

# 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

MKD\_2021\_INDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
North Macedonia	MKD

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

National coverage

## Producers and sponsors

### PRIMARY INVESTIGATORS

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

### PRODUCERS

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

### FUNDING AGENCY/SPONSOR

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

## Sampling

### SAMPLING PROCEDURE

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

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

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

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

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

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

Sample size for North Macedonia is 1003.

#### 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
2021-10-22	2021-12-12

#### DATA COLLECTION MODE

Landline and mobile telephone

#### DATA COLLECTION NOTES

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

## 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

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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\_MKD\_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_mkd.dta</b> 2021 Global Findex - North Macedonia Microdata	1003	113



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

2021 Global Findex - North Macedonia Microdata

Cases: 1003

variables: 113

**variables**

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



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

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

total: 113



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

Valid: 1003    Invalid: 0  
 Type: Discrete    Width: 15    Range: -    Format: character

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

Valid: 0    Invalid: 1003    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\_mkd.dta**Overview**

Valid: 1003    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\_mkd.dta**Overview**

Valid: 1003    Invalid: 0    Minimum: 111393308    Maximum: 211081839  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111393308 - 211081839    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

## WGT: Weight

Data file: micro\_mkd.dta

### Overview

Valid: 1003 Invalid: 0 Minimum: 0.337460555819474 Maximum: 3.06782323472249

Type: Continuous Decimal: 15 Width: 17 Range: 0.337460555819474 - 3.06782323472249 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

## FEMALE: Respondent is female

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	520	51.8%
2	male	483	48.2%

## AGE: Respondent age

Data file: micro\_mkd.dta

### Overview

Valid: 1002 Invalid: 1 Minimum: 15 Maximum: 85

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 85 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
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15	15	3	0.3%
16	16	7	0.7%
17	17	5	0.5%
18	18	9	0.9%
19	19	12	1.2%
20	20	11	1.1%
21	21	24	2.4%
22	22	20	2%
23	23	11	1.1%
24	24	10	1%
25	25	24	2.4%
26	26	18	1.8%
27	27	12	1.2%
28	28	18	1.8%
29	29	16	1.6%
30	30	18	1.8%
31	31	10	1%
32	32	22	2.2%
33	33	27	2.7%
34	34	14	1.4%
35	35	19	1.9%
36	36	18	1.8%
37	37	24	2.4%
38	38	20	2%
39	39	21	2.1%
40	40	32	3.2%
41	41	19	1.9%
42	42	27	2.7%
43	43	24	2.4%
44	44	15	1.5%
45	45	26	2.6%
46	46	16	1.6%
47	47	19	1.9%
48	48	22	2.2%
49	49	23	2.3%
50	50	27	2.7%
51	51	13	1.3%
52	52	25	2.5%
53	53	16	1.6%

54	54	11	1.1%
55	55	16	1.6%
56	56	21	2.1%
57	57	13	1.3%
58	58	14	1.4%
59	59	10	1%
60	60	21	2.1%
61	61	15	1.5%
62	62	14	1.4%
63	63	10	1%
64	64	15	1.5%
65	65	23	2.3%
66	66	10	1%
67	67	12	1.2%
68	68	11	1.1%
69	69	9	0.9%
70	70	19	1.9%
71	71	8	0.8%
72	72	8	0.8%
73	73	7	0.7%
74	74	8	0.8%
75	75	4	0.4%
76	76	6	0.6%
77	77	4	0.4%
78	78	3	0.3%
79	79	1	0.1%
80	80	5	0.5%
81	81	3	0.3%
82	82	1	0.1%
83	83	0	0%
84	84	2	0.2%
85	85	1	0.1%
86	86	0	0%
87	87	0	0%
88	88	0	0%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	0	0%

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

## EDUC: Respondent education level

Data file: micro\_mkd.dta

### Overview

Valid: 1003   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	224	22.3%
2	completed secondary school	507	50.5%
3	completed tertiary education or more	271	27%
4	(dk)	0	0%
5	(rf)	1	0.1%

