account: family member already has one	
V37	fin11h	Reason for no account: no need for financial services	

ID	Name	Label	Question
V38	fin13a	Use mobile money account two or more times a month	
V39	fin13b	Use mobile money account to store money	
V40	fin13c	Use mobile money account to borrow money	
V41	fin13d	Use mobile money account without help	
V42	fin14_1	Use mobile phone to pay for a purchase in-store	
V43	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V44	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V45	fin14a	Made bill payments online using the Internet	
V46	fin14a1	Send money to a relative or friend online using the Internet	
V47	fin14b	Bought something online using the Internet	
V48	fin14c	Paid online or in cash at delivery	
V49	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V50	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V51	fin16	Saved for old age	
V52	fin17a	Saved using an account at a financial institution	
V53	fin17a1	Saved using a mobile money account	
V54	fin17b	Saved using an informal savings club	
V55	fin20	Borrowed for medical purposes	
V56	fin22a	Borrowed from a financial institution	
V57	fin22b	Borrowed from family or friends	
V58	fin22c	Borrowed from an informal savings club	
V59	fin24	Main source of emergency funds in 30 days	
V60	fin24a	Difficulty of emergency funds in 30 days	
V61	fin24b	Difficulty of emergency funds in 7 days	
V62	fin26	Sent domestic remittances	
V63	fin27_1	Sent domestic remittances through an account	
V64	fin27c1	Sent domestic remittances in cash	
V65	fin27c2	Sent domestic remittances through an MTO	
V66	fin28	Received domestic remittances	
V67	fin29_1	Received domestic remittances through an account	
V68	fin29c1	Received domestic remittances in cash	
V69	fin29c2	Received domestic remittances through an MTO	
V70	fin30	Paid a utility bill	
V71	fin31a	Paid a utility bill using an account	
V72	fin31b	Paid a utility bill using a mobile phone	
V73	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V74	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V75	fin31c	Paid a utility bill in cash	
V76	fin32	Received wage payments	
V77	fin33	Received public sector wage payments	
V78	fin34a	Received wage payments into an account	
V79	fin34b	Received wage payments to a mobile phone	
V80	fin34d	Received wage payments in cash	
V81	fin34e	Received wage payments to a card	
V82	fin35	Received wage payments into an account or to a phone or a card and paid higher t	

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

total: 113

ECONOMY: Economy**Data file:** micro_xkx.dta**Overview**

Valid: 1000 Invalid: 0
 Type: Discrete Width: 6 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_xkx.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	384	38.4%
2	Urban	616	61.6%

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_xkx.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_xkx.dta**Overview**

Valid: 1000 Invalid: 0 Minimum: 111346285 Maximum: 211051710
 Type: Continuous Decimal: 0 Width: 9 Range: 111346285 - 211051710 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

WGT: Weight**Data file:** micro_xkx.dta**Overview**

Valid: 1000 Invalid: 0 Minimum: 0.22128957675904 Maximum: 3.75186418777827
 Type: Continuous Decimal: 15 Width: 17 Range: 0.22128957675904 - 3.75186418777827 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_xkx.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	552	55.2%
2	male	448	44.8%

AGE: Respondent age**Data file:** micro_xkx.dta

Overview

Valid: 998 Invalid: 2 Minimum: 15 Maximum: 90
 Type: Discrete Decimal: 0 Width: 2 Range: 15 - 90 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	13	1.3%
16	16	13	1.3%
17	17	17	1.7%
18	18	22	2.2%
19	19	20	2%
20	20	26	2.6%
21	21	34	3.4%
22	22	23	2.3%
23	23	18	1.8%
24	24	16	1.6%
25	25	15	1.5%
26	26	16	1.6%
27	27	13	1.3%
28	28	14	1.4%
29	29	12	1.2%
30	30	25	2.5%
31	31	24	2.4%
32	32	13	1.3%
33	33	12	1.2%
34	34	12	1.2%
35	35	18	1.8%
36	36	20	2%
37	37	10	1%
38	38	21	2.1%
39	39	16	1.6%
40	40	23	2.3%
41	41	10	1%
42	42	29	2.9%
43	43	11	1.1%
44	44	17	1.7%
45	45	22	2.2%
46	46	22	2.2%

