

# Global Financial Inclusion (Global Findex) Database 2021

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

report\_generated\_on: December 16, 2022

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

## Identification

### SURVEY ID NUMBER

MDA\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Moldova	MDA

### 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

Transnistria (Prednesterovie) excluded for safety of interviewers. The excluded area represents approximately 13 percent of the total population.

## Producers and sponsors

### PRIMARY INVESTIGATORS

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

### PRODUCERS

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

### FUNDING AGENCY/SPONSOR

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

## Sampling

### SAMPLING PROCEDURE

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

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

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

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

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

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

Sample size for Moldova 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
2021-07-12	2021-09-10

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Romanian/Moldavian, Russian

## 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, Dorothea Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

## Access policy

### CONTACTS

Name	Affiliation	Email	URL
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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\_MDA\_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_mda.dta</b> 2021 Global Findex - Moldova Microdata	1000	113



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

2021 Global Findex - Moldova 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\_mda.dta**Overview**

Valid: 1000   Invalid: 0  
 Type: Discrete   Width: 7   Range: -   Format: character

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_mda.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	490	49%
2	Urban	510	51%

**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\_mda.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\_mda.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 111353728   Maximum: 211105088  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111353728 - 211105088   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000   Invalid: 0   Minimum: 0.407040883718168   Maximum: 2.51278636884511  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.407040883718168 - 2.51278636884511   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_mda.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	518	51.8%
2	male	482	48.2%

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

## Overview

Valid: 997    Invalid: 3    Minimum: 15    Maximum: 92  
 Type: Discrete    Decimal: 0    Width: 2    Range: 15 - 92    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
15	15	9	0.9%
16	16	9	0.9%
17	17	11	1.1%
18	18	31	3.1%
19	19	19	1.9%
20	20	22	2.2%
21	21	8	0.8%
22	22	11	1.1%
23	23	15	1.5%
24	24	10	1%
25	25	14	1.4%
26	26	14	1.4%
27	27	17	1.7%
28	28	25	2.5%
29	29	19	1.9%
30	30	25	2.5%
31	31	17	1.7%
32	32	18	1.8%
33	33	19	1.9%
34	34	12	1.2%
35	35	29	2.9%
36	36	16	1.6%
37	37	12	1.2%
38	38	19	1.9%
39	39	10	1%
40	40	20	2%
41	41	13	1.3%
42	42	15	1.5%
43	43	10	1%
44	44	9	0.9%
45	45	17	1.7%
46	46	17	1.7%

47	47	15	1.5%
48	48	6	0.6%
49	49	17	1.7%
50	50	18	1.8%
51	51	4	0.4%
52	52	11	1.1%
53	53	18	1.8%
54	54	15	1.5%
55	55	11	1.1%
56	56	19	1.9%
57	57	18	1.8%
58	58	15	1.5%
59	59	19	1.9%
60	60	24	2.4%
61	61	18	1.8%
62	62	20	2%
63	63	20	2%
64	64	14	1.4%
65	65	21	2.1%
66	66	17	1.7%
67	67	22	2.2%
68	68	24	2.4%
69	69	16	1.6%
70	70	17	1.7%
71	71	20	2%
72	72	11	1.1%
73	73	13	1.3%
74	74	8	0.8%
75	75	2	0.2%
76	76	4	0.4%
77	77	4	0.4%
78	78	5	0.5%
79	79	4	0.4%
80	80	2	0.2%
81	81	3	0.3%
82	82	2	0.2%
83	83	0	0%
84	84	4	0.4%
85	85	0	0%

86	86	2	0.2%
87	87	0	0%
88	88	1	0.1%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	1	0.1%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%
Sysmiss		3	

## EDUC: Respondent education level

Data file: micro\_mda.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	92	9.2%
2	completed secondary school	725	72.5%
3	completed tertiary education or more	176	17.6%
4	(dk)	5	0.5%
5	(rf)	2	0.2%

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

Data file: micro\_mda.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%	177	17.7%
2	Second 20%	198	19.8%
3	Middle 20%	198	19.8%
4	Fourth 20%	193	19.3%
5	Richest 20%	234	23.4%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_mda.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	663	66.3%
2	out of the workforce	337	33.7%

## ACCOUNT: Has an account

Data file: micro\_mda.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	384	38.4%

