

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
MOZ_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Mozambique	MOZ

STUDY TYPE
Other Household Survey [hh/oth]

SERIES INFORMATION

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

ABSTRACT

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

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

KIND OF DATA
Observation data/ratings [obs]

UNIT OF ANALYSIS
Individual

Version

VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE

2022-12-05

VERSION NOTES

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

Scope

NOTES

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

Coverage

GEOGRAPHIC COVERAGE

Cabo Delgado province, as well as a small number of districts in other provinces, were excluded for security reasons. The excluded areas represent 11 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 Mozambique 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
2021-10-18	2021-12-16

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

Data was collected in the following language(s): Portuguese, Xichangana, Emakhuwa

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

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DISCLAIMER

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

Metadata production

DDI DOCUMENT ID

DDI_MOZ_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_moz.dta 2021 Global Findex - Mozambique Microdata	1000	120

Data file: micro_moz.dta

2021 Global Findex - Mozambique Microdata

Cases: 1000

variables: 120

variables

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

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13_1a	Reason for no mobile money account: too far	
V40	fin13_1b	Reason for no mobile money account: too expensive	
V41	fin13_1c	Reason for no mobile money account: lack documentation	
V42	fin13_1d	Reason for no mobile money account: lack of money	
V43	fin13_1e	Reason for no mobile money account: use agent	
V44	fin13_1f	Reason for no mobile money account: no mobile phone	
V45	fin13a	Use mobile money account two or more times a month	
V46	fin13b	Use mobile money account to store money	
V47	fin13c	Use mobile money account to borrow money	
V48	fin13d	Use mobile money account without help	
V49	fin14_1	Use mobile phone to pay for a purchase in-store	
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V52	fin14a	Made bill payments online using the Internet	
V53	fin14a1	Send money to a relative or friend online using the Internet	
V54	fin14b	Bought something online using the Internet	
V55	fin14c	Paid online or in cash at delivery	
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V58	fin16	Saved for old age	
V59	fin17a	Saved using an account at a financial institution	
V60	fin17a1	Saved using a mobile money account	
V61	fin17b	Saved using an informal savings club	
V62	fin20	Borrowed for medical purposes	
V63	fin22a	Borrowed from a financial institution	
V64	fin22b	Borrowed from family or friends	
V65	fin22c	Borrowed from an informal savings club	
V66	fin24	Main source of emergency funds in 30 days	
V67	fin24a	Difficulty of emergency funds in 30 days	
V68	fin24b	Difficulty of emergency funds in 7 days	
V69	fin26	Sent domestic remittances	
V70	fin27_1	Sent domestic remittances through an account	
V71	fin27c1	Sent domestic remittances in cash	
V72	fin27c2	Sent domestic remittances through an MTO	
V73	fin28	Received domestic remittances	
V74	fin29_1	Received domestic remittances through an account	
V75	fin29c1	Received domestic remittances in cash	
V76	fin29c2	Received domestic remittances through an MTO	
V77	fin30	Paid a utility bill	
V78	fin31a	Paid a utility bill using an account	
V79	fin31b	Paid a utility bill using a mobile phone	
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V82	fin31c	Paid a utility bill in cash	

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

total: 120

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

Valid: 1000 Invalid: 0
 Type: Discrete Width: 10 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_moz.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	650	65%
2	Urban	350	35%

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_moz.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_moz.dta**Overview**

Valid: 1000 Invalid: 0 Minimum: 111157699 Maximum: 211034467
 Type: Continuous Decimal: 0 Width: 9 Range: 111157699 - 211034467 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000 Invalid: 0 Minimum: 0.188852086937831 Maximum: 3.75623216088283
 Type: Continuous Decimal: 15 Width: 17 Range: 0.188852086937831 - 3.75623216088283 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_moz.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	534	53.4%
2	male	466	46.6%

AGE: Respondent age**Data file:** micro_moz.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	27	2.7%
16	16	27	2.7%
17	17	27	2.7%
18	18	50	5%
19	19	43	4.3%
20	20	49	4.9%
21	21	45	4.5%
22	22	52	5.2%
23	23	45	4.5%
24	24	40	4%
25	25	36	3.6%
26	26	27	2.7%
27	27	33	3.3%
28	28	21	2.1%
29	29	34	3.4%
30	30	34	3.4%
31	31	27	2.7%
32	32	30	3%
33	33	18	1.8%
34	34	15	1.5%
35	35	22	2.2%
36	36	12	1.2%
37	37	12	1.2%
38	38	19	1.9%
39	39	15	1.5%
40	40	19	1.9%
41	41	11	1.1%
42	42	16	1.6%
43	43	9	0.9%
44	44	15	1.5%
45	45	11	1.1%
46	46	7	0.7%