47	47	19	1.9%
48	48	21	2.1%
49	49	19	1.9%
50	50	16	1.6%
51	51	15	1.5%
52	52	22	2.2%
53	53	13	1.3%
54	54	14	1.4%
55	55	16	1.6%
56	56	11	1.1%
57	57	10	1%
58	58	12	1.2%
59	59	13	1.3%
60	60	17	1.7%
61	61	10	1%
62	62	12	1.2%
63	63	21	2.1%
64	64	11	1.1%
65	65	24	2.4%
66	66	12	1.2%
67	67	10	1%
68	68	5	0.5%
69	69	12	1.2%
70	70	16	1.6%
71	71	5	0.5%
72	72	10	1%
73	73	6	0.6%
74	74	8	0.8%
75	75	4	0.4%
76	76	5	0.5%
77	77	7	0.7%
78	78	3	0.3%
79	79	2	0.2%
80	80	8	0.8%
81	81	1	0.1%
82	82	3	0.3%
83	83	2	0.2%
84	84	2	0.2%
85	85	2	0.2%

86	86	1	0.1%
87	87	0	0%
88	88	0	0%
89	89	0	0%
90	90	1	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%
Sysmiss		2	

EDUC: Respondent education level

Data file: micro_xkx.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	completed primary school or less	408	40.8%
2	completed secondary school	437	43.7%
3	completed tertiary education or more	155	15.5%
4	(dk)	0	0%
5	(rf)	0	0%

INC_Q: Within-economy household income quintile

Data file: micro_xkx.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	162	16.2%
2	Second 20%	160	16%
3	Middle 20%	192	19.2%
4	Fourth 20%	219	21.9%
5	Richest 20%	267	26.7%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_xkx.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	491	49.1%
2	out of the workforce	509	50.9%

ACCOUNT: Has an account

Data file: micro_xkx.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	358	35.8%

1	yes	642	64.2%
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ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_xkx.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	358	35.8%
1	yes	642	64.2%

Others

NOTES

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_xkx.dta

Overview

Valid: 573 Invalid: 427 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	357	62.3%
2	no	216	37.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		427	

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_xkx.dta

Overview

Valid: 573 Invalid: 427 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	105	18.3%
2	no	467	81.5%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		427	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_xkx.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	448	44.8%
2	no	540	54%
3	(dk)	7	0.7%

4	(ref)	5	0.5%
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Others

NOTES

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

FIN4: Used a debit card

Data file: micro_xkx.dta

Overview

Valid: 448 Invalid: 552 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	206	46%
2	no	242	54%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		552	

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_xkx.dta

Overview

Valid: 206 Invalid: 794 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	164	79.6%
2	no	42	20.4%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		794	

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_xkx.dta

Overview

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	120	20.1%
2	no	476	79.6%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		402	

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_xkx.dta

Overview

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	174	29.1%
2	no	423	70.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		402	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_xkx.dta

Overview

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	140	23.4%
2	no	457	76.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		402	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_xkx.dta

Overview

Valid: 140 Invalid: 860 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	98	70%
2	no	42	30%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		860	

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_xkx.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	63	64.3%
2	no	35	35.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		902	

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_xkx.dta

Overview

Valid: 140 Invalid: 860 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	83.6%
2	no	22	15.7%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		860	

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_xkx.dta

Overview

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	375	62.7%
2	no	222	37.1%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		402	

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_xkx.dta**Overview**

Valid: 375 Invalid: 625 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	94	25.1%
2	no	272	72.5%
3	(dk)	9	2.4%
4	(ref)	0	0%
Sysmiss		625	

Others

NOTES

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

FIN10: Withdrew from the account**Data file:** micro_xkx.dta**Overview**

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	416	69.6%
2	no	177	29.6%
3	(dk)	4	0.7%
4	(ref)	1	0.2%
Sysmiss		402	

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_xkx.dta

Overview

Valid: 416 Invalid: 584 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	213	51.2%
2	no	193	46.4%
3	(dk)	10	2.4%
4	(ref)	0	0%
Sysmiss		584	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_xkx.dta

Overview

Valid: 598 Invalid: 402 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	359	60%
2	no	233	39%
3	(dk)	4	0.7%
4	(ref)	2	0.3%
Sysmiss		402	

FIN11_1: Unbanked: use account without help**Data file:** micro_xkx.dta**Overview**

Valid: 358 Invalid: 642 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	239	66.8%
2	no	108	30.2%
3	(dk)	10	2.8%
4	(ref)	1	0.3%
Sysmiss		642	

FIN11A: Reason for no account: too far**Data file:** micro_xkx.dta**Overview**

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61	15.2%
2	no	330	82.1%
3	(dk)	8	2%
4	(ref)	3	0.7%
Sysmiss		598	

FIN11B: Reason for no account: too expensive**Data file:** micro_xkx.dta**Overview**

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	126	31.3%
2	no	252	62.7%
3	(dk)	20	5%
4	(ref)	4	1%
Sysmiss		598	