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

Data file: micro\_mkd.dta

### Overview

Valid: 1003   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%	152	15.2%
2	Second 20%	183	18.2%
3	Middle 20%	201	20%



4	Fourth 20%	216	21.5%
5	Richest 20%	251	25%

## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	606	60.4%
2	out of the workforce	397	39.6%

## ACCOUNT: Has an account

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	112	11.2%
1	yes	891	88.8%

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

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	112	11.2%
1	yes	891	88.8%

**Others**

## NOTES

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

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

Data file: micro\_mkd.dta

**Overview**

Valid: 827    Invalid: 176    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	611	73.9%
2	no	214	25.9%
3	(dk)	2	0.2%
4	(ref)	0	0%
Sysmiss		176	

**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\_mkd.dta

## Overview

Valid: 827    Invalid: 176    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	179	21.6%
2	no	642	77.6%
3	(dk)	5	0.6%
4	(ref)	1	0.1%
Sysmiss		176	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_mkd.dta

## Overview

Valid: 1003    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	600	59.8%
2	no	400	39.9%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

## Others

### NOTES

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

**FIN4: Used a debit card****Data file:** micro\_mkd.dta**Overview**

Valid: 600    Invalid: 403    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	451	75.2%
2	no	148	24.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		403	

**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\_mkd.dta**Overview**

Valid: 451    Invalid: 552    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	431	95.6%
2	no	20	4.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		552	

**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\_mkd.dta**Overview**

Valid: 860    Invalid: 143    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	370	43%
2	no	490	57%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		143	

**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\_mkd.dta**Overview**

Valid: 860    Invalid: 143    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	438	50.9%
2	no	419	48.7%
3	(dk)	3	0.3%
4	(ref)	0	0%
Sysmiss		143	

## Others

### NOTES

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

### FIN7: Has a credit card

Data file: micro\_mkd.dta

#### Overview

Valid: 860    Invalid: 143    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	260	30.2%
2	no	599	69.7%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		143	

## Others

### NOTES

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

### FIN8: Used a credit card

Data file: micro\_mkd.dta

#### Overview

Valid: 260    Invalid: 743    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	75%
2	no	65	25%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		743	

## 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\_mkd.dta

### Overview

Valid: 195   Invalid: 808   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	162	83.1%
2	no	33	16.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		808	

## 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\_mkd.dta

### Overview

Valid: 260   Invalid: 743   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	196	75.4%

2	no	59	22.7%
3	(dk)	4	1.5%
4	(ref)	1	0.4%
Sysmiss		743	

## 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\_mkd.dta

### Overview

Valid: 860    Invalid: 143    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	487	56.6%
2	no	368	42.8%
3	(dk)	3	0.3%
4	(ref)	2	0.2%
Sysmiss		143	

## 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\_mkd.dta

### Overview

Valid: 487    Invalid: 516    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	134	27.5%
2	no	350	71.9%
3	(dk)	2	0.4%
4	(ref)	1	0.2%
Sysmiss		516	

### Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_mkd.dta

### Overview

Valid: 860 Invalid: 143 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	553	64.3%
2	no	301	35%
3	(dk)	4	0.5%
4	(ref)	2	0.2%
Sysmiss		143	

### 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\_mkd.dta

## Overview

Valid: 553 Invalid: 450 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	395	71.4%
2	no	154	27.8%
3	(dk)	3	0.5%
4	(ref)	1	0.2%
Sysmiss		450	

## Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_mkd.dta

## Overview

Valid: 860 Invalid: 143 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	483	56.2%
2	no	364	42.3%
3	(dk)	7	0.8%
4	(ref)	6	0.7%
Sysmiss		143	

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

Data file: micro\_mkd.dta

## Overview

Valid: 112 Invalid: 891 Minimum: 1 Maximum: 3

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	64	57.1%
2	no	43	38.4%
3	(dk)	5	4.5%
4	(ref)	0	0%
Sysmiss		891	