47	47	11	1.1%
48	48	8	0.8%
49	49	6	0.6%
50	50	12	1.2%
51	51	9	0.9%
52	52	8	0.8%
53	53	10	1%
54	54	4	0.4%
55	55	2	0.2%
56	56	3	0.3%
57	57	3	0.3%
58	58	7	0.7%
59	59	3	0.3%
60	60	6	0.6%
61	61	5	0.5%
62	62	4	0.4%
63	63	1	0.1%
64	64	4	0.4%
65	65	1	0.1%
66	66	4	0.4%
67	67	4	0.4%
68	68	8	0.8%
69	69	3	0.3%
70	70	4	0.4%
71	71	4	0.4%
72	72	3	0.3%
73	73	3	0.3%
74	74	1	0.1%
75	75	0	0%
76	76	0	0%
77	77	2	0.2%
78	78	0	0%
79	79	1	0.1%
80	80	1	0.1%
81	81	1	0.1%
82	82	1	0.1%
83	83	1	0.1%
84	84	0	0%
85	85	1	0.1%

86	86	0	0%
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_moz.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	493	49.3%
2	completed secondary school	459	45.9%
3	completed tertiary education or more	0	0%
4	(dk)	46	4.6%
5	(rf)	2	0.2%

INC_Q: Within-economy household income quintile

Data file: micro_moz.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%	165	16.5%
2	Second 20%	166	16.6%
3	Middle 20%	185	18.5%
4	Fourth 20%	187	18.7%
5	Richest 20%	297	29.7%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_moz.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	613	61.3%
2	out of the workforce	387	38.7%

ACCOUNT: Has an account

Data file: micro_moz.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	376	37.6%

1	yes	624	62.4%
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ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_moz.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	495	49.5%
1	yes	505	50.5%

Others

NOTES

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

ACCOUNT_MOB: Has a mobile money account

Data file: micro_moz.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	577	57.7%
1	yes	423	42.3%

Others

NOTES

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

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_moz.dta

Overview

Valid: 394 Invalid: 606 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	200	50.8%
2	no	192	48.7%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		606	

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_moz.dta

Overview

Valid: 394 Invalid: 606 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	136	34.5%
2	no	256	65%

3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		606	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_moz.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	255	25.5%
2	no	725	72.5%
3	(dk)	18	1.8%
4	(ref)	2	0.2%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_moz.dta

Overview

Valid: 255 Invalid: 745 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	123	48.2%

2	no	131	51.4%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		745	

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_moz.dta

Overview

Valid: 123 Invalid: 877 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	68	55.3%
2	no	54	43.9%
3	(dk)	0	0%
4	(ref)	1	0.8%
Sysmiss		877	

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_moz.dta

Overview

Valid: 441 Invalid: 559 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	220	49.9%
2	no	217	49.2%
3	(dk)	4	0.9%
4	(ref)	0	0%
Sysmiss		559	

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_moz.dta

Overview

Valid: 441 Invalid: 559 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	246	55.8%
2	no	193	43.8%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		559	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_moz.dta

Overview

Valid: 441 Invalid: 559 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	138	31.3%
2	no	295	66.9%
3	(dk)	8	1.8%
4	(ref)	0	0%
Sysmiss		559	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_moz.dta

Overview

Valid: 138 Invalid: 862 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	100	72.5%
2	no	36	26.1%
3	(dk)	2	1.4%
4	(ref)	0	0%
Sysmiss		862	

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_moz.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	37	37%
2	no	62	62%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		900	

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_moz.dta

Overview

Valid: 138 Invalid: 862 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	60	43.5%
2	no	74	53.6%
3	(dk)	3	2.2%
4	(ref)	1	0.7%
Sysmiss		862	

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_moz.dta**Overview**

Valid: 441 Invalid: 559 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	246	55.8%
2	no	191	43.3%
3	(dk)	3	0.7%
4	(ref)	1	0.2%
Sysmiss		559	