FIN11C: Reason for no account: lack documentation

Data file: micro_xkx.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	45	11.2%
2	no	350	87.1%
3	(dk)	5	1.2%
4	(ref)	2	0.5%
Sysmiss		598	

FIN11D: Reason for no account: lack trust

Data file: micro_xkx.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55	13.7%
2	no	329	81.8%

3	(dk)	15	3.7%
4	(ref)	3	0.7%
Sysmiss		598	

FIN11E: Reason for no account: religious reasons

Data file: micro_xkx.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10	2.5%
2	no	385	95.8%
3	(dk)	3	0.7%
4	(ref)	4	1%
Sysmiss		598	

FIN11F: Reason for no account: lack money

Data file: micro_xkx.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	195	48.5%
2	no	199	49.5%
3	(dk)	3	0.7%
4	(ref)	5	1.2%
Sysmiss		598	

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

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	208	51.7%
2	no	191	47.5%
3	(dk)	0	0%
4	(ref)	3	0.7%
Sysmiss		598	

FIN11H: Reason for no account: no need for financial services**Data file:** micro_xkx.dta**Overview**

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	171	42.5%
2	no	221	55%
3	(dk)	6	1.5%
4	(ref)	4	1%
Sysmiss		598	

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

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

FIN13B: Use mobile money account to store money**Data file:** micro_xkx.dta**Overview**

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

FIN13C: Use mobile money account to borrow money**Data file:** micro_xkx.dta**Overview**

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

FIN13D: Use mobile money account without help**Data file:** micro_xkx.dta**Overview**

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

FIN14_1: Use mobile phone to pay for a purchase in-store**Data file:** micro_xkx.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	222	22.2%
2	no	775	77.5%
3	(dk)	0	0%
4	(ref)	3	0.3%

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

Overview

Valid: 331 Invalid: 669 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	177	53.5%
2	Used other methods, such as a card or mobile phone	150	45.3%
3	(dk)	4	1.2%
4	(ref)	0	0%
Sysmiss		669	

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

Data file: micro_xkx.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_xkx.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	105	10.5%
2	no	891	89.1%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

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

Data file: micro_xkx.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	59	5.9%
2	no	938	93.8%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN14B: Bought something online using the Internet

Data file: micro_xkx.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	265	26.5%
2	no	732	73.2%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN14C: Paid online or in cash at delivery

Data file: micro_xkx.dta

Overview

Valid: 265 Invalid: 735 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	18	6.8%

2	In cash	213	80.4%
3	(both)	34	12.8%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		735	

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

Data file: micro_xkx.dta

Overview

Valid: 265 Invalid: 735 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	211	79.6%
2	Paid online	48	18.1%
3	(dk)	6	2.3%
4	(ref)	0	0%
Sysmiss		735	

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

Data file: micro_xkx.dta

Overview

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

FIN16: Saved for old age

Data file: micro_xkx.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	162	16.2%
2	no	834	83.4%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

FIN17A: Saved using an account at a financial institution

Data file: micro_xkx.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	131	13.1%
2	no	861	86.1%
3	(dk)	6	0.6%
4	(ref)	2	0.2%

FIN17A1: Saved using a mobile money account

Data file: micro_xkx.dta

Overview

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

FIN17B: Saved using an informal savings club

Data file: micro_xkx.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	44	4.4%
2	no	947	94.7%
3	(dk)	6	0.6%
4	(ref)	3	0.3%

FIN20: Borrowed for medical purposes

Data file: micro_xkx.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	150	15%
2	no	848	84.8%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_xkx.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	104	10.4%
2	no	891	89.1%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

FIN22B: Borrowed from family or friends

Data file: micro_xkx.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	251	25.1%
2	no	746	74.6%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN22C: Borrowed from an informal savings club

Data file: micro_xkx.dta

Overview

Valid: 44 Invalid: 956 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5	11.4%
2	no	39	88.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		956	

FIN24: Main source of emergency funds in 30 days

Data file: micro_xkx.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	
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1	Main source: Savings	135	13.5%
2	Main source: Family or friends	620	62%
3	Main source: Money from working	160	16%
4	Main source: Borrowing from a bank, employer, or private lender	44	4.4%
5	Main source: Selling assets	12	1.2%
6	Main source: Some other source	8	0.8%
7	(I could not come up with the money)	15	1.5%
8	(dk)	5	0.5%
9	ref	1	0.1%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_xkx.dta

Overview

Valid: 979 Invalid: 21 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	229	23.4%
2	Somewhat difficult	421	43%
3	Not difficult at all	324	33.1%
4	(DK)	5	0.5%
5	(ref)	0	0%
Sysmiss		21	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_xkx.dta