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

Data file: micro\_mkd.dta

**Overview**Valid: 143    Invalid: 860    Minimum: 1    Maximum: 4  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	27	18.9%
2	no	113	79%
3	(dk)	2	1.4%
4	(ref)	1	0.7%
Sysmiss		860	

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

Data file: micro\_mkd.dta

**Overview**Valid: 143    Invalid: 860    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	34.3%

2	no	85	59.4%
3	(dk)	8	5.6%
4	(ref)	1	0.7%
Sysmiss		860	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 143    Invalid: 860    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	26	18.2%
2	no	111	77.6%
3	(dk)	5	3.5%
4	(ref)	1	0.7%
Sysmiss		860	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 143    Invalid: 860    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	25	17.5%
2	no	109	76.2%
3	(dk)	7	4.9%
4	(ref)	2	1.4%
Sysmiss		860	

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

Valid: 143    Invalid: 860    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	7	4.9%
2	no	131	91.6%
3	(dk)	2	1.4%
4	(ref)	3	2.1%
Sysmiss		860	

**FIN11F: Reason for no account: lack money****Data file:** micro\_mkd.dta**Overview**

Valid: 143    Invalid: 860    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	38.5%
2	no	84	58.7%
3	(dk)	1	0.7%
4	(ref)	3	2.1%
Sysmiss		860	

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

Valid: 143    Invalid: 860    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	51%
2	no	63	44.1%
3	(dk)	5	3.5%
4	(ref)	2	1.4%
Sysmiss		860	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 143   Invalid: 860   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	45	31.5%
2	no	91	63.6%
3	(dk)	5	3.5%
4	(ref)	2	1.4%
Sysmiss		860	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 0   Invalid: 1003   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

### FIN13B: Use mobile money account to store money

Data file: micro\_mkd.dta

#### Overview

Valid: 0   Invalid: 1003   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

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

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN13D: Use mobile money account without help****Data file:** micro\_mkd.dta**Overview**

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN14\_1: Use mobile phone to pay for a purchase in-store****Data file:** micro\_mkd.dta**Overview**

Valid: 1003    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	149	14.9%
2	no	852	84.9%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

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

Valid: 532    Invalid: 471    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	97	18.2%
2	Used other methods, such as a card or mobile phone	433	81.4%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		471	

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

Data file: micro\_mkd.dta

### Overview

Valid: 0 Invalid: 1003 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## FIN14A: Made bill payments online using the Internet

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	347	34.6%
2	no	653	65.1%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

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

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	94	9.4%
2	no	902	89.9%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

## FIN14B: Bought something online using the Internet

Data file: micro\_mkd.dta

### Overview

Valid: 1003   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	366	36.5%
2	no	635	63.3%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

## FIN14C: Paid online or in cash at delivery

Data file: micro\_mkd.dta

### Overview

Valid: 366   Invalid: 637   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	104	28.4%
2	In cash	161	44%
3	(both)	100	27.3%
4	(dk)	1	0.3%
5	(ref)	0	0%
Sysmiss		637	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19****Data file:** micro\_mkd.dta**Overview**

Valid: 366    Invalid: 637    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	168	45.9%
2	Paid online	181	49.5%
3	(dk)	17	4.6%
4	(ref)	0	0%
Sysmiss		637	

**FIN14C\_2\_CHINA: Paid online for an online purchase for the first time since 2020****Data file:** micro\_mkd.dta**Overview**

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN16: Saved for old age****Data file:** micro\_mkd.dta**Overview**

Valid: 1003    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	234	23.3%
2	no	761	75.9%
3	(dk)	6	0.6%
4	(ref)	2	0.2%

**FIN17A: Saved using an account at a financial institution****Data file:** micro\_mkd.dta**Overview**

Valid: 1003    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	181	18%
2	no	816	81.4%
3	(dk)	4	0.4%
4	(ref)	2	0.2%

**FIN17A1: Saved using a mobile money account****Data file:** micro\_mkd.dta**Overview**

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN17B: Saved using an informal savings club****Data file:** micro\_mkd.dta**Overview**

Valid: 1003    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	17	1.7%
2	no	981	97.8%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

