

# 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

NLD\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Netherlands	NLD

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

National coverage

## Producers and sponsors

### PRIMARY INVESTIGATORS

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

### PRODUCERS

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

### FUNDING AGENCY/SPONSOR

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

## Sampling

### SAMPLING PROCEDURE

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

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

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

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

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

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

Sample size for Netherlands 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
2021-10-25	2021-11-27

#### DATA COLLECTION MODE

Landline and mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Dutch

## 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
Global Findex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>
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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\_NLD\_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_nld.dta</b> 2021 Global Findex - Netherlands Microdata	1000	83



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

2021 Global Findex - Netherlands Microdata

Cases: 1000

variables: 83

**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	fin2	Has a debit card	
V14	fin4	Used a debit card	
V15	fin5	Used a mobile phone or internet to access account	
V16	fin6	Used a mobile phone or internet to check account balance	
V17	fin7	Has a credit card	
V18	fin8	Used a credit card	
V19	fin8b	Paid credit card balances in full	
V20	fin9	Made any deposit into the account	
V21	fin9a	Make deposits into the account two or more times per month	
V22	fin10	Withdrew from the account	
V23	fin10a	Withdrew from the account two or more times per month	
V24	fin10b	Used account to store money	
V25	fin11_1	Unbanked: use account without help	
V26	fin11a	Reason for no account: too far	
V27	fin11b	Reason for no account: too expensive	
V28	fin11c	Reason for no account: lack documentation	
V29	fin11d	Reason for no account: lack trust	
V30	fin11e	Reason for no account: religious reasons	
V31	fin11f	Reason for no account: lack money	
V32	fin11g	Reason for no account: family member already has one	
V33	fin11h	Reason for no account: no need for financial services	
V34	fin13a	Use mobile money account two or more times a month	
V35	fin13b	Use mobile money account to store money	
V36	fin13c	Use mobile money account to borrow money	
V37	fin13d	Use mobile money account without help	



ID	Name	Label	Question
V38	fin14_1	Use mobile phone to pay for a purchase in-store	
V39	fin14a	Made bill payments online using the Internet	
V40	fin14a1	Send money to a relative or friend online using the Internet	
V41	fin14b	Bought something online using the Internet	
V42	fin16	Saved for old age	
V43	fin17a	Saved using an account at a financial institution	
V44	fin17a1	Saved using a mobile money account	
V45	fin20	Borrowed for medical purposes	
V46	fin22a	Borrowed from a financial institution	
V47	fin22b	Borrowed from family or friends	
V48	fin24	Main source of emergency funds in 30 days	
V49	fin24a	Difficulty of emergency funds in 30 days	
V50	fin24b	Difficulty of emergency funds in 7 days	
V51	fin30	Paid a utility bill	
V52	fin31a	Paid a utility bill using an account	
V53	fin31b	Paid a utility bill using a mobile phone	
V54	fin31c	Paid a utility bill in cash	
V55	fin32	Received wage payments	
V56	fin33	Received public sector wage payments	
V57	fin34a	Received wage payments into an account	
V58	fin34b	Received wage payments to a mobile phone	
V59	fin34d	Received wage payments in cash	
V60	fin34e	Received wage payments to a card	
V61	fin37	Received a government transfer	
V62	fin38	Received a government pension	
V63	fin39a	Received a government transfer or pension into an account	
V64	fin39b	Received a government transfer or pension to a mobile phone	
V65	fin39d	Received a government transfer or pension in cash	
V66	fin39e	Received a government transfer or pension to a card	
V67	fin44a	Financially worried: old age	
V68	fin44b	Financially worried: medical cost	
V69	fin44c	Financially worried: bills	
V70	fin44d	Financially worried: education	
V71	fin45	Financially most worried	
V72	saved	Saved in the past year	
V73	borrowed	Borrowed in the past year	
V74	receive_wages	Received a wage payment	
V75	receive_transfers	Received a government transfer payment	
V76	receive_pension	Received a government pension payment	
V77	receive_agriculture	Received a payment for the sale of agricultural goods	
V78	pay_utilities	Paid a utility bill	
V79	remittances	Made or received a domestic remittance payment	
V80	mobileowner	Owns a mobile phone	
V81	internetaccess	Internet access	
V82	anydigpayment	Made or received a digital payment	