1	yes	616	61.6%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_mda.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	384	38.4%
1	yes	616	61.6%

### 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.

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

Data file: micro\_mda.dta

### Overview

Valid: 386 Invalid: 614 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	266	68.9%
2	no	119	30.8%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		614	

## 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\_mda.dta

### Overview

Valid: 386 Invalid: 614 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	126	32.6%
2	no	258	66.8%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		614	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_mda.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	430	43%
2	no	553	55.3%
3	(dk)	11	1.1%

4	(ref)	6	0.6%
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## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_mda.dta

### Overview

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	282	65.6%
2	no	148	34.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		570	

## 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\_mda.dta

### Overview

Valid: 282 Invalid: 718 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	267	94.7%
2	no	15	5.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		718	

## 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\_mda.dta

### Overview

Valid: 542 Invalid: 458 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	41.3%
2	no	316	58.3%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		458	

## 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\_mda.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	317	58.5%
2	no	224	41.3%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		458	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_mda.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	74	13.7%
2	no	465	85.8%
3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		458	

## Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_mda.dta

### Overview

Valid: 74 Invalid: 926 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	59	79.7%
2	no	15	20.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		926	

### 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\_mda.dta

### Overview

Valid: 59   Invalid: 941   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	79.7%
2	no	12	20.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		941	

### 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\_mda.dta

## Overview

Valid: 74   Invalid: 926   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	46	62.2%
2	no	25	33.8%
3	(dk)	2	2.7%
4	(ref)	1	1.4%
Sysmiss		926	

## 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\_mda.dta

## Overview

Valid: 542   Invalid: 458   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	76.8%
2	no	121	22.3%
3	(dk)	3	0.6%
4	(ref)	2	0.4%
Sysmiss		458	

## 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\_mda.dta**Overview**

Valid: 416    Invalid: 584    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	69	16.6%
2	no	343	82.5%
3	(dk)	2	0.5%
4	(ref)	2	0.5%
Sysmiss		584	

**Others**

## NOTES

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

**FIN10: Withdrew from the account****Data file:** micro\_mda.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	439	81%
2	no	98	18.1%
3	(dk)	1	0.2%
4	(ref)	4	0.7%
Sysmiss		458	

**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\_mda.dta

### Overview

Valid: 439 Invalid: 561 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	298	67.9%
2	no	139	31.7%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		561	

### Others

#### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_mda.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	325	60%
2	no	210	38.7%
3	(dk)	2	0.4%
4	(ref)	5	0.9%
Sysmiss		458	

**FIN11\_1: Unbanked: use account without help****Data file:** micro\_mda.dta**Overview**

Valid: 384    Invalid: 616    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	161	41.9%
2	no	183	47.7%
3	(dk)	39	10.2%
4	(ref)	1	0.3%
Sysmiss		616	

**FIN11A: Reason for no account: too far****Data file:** micro\_mda.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	150	32.8%
2	no	279	60.9%
3	(dk)	27	5.9%
4	(ref)	2	0.4%
Sysmiss		542	

**FIN11B: Reason for no account: too expensive****Data file:** micro\_mda.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	217	47.4%
2	no	175	38.2%
3	(dk)	63	13.8%
4	(ref)	3	0.7%
Sysmiss		542	

### FIN11C: Reason for no account: lack documentation

Data file: micro\_mda.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	88	19.2%
2	no	338	73.8%
3	(dk)	27	5.9%
4	(ref)	5	1.1%
Sysmiss		542	

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

Data file: micro\_mda.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	170	37.1%
2	no	249	54.4%

3	(dk)	35	7.6%
4	(ref)	4	0.9%
Sysmiss		542	

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

Data file: micro\_mda.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	42	9.2%
2	no	404	88.2%
3	(dk)	11	2.4%
4	(ref)	1	0.2%
Sysmiss		542	

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

Data file: micro\_mda.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	241	52.6%
2	no	196	42.8%
3	(dk)	16	3.5%
4	(ref)	5	1.1%
Sysmiss		542	

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

Data file: micro\_mda.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	109	23.8%
2	no	302	65.9%
3	(dk)	42	9.2%
4	(ref)	5	1.1%
Sysmiss		542	

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

Data file: micro\_mda.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	217	47.4%
2	no	221	48.3%
3	(dk)	17	3.7%
4	(ref)	3	0.7%
Sysmiss		542	

