

# Global Financial Inclusion (Global Findex) Database 2021

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

report\_generated\_on: December 16, 2022

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

## Identification

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### SURVEY ID NUMBER

PAN\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Panama	PAN

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

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### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

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 Panama 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

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#### DATES OF DATA COLLECTION

Start	End
2021-10-04	2021-12-17

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

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

## questionnaires

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#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

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#### 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

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## 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

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## DISCLAIMER

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

## Metadata production

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## DDI DOCUMENT ID

DDI\_PAN\_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
<b>micro_pan.dta</b> 2021 Global Findex - Panama Microdata	1002	113



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

2021 Global Findex - Panama Microdata

Cases: 1002

variables: 113

**variables**

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

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

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

total: 113



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

Valid: 1002 Invalid: 0  
 Type: Discrete Width: 6 Range: - Format: character

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_pan.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	340	33.9%
2	Urban	662	66.1%

**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\_pan.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\_pan.dta**Overview**

Valid: 1002 Invalid: 0 Minimum: 111130086 Maximum: 211108153  
 Type: Continuous Decimal: 0 Width: 9 Range: 111130086 - 211108153 Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1002 Invalid: 0 Minimum: 0.224758580317666 Maximum: 3.60933906424464  
 Type: Continuous Decimal: 15 Width: 17 Range: 0.224758580317666 - 3.60933906424464 Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_pan.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	655	65.4%
2	male	347	34.6%

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

**Overview**

Valid: 1001    Invalid: 1    Minimum: 15    Maximum: 98  
 Type: Discrete    Decimal: 0    Width: 2    Range: 15 - 98    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
15	15	11	1.1%
16	16	15	1.5%
17	17	12	1.2%
18	18	23	2.3%
19	19	20	2%
20	20	24	2.4%
21	21	22	2.2%
22	22	18	1.8%
23	23	21	2.1%
24	24	34	3.4%
25	25	26	2.6%
26	26	20	2%
27	27	16	1.6%
28	28	22	2.2%
29	29	16	1.6%
30	30	34	3.4%
31	31	16	1.6%
32	32	23	2.3%
33	33	17	1.7%
34	34	13	1.3%
35	35	17	1.7%
36	36	22	2.2%
37	37	10	1%
38	38	24	2.4%
39	39	21	2.1%
40	40	30	3%
41	41	13	1.3%
42	42	13	1.3%
43	43	14	1.4%
44	44	12	1.2%
45	45	18	1.8%
46	46	19	1.9%

47	47	12	1.2%
48	48	18	1.8%
49	49	9	0.9%
50	50	27	2.7%
51	51	13	1.3%
52	52	15	1.5%
53	53	14	1.4%
54	54	11	1.1%
55	55	14	1.4%
56	56	15	1.5%
57	57	14	1.4%
58	58	10	1%
59	59	10	1%
60	60	13	1.3%
61	61	6	0.6%
62	62	8	0.8%
63	63	7	0.7%
64	64	10	1%
65	65	11	1.1%
66	66	16	1.6%
67	67	10	1%
68	68	12	1.2%
69	69	8	0.8%
70	70	15	1.5%
71	71	5	0.5%
72	72	10	1%
73	73	4	0.4%
74	74	7	0.7%
75	75	6	0.6%
76	76	12	1.2%
77	77	4	0.4%
78	78	6	0.6%
79	79	6	0.6%
80	80	6	0.6%
81	81	7	0.7%
82	82	3	0.3%
83	83	2	0.2%
84	84	2	0.2%
85	85	3	0.3%

86	86	1	0.1%
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	1	0.1%
99	99+	0	0%
Sysmiss		1	

## EDUC: Respondent education level

Data file: micro\_pan.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	completed primary school or less	179	17.9%
2	completed secondary school	612	61.1%
3	completed tertiary education or more	200	20%
4	(dk)	10	1%
5	(rf)	1	0.1%

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

Data file: micro\_pan.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%	196	19.6%
2	Second 20%	158	15.8%
3	Middle 20%	185	18.5%
4	Fourth 20%	206	20.6%
5	Richest 20%	257	25.6%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_pan.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	664	66.3%
2	out of the workforce	338	33.7%

## ACCOUNT: Has an account

Data file: micro\_pan.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	524	52.3%

1	yes	478	47.7%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_pan.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	524	52.3%
1	yes	478	47.7%

### Others

#### NOTES

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

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

Data file: micro\_pan.dta

### Overview

Valid: 309 Invalid: 693 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	179	57.9%
2	no	129	41.7%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		693	

## Others

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### NOTES

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

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### FIN1\_1B: Opened first account to receive money from the government

Data file: micro\_pan.dta

#### Overview

Valid: 309 Invalid: 693 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

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#### CATEGORIES

Value	Category	Cases	
1	yes	36	11.7%
2	no	273	88.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		693	

