

# Global Financial Inclusion (Global Findex) Database 2021

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

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

## Identification

### SURVEY ID NUMBER

PAK\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Pakistan	PAK

### 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

Did not include Azad Jammu and Kashmir (AJK) and Gilgit-Baltistan. The excluded area represents approximately 5 percent of the total population. Gender-matched sampling was used during the final stage of selection.

## 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 Pakistan is 1002.

#### 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
2021-10-16	2021-12-14

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

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

## 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	<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\_PAK\_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_pak.dta</b> 2021 Global Findex - Pakistan Microdata	1002	114



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

2021 Global Findex - Pakistan Microdata

Cases: 1002

variables: 114

**variables**

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



ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13a	Use mobile money account two or more times a month	
V40	fin13b	Use mobile money account to store money	
V41	fin13c	Use mobile money account to borrow money	
V42	fin13d	Use mobile money account without help	
V43	fin14_1	Use mobile phone to pay for a purchase in-store	
V44	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V45	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V46	fin14a	Made bill payments online using the Internet	
V47	fin14a1	Send money to a relative or friend online using the Internet	
V48	fin14b	Bought something online using the Internet	
V49	fin14c	Paid online or in cash at delivery	
V50	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V51	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V52	fin16	Saved for old age	
V53	fin17a	Saved using an account at a financial institution	
V54	fin17a1	Saved using a mobile money account	
V55	fin17b	Saved using an informal savings club	
V56	fin20	Borrowed for medical purposes	
V57	fin22a	Borrowed from a financial institution	
V58	fin22b	Borrowed from family or friends	
V59	fin22c	Borrowed from an informal savings club	
V60	fin24	Main source of emergency funds in 30 days	
V61	fin24a	Difficulty of emergency funds in 30 days	
V62	fin24b	Difficulty of emergency funds in 7 days	
V63	fin26	Sent domestic remittances	
V64	fin27_1	Sent domestic remittances through an account	
V65	fin27c1	Sent domestic remittances in cash	
V66	fin27c2	Sent domestic remittances through an MTO	
V67	fin28	Received domestic remittances	
V68	fin29_1	Received domestic remittances through an account	
V69	fin29c1	Received domestic remittances in cash	
V70	fin29c2	Received domestic remittances through an MTO	
V71	fin30	Paid a utility bill	
V72	fin31a	Paid a utility bill using an account	
V73	fin31b	Paid a utility bill using a mobile phone	
V74	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V75	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V76	fin31c	Paid a utility bill in cash	
V77	fin32	Received wage payments	
V78	fin33	Received public sector wage payments	
V79	fin34a	Received wage payments into an account	
V80	fin34b	Received wage payments to a mobile phone	
V81	fin34d	Received wage payments in cash	
V82	fin34e	Received wage payments to a card	

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

total: 114



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

Valid: 1002    Invalid: 0  
 Type: Discrete    Width: 8    Range: -    Format: character

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

Valid: 1002    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Rural	370	36.9%
2	Urban	632	63.1%

**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\_pak.dta**Overview**

Valid: 1002    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\_pak.dta**Overview**

Valid: 1002   Invalid: 0   Minimum: 111119124   Maximum: 210981712  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111119124 - 210981712   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1002   Invalid: 0   Minimum: 0.251685658595747   Maximum: 3.78443057226974  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.251685658595747 - 3.78443057226974   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_pak.dta**Overview**

Valid: 1002   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	503	50.2%
2	male	499	49.8%

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

## Overview

Valid: 1001   Invalid: 1   Minimum: 15   Maximum: 93  
 Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 93   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
15	15	17	1.7%
16	16	17	1.7%
17	17	22	2.2%
18	18	28	2.8%
19	19	23	2.3%
20	20	45	4.5%
21	21	20	2%
22	22	35	3.5%
23	23	17	1.7%
24	24	31	3.1%
25	25	46	4.6%
26	26	27	2.7%
27	27	20	2%
28	28	34	3.4%
29	29	12	1.2%
30	30	66	6.6%
31	31	17	1.7%
32	32	42	4.2%
33	33	17	1.7%
34	34	18	1.8%
35	35	60	6%
36	36	17	1.7%
37	37	9	0.9%
38	38	31	3.1%
39	39	8	0.8%
40	40	65	6.5%
41	41	4	0.4%
42	42	19	1.9%
43	43	8	0.8%
44	44	12	1.2%
45	45	40	4%
46	46	6	0.6%