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

Data file: micro\_mda.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\_mda.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\_mda.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\_mda.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\_mda.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	87	8.7%
2	no	908	90.8%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

**FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19****Data file:** micro\_mda.dta

## Overview

Valid: 324 Invalid: 676 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Only used cash	91	28.1%
2	Used other methods, such as a card or mobile phone	233	71.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		676	

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

Data file: micro\_mda.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\_mda.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	196	19.6%
2	no	803	80.3%
3	(dk)	0	0%
4	(ref)	1	0.1%

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

Data file: micro\_mda.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	102	10.2%
2	no	897	89.7%
3	(dk)	0	0%
4	(ref)	1	0.1%

**FIN14B: Bought something online using the Internet**

Data file: micro\_mda.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	227	22.7%
2	no	770	77%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

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

Data file: micro\_mda.dta

**Overview**

Valid: 227   Invalid: 773   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	86	37.9%

2	In cash	50	22%
3	(both)	91	40.1%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		773	

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

Data file: micro\_mda.dta

### Overview

Valid: 227 Invalid: 773 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	41	18.1%
2	Paid online	182	80.2%
3	(dk)	3	1.3%
4	(ref)	1	0.4%
Sysmiss		773	

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

Data file: micro\_mda.dta

### Overview

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

## FIN16: Saved for old age

Data file: micro\_mda.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	185	18.5%
2	no	804	80.4%
3	(dk)	5	0.5%
4	(ref)	6	0.6%

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

Data file: micro\_mda.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	80	8%
2	no	913	91.3%
3	(dk)	1	0.1%
4	(ref)	6	0.6%

## FIN17A1: Saved using a mobile money account

Data file: micro\_mda.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\_mda.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

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

1	yes	79	7.9%
2	no	900	90%
3	(dk)	16	1.6%
4	(ref)	5	0.5%

## FIN20: Borrowed for medical purposes

Data file: micro\_mda.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	217	21.7%
2	no	780	78%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

## FIN22A: Borrowed from a financial institution

Data file: micro\_mda.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	93	9.3%
2	no	904	90.4%
3	(dk)	0	0%
4	(ref)	3	0.3%

## FIN22B: Borrowed from family or friends

Data file: micro\_mda.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	327	32.7%
2	no	666	66.6%
3	(dk)	3	0.3%
4	(ref)	4	0.4%

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

Data file: micro\_mda.dta

**Overview**

Valid: 79 Invalid: 921 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	7.6%
2	no	73	92.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		921	

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

Data file: micro\_mda.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	187	18.7%
2	Main source: Family or friends	410	41%
3	Main source: Money from working	160	16%
4	Main source: Borrowing from a bank, employer, or private lender	60	6%
5	Main source: Selling assets	17	1.7%
6	Main source: Some other source	18	1.8%
7	(I could not come up with the money)	90	9%
8	(dk)	51	5.1%
9	ref	7	0.7%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_mda.dta

### Overview

Valid: 852    Invalid: 148    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	218	25.6%
2	Somewhat difficult	393	46.1%
3	Not difficult at all	230	27%
4	(DK)	10	1.2%
5	(ref)	1	0.1%
Sysmiss		148	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_mda.dta

### Overview

Valid: 852    Invalid: 148    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 6    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	371	43.5%

2	Somewhat difficult	281	33%
3	Not difficult at all	163	19.1%
4	(I could not come up with the money)	25	2.9%
5	(DK)	10	1.2%
6	(ref)	2	0.2%
Sysmiss		148	

## FIN26: Sent domestic remittances

Data file: micro\_mda.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	166	16.6%
2	no	828	82.8%
3	(dk)	2	0.2%
4	(ref)	4	0.4%

## FIN27\_1: Sent domestic remittances through an account

Data file: micro\_mda.dta

### Overview

Valid: 166   Invalid: 834   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	50	30.1%
2	no	116	69.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		834	

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

Valid: 116    Invalid: 884    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	86	74.1%
2	no	29	25%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		884	

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

Valid: 116    Invalid: 884    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	22	19%
2	no	93	80.2%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		884	

**FIN28: Received domestic remittances****Data file:** micro\_mda.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	188	18.8%
2	no	803	80.3%
3	(dk)	3	0.3%
4	(ref)	6	0.6%