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_moz.dta**Overview**

Valid: 246 Invalid: 754 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	136	55.3%
2	no	105	42.7%
3	(dk)	5	2%
4	(ref)	0	0%
Sysmiss		754	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_moz.dta

Overview

Valid: 441 Invalid: 559 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	47.8%
2	no	221	50.1%
3	(dk)	6	1.4%
4	(ref)	3	0.7%
Sysmiss		559	

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_moz.dta

Overview

Valid: 211 Invalid: 789 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	153	72.5%
2	no	58	27.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		789	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_moz.dta

Overview

Valid: 441 Invalid: 559 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	257	58.3%
2	no	181	41%
3	(dk)	2	0.5%
4	(ref)	1	0.2%
Sysmiss		559	

FIN11_1: Unbanked: use account without help

Data file: micro_moz.dta

Overview

Valid: 376 Invalid: 624 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	122	32.4%
2	no	244	64.9%
3	(dk)	10	2.7%
4	(ref)	0	0%
Sysmiss		624	

FIN11A: Reason for no account: too far

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	212	37.9%
2	no	327	58.5%
3	(dk)	20	3.6%
4	(ref)	0	0%
Sysmiss		441	

FIN11B: Reason for no account: too expensive

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	138	24.7%
2	no	367	65.7%
3	(dk)	49	8.8%
4	(ref)	5	0.9%
Sysmiss		441	

FIN11C: Reason for no account: lack documentation

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	233	41.7%
2	no	303	54.2%
3	(dk)	20	3.6%
4	(ref)	3	0.5%
Sysmiss		441	

FIN11D: Reason for no account: lack trust

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	146	26.1%
2	no	378	67.6%
3	(dk)	30	5.4%
4	(ref)	5	0.9%
Sysmiss		441	

FIN11E: Reason for no account: religious reasons

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	66	11.8%
2	no	467	83.5%

3	(dk)	22	3.9%
4	(ref)	4	0.7%
Sysmiss		441	

FIN11F: Reason for no account: lack money

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	378	67.6%
2	no	172	30.8%
3	(dk)	6	1.1%
4	(ref)	3	0.5%
Sysmiss		441	

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

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	118	21.1%
2	no	420	75.1%
3	(dk)	17	3%
4	(ref)	4	0.7%
Sysmiss		441	

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

Data file: micro_moz.dta

Overview

Valid: 559 Invalid: 441 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	141	25.2%
2	no	387	69.2%
3	(dk)	27	4.8%
4	(ref)	4	0.7%
Sysmiss		441	

FIN13_1A: Reason for no mobile money account: too far

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	178	37.4%
2	no	286	60.1%
3	(dk)	11	2.3%
4	(ref)	1	0.2%
Sysmiss		524	

FIN13_1B: Reason for no mobile money account: too expensive

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	209	43.9%
2	no	235	49.4%
3	(dk)	32	6.7%
4	(ref)	0	0%
Sysmiss		524	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 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	45.6%
2	no	241	50.6%
3	(dk)	16	3.4%
4	(ref)	2	0.4%
Sysmiss		524	

FIN13_1D: Reason for no mobile money account: lack of money

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	341	71.6%
2	no	128	26.9%

3	(dk)	4	0.8%
4	(ref)	3	0.6%
Sysmiss		524	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	123	25.8%
2	no	339	71.2%
3	(dk)	12	2.5%
4	(ref)	2	0.4%
Sysmiss		524	

FIN13_1F: Reason for no mobile money account: no mobile phone

Data file: micro_moz.dta

Overview

Valid: 476 Invalid: 524 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	249	52.3%
2	no	217	45.6%
3	(dk)	10	2.1%
4	(ref)	0	0%
Sysmiss		524	

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

Data file: micro_moz.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	328	81.6%
2	no	74	18.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		598	

FIN13B: Use mobile money account to store money

Data file: micro_moz.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	237	59%
2	no	164	40.8%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		598	

FIN13C: Use mobile money account to borrow money

Data file: micro_moz.dta

Overview

Valid: 402 Invalid: 598 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	110	27.4%
2	no	292	72.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		598	

FIN13D: Use mobile money account without help

Data file: micro_moz.dta

Overview

Valid: 416 Invalid: 584 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	342	82.2%
2	no	74	17.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		584	

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

Data file: micro_moz.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	168	16.8%
2	no	829	82.9%