**FIN20: Borrowed for medical purposes****Data file:** micro\_mkd.dta**Overview**

Valid: 1003   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	149	14.9%
2	no	851	84.8%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

**FIN22A: Borrowed from a financial institution****Data file:** micro\_mkd.dta**Overview**

Valid: 1003   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	119	11.9%
2	no	882	87.9%
3	(dk)	0	0%
4	(ref)	2	0.2%

**FIN22B: Borrowed from family or friends****Data file:** micro\_mkd.dta**Overview**

Valid: 1003   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	237	23.6%
2	no	761	75.9%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_mkd.dta

### Overview

Valid: 17    Invalid: 986    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	17	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		986	

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

Data file: micro\_mkd.dta

### Overview

Valid: 1003    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	159	15.9%
2	Main source: Family or friends	398	39.7%
3	Main source: Money from working	187	18.6%
4	Main source: Borrowing from a bank, employer, or private lender	128	12.8%
5	Main source: Selling assets	13	1.3%
6	Main source: Some other source	6	0.6%

7	(I could not come up with the money)	65	6.5%
8	(dk)	32	3.2%
9	ref	15	1.5%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_mkd.dta

### Overview

Valid: 891    Invalid: 112    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	253	28.4%
2	Somewhat difficult	258	29%
3	Not difficult at all	368	41.3%
4	(DK)	12	1.3%
5	(ref)	0	0%
Sysmiss		112	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_mkd.dta

### Overview

Valid: 891    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	Very difficult	373	41.9%
2	Somewhat difficult	186	20.9%
3	Not difficult at all	320	35.9%
4	(I could not come up with the money)	3	0.3%
5	(DK)	8	0.9%
6	(ref)	1	0.1%
Sysmiss		112	

**FIN26: Sent domestic remittances****Data file:** micro\_mkd.dta**Overview**

Valid: 1003   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	126	12.6%
2	no	873	87%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

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

Valid: 126   Invalid: 877   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	71	56.3%
2	no	55	43.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

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

Valid: 55   Invalid: 948   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	39	70.9%
2	no	16	29.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		948	

### FIN27C2: Sent domestic remittances through an MTO

Data file: micro\_mkd.dta

#### Overview

Valid: 55   Invalid: 948   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	7	12.7%
2	no	48	87.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		948	

### FIN28: Received domestic remittances

Data file: micro\_mkd.dta

#### Overview

Valid: 1003   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	152	15.2%
2	no	847	84.4%



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

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

Data file: micro\_mkd.dta

### Overview

Valid: 152 Invalid: 851 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	73	48%
2	no	79	52%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		851	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_mkd.dta

### Overview

Valid: 79 Invalid: 924 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	58	73.4%
2	no	20	25.3%
3	(dk)	0	0%
4	(ref)	1	1.3%
Sysmiss		924	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_mkd.dta

## Overview

Valid: 79   Invalid: 924   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	20	25.3%
2	no	58	73.4%
3	(dk)	0	0%
4	(ref)	1	1.3%
Sysmiss		924	

## FIN30: Paid a utility bill

Data file: micro\_mkd.dta

## Overview

Valid: 1003   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	772	77%
2	no	227	22.6%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

## FIN31A: Paid a utility bill using an account

Data file: micro\_mkd.dta

## Overview

Valid: 772   Invalid: 231   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

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

1	yes	431	55.8%
2	no	338	43.8%
3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		231	

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

Data file: micro\_mkd.dta

### Overview

Valid: 772 Invalid: 231 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	277	35.9%
2	no	495	64.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		231	

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

Data file: micro\_mkd.dta

### Overview

Valid: 552 Invalid: 451 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	252	45.7%
2	Used other methods, such as a card or mobile phone	294	53.3%
3	(dk)	6	1.1%
4	(ref)	0	0%
Sysmiss		451	

**FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202****Data file:** micro\_mkd.dta**Overview**

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN31C: Paid a utility bill in cash****Data file:** micro\_mkd.dta**Overview**

Valid: 220    Invalid: 783    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	197	89.5%
2	no	21	9.5%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		783	