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

Data file: micro\_mda.dta

#### Overview

Valid: 188    Invalid: 812    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	33.5%
2	no	125	66.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		812	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_mda.dta

#### Overview

Valid: 125    Invalid: 875    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	87	69.6%
2	no	37	29.6%
3	(dk)	1	0.8%

4	(ref)	0	0%
Sysmiss		875	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_mda.dta

### Overview

Valid: 125   Invalid: 875   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	25	20%
2	no	100	80%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		875	

## FIN30: Paid a utility bill

Data file: micro\_mda.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	828	82.8%
2	no	166	16.6%
3	(dk)	4	0.4%
4	(ref)	2	0.2%

## FIN31A: Paid a utility bill using an account

Data file: micro\_mda.dta

## Overview

Valid: 828 Invalid: 172 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	172	20.8%
2	no	649	78.4%
3	(dk)	6	0.7%
4	(ref)	1	0.1%
Sysmiss		172	

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

Data file: micro\_mda.dta

## Overview

Valid: 828 Invalid: 172 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	116	14%
2	no	710	85.7%
3	(dk)	2	0.2%
4	(ref)	0	0%
Sysmiss		172	

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

Data file: micro\_mda.dta

## Overview

Valid: 205 Invalid: 795 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	87	42.4%
2	Used other methods, such as a card or mobile phone	116	56.6%
3	(dk)	2	1%
4	(ref)	0	0%
Sysmiss		795	

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

Data file: micro\_mda.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\_mda.dta

### Overview

Valid: 623 Invalid: 377 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	602	96.6%
2	no	19	3%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		377	

## FIN32: Received wage payments

Data file: micro\_mda.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	465	46.5%
2	no	528	52.8%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

### FIN33: Received public sector wage payments

Data file: micro\_mda.dta

#### Overview

Valid: 465    Invalid: 535    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	90	19.4%
2	no	374	80.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		535	

### FIN34A: Received wage payments into an account

Data file: micro\_mda.dta

#### Overview

Valid: 465    Invalid: 535    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	325	69.9%
2	no	137	29.5%
3	(dk)	2	0.4%

4	(ref)	1	0.2%
Sysmiss		535	

### FIN34B: Received wage payments to a mobile phone

Data file: micro\_mda.dta

#### Overview

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

### FIN34D: Received wage payments in cash

Data file: micro\_mda.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	111	79.3%
2	no	29	20.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		860	

### FIN34E: Received wage payments to a card

Data file: micro\_mda.dta

#### Overview

Valid: 29    Invalid: 971    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	26	89.7%
2	no	3	10.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		971	

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

Data file: micro\_mda.dta

#### Overview

Valid: 351   Invalid: 649   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	23.9%
2	no	245	69.8%
3	(dk)	22	6.3%
4	(ref)	0	0%
Sysmiss		649	

### FIN37: Received a government transfer

Data file: micro\_mda.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	207	20.7%
2	no	787	78.7%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

### FIN38: Received a government pension

Data file: micro\_mda.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	302	30.2%
2	no	697	69.7%
3	(dk)	1	0.1%
4	(ref)	0	0%

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

Data file: micro\_mda.dta

## Overview

Valid: 385 Invalid: 615 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	122	31.7%
2	no	257	66.8%
3	(dk)	4	1%
4	(ref)	2	0.5%
Sysmiss		615	

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

Data file: micro\_mda.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\_mda.dta



## Overview

Valid: 263 Invalid: 737 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	163	62%
2	no	95	36.1%
3	(dk)	3	1.1%
4	(ref)	2	0.8%
Sysmiss		737	

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

Data file: micro\_mda.dta

## Overview

Valid: 100 Invalid: 900 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	26	26%
2	no	72	72%
3	(dk)	1	1%
4	(ref)	1	1%
Sysmiss		900	

## FIN42: Received an agricultural payment

Data file: micro\_mda.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	92	9.2%
2	no	903	90.3%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

## FIN42A: Grow own crops or raise livestock

Data file: micro\_mda.dta

### Overview

Valid: 92 Invalid: 908 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes	76	82.6%
2	No	12	13%
3	(Both)	3	3.3%
4	(dk)	0	0%
5	(ref)	1	1.1%
Sysmiss		908	