47	47	10	1%
48	48	10	1%
49	49	2	0.2%
50	50	49	4.9%
51	51	4	0.4%
52	52	12	1.2%
53	53	3	0.3%
54	54	5	0.5%
55	55	19	1.9%
56	56	5	0.5%
57	57	3	0.3%
58	58	5	0.5%
59	59	1	0.1%
60	60	16	1.6%
61	61	3	0.3%
62	62	3	0.3%
63	63	1	0.1%
64	64	2	0.2%
65	65	7	0.7%
66	66	1	0.1%
67	67	2	0.2%
68	68	0	0%
69	69	0	0%
70	70	2	0.2%
71	71	0	0%
72	72	1	0.1%
73	73	1	0.1%
74	74	0	0%
75	75	0	0%
76	76	0	0%
77	77	0	0%
78	78	0	0%
79	79	0	0%
80	80	0	0%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	0	0%

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	1	0.1%
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\_pak.dta

### Overview

Valid: 1002   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	completed primary school or less	588	58.7%
2	completed secondary school	332	33.1%
3	completed tertiary education or more	82	8.2%
4	(dk)	0	0%
5	(rf)	0	0%

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

Data file: micro\_pak.dta

### Overview

Valid: 1002   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%	157	15.7%
2	Second 20%	152	15.2%
3	Middle 20%	201	20.1%
4	Fourth 20%	211	21.1%
5	Richest 20%	281	28%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	439	43.8%
2	out of the workforce	563	56.2%

## ACCOUNT: Has an account

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	765	76.3%

1	yes	237	23.7%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	813	81.1%
1	yes	189	18.9%

### 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.

## ACCOUNT\_MOB: Has a mobile money account

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	912	91%
1	yes	90	9%

### Others

#### NOTES

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

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

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

Data file: micro\_pak.dta

### Overview

Valid: 139    Invalid: 863    Minimum: 1    Maximum: 2  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	69	49.6%
2	no	70	50.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		863	

### 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\_pak.dta

### Overview

Valid: 139    Invalid: 863    Minimum: 1    Maximum: 4  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	21	15.1%
2	no	117	84.2%

3	(dk)	0	0%
4	(ref)	1	0.7%
Sysmiss		863	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	111	11.1%
2	no	884	88.2%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_pak.dta

### Overview

Valid: 111 Invalid: 891 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	23.4%

2	no	84	75.7%
3	(dk)	0	0%
4	(ref)	1	0.9%
Sysmiss		891	

## 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\_pak.dta

### Overview

Valid: 26 Invalid: 976 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	26.9%
2	no	19	73.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		976	

## 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\_pak.dta

### Overview

Valid: 145 Invalid: 857 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	31	21.4%
2	no	114	78.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		857	

## 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\_pak.dta

### Overview

Valid: 145   Invalid: 857   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	29	20%
2	no	113	77.9%
3	(dk)	2	1.4%
4	(ref)	1	0.7%
Sysmiss		857	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_pak.dta

### Overview

Valid: 145   Invalid: 857   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	5	3.4%
2	no	139	95.9%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		857	

### Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_pak.dta

### Overview

Valid: 5   Invalid: 997   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	80%
2	no	1	20%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		997	

### 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\_pak.dta

## Overview

Valid: 4   Invalid: 998   Minimum: 1   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 1   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	4	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		998	

## 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\_pak.dta

## Overview

Valid: 5   Invalid: 997   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	60%
2	no	1	20%
3	(dk)	1	20%
4	(ref)	0	0%
Sysmiss		997	

## 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\_pak.dta**Overview**

Valid: 145    Invalid: 857    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	88	60.7%
2	no	53	36.6%
3	(dk)	3	2.1%
4	(ref)	1	0.7%
Sysmiss		857	

**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\_pak.dta**Overview**

Valid: 88    Invalid: 914    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	37	42%
2	no	51	58%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		914	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_pak.dta

### Overview

Valid: 145 Invalid: 857 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	109	75.2%
2	no	35	24.1%
3	(dk)	0	0%
4	(ref)	1	0.7%
Sysmiss		857	