ID	Name	Label	Question
V83	merchantpay_dig	Made a digital merchant payment	

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total: 83



**ECONOMY: Economy****Data file:** micro\_nld.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 11    Range: -    Format: character

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**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_nld.dta**Overview**

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

**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>

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**ECONOMYCODE: Economy Code****Data file:** micro\_nld.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

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**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_nld.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 111129698    Maximum: 211093001  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111129698 - 211093001    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

### WGT: Weight

Data file: micro\_nld.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 0.243511319445657 Maximum: 2.66832064056156

Type: Continuous Decimal: 15 Width: 17 Range: 0.243511319445657 - 2.66832064056156 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

### FEMALE: Respondent is female

Data file: micro\_nld.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	483	48.3%
2	male	517	51.7%

### AGE: Respondent age

Data file: micro\_nld.dta

#### Overview

Valid: 996 Invalid: 4 Minimum: 15 Maximum: 97

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 97 Format: Numeric

#### Questions and instructions

### CATEGORIES

Value	Category	Cases	
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15	15	2	0.2%
16	16	8	0.8%
17	17	10	1%
18	18	11	1.1%
19	19	14	1.4%
20	20	12	1.2%
21	21	9	0.9%
22	22	19	1.9%
23	23	12	1.2%
24	24	11	1.1%
25	25	15	1.5%
26	26	14	1.4%
27	27	8	0.8%
28	28	13	1.3%
29	29	16	1.6%
30	30	3	0.3%
31	31	11	1.1%
32	32	11	1.1%
33	33	9	0.9%
34	34	10	1%
35	35	19	1.9%
36	36	10	1%
37	37	10	1%
38	38	16	1.6%
39	39	11	1.1%
40	40	15	1.5%
41	41	8	0.8%
42	42	10	1%
43	43	13	1.3%
44	44	12	1.2%
45	45	12	1.2%
46	46	9	0.9%
47	47	12	1.2%
48	48	10	1%
49	49	14	1.4%
50	50	16	1.6%
51	51	22	2.2%
52	52	24	2.4%
53	53	15	1.5%

54	54	20	2%
55	55	15	1.5%
56	56	10	1%
57	57	22	2.2%
58	58	21	2.1%
59	59	6	0.6%
60	60	12	1.2%
61	61	16	1.6%
62	62	17	1.7%
63	63	18	1.8%
64	64	27	2.7%
65	65	12	1.2%
66	66	19	1.9%
67	67	10	1%
68	68	21	2.1%
69	69	20	2%
70	70	17	1.7%
71	71	14	1.4%
72	72	14	1.4%
73	73	14	1.4%
74	74	22	2.2%
75	75	26	2.6%
76	76	16	1.6%
77	77	15	1.5%
78	78	11	1.1%
79	79	12	1.2%
80	80	10	1%
81	81	8	0.8%
82	82	14	1.4%
83	83	16	1.6%
84	84	7	0.7%
85	85	12	1.2%
86	86	8	0.8%
87	87	4	0.4%
88	88	8	0.8%
89	89	3	0.3%
90	90	1	0.1%
91	91	0	0%
92	92	0	0%

93	93	1	0.1%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	1	0.1%
98	98	0	0%
99	99+	0	0%
Sysmiss		4	

## EDUC: Respondent education level

Data file: micro\_nld.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	23	2.3%
2	completed secondary school	479	47.9%
3	completed tertiary education or more	487	48.7%
4	(dk)	9	0.9%
5	(rf)	2	0.2%

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

Data file: micro\_nld.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%	154	15.4%
2	Second 20%	171	17.1%
3	Middle 20%	191	19.1%



4	Fourth 20%	223	22.3%
5	Richest 20%	261	26.1%

## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_nld.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	595	59.5%
2	out of the workforce	405	40.5%

## ACCOUNT: Has an account

Data file: micro\_nld.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	1	0.1%
1	yes	999	99.9%

## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_nld.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	1	0.1%
1	yes	999	99.9%

**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.

**FIN2: Has a debit card**

Data file: micro\_nld.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	984	98.4%
2	no	11	1.1%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