**FIN32: Received wage payments****Data file:** micro\_mkd.dta**Overview**

Valid: 1003    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	391	39%
2	no	609	60.7%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

**FIN33: Received public sector wage payments****Data file:** micro\_mkd.dta**Overview**

Valid: 391    Invalid: 612    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	79	20.2%
2	no	309	79%
3	(dk)	2	0.5%
4	(ref)	1	0.3%
Sysmiss		612	

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

Valid: 391    Invalid: 612    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	348	89%
2	no	43	11%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		612	

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

Valid: 0    Invalid: 1003    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 43   Invalid: 960   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	21	48.8%
2	no	22	51.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		960	

**FIN34E: Received wage payments to a card****Data file:** micro\_mkd.dta**Overview**

Valid: 22   Invalid: 981   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	27.3%
2	no	13	59.1%
3	(dk)	3	13.6%
4	(ref)	0	0%
Sysmiss		981	

**FIN35: Received wage payments into an account or to a phone or a card and paid higher t****Data file:** micro\_mkd.dta**Overview**

Valid: 354   Invalid: 649   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	110	31.1%
2	no	232	65.5%
3	(dk)	12	3.4%
4	(ref)	0	0%
Sysmiss		649	

### FIN37: Received a government transfer

Data file: micro\_mkd.dta

#### Overview

Valid: 1003   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	156	15.6%
2	no	844	84.1%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

### FIN38: Received a government pension

Data file: micro\_mkd.dta

#### Overview

Valid: 1003   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	76	7.6%
2	no	925	92.2%
3	(dk)	2	0.2%

4	(ref)	0	0%
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### FIN39A: Received a government transfer or pension into an account

Data file: micro\_mkd.dta

#### Overview

Valid: 226 Invalid: 777 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	177	78.3%
2	no	49	21.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		777	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 0 Invalid: 1003 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

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

Data file: micro\_mkd.dta

#### Overview

Valid: 49 Invalid: 954 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	11	22.4%
2	no	37	75.5%
3	(dk)	1	2%



4	(ref)	0	0%
Sysmiss		954	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 38   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	11	28.9%
2	no	27	71.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		965	

### FIN42: Received an agricultural payment

Data file: micro\_mkd.dta

#### Overview

Valid: 1003   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	58	5.8%
2	no	943	94%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

### FIN42A: Grow own crops or raise livestock

Data file: micro\_mkd.dta

## Overview

Valid: 58 Invalid: 945 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	52	89.7%
2	No	5	8.6%
3	(Both)	1	1.7%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		945	

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

Data file: micro\_mkd.dta

## Overview

Valid: 1003 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very worried	427	42.6%
2	Somewhat worried	336	33.5%
3	Not worried at all	222	22.1%
4	(DK)	18	1.8%
5	(ref)	0	0%

## FIN43A: Received an agricultural payment into an account

Data file: micro\_mkd.dta

## Overview

Valid: 58 Invalid: 945 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	38	65.5%
2	no	19	32.8%
3	(dk)	1	1.7%
4	(ref)	0	0%
Sysmiss		945	

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

Data file: micro\_mkd.dta

#### Overview

Valid: 0 Invalid: 1003 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN43D: Received an agricultural payment in cash

Data file: micro\_mkd.dta

#### Overview

Valid: 20 Invalid: 983 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	16	80%
2	no	4	20%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		983	

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

Data file: micro\_mkd.dta

#### Overview

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

### FIN44A: Financially worried: old age

Data file: micro\_mkd.dta

#### Overview

Valid: 1003 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	360	35.9%
2	Somewhat worried	325	32.4%
3	Not worried at all	303	30.2%
4	(Does not apply)	3	0.3%
5	(DK)	12	1.2%
6	(ref)	0	0%

