

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

NOR_2021_FINDEX_v02_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Norway	NOR

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 Norway is 1001.

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
2021-08-31	2021-10-17

DATA COLLECTION MODE

Mobile telephone

DATA COLLECTION NOTES

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

questionnaires

QUESTIONNAIRES

Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

Access policy

CONTACTS

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CITATION REQUIREMENTS

Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	Link

Disclaimer and copyrights

DISCLAIMER

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

Metadata production

DDI DOCUMENT ID

DDI_NOR_2021_FINDEX_v02_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

DATE OF METADATA PRODUCTION

2022-12-07

DDI DOCUMENT VERSION

Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_nor.dta 2021 Global Findex - Norway Microdata	1001	83

Data file: micro_nor.dta

2021 Global Findex - Norway Microdata

Cases: 1001

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	

total: 83

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

Valid: 1001 Invalid: 0
 Type: Discrete Width: 6 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_nor.dta**Overview**

Valid: 0 Invalid: 1001 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>

ECONOMYCODE: Economy Code**Data file:** micro_nor.dta**Overview**

Valid: 1001 Invalid: 0
 Type: Discrete Width: 3 Range: - Format: character

Others**NOTES**

International Standards Organization (ISO) 3-digit alphabetic code for each economy

WPID_RANDOM: Gallup World Poll identifier**Data file:** micro_nor.dta**Overview**

Valid: 1001 Invalid: 0 Minimum: 111498341 Maximum: 211101359
 Type: Continuous Decimal: 0 Width: 9 Range: 111498341 - 211101359 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_nor.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 0.313650462316937 Maximum: 5.22750770528228

Type: Continuous Decimal: 15 Width: 17 Range: 0.313650462316937 - 5.22750770528228 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_nor.dta

Overview

Valid: 1001 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	432	43.2%
2	male	569	56.8%

AGE: Respondent age

Data file: micro_nor.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 15 Maximum: 88

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 88 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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15	15	6	0.6%
16	16	6	0.6%
17	17	6	0.6%
18	18	7	0.7%
19	19	4	0.4%
20	20	6	0.6%
21	21	11	1.1%
22	22	6	0.6%
23	23	17	1.7%
24	24	13	1.3%
25	25	11	1.1%
26	26	24	2.4%
27	27	16	1.6%
28	28	12	1.2%
29	29	14	1.4%
30	30	22	2.2%
31	31	13	1.3%
32	32	10	1%
33	33	19	1.9%
34	34	14	1.4%
35	35	10	1%
36	36	18	1.8%
37	37	20	2%
38	38	14	1.4%
39	39	30	3%
40	40	13	1.3%
41	41	17	1.7%
42	42	18	1.8%
43	43	14	1.4%
44	44	13	1.3%
45	45	11	1.1%
46	46	14	1.4%
47	47	25	2.5%
48	48	22	2.2%
49	49	26	2.6%
50	50	20	2%
51	51	21	2.1%
52	52	18	1.8%
53	53	17	1.7%

54	54	26	2.6%
55	55	19	1.9%
56	56	30	3%
57	57	21	2.1%
58	58	20	2%
59	59	18	1.8%
60	60	12	1.2%
61	61	14	1.4%
62	62	20	2%
63	63	21	2.1%
64	64	20	2%
65	65	25	2.5%
66	66	21	2.1%
67	67	22	2.2%
68	68	13	1.3%
69	69	17	1.7%
70	70	12	1.2%
71	71	11	1.1%
72	72	20	2%
73	73	13	1.3%
74	74	12	1.2%
75	75	12	1.2%
76	76	6	0.6%
77	77	3	0.3%
78	78	3	0.3%
79	79	3	0.3%
80	80	1	0.1%
81	81	0	0%
82	82	2	0.2%
83	83	2	0.2%
84	84	0	0%
85	85	2	0.2%
86	86	0	0%
87	87	1	0.1%
88	88	1	0.1%
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%

EDUC: Respondent education level

Data file: micro_nor.dta

Overview

Valid: 1001 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	completed primary school or less	48	4.8%
2	completed secondary school	331	33.1%
3	completed tertiary education or more	613	61.2%
4	(dk)	9	0.9%
5	(rf)	0	0%