Overview

Valid: 979 Invalid: 21 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	350	35.8%

2	Somewhat difficult	317	32.4%
3	Not difficult at all	248	25.3%
4	(I could not come up with the money)	56	5.7%
5	(DK)	8	0.8%
6	(ref)	0	0%
Sysmiss		21	

FIN26: Sent domestic remittances

Data file: micro_xkx.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	158	15.8%
2	no	841	84.1%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN27_1: Sent domestic remittances through an account

Data file: micro_xkx.dta

Overview

Valid: 158 Invalid: 842 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37	23.4%
2	no	120	75.9%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		842	

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

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	107	88.4%
2	no	14	11.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		879	

FIN27C2: Sent domestic remittances through an MTO**Data file:** micro_xkx.dta**Overview**

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9	7.4%
2	no	112	92.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		879	

FIN28: Received domestic remittances**Data file:** micro_xkx.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	224	22.4%
2	no	772	77.2%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

FIN29_1: Received domestic remittances through an account

Data file: micro_xkx.dta

Overview

Valid: 224 Invalid: 776 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	23.2%
2	no	172	76.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		776	

FIN29C1: Received domestic remittances in cash

Data file: micro_xkx.dta

Overview

Valid: 172 Invalid: 828 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	133	77.3%
2	no	39	22.7%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		828	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_xkx.dta

Overview

Valid: 172 Invalid: 828 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	9.9%
2	no	155	90.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		828	

FIN30: Paid a utility bill

Data file: micro_xkx.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	577	57.7%
2	no	419	41.9%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN31A: Paid a utility bill using an account

Data file: micro_xkx.dta

Overview

Valid: 577 Invalid: 423 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	70	12.1%
2	no	503	87.2%
3	(dk)	4	0.7%
4	(ref)	0	0%
Sysmiss		423	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_xkx.dta

Overview

Valid: 577 Invalid: 423 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32	5.5%
2	no	544	94.3%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		423	

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

Data file: micro_xkx.dta

Overview

Valid: 81 Invalid: 919 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	48	59.3%
2	Used other methods, such as a card or mobile phone	31	38.3%
3	(dk)	2	2.5%
4	(ref)	0	0%
Sysmiss		919	

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

Data file: micro_xkx.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_xkx.dta

Overview

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	461	92.9%
2	no	34	6.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		504	

FIN32: Received wage payments

Data file: micro_xkx.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	293	29.3%
2	no	701	70.1%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

FIN33: Received public sector wage payments

Data file: micro_xkx.dta

Overview

Valid: 293 Invalid: 707 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	64	21.8%
2	no	229	78.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		707	

FIN34A: Received wage payments into an account

Data file: micro_xkx.dta

Overview

Valid: 293 Invalid: 707 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	190	64.8%
2	no	102	34.8%
3	(dk)	1	0.3%

4	(ref)	0	0%
Sysmiss		707	

FIN34B: Received wage payments to a mobile phone

Data file: micro_xkx.dta

Overview

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

FIN34D: Received wage payments in cash

Data file: micro_xkx.dta

Overview

Valid: 103 Invalid: 897 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	80	77.7%
2	no	22	21.4%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		897	

FIN34E: Received wage payments to a card

Data file: micro_xkx.dta

Overview

Valid: 23 Invalid: 977 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	17.4%
2	no	19	82.6%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		977	

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

Data file: micro_xkx.dta

Overview

Valid: 194 Invalid: 806 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	10.8%
2	no	165	85.1%
3	(dk)	7	3.6%
4	(ref)	1	0.5%
Sysmiss		806	

FIN37: Received a government transfer

Data file: micro_xkx.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	158	15.8%
2	no	841	84.1%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN38: Received a government pension

Data file: micro_xkx.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	190	19%
2	no	809	80.9%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN39A: Received a government transfer or pension into an account

Data file: micro_xkx.dta

Overview

Valid: 290 Invalid: 710 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	72.8%
2	no	74	25.5%
3	(dk)	4	1.4%
4	(ref)	1	0.3%
Sysmiss		710	

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

Data file: micro_xkx.dta

Overview

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

FIN39D: Received a government transfer or pension in cash

Data file: micro_xkx.dta

Overview

Valid: 79 Invalid: 921 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19	24.1%
2	no	58	73.4%
3	(dk)	2	2.5%
4	(ref)	0	0%
Sysmiss		921	

FIN39E: Received a government transfer or pension to a card

Data file: micro_xkx.dta

Overview

Valid: 60 Invalid: 940 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	28.3%
2	no	41	68.3%
3	(dk)	2	3.3%
4	(ref)	0	0%
Sysmiss		940	