**Others**

## NOTES

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

**FIN4: Used a debit card**

Data file: micro\_nld.dta

## Overview

Valid: 984 Invalid: 16 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	942	95.7%
2	no	40	4.1%
3	(dk)	0	0%
4	(ref)	2	0.2%
Sysmiss		16	

## Others

### NOTES

Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

## FIN5: Used a mobile phone or internet to access account

Data file: micro\_nld.dta

## Overview

Valid: 994 Invalid: 6 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	802	80.7%
2	no	185	18.6%
3	(dk)	4	0.4%
4	(ref)	3	0.3%
Sysmiss		6	

## 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\_nld.dta**Overview**

Valid: 994    Invalid: 6    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	880	88.5%
2	no	110	11.1%
3	(dk)	1	0.1%
4	(ref)	3	0.3%
Sysmiss		6	

**Others**

## NOTES

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

**FIN7: Has a credit card****Data file:** micro\_nld.dta**Overview**

Valid: 994    Invalid: 6    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	460	46.3%
2	no	530	53.3%
3	(dk)	1	0.1%
4	(ref)	3	0.3%
Sysmiss		6	

**Others**

## NOTES

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

**FIN8: Used a credit card****Data file:** micro\_nld.dta**Overview**

Valid: 460    Invalid: 540    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	341	74.1%
2	no	116	25.2%
3	(dk)	3	0.7%
4	(ref)	0	0%
Sysmiss		540	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

**FIN8B: Paid credit card balances in full****Data file:** micro\_nld.dta**Overview**

Valid: 460    Invalid: 540    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	433	94.1%
2	no	15	3.3%
3	(dk)	8	1.7%
4	(ref)	4	0.9%
Sysmiss		540	

## 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\_nld.dta

### Overview

Valid: 994 Invalid: 6 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	921	92.7%
2	no	65	6.5%
3	(dk)	3	0.3%
4	(ref)	5	0.5%
Sysmiss		6	

## 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\_nld.dta

### Overview

Valid: 921 Invalid: 79 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	630	68.4%
2	no	282	30.6%
3	(dk)	6	0.7%

4	(ref)	3	0.3%
Sysmiss		79	

## Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_nld.dta

### Overview

Valid: 994 Invalid: 6 Minimum: 1 Maximum: 4

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	900	90.5%
2	no	85	8.6%
3	(dk)	4	0.4%
4	(ref)	5	0.5%
Sysmiss		6	

## 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\_nld.dta

### Overview

Valid: 900 Invalid: 100 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	710	78.9%
2	no	185	20.6%
3	(dk)	5	0.6%
4	(ref)	0	0%
Sysmiss		100	

## Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_nld.dta

### Overview

Valid: 994 Invalid: 6 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	892	89.7%
2	no	88	8.9%
3	(dk)	11	1.1%
4	(ref)	3	0.3%
Sysmiss		6	

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

Data file: micro\_nld.dta

### Overview

Valid: 1 Invalid: 999 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	1	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		999	

### FIN11A: Reason for no account: too far

Data file: micro\_nld.dta

#### Overview

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	1	16.7%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

### FIN11B: Reason for no account: too expensive

Data file: micro\_nld.dta

#### Overview

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	2	33.3%
2	no	3	50%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

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

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	1	16.7%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

**FIN11D: Reason for no account: lack trust****Data file:** micro\_nld.dta**Overview**

Valid: 6   Invalid: 994   Minimum: 2   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	5	83.3%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

**FIN11E: Reason for no account: religious reasons****Data file:** micro\_nld.dta**Overview**

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	1	16.7%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

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

Data file: micro\_nld.dta

#### Overview

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	1	16.7%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

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

Data file: micro\_nld.dta

#### Overview

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	50%
2	no	2	33.3%

3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

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

Data file: micro\_nld.dta

#### Overview

Valid: 6   Invalid: 994   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	1	16.7%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	1	16.7%
Sysmiss		994	

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

Data file: micro\_nld.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\_nld.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\_nld.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\_nld.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\_nld.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	316	31.6%
2	no	681	68.1%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

### FIN14A: Made bill payments online using the Internet

Data file: micro\_nld.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	761	76.1%
2	no	234	23.4%
3	(dk)	1	0.1%
4	(ref)	4	0.4%