3	(dk)	1	0.1%
4	(ref)	2	0.2%

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

Data file: micro_moz.dta

Overview

Valid: 201 Invalid: 799 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	51	25.4%
2	Used other methods, such as a card or mobile phone	130	64.7%
3	(dk)	20	10%
4	(ref)	0	0%
Sysmiss		799	

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

Data file: micro_moz.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_moz.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	241	24.1%
2	no	751	75.1%

3	(dk)	6	0.6%
4	(ref)	2	0.2%

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

Data file: micro_moz.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	368	36.8%
2	no	630	63%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN14B: Bought something online using the Internet

Data file: micro_moz.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	71	7.1%
2	no	917	91.7%
3	(dk)	11	1.1%
4	(ref)	1	0.1%

FIN14C: Paid online or in cash at delivery

Data file: micro_moz.dta

Overview

Valid: 71 Invalid: 929 Minimum: 1 Maximum: 4

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	29	40.8%
2	In cash	23	32.4%
3	(both)	9	12.7%
4	(dk)	10	14.1%
5	(ref)	0	0%
Sysmiss		929	

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

Data file: micro_moz.dta

OverviewValid: 71 Invalid: 929 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	39	54.9%
2	Paid online	24	33.8%
3	(dk)	8	11.3%
4	(ref)	0	0%
Sysmiss		929	

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

Data file: micro_moz.dta

OverviewValid: 0 Invalid: 1000 Minimum: * Maximum: *
Type: Discrete Width: 1 Range: * - * Format: Numeric**FIN16: Saved for old age**

Data file: micro_moz.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	146	14.6%
2	no	848	84.8%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

FIN17A: Saved using an account at a financial institution

Data file: micro_moz.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	140	14%
2	no	854	85.4%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

FIN17A1: Saved using a mobile money account

Data file: micro_moz.dta

Overview

Valid: 524 Invalid: 476 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	30.2%

2	no	363	69.3%
3	(dk)	2	0.4%
4	(ref)	1	0.2%
Sysmiss		476	

FIN17B: Saved using an informal savings club

Data file: micro_moz.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	274	27.4%
2	no	715	71.5%
3	(dk)	6	0.6%
4	(ref)	5	0.5%

FIN20: Borrowed for medical purposes

Data file: micro_moz.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	143	14.3%
2	no	856	85.6%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_moz.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	73	7.3%
2	no	922	92.2%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN22B: Borrowed from family or friends

Data file: micro_moz.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	345	34.5%
2	no	651	65.1%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

FIN22C: Borrowed from an informal savings club

Data file: micro_moz.dta

Overview

Valid: 274 Invalid: 726 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	134	48.9%

2	no	140	51.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		726	

FIN24: Main source of emergency funds in 30 days

Data file: micro_moz.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	145	14.5%
2	Main source: Family or friends	320	32%
3	Main source: Money from working	95	9.5%
4	Main source: Borrowing from a bank, employer, or private lender	58	5.8%
5	Main source: Selling assets	93	9.3%
6	Main source: Some other source	57	5.7%
7	(I could not come up with the money)	150	15%
8	(dk)	81	8.1%
9	ref	1	0.1%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_moz.dta

Overview

Valid: 768 Invalid: 232 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	263	34.2%
2	Somewhat difficult	339	44.1%
3	Not difficult at all	159	20.7%

4	(DK)	7	0.9%
5	(ref)	0	0%
Sysmiss		232	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_moz.dta

Overview

Valid: 768 Invalid: 232 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	379	49.3%
2	Somewhat difficult	223	29%
3	Not difficult at all	119	15.5%
4	(I could not come up with the money)	42	5.5%
5	(DK)	4	0.5%
6	(ref)	1	0.1%
Sysmiss		232	

FIN26: Sent domestic remittances

Data file: micro_moz.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	376	37.6%
2	no	618	61.8%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

FIN27_1: Sent domestic remittances through an account**Data file:** micro_moz.dta**Overview**

Valid: 376 Invalid: 624 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	251	66.8%
2	no	125	33.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		624	

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

Valid: 125 Invalid: 875 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	44%
2	no	64	51.2%
3	(dk)	5	4%
4	(ref)	1	0.8%
Sysmiss		875	