### 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\_pak.dta

### Overview

Valid: 109 Invalid: 893 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	65	59.6%
2	no	42	38.5%
3	(dk)	2	1.8%
4	(ref)	0	0%
Sysmiss		893	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_pak.dta

#### Overview

Valid: 145    Invalid: 857    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	87	60%
2	no	58	40%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		857	

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

Data file: micro\_pak.dta

#### Overview

Valid: 765    Invalid: 237    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	16.5%
2	no	567	74.1%
3	(dk)	71	9.3%
4	(ref)	1	0.1%
Sysmiss		237	

**FIN11A: Reason for no account: too far****Data file:** micro\_pak.dta**Overview**

Valid: 857    Invalid: 145    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	227	26.5%
2	no	565	65.9%
3	(dk)	64	7.5%
4	(ref)	1	0.1%
Sysmiss		145	

**FIN11B: Reason for no account: too expensive****Data file:** micro\_pak.dta**Overview**

Valid: 857    Invalid: 145    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	280	32.7%
2	no	409	47.7%
3	(dk)	167	19.5%
4	(ref)	1	0.1%
Sysmiss		145	

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

Valid: 857    Invalid: 145    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	197	23%
2	no	634	74%
3	(dk)	24	2.8%
4	(ref)	2	0.2%
Sysmiss		145	

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

Data file: micro\_pak.dta

#### Overview

Valid: 857    Invalid: 145    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	136	15.9%
2	no	614	71.6%
3	(dk)	104	12.1%
4	(ref)	3	0.4%
Sysmiss		145	

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

Data file: micro\_pak.dta

#### Overview

Valid: 857    Invalid: 145    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	78	9.1%
2	no	746	87%

3	(dk)	33	3.9%
4	(ref)	0	0%
Sysmiss		145	

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

Data file: micro\_pak.dta

#### Overview

Valid: 857   Invalid: 145   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	510	59.5%
2	no	320	37.3%
3	(dk)	27	3.2%
4	(ref)	0	0%
Sysmiss		145	

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

Data file: micro\_pak.dta

#### Overview

Valid: 857   Invalid: 145   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	135	15.8%
2	no	703	82%
3	(dk)	16	1.9%
4	(ref)	3	0.4%
Sysmiss		145	

**FIN11H: Reason for no account: no need for financial services****Data file:** micro\_pak.dta**Overview**

Valid: 857   Invalid: 145   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	350	40.8%
2	no	481	56.1%
3	(dk)	26	3%
4	(ref)	0	0%
Sysmiss		145	

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

Valid: 86   Invalid: 916   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	57%
2	no	35	40.7%
3	(dk)	1	1.2%
4	(ref)	1	1.2%
Sysmiss		916	

**FIN13B: Use mobile money account to store money****Data file:** micro\_pak.dta**Overview**

Valid: 86   Invalid: 916   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	36	41.9%
2	no	50	58.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		916	

### FIN13C: Use mobile money account to borrow money

Data file: micro\_pak.dta

#### Overview

Valid: 86   Invalid: 916   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	2.3%
2	no	84	97.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		916	

### FIN13D: Use mobile money account without help

Data file: micro\_pak.dta

#### Overview

Valid: 88   Invalid: 914   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	66	75%
2	no	22	25%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		914	

### FIN14\_1: Use mobile phone to pay for a purchase in-store

Data file: micro\_pak.dta

#### Overview

Valid: 1002   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	10	1%
2	no	992	99%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro\_pak.dta

#### Overview

Valid: 16   Invalid: 986   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	11	68.8%
2	Used other methods, such as a card or mobile phone	3	18.8%
3	(dk)	2	12.5%
4	(ref)	0	0%
Sysmiss		986	

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

Data file: micro\_pak.dta

## Overview

Valid: 0    Invalid: 1002    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Data file: micro\_pak.dta

## Overview

Valid: 1002    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	68	6.8%
2	no	931	92.9%
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\_pak.dta

## Overview

Valid: 1002    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	74	7.4%
2	no	924	92.2%
3	(dk)	4	0.4%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_pak.dta

## Overview

Valid: 1002 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	10	1%
2	no	986	98.4%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

## FIN14C: Paid online or in cash at delivery

Data file: micro\_pak.dta

## Overview

Valid: 10 Invalid: 992 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Pay online	2	20%
2	In cash	5	50%
3	(both)	3	30%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		992	