**FIN14A1: Send money to a relative or friend online using the Internet****Data file:** micro\_nld.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	632	63.2%
2	no	365	36.5%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

**FIN14B: Bought something online using the Internet****Data file:** micro\_nld.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	748	74.8%
2	no	248	24.8%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

**FIN16: Saved for old age****Data file:** micro\_nld.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	592	59.2%
2	no	402	40.2%
3	(dk)	2	0.2%
4	(ref)	4	0.4%

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

Data file: micro\_nld.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	687	68.7%
2	no	308	30.8%
3	(dk)	0	0%
4	(ref)	5	0.5%

### FIN17A1: Saved using a mobile money account

Data file: micro\_nld.dta

#### Overview

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

### FIN20: Borrowed for medical purposes

Data file: micro\_nld.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	22	2.2%
2	no	974	97.4%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

### FIN22A: Borrowed from a financial institution

Data file: micro\_nld.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	105	10.5%
2	no	890	89%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

### FIN22B: Borrowed from family or friends

Data file: micro\_nld.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	72	7.2%
2	no	922	92.2%
3	(dk)	3	0.3%
4	(ref)	3	0.3%



**FIN24: Main source of emergency funds in 30 days****Data file:** micro\_nld.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	658	65.8%
2	Main source: Family or friends	97	9.7%
3	Main source: Money from working	66	6.6%
4	Main source: Borrowing from a bank, employer, or private lender	19	1.9%
5	Main source: Selling assets	5	0.5%
6	Main source: Some other source	46	4.6%
7	(I could not come up with the money)	43	4.3%
8	(dk)	28	2.8%
9	ref	38	3.8%

**FIN24A: Difficulty of emergency funds in 30 days****Data file:** micro\_nld.dta**Overview**

Valid: 891    Invalid: 109    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	60	6.7%
2	Somewhat difficult	154	17.3%
3	Not difficult at all	667	74.9%
4	(DK)	5	0.6%
5	(ref)	5	0.6%
Sysmiss		109	

**FIN24B: Difficulty of emergency funds in 7 days****Data file:** micro\_nld.dta**Overview**

Valid: 891    Invalid: 109    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	112	12.6%
2	Somewhat difficult	155	17.4%
3	Not difficult at all	609	68.4%
4	(I could not come up with the money)	4	0.4%
5	(DK)	5	0.6%
6	(ref)	6	0.7%
Sysmiss		109	

**FIN30: Paid a utility bill****Data file:** micro\_nld.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	755	75.5%
2	no	239	23.9%
3	(dk)	4	0.4%
4	(ref)	2	0.2%

**FIN31A: Paid a utility bill using an account****Data file:** micro\_nld.dta**Overview**

Valid: 755    Invalid: 245    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	715	94.7%
2	no	37	4.9%
3	(dk)	1	0.1%
4	(ref)	2	0.3%
Sysmiss		245	

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

Data file: micro\_nld.dta

#### Overview

Valid: 755   Invalid: 245   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	157	20.8%
2	no	589	78%
3	(dk)	7	0.9%
4	(ref)	2	0.3%
Sysmiss		245	

### FIN31C: Paid a utility bill in cash

Data file: micro\_nld.dta

#### Overview

Valid: 30   Invalid: 970   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	5	16.7%
2	no	25	83.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		970	

## FIN32: Received wage payments

Data file: micro\_nld.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	544	54.4%
2	no	452	45.2%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

## FIN33: Received public sector wage payments

Data file: micro\_nld.dta

### Overview

Valid: 544   Invalid: 456   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	23.2%
2	no	416	76.5%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		456	

## FIN34A: Received wage payments into an account

Data file: micro\_nld.dta

## Overview

Valid: 544 Invalid: 456 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	532	97.8%
2	no	12	2.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		456	

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

Data file: micro\_nld.dta

## Overview

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

### FIN34D: Received wage payments in cash

Data file: micro\_nld.dta

## Overview

Valid: 12 Invalid: 988 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	25%
2	no	9	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		988	

### FIN34E: Received wage payments to a card

Data file: micro\_nld.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	2	22.2%
2	no	7	77.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		991	