FIN42: Received an agricultural payment

Data file: micro_xkx.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	83	8.3%
2	no	917	91.7%
3	(dk)	0	0%
4	(ref)	0	0%

FIN42A: Grow own crops or raise livestock

Data file: micro_xkx.dta

Overview

Valid: 83 Invalid: 917 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	68	81.9%
2	No	12	14.5%
3	(Both)	3	3.6%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		917	

FIN45_1: Financially worried due to COVID-19

Data file: micro_xkx.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	435	43.5%
2	Somewhat worried	374	37.4%
3	Not worried at all	184	18.4%
4	(DK)	7	0.7%
5	(ref)	0	0%

FIN43A: Received an agricultural payment into an account**Data file:** micro_xkx.dta**Overview**

Valid: 83 Invalid: 917 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14	16.9%
2	no	69	83.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		917	

FIN43B: Received an agricultural payment to a mobile phone**Data file:** micro_xkx.dta**Overview**

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

FIN43D: Received an agricultural payment in cash**Data file:** micro_xkx.dta**Overview**

Valid: 69 Invalid: 931 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	60	87%
2	no	9	13%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		931	

FIN43E: Received an agricultural payment to a card**Data file:** micro_xkx.dta**Overview**

Valid: 9 Invalid: 991 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	11.1%
2	no	8	88.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		991	

FIN44A: Financially worried: old age**Data file:** micro_xkx.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	359	35.9%
2	Somewhat worried	404	40.4%
3	Not worried at all	228	22.8%
4	(Does not apply)	0	0%
5	(DK)	9	0.9%
6	(ref)	0	0%

FIN44B: Financially worried: medical cost**Data file:** micro_xkx.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	532	53.2%
2	Somewhat worried	327	32.7%
3	Not worried at all	137	13.7%
4	(Does not apply)	0	0%
5	(DK)	4	0.4%
6	(ref)	0	0%

FIN44C: Financially worried: bills

Data file: micro_xkx.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	325	32.5%
2	Somewhat worried	369	36.9%
3	Not worried at all	304	30.4%
4	(Does not apply)	1	0.1%
5	(DK)	1	0.1%
6	(ref)	0	0%

FIN44D: Financially worried: education

Data file: micro_xkx.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	234	23.4%
2	Somewhat worried	269	26.9%
3	Not worried at all	350	35%
4	(Does not apply)	139	13.9%
5	(DK)	8	0.8%
6	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_xkx.dta

Overview

Valid: 817 Invalid: 183 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	111	13.6%
2	Medical cost	601	73.6%
3	Bills	45	5.5%
4	Education	51	6.2%
5	(DK)	9	1.1%
6	(ref)	0	0%
Sysmiss		183	

FIN45_1_CHINA: Financial worry

Data file: micro_xkx.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_xkx.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	584	58.4%
1	yes	416	41.6%

BORROWED: Borrowed in the past year

Data file: micro_xkx.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	602	60.2%
1	yes	398	39.8%

RECEIVE_WAGES: Received a wage payment

Data file: micro_xkx.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	194	19.4%
2	received payments in cash only	80	8%
3	received payments using other methods	19	1.9%
4	did not receive payments	701	70.1%
5	dk/ref	6	0.6%

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_xkx.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	126	12.6%
2	received payments in cash only	12	1.2%
3	received payments using other methods	20	2%
4	did not receive payments	841	84.1%
5	dk/ref	1	0.1%

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_xkx.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	150	15%
2	received payments in cash only	12	1.2%
3	received payments using other methods	28	2.8%

4	did not receive payments	809	80.9%
5	dk/ref	1	0.1%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_xkx.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	15	1.5%
2	received payments in cash only	60	6%
3	received payments using other methods	8	0.8%
4	did not receive payments	917	91.7%
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_xkx.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	70	7%
2	made payments in cash only	461	46.1%
3	made payments using other methods	46	4.6%
4	did not make payments	419	41.9%
5	dk/ref	4	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_xkx.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	78	7.8%
2	sent/received through an otc transaction	23	2.3%
3	sent/received in cash only	190	19%
4	sent/received using other methods	32	3.2%
5	did not send/receive	674	67.4%
6	dk/ref	3	0.3%

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_xkx.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	954	95.4%
2	no	46	4.6%

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

INTERNETACCESS: Internet access

Data file: micro_xkx.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	919	91.9%
2	no	79	7.9%
3	(dk)	2	0.2%
4	(ref)	0	0%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_xkx.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	470	47%
1	yes	530	53%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_xkx.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	749	74.9%
1	yes	251	25.1%

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