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

Data file: micro\_pak.dta

## Overview

Valid: 10 Invalid: 992 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	6	60%
2	Paid online	3	30%
3	(dk)	1	10%
4	(ref)	0	0%
Sysmiss		992	

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

Data file: micro\_pak.dta

### Overview

Valid: 0    Invalid: 1002    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

## FIN16: Saved for old age

Data file: micro\_pak.dta

### Overview

Valid: 1002    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	68	6.8%
2	no	927	92.5%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

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

Data file: micro\_pak.dta

### Overview

Valid: 1002    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	30	3%
2	no	961	95.9%
3	(dk)	7	0.7%
4	(ref)	4	0.4%

### FIN17A1: Saved using a mobile money account

Data file: micro\_pak.dta

#### Overview

Valid: 126    Invalid: 876    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	10	7.9%
2	no	116	92.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		876	

### FIN17B: Saved using an informal savings club

Data file: micro\_pak.dta

#### Overview

Valid: 1002    Invalid: 0    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	71	7.1%
2	no	922	92%
3	(dk)	5	0.5%
4	(ref)	4	0.4%

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

Valid: 1002   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	118	11.8%
2	no	878	87.6%
3	(dk)	6	0.6%
4	(ref)	0	0%

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

Valid: 1002   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	28	2.8%
2	no	966	96.4%
3	(dk)	8	0.8%
4	(ref)	0	0%

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

Valid: 1002   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	252	25.1%
2	no	745	74.4%
3	(dk)	5	0.5%
4	(ref)	0	0%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_pak.dta

### Overview

Valid: 71    Invalid: 931    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	13	18.3%
2	no	58	81.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		931	

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

Data file: micro\_pak.dta

### Overview

Valid: 1002    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	171	17.1%
2	Main source: Family or friends	281	28%
3	Main source: Money from working	229	22.9%
4	Main source: Borrowing from a bank, employer, or private lender	15	1.5%
5	Main source: Selling assets	18	1.8%
6	Main source: Some other source	23	2.3%

7	(I could not come up with the money)	237	23.7%
8	(dk)	18	1.8%
9	ref	10	1%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_pak.dta

### Overview

Valid: 737    Invalid: 265    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	398	54%
2	Somewhat difficult	273	37%
3	Not difficult at all	64	8.7%
4	(DK)	2	0.3%
5	(ref)	0	0%
Sysmiss		265	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_pak.dta

### Overview

Valid: 737    Invalid: 265    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	475	64.5%
2	Somewhat difficult	179	24.3%
3	Not difficult at all	39	5.3%
4	(I could not come up with the money)	41	5.6%
5	(DK)	3	0.4%
6	(ref)	0	0%
Sysmiss		265	



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

Valid: 1002   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	92	9.2%
2	no	906	90.4%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

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

Valid: 92   Invalid: 910   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	56	60.9%
2	no	35	38%
3	(dk)	0	0%
4	(ref)	1	1.1%
Sysmiss		910	

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

Valid: 36   Invalid: 966   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	12	33.3%
2	no	24	66.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

### FIN27C2: Sent domestic remittances through an MTO

Data file: micro\_pak.dta

#### Overview

Valid: 36   Invalid: 966   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	8.3%
2	no	33	91.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

### FIN28: Received domestic remittances

Data file: micro\_pak.dta

#### Overview

Valid: 1002   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	106	10.6%
2	no	887	88.5%

3	(dk)	6	0.6%
4	(ref)	3	0.3%

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

Data file: micro\_pak.dta

### Overview

Valid: 106    Invalid: 896    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	46.2%
2	no	53	50%
3	(dk)	1	0.9%
4	(ref)	3	2.8%
Sysmiss		896	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_pak.dta

### Overview

Valid: 57    Invalid: 945    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	30	52.6%
2	no	24	42.1%
3	(dk)	1	1.8%
4	(ref)	2	3.5%
Sysmiss		945	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_pak.dta

## Overview

Valid: 57 Invalid: 945 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	8	14%
2	no	47	82.5%
3	(dk)	0	0%
4	(ref)	2	3.5%
Sysmiss		945	