FIN27C2: Sent domestic remittances through an MTO**Data file:** micro_moz.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	48	38.4%
2	no	75	60%
3	(dk)	2	1.6%
4	(ref)	0	0%
Sysmiss		875	

FIN28: Received domestic remittances

Data file: micro_moz.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	369	36.9%
2	no	626	62.6%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN29_1: Received domestic remittances through an account

Data file: micro_moz.dta

Overview

Valid: 369 Invalid: 631 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	238	64.5%
2	no	130	35.2%
3	(dk)	1	0.3%

4	(ref)	0	0%
Sysmiss		631	

FIN29C1: Received domestic remittances in cash

Data file: micro_moz.dta

Overview

Valid: 131 Invalid: 869 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	49.6%
2	no	64	48.9%
3	(dk)	2	1.5%
4	(ref)	0	0%
Sysmiss		869	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_moz.dta

Overview

Valid: 131 Invalid: 869 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	50	38.2%
2	no	80	61.1%
3	(dk)	1	0.8%
4	(ref)	0	0%
Sysmiss		869	

FIN30: Paid a utility bill

Data file: micro_moz.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	380	38%
2	no	612	61.2%
3	(dk)	6	0.6%
4	(ref)	2	0.2%

FIN31A: Paid a utility bill using an account

Data file: micro_moz.dta

Overview

Valid: 380 Invalid: 620 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	195	51.3%
2	no	185	48.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		620	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_moz.dta

Overview

Valid: 380 Invalid: 620 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

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

1	yes	230	60.5%
2	no	148	38.9%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		620	

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

Data file: micro_moz.dta

Overview

Valid: 263 Invalid: 737 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	59	22.4%
2	Used other methods, such as a card or mobile phone	189	71.9%
3	(dk)	15	5.7%
4	(ref)	0	0%
Sysmiss		737	

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

Data file: micro_moz.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_moz.dta

Overview

Valid: 117 Invalid: 883 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	68	58.1%
2	no	49	41.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		883	

FIN32: Received wage payments

Data file: micro_moz.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	228	22.8%
2	no	758	75.8%
3	(dk)	13	1.3%
4	(ref)	1	0.1%

FIN33: Received public sector wage payments

Data file: micro_moz.dta

Overview

Valid: 228 Invalid: 772 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	103	45.2%
2	no	123	53.9%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		772	

FIN34A: Received wage payments into an account

Data file: micro_moz.dta

Overview

Valid: 228 Invalid: 772 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	133	58.3%
2	no	93	40.8%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		772	

FIN34B: Received wage payments to a mobile phone

Data file: micro_moz.dta

Overview

Valid: 228 Invalid: 772 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	68	29.8%
2	no	160	70.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		772	

FIN34D: Received wage payments in cash

Data file: micro_moz.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	33	48.5%
2	no	35	51.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		932	

FIN34E: Received wage payments to a card

Data file: micro_moz.dta

Overview

Valid: 35 Invalid: 965 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	17.1%
2	no	29	82.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		965	

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

Data file: micro_moz.dta

Overview

Valid: 166 Invalid: 834 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	36	21.7%
2	no	128	77.1%

3	(dk)	2	1.2%
4	(ref)	0	0%
Sysmiss		834	

FIN37: Received a government transfer

Data file: micro_moz.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	63	6.3%
2	no	930	93%
3	(dk)	6	0.6%
4	(ref)	1	0.1%

FIN43D: Received an agricultural payment in cash

Data file: micro_moz.dta

Overview

Valid: 135 Invalid: 865 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	92	68.1%
2	no	43	31.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		865	

FIN38: Received a government pension

Data file: micro_moz.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	49	4.9%
2	no	947	94.7%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

FIN39A: Received a government transfer or pension into an account

Data file: micro_moz.dta

Overview

Valid: 97 Invalid: 903 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	35	36.1%
2	no	61	62.9%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		903	

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

Data file: micro_moz.dta

Overview

Valid: 97 Invalid: 903 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	27	27.8%
2	no	70	72.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		903	

FIN39D: Received a government transfer or pension in cash

Data file: micro_moz.dta

Overview

Valid: 46 Invalid: 954 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	43.5%
2	no	26	56.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		954	

FIN39E: Received a government transfer or pension to a card

Data file: micro_moz.dta

Overview

Valid: 26 Invalid: 974 Minimum: 2 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	26	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		974	