### FIN44B: Financially worried: medical cost

Data file: micro\_mkd.dta

#### Overview

Valid: 1003 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	457	45.6%

2	Somewhat worried	287	28.6%
3	Not worried at all	241	24%
4	(Does not apply)	5	0.5%
5	(DK)	13	1.3%
6	(ref)	0	0%

## FIN44C: Financially worried: bills

Data file: micro\_mkd.dta

### Overview

Valid: 1003   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	307	30.6%
2	Somewhat worried	308	30.7%
3	Not worried at all	375	37.4%
4	(Does not apply)	7	0.7%
5	(DK)	6	0.6%
6	(ref)	0	0%

## FIN44D: Financially worried: education

Data file: micro\_mkd.dta

### Overview

Valid: 1003   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	195	19.4%
2	Somewhat worried	208	20.7%
3	Not worried at all	434	43.3%
4	(Does not apply)	162	16.2%
5	(DK)	3	0.3%

6	(ref)	1	0.1%
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## FIN45: Financially most worried

Data file: micro\_mkd.dta

### Overview

Valid: 716 Invalid: 287 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	148	20.7%
2	Medical cost	313	43.7%
3	Bills	167	23.3%
4	Education	55	7.7%
5	(DK)	28	3.9%
6	(ref)	5	0.7%
Sysmiss		287	

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_mkd.dta

### Overview

Valid: 0 Invalid: 1003 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## SAVED: Saved in the past year

Data file: micro\_mkd.dta

### Overview

Valid: 1003 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	583	58.1%

1	yes	420	41.9%
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## **BORROWED: Borrowed in the past year**

Data file: micro\_mkd.dta

### **Overview**

Valid: 1003 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	552	55%
1	yes	451	45%

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

Data file: micro\_mkd.dta

### **Overview**

Valid: 1003 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	354	35.3%
2	received payments in cash only	21	2.1%
3	received payments using other methods	16	1.6%
4	did not receive payments	609	60.7%
5	dk/ref	3	0.3%

### **Others**

#### NOTES

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

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

Data file: micro\_mkd.dta

## Overview

Valid: 1003 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	132	13.2%
2	received payments in cash only	8	0.8%
3	received payments using other methods	16	1.6%
4	did not receive payments	844	84.1%
5	dk/ref	3	0.3%

## 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\_mkd.dta

## Overview

Valid: 1003 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	61	6.1%
2	received payments in cash only	3	0.3%
3	received payments using other methods	12	1.2%
4	did not receive payments	925	92.2%
5	dk/ref	2	0.2%

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

Data file: micro\_mkd.dta

## Overview

Valid: 1003 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	38	3.8%
2	received payments in cash only	16	1.6%
3	received payments using other methods	4	0.4%
4	did not receive payments	943	94%
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\_mkd.dta

**Overview**

Valid: 1003    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	431	43%
2	made payments in cash only	197	19.6%
3	made payments using other methods	144	14.4%
4	did not make payments	227	22.6%
5	dk/ref	4	0.4%

**Others**

## NOTES

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

**REMITTANCES: Made or received a domestic remittance payment**

Data file: micro\_mkd.dta

## Overview

Valid: 1003   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	120	12%
2	sent/received through an otc transaction	22	2.2%
3	sent/received in cash only	67	6.7%
4	sent/received using other methods	17	1.7%
5	did not send/receive	771	76.9%
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\_mkd.dta

## Overview

Valid: 1003   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	978	97.5%
2	no	25	2.5%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_mkd.dta

## Overview

Valid: 1003   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	914	91.1%
2	no	86	8.6%
3	(dk)	3	0.3%
4	(ref)	0	0%

**ANYDIGPAYMENT: Made or received a digital payment**

Data file: micro\_mkd.dta

**Overview**

Valid: 1003    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	201	20%
1	yes	802	80%

**MERCHANTPAY\_DIG: Made a digital merchant payment**

Data file: micro\_mkd.dta

**Overview**

Valid: 1003    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	467	46.6%
1	yes	536	53.4%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

---

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

---

## reports

### The Global Findex Database 2021

---

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

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## technical\_documents

### Microdata Codebook

---

title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

---

### Microdata update details

---

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

---

## other\_materials

### Micro 2021 Indicator Stata do-file

---

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

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