## FIN30: Paid a utility bill

Data file: micro\_pak.dta

## Overview

Valid: 1002 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	536	53.5%
2	no	457	45.6%
3	(dk)	9	0.9%
4	(ref)	0	0%

## FIN31A: Paid a utility bill using an account

Data file: micro\_pak.dta

## Overview

Valid: 536 Invalid: 466 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	8.4%
2	no	489	91.2%
3	(dk)	0	0%
4	(ref)	2	0.4%
Sysmiss		466	

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

Data file: micro\_pak.dta

#### Overview

Valid: 536 Invalid: 466 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	38	7.1%
2	no	495	92.4%
3	(dk)	2	0.4%
4	(ref)	1	0.2%
Sysmiss		466	

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

Data file: micro\_pak.dta

#### Overview

Valid: 72 Invalid: 930 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Only used cash	54	75%
2	Used other methods, such as a card or mobile phone	14	19.4%
3	(dk)	3	4.2%
4	(ref)	1	1.4%
Sysmiss		930	

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

Valid: 0    Invalid: 1002    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

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

Valid: 464    Invalid: 538    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	426	91.8%
2	no	38	8.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		538	

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

Valid: 1002    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	223	22.3%
2	no	757	75.5%
3	(dk)	7	0.7%
4	(ref)	15	1.5%

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

Valid: 223    Invalid: 779    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	7.2%
2	no	207	92.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		779	

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

Valid: 223    Invalid: 779    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	44	19.7%
2	no	179	80.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		779	

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

Valid: 223    Invalid: 779    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	10	4.5%
2	no	212	95.1%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		779	

### FIN34D: Received wage payments in cash

Data file: micro\_pak.dta

#### Overview

Valid: 173   Invalid: 829   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	137	79.2%
2	no	35	20.2%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		829	

### FIN34E: Received wage payments to a card

Data file: micro\_pak.dta

#### Overview

Valid: 36   Invalid: 966   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	36	100%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

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

Data file: micro\_pak.dta

#### Overview

Valid: 50   Invalid: 952   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	3	6%
2	no	47	94%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		952	

### FIN37: Received a government transfer

Data file: micro\_pak.dta

#### Overview

Valid: 1002   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	55	5.5%
2	no	940	93.8%
3	(dk)	6	0.6%
4	(ref)	1	0.1%

### FIN38: Received a government pension

Data file: micro\_pak.dta

## Overview

Valid: 1002 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	14	1.4%
2	no	984	98.2%
3	(dk)	4	0.4%
4	(ref)	0	0%

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

Data file: micro\_pak.dta

## Overview

Valid: 66 Invalid: 936 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	12	18.2%
2	no	54	81.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		936	

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

Data file: micro\_pak.dta

## Overview

Valid: 66 Invalid: 936 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

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

1	yes	6	9.1%
2	no	60	90.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		936	

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

Data file: micro\_pak.dta

#### Overview

Valid: 50   Invalid: 952   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	29	58%
2	no	21	42%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		952	

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

Data file: micro\_pak.dta

#### Overview

Valid: 21   Invalid: 981   Minimum: 2   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	20	95.2%
3	(dk)	0	0%
4	(ref)	1	4.8%
Sysmiss		981	

**FIN42: Received an agricultural payment****Data file:** micro\_pak.dta**Overview**

Valid: 1002   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	146	14.6%
2	no	854	85.2%
3	(dk)	2	0.2%
4	(ref)	0	0%

**FIN45: Financially most worried****Data file:** micro\_pak.dta**Overview**

Valid: 888   Invalid: 114   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	156	17.6%
2	Medical cost	321	36.1%
3	Bills	340	38.3%
4	Education	64	7.2%
5	(DK)	2	0.2%
6	(ref)	5	0.6%
Sysmiss		114	

**FIN42A: Grow own crops or raise livestock****Data file:** micro\_pak.dta

## Overview

Valid: 146    Invalid: 856    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	126	86.3%
2	No	5	3.4%
3	(Both)	15	10.3%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		856	

## FIN43A: Received an agricultural payment into an account

Data file: micro\_pak.dta

## Overview

Valid: 146    Invalid: 856    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	4.8%
2	no	139	95.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		856	

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

Data file: micro\_pak.dta

## Overview

Valid: 146    Invalid: 856    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	4.1%
2	no	139	95.2%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		856	