## FIN37: Received a government transfer

Data file: micro\_nld.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	246	24.6%
2	no	747	74.7%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

## FIN38: Received a government pension

Data file: micro\_nld.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	302	30.2%
2	no	691	69.1%
3	(dk)	3	0.3%
4	(ref)	4	0.4%

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

Data file: micro\_nld.dta

#### Overview

Valid: 491    Invalid: 509    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	393	80%
2	no	96	19.6%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		509	

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

Data file: micro\_nld.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\_nld.dta

#### Overview

Valid: 98    Invalid: 902    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

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

1	yes	6	6.1%
2	no	90	91.8%
3	(dk)	2	2%
4	(ref)	0	0%
Sysmiss		902	

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

Data file: micro\_nld.dta

### Overview

Valid: 92 Invalid: 908 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	4	4.3%
2	no	86	93.5%
3	(dk)	2	2.2%
4	(ref)	0	0%
Sysmiss		908	

## FIN44A: Financially worried: old age

Data file: micro\_nld.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	60	6%
2	Somewhat worried	297	29.7%
3	Not worried at all	635	63.5%
4	(Does not apply)	4	0.4%
5	(DK)	3	0.3%
6	(ref)	1	0.1%



**FIN44B: Financially worried: medical cost****Data file:** micro\_nld.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	52	5.2%
2	Somewhat worried	181	18.1%
3	Not worried at all	757	75.7%
4	(Does not apply)	3	0.3%
5	(DK)	5	0.5%
6	(ref)	2	0.2%

**FIN44C: Financially worried: bills****Data file:** micro\_nld.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	34	3.4%
2	Somewhat worried	139	13.9%
3	Not worried at all	820	82%
4	(Does not apply)	2	0.2%
5	(DK)	4	0.4%
6	(ref)	1	0.1%

**FIN44D: Financially worried: education****Data file:** micro\_nld.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	25	2.5%
2	Somewhat worried	55	5.5%
3	Not worried at all	752	75.2%
4	(Does not apply)	166	16.6%
5	(DK)	0	0%
6	(ref)	2	0.2%

## FIN45: Financially most worried

Data file: micro\_nld.dta

## Overview

Valid: 242 Invalid: 758 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Old age	78	32.2%
2	Medical cost	70	28.9%
3	Bills	67	27.7%
4	Education	21	8.7%
5	(DK)	5	2.1%
6	(ref)	1	0.4%
Sysmiss		758	

## SAVED: Saved in the past year

Data file: micro\_nld.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	179	17.9%
1	yes	821	82.1%

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

Data file: micro\_nld.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	535	53.5%
1	yes	465	46.5%

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

Data file: micro\_nld.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	534	53.4%
2	received payments in cash only	3	0.3%
3	received payments using other methods	7	0.7%
4	did not receive payments	452	45.2%
5	dk/ref	4	0.4%

## Others

## NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_nld.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	200	20%
2	received payments in cash only	3	0.3%
3	received payments using other methods	43	4.3%
4	did not receive payments	747	74.7%
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\_nld.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	249	24.9%
2	received payments in cash only	3	0.3%
3	received payments using other methods	50	5%
4	did not receive payments	691	69.1%
5	dk/ref	7	0.7%

**RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods****Data file:** micro\_nld.dta**Overview**

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

**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\_nld.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	715	71.5%
2	made payments in cash only	5	0.5%
3	made payments using other methods	35	3.5%
4	did not make payments	239	23.9%
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\_nld.dta**Overview**

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

## 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\_nld.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	946	94.6%
2	no	53	5.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

### INTERNETACCESS: Internet access

Data file: micro\_nld.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	945	94.5%
2	no	51	5.1%
3	(dk)	4	0.4%
4	(ref)	0	0%

### ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_nld.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	8	0.8%
1	yes	992	99.2%

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## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_nld.dta

## Overview

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

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# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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

---

## reports

### The Global Findex Database 2021

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

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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title Microdata update details  
 language English  
 filename microdata\_update\_details.xlsx

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## other\_materials

### Micro 2021 Indicator Stata do-file

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title Micro 2021 Indicator Stata do-file  
 language English  
 filename micro2021\_indicators.do

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