INC_Q: Within-economy household income quintile

Data file: micro_nor.dta

Overview

Valid: 1001 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%	153	15.3%
2	Second 20%	179	17.9%
3	Middle 20%	183	18.3%
4	Fourth 20%	224	22.4%

5	Richest 20%	262	26.2%
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Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_nor.dta

Overview

Valid: 1001 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	767	76.6%
2	out of the workforce	234	23.4%

ACCOUNT: Has an account

Data file: micro_nor.dta

Overview

Valid: 1001 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	1000	99.9%

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_nor.dta

Overview

Valid: 1001 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	1000	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_nor.dta

Overview

Valid: 1001 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	991	99%
2	no	10	1%
3	(dk)	0	0%
4	(ref)	0	0%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_nor.dta

Overview

Valid: 991 Invalid: 10 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	975	98.4%
2	no	16	1.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		10	

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_nor.dta**Overview**Valid: 1000 Invalid: 1 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric**Questions and instructions**

CATEGORIES

Value	Category	Cases	
1	yes	966	96.6%
2	no	32	3.2%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		1	

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_nor.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	987	98.7%
2	no	12	1.2%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		1	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_nor.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	778	77.8%
2	no	220	22%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		1	

Others

NOTES

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

FIN8: Used a credit card**Data file:** micro_nor.dta**Overview**

Valid: 778 Invalid: 223 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	661	85%
2	no	117	15%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		223	

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_nor.dta**Overview**

Valid: 778 Invalid: 223 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	699	89.8%
2	no	69	8.9%
3	(dk)	10	1.3%
4	(ref)	0	0%
Sysmiss		223	

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_nor.dta**Overview**

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	986	98.6%
2	no	13	1.3%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		1	

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_nor.dta**Overview**

Valid: 986 Invalid: 15 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	688	69.8%
2	no	297	30.1%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		15	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_nor.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	985	98.5%
2	no	14	1.4%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		1	

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_nor.dta

Overview

Valid: 985 Invalid: 16 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	936	95%
2	no	49	5%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		16	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_nor.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	978	97.8%
2	no	13	1.3%
3	(dk)	8	0.8%
4	(ref)	1	0.1%
Sysmiss		1	

FIN11_1: Unbanked: use account without help

Data file: micro_nor.dta

Overview

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

Questions and instructions

CATEGORIES

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

Sysmiss		1000	
---------	--	------	--

FIN11A: Reason for no account: too far

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 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		1000	

FIN11B: Reason for no account: too expensive

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 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		1000	

FIN11C: Reason for no account: lack documentation

Data file: micro_nor.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1000	

FIN11D: Reason for no account: lack trust

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 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		1000	

FIN11E: Reason for no account: religious reasons

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 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		1000	

FIN11F: Reason for no account: lack money

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 Minimum: 3 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 3 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	0	0%
3	(dk)	1	100%
4	(ref)	0	0%
Sysmiss		1000	

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

Data file: micro_nor.dta

Overview

Valid: 1 Invalid: 1000 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		1000	

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

Valid: 1 Invalid: 1000 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		1000	

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

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

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

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

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

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN13D: Use mobile money account without help

Data file: micro_nor.dta

Overview

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

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

Data file: micro_nor.dta

Overview

Valid: 1001 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	513	51.2%
2	no	485	48.5%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN14A: Made bill payments online using the Internet

Data file: micro_nor.dta

Overview

Valid: 1001 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	923	92.2%
2	no	76	7.6%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN14A1: Send money to a relative or friend online using the Internet**Data file:** micro_nor.dta**Overview**

Valid: 1001 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	919	91.8%
2	no	81	8.1%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN14B: Bought something online using the Internet**Data file:** micro_nor.dta**Overview**

Valid: 1001 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	886	88.5%
2	no	114	11.4%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN16: Saved for old age**Data file:** micro_nor.dta**Overview**

Valid: 1001 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	719	71.8%
2	no	280	28%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN17A: Saved using an account at a financial institution