### FIN43D: Received an agricultural payment in cash

Data file: micro\_pak.dta

#### Overview

Valid: 134   Invalid: 868   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	114	85.1%
2	no	20	14.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		868	

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

Data file: micro\_pak.dta

#### Overview

Valid: 20   Invalid: 982   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	3	15%
2	no	17	85%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		982	

## FIN44A: Financially worried: old age

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	440	43.9%
2	Somewhat worried	321	32%
3	Not worried at all	185	18.5%
4	(Does not apply)	40	4%
5	(DK)	14	1.4%
6	(ref)	2	0.2%

## FIN44B: Financially worried: medical cost

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	583	58.2%
2	Somewhat worried	270	26.9%
3	Not worried at all	113	11.3%
4	(Does not apply)	30	3%
5	(DK)	6	0.6%
6	(ref)	0	0%

**FIN44C: Financially worried: bills****Data file:** micro\_pak.dta**Overview**

Valid: 1002   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	520	51.9%
2	Somewhat worried	346	34.5%
3	Not worried at all	117	11.7%
4	(Does not apply)	16	1.6%
5	(DK)	3	0.3%
6	(ref)	0	0%

**FIN44D: Financially worried: education****Data file:** micro\_pak.dta**Overview**

Valid: 1002   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	272	27.1%
2	Somewhat worried	399	39.8%
3	Not worried at all	234	23.4%
4	(Does not apply)	84	8.4%
5	(DK)	12	1.2%
6	(ref)	1	0.1%

**FIN45\_1: Financially worried due to COVID-19****Data file:** micro\_pak.dta



## Overview

Valid: 1002   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	583	58.2%
2	Somewhat worried	341	34%
3	Not worried at all	71	7.1%
4	(DK)	4	0.4%
5	(ref)	3	0.3%

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_pak.dta

## Overview

Valid: 0   Invalid: 1002   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

## SAVED: Saved in the past year

Data file: micro\_pak.dta

## Overview

Valid: 1002   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	834	83.2%
1	yes	168	16.8%

## BORROWED: Borrowed in the past year

Data file: micro\_pak.dta

## Overview

Valid: 1002   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	667	66.6%
1	yes	335	33.4%

## RECEIVE\_WAGES: Received a wage payment

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	50	5%
2	received payments in cash only	137	13.7%
3	received payments using other methods	36	3.6%
4	did not receive payments	757	75.5%
5	dk/ref	22	2.2%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	10	1%

2	received payments in cash only	27	2.7%
3	received payments using other methods	18	1.8%
4	did not receive payments	940	93.8%
5	dk/ref	7	0.7%

## Others

### NOTES

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

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	7	0.7%
2	received payments in cash only	3	0.3%
3	received payments using other methods	4	0.4%
4	did not receive payments	984	98.2%
5	dk/ref	4	0.4%

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

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	15	1.5%
2	received payments in cash only	114	11.4%
3	received payments using other methods	17	1.7%

4	did not receive payments	854	85.2%
5	dk/ref	2	0.2%

## Others

### NOTES

This includes adults who received a payment for the sale of agricultural goods in the past year.

## PAY\_UTILITIES: Paid a utility bill

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	72	7.2%
2	made payments in cash only	426	42.5%
3	made payments using other methods	38	3.8%
4	did not make payments	457	45.6%
5	dk/ref	9	0.9%

## 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\_pak.dta

### Overview

Valid: 1002   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	79	7.9%

2	sent/received through an otc transaction	7	0.7%
3	sent/received in cash only	31	3.1%
4	sent/received using other methods	36	3.6%
5	did not send/receive	840	83.8%
6	dk/ref	9	0.9%

## 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\_pak.dta

### Overview

Valid: 1002 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	693	69.2%
2	no	308	30.7%
3	(dk)	0	0%
4	(ref)	1	0.1%

## INTERNETACCESS: Internet access

Data file: micro\_pak.dta

### Overview

Valid: 1002 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	350	34.9%
2	no	640	63.9%
3	(dk)	11	1.1%

4	(ref)	1	0.1%
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## ■ ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	812	81%
1	yes	190	19%

## ■ MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_pak.dta

### Overview

Valid: 1002   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	988	98.6%
1	yes	14	1.4%

# 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

---

## 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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