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

Data file: micro\_mda.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	410	41%
2	Somewhat worried	401	40.1%
3	Not worried at all	156	15.6%
4	(DK)	33	3.3%
5	(ref)	0	0%

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

Valid: 92   Invalid: 908   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	11	12%
2	no	81	88%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		908	

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	76	93.8%
2	no	5	6.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		919	

**FIN43E: Received an agricultural payment to a card****Data file:** micro\_mda.dta**Overview**

Valid: 5    Invalid: 995    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	20%
2	no	4	80%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		995	

**FIN44A: Financially worried: old age****Data file:** micro\_mda.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	429	42.9%
2	Somewhat worried	357	35.7%
3	Not worried at all	185	18.5%
4	(Does not apply)	1	0.1%
5	(DK)	27	2.7%
6	(ref)	1	0.1%

**FIN44B: Financially worried: medical cost****Data file:** micro\_mda.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	608	60.8%
2	Somewhat worried	254	25.4%
3	Not worried at all	113	11.3%
4	(Does not apply)	0	0%
5	(DK)	24	2.4%
6	(ref)	1	0.1%

## FIN44C: Financially worried: bills

Data file: micro\_mda.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	344	34.4%
2	Somewhat worried	428	42.8%
3	Not worried at all	210	21%
4	(Does not apply)	0	0%
5	(DK)	17	1.7%
6	(ref)	1	0.1%

## FIN44D: Financially worried: education

Data file: micro\_mda.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	171	17.1%
2	Somewhat worried	187	18.7%
3	Not worried at all	398	39.8%
4	(Does not apply)	225	22.5%
5	(DK)	16	1.6%
6	(ref)	3	0.3%

### FIN45: Financially most worried

Data file: micro\_mda.dta

#### Overview

Valid: 857 Invalid: 143 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	134	15.6%
2	Medical cost	485	56.6%
3	Bills	103	12%
4	Education	73	8.5%
5	(DK)	61	7.1%
6	(ref)	1	0.1%
Sysmiss		143	

### FIN45\_1\_CHINA: Financial worry

Data file: micro\_mda.dta

#### Overview

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

### SAVED: Saved in the past year

Data file: micro\_mda.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	474	47.4%
1	yes	526	52.6%

## **BORROWED:** Borrowed in the past year

Data file: micro\_mda.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	542	54.2%
1	yes	458	45.8%

## **RECEIVE\_WAGES:** Received a wage payment

Data file: micro\_mda.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	351	35.1%
2	received payments in cash only	111	11.1%
3	received payments using other methods	3	0.3%
4	did not receive payments	528	52.8%
5	dk/ref	7	0.7%

## Others

### NOTES

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

### RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_mda.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	96	9.6%
2	received payments in cash only	92	9.2%
3	received payments using other methods	19	1.9%
4	did not receive payments	787	78.7%
5	dk/ref	6	0.6%

## 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\_mda.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	91	9.1%
2	received payments in cash only	144	14.4%
3	received payments using other methods	67	6.7%



4	did not receive payments	697	69.7%
5	dk/ref	1	0.1%

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

Data file: micro\_mda.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	12	1.2%
2	received payments in cash only	76	7.6%
3	received payments using other methods	4	0.4%
4	did not receive payments	903	90.3%
5	dk/ref	5	0.5%

### 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\_mda.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	172	17.2%
2	made payments in cash only	602	60.2%
3	made payments using other methods	54	5.4%
4	did not make payments	166	16.6%
5	dk/ref	6	0.6%

## 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\_mda.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	87	8.7%
2	sent/received through an otc transaction	40	4%
3	sent/received in cash only	116	11.6%
4	sent/received using other methods	34	3.4%
5	did not send/receive	713	71.3%
6	dk/ref	10	1%

## Others

### NOTES

This includes adults who made or received a domestic remittance payment in the past year.

## MOBILEOWNER: Owns a mobile phone

Data file: micro\_mda.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	901	90.1%
2	no	97	9.7%

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

## INTERNETACCESS: Internet access

Data file: micro\_mda.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	784	78.4%
2	no	215	21.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_mda.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	429	42.9%
1	yes	571	57.1%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_mda.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	661	66.1%
1	yes	339	33.9%

# 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

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## 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

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