Data file: micro_nor.dta

Overview

Valid: 1001 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	870	86.9%
2	no	129	12.9%
3	(dk)	1	0.1%
4	(ref)	1	0.1%

FIN17A1: Saved using a mobile money account

Data file: micro_nor.dta

Overview

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN20: Borrowed for medical purposes

Data file: micro_nor.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	26	2.6%
2	no	974	97.3%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_nor.dta

Overview

Valid: 1001 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	353	35.3%
2	no	641	64%
3	(dk)	6	0.6%
4	(ref)	1	0.1%

FIN22B: Borrowed from family or friends

Data file: micro_nor.dta

Overview

Valid: 1001 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	129	12.9%
2	no	871	87%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN24: Main source of emergency funds in 30 days

Data file: micro_nor.dta

Overview

Valid: 1001 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	668	66.7%
2	Main source: Family or friends	53	5.3%
3	Main source: Money from working	175	17.5%
4	Main source: Borrowing from a bank, employer, or private lender	62	6.2%
5	Main source: Selling assets	10	1%
6	Main source: Some other source	24	2.4%
7	(I could not come up with the money)	3	0.3%
8	(dk)	4	0.4%
9	ref	2	0.2%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_nor.dta

Overview

Valid: 992 Invalid: 9 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	50	5%
2	Somewhat difficult	85	8.6%
3	Not difficult at all	855	86.2%
4	(DK)	1	0.1%
5	(ref)	1	0.1%
Sysmiss		9	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_nor.dta

Overview

Valid: 992 Invalid: 9 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	98	9.9%
2	Somewhat difficult	79	8%
3	Not difficult at all	811	81.8%
4	(I could not come up with the money)	1	0.1%
5	(DK)	1	0.1%
6	(ref)	2	0.2%
Sysmiss		9	

FIN30: Paid a utility bill

Data file: micro_nor.dta

Overview

Valid: 1001 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	835	83.4%
2	no	163	16.3%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN31A: Paid a utility bill using an account

Data file: micro_nor.dta

Overview

Valid: 835 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	786	94.1%
2	no	44	5.3%
3	(dk)	5	0.6%
4	(ref)	0	0%
Sysmiss		166	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_nor.dta

Overview

Valid: 835 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	481	57.6%
2	no	351	42%
3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		166	

FIN31C: Paid a utility bill in cash

Data file: micro_nor.dta

Overview

Valid: 18 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	1	5.6%
2	no	17	94.4%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		983	

FIN32: Received wage payments

Data file: micro_nor.dta

Overview

Valid: 1001 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	787	78.6%
2	no	211	21.1%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN33: Received public sector wage payments

Data file: micro_nor.dta

Overview

Valid: 787 Invalid: 214 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	319	40.5%
2	no	467	59.3%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		214	

FIN34A: Received wage payments into an account

Data file: micro_nor.dta

Overview

Valid: 787 Invalid: 214 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	772	98.1%
2	no	15	1.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		214	

FIN34B: Received wage payments to a mobile phone

Data file: micro_nor.dta

Overview

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN34D: Received wage payments in cash

Data file: micro_nor.dta

Overview

Valid: 15 Invalid: 986 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	13.3%
2	no	13	86.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		986	

FIN34E: Received wage payments to a card

Data file: micro_nor.dta

Overview

Valid: 13 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	4	30.8%
2	no	9	69.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		988	

FIN37: Received a government transfer

Data file: micro_nor.dta

Overview

Valid: 1001 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	333	33.3%
2	no	660	65.9%
3	(dk)	6	0.6%
4	(ref)	2	0.2%

FIN38: Received a government pension

Data file: micro_nor.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	242	24.2%
2	no	755	75.4%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

FIN39A: Received a government transfer or pension into an account

Data file: micro_nor.dta

Overview

Valid: 516 Invalid: 485 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	465	90.1%
2	no	50	9.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		485	

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

Data file: micro_nor.dta

Overview

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN39D: Received a government transfer or pension in cash

Data file: micro_nor.dta

Overview

Valid: 51 Invalid: 950 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	51	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		950	