FIN42: Received an agricultural payment

Data file: micro_moz.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	206	20.6%
2	no	792	79.2%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN42A: Grow own crops or raise livestock

Data file: micro_moz.dta

Overview

Valid: 206 Invalid: 794 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	181	87.9%
2	No	21	10.2%
3	(Both)	4	1.9%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		794	

FIN43A: Received an agricultural payment into an account

Data file: micro_moz.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	45	21.8%
2	no	161	78.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		794	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_moz.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	46	22.3%
2	no	160	77.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		794	

FIN43E: Received an agricultural payment to a card

Data file: micro_moz.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	2.3%
2	no	42	97.7%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		957	

FIN44A: Financially worried: old age

Data file: micro_moz.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	661	66.1%
2	Somewhat worried	164	16.4%
3	Not worried at all	132	13.2%
4	(Does not apply)	14	1.4%
5	(DK)	23	2.3%
6	(ref)	6	0.6%

FIN44B: Financially worried: medical cost

Data file: micro_moz.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	627	62.7%
2	Somewhat worried	189	18.9%
3	Not worried at all	136	13.6%
4	(Does not apply)	10	1%
5	(DK)	31	3.1%
6	(ref)	7	0.7%

FIN44C: Financially worried: bills

Data file: micro_moz.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	601	60.1%
2	Somewhat worried	210	21%
3	Not worried at all	138	13.8%
4	(Does not apply)	17	1.7%
5	(DK)	28	2.8%
6	(ref)	6	0.6%

FIN44D: Financially worried: education

Data file: micro_moz.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	628	62.8%
2	Somewhat worried	167	16.7%
3	Not worried at all	151	15.1%
4	(Does not apply)	20	2%
5	(DK)	28	2.8%
6	(ref)	6	0.6%

FIN45: Financially most worried

Data file: micro_moz.dta

Overview

Valid: 888 Invalid: 112 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	152	17.1%
2	Medical cost	223	25.1%
3	Bills	138	15.5%
4	Education	317	35.7%
5	(DK)	53	6%
6	(ref)	5	0.6%
Sysmiss		112	

FIN45_1: Financially worried due to COVID-19

Data file: micro_moz.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	703	70.3%
2	Somewhat worried	176	17.6%
3	Not worried at all	84	8.4%
4	(DK)	36	3.6%
5	(ref)	1	0.1%

FIN45_1_CHINA: Financial worry

Data file: micro_moz.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_moz.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	481	48.1%
1	yes	519	51.9%

BORROWED: Borrowed in the past year

Data file: micro_moz.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	450	45%
1	yes	550	55%

RECEIVE_WAGES: Received a wage payment

Data file: micro_moz.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	166	16.6%
2	received payments in cash only	33	3.3%
3	received payments using other methods	29	2.9%

4	did not receive payments	758	75.8%
5	dk/ref	14	1.4%

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_moz.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	29	2.9%
2	received payments in cash only	19	1.9%
3	received payments using other methods	15	1.5%
4	did not receive payments	930	93%
5	dk/ref	7	0.7%

Others

NOTES

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

RECEIVE_PENSION: Received a government pension payment

Data file: micro_moz.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	33	3.3%

2	received payments in cash only	3	0.3%
3	received payments using other methods	13	1.3%
4	did not receive payments	947	94.7%
5	dk/ref	4	0.4%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_moz.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	72	7.2%
2	received payments in cash only	92	9.2%
3	received payments using other methods	42	4.2%
4	did not receive payments	792	79.2%
5	dk/ref	2	0.2%

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_moz.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	263	26.3%
2	made payments in cash only	68	6.8%
3	made payments using other methods	49	4.9%

4	did not make payments	612	61.2%
5	dk/ref	8	0.8%

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_moz.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	341	34.1%
2	sent/received through an otc transaction	62	6.2%
3	sent/received in cash only	49	4.9%
4	sent/received using other methods	55	5.5%
5	did not send/receive	487	48.7%
6	dk/ref	6	0.6%

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_moz.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	656	65.6%
2	no	341	34.1%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

INTERNETACCESS: Internet access

Data file: micro_moz.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	339	33.9%
2	no	652	65.2%
3	(dk)	8	0.8%
4	(ref)	1	0.1%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_moz.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	441	44.1%
1	yes	559	55.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_moz.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	804	80.4%
1	yes	196	19.6%

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