FIN39E: Received a government transfer or pension to a card

Data file: micro_nor.dta

Overview

Valid: 51 Invalid: 950 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	9.8%
2	no	46	90.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		950	

FIN44A: Financially worried: old age

Data file: micro_nor.dta

Overview

Valid: 1001 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	40	4%
2	Somewhat worried	298	29.8%
3	Not worried at all	661	66%
4	(Does not apply)	0	0%
5	(DK)	1	0.1%
6	(ref)	1	0.1%

FIN44B: Financially worried: medical cost**Data file:** micro_nor.dta**Overview**

Valid: 1001 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	38	3.8%
2	Somewhat worried	165	16.5%
3	Not worried at all	796	79.5%
4	(Does not apply)	0	0%
5	(DK)	1	0.1%
6	(ref)	1	0.1%

FIN44C: Financially worried: bills**Data file:** micro_nor.dta**Overview**

Valid: 1001 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	30	3%
2	Somewhat worried	126	12.6%
3	Not worried at all	843	84.2%
4	(Does not apply)	0	0%
5	(DK)	1	0.1%
6	(ref)	1	0.1%

FIN44D: Financially worried: education**Data file:** micro_nor.dta

Overview

Valid: 1001 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	6	0.6%
2	Somewhat worried	53	5.3%
3	Not worried at all	901	90%
4	(Does not apply)	40	4%
5	(DK)	0	0%
6	(ref)	1	0.1%

FIN45: Financially most worried

Data file: micro_nor.dta

Overview

Valid: 210 Invalid: 791 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	37.1%
2	Medical cost	61	29%
3	Bills	63	30%
4	Education	5	2.4%
5	(DK)	2	1%
6	(ref)	1	0.5%
Sysmiss		791	

SAVED: Saved in the past year

Data file: micro_nor.dta

Overview

Valid: 1001 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	82	8.2%
1	yes	919	91.8%

BORROWED: Borrowed in the past year

Data file: micro_nor.dta

Overview

Valid: 1001 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	822	82.1%

RECEIVE_WAGES: Received a wage payment

Data file: micro_nor.dta

Overview

Valid: 1001 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	776	77.5%
2	received payments in cash only	2	0.2%
3	received payments using other methods	9	0.9%
4	did not receive payments	211	21.1%
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_nor.dta

Overview

Valid: 1001 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	304	30.4%
2	received payments in cash only	0	0%
3	received payments using other methods	29	2.9%
4	did not receive payments	660	65.9%
5	dk/ref	8	0.8%

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_nor.dta

Overview

Valid: 1001 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	224	22.4%
2	received payments in cash only	0	0%
3	received payments using other methods	18	1.8%
4	did not receive payments	755	75.4%
5	dk/ref	4	0.4%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods**Data file:** micro_nor.dta**Overview**

Valid: 0 Invalid: 1001 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_nor.dta**Overview**

Valid: 1001 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	786	78.5%
2	made payments in cash only	1	0.1%
3	made payments using other methods	48	4.8%
4	did not make payments	163	16.3%
5	dk/ref	3	0.3%

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_nor.dta**Overview**

Valid: 0 Invalid: 1001 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_nor.dta

Overview

Valid: 1001 Invalid: 0 Minimum: 1 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1001	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_nor.dta

Overview

Valid: 1001 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	994	99.3%
2	no	7	0.7%
3	(dk)	0	0%
4	(ref)	0	0%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_nor.dta

Overview

Valid: 1001 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	1000	99.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_nor.dta

Overview

Valid: 0 Invalid: 1001 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

study_resources

questionnaires

2021 Global Findex Questionnaire

title 2021 Global Findex Questionnaire
 language English
 filename questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title The Global Findex Database 2021
 authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar
 language English
 filename FINDEX_2021_report.pdf

technical_documents

Microdata Codebook

title Microdata Codebook
 language English
 filename globalfindex2021_microdatacodebook.pdf

Microdata update details

title Microdata update details
 language English
 filename microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

title Micro 2021 Indicator Stata do-file
 language English
 filename micro2021_indicators.do