## Others

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### NOTES

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

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### FIN2: Has a debit card

Data file: micro\_pan.dta

#### Overview

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

#### Questions and instructions

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#### CATEGORIES

Value	Category	Cases	
1	yes	329	32.8%
2	no	664	66.3%
3	(dk)	6	0.6%

4	(ref)	3	0.3%
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## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_pan.dta

### Overview

Valid: 329 Invalid: 673 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	200	60.8%
2	no	127	38.6%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		673	

## 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\_pan.dta

### Overview

Valid: 200 Invalid: 802 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	158	79%
2	no	42	21%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		802	

## 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\_pan.dta

### Overview

Valid: 399 Invalid: 603 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	185	46.4%
2	no	212	53.1%
3	(dk)	0	0%
4	(ref)	2	0.5%
Sysmiss		603	

## 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\_pan.dta

### Overview

Valid: 399 Invalid: 603 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

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

1	yes	207	51.9%
2	no	190	47.6%
3	(dk)	0	0%
4	(ref)	2	0.5%
Sysmiss		603	

## Others

---

### NOTES

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

---

## FIN7: Has a credit card

Data file: micro\_pan.dta

### Overview

Valid: 399 Invalid: 603 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

---

#### CATEGORIES

Value	Category	Cases	
1	yes	73	18.3%
2	no	324	81.2%
3	(dk)	0	0%
4	(ref)	2	0.5%
Sysmiss		603	

## Others

---

### NOTES

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

---

## FIN8: Used a credit card

Data file: micro\_pan.dta

### Overview

Valid: 73 Invalid: 929 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	57	78.1%
2	no	16	21.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		929	

### 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\_pan.dta

### Overview

Valid: 57 Invalid: 945 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	39	68.4%
2	no	18	31.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		945	

### 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\_pan.dta

**Overview**

Valid: 73 Invalid: 929 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	41	56.2%
2	no	30	41.1%
3	(dk)	1	1.4%
4	(ref)	1	1.4%
Sysmiss		929	

**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\_pan.dta

**Overview**

Valid: 399 Invalid: 603 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	260	65.2%
2	no	135	33.8%
3	(dk)	0	0%
4	(ref)	4	1%
Sysmiss		603	

**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\_pan.dta**Overview**

Valid: 260    Invalid: 742    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	195	75%
2	no	60	23.1%
3	(dk)	3	1.2%
4	(ref)	2	0.8%
Sysmiss		742	

**Others**

## NOTES

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

**FIN10: Withdrew from the account****Data file:** micro\_pan.dta**Overview**

Valid: 399    Invalid: 603    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	269	67.4%
2	no	125	31.3%
3	(dk)	0	0%
4	(ref)	5	1.3%
Sysmiss		603	

**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\_pan.dta

### Overview

Valid: 269 Invalid: 733 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	208	77.3%
2	no	57	21.2%
3	(dk)	2	0.7%
4	(ref)	2	0.7%
Sysmiss		733	

### Others

#### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_pan.dta

### Overview

Valid: 399 Invalid: 603 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	278	69.7%
2	no	115	28.8%
3	(dk)	1	0.3%
4	(ref)	5	1.3%
Sysmiss		603	

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

Data file: micro\_pan.dta

**Overview**

Valid: 524    Invalid: 478    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	327	62.4%
2	no	190	36.3%
3	(dk)	4	0.8%
4	(ref)	3	0.6%
Sysmiss		478	

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

Data file: micro\_pan.dta

**Overview**

Valid: 603    Invalid: 399    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	248	41.1%
2	no	347	57.5%
3	(dk)	2	0.3%
4	(ref)	6	1%
Sysmiss		399	

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

Data file: micro\_pan.dta

**Overview**

Valid: 603    Invalid: 399    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	359	59.5%
2	no	216	35.8%
3	(dk)	20	3.3%
4	(ref)	8	1.3%
Sysmiss		399	

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

Data file: micro\_pan.dta

#### Overview

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	213	35.3%
2	no	369	61.2%
3	(dk)	11	1.8%
4	(ref)	10	1.7%
Sysmiss		399	

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

Data file: micro\_pan.dta

#### Overview

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	171	28.4%
2	no	407	67.5%

3	(dk)	14	2.3%
4	(ref)	11	1.8%
Sysmiss		399	

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

Data file: micro\_pan.dta

#### Overview

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	52	8.6%
2	no	540	89.6%
3	(dk)	2	0.3%
4	(ref)	9	1.5%
Sysmiss		399	

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

Data file: micro\_pan.dta

#### Overview

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	308	51.1%
2	no	283	46.9%
3	(dk)	5	0.8%
4	(ref)	7	1.2%
Sysmiss		399	

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

Data file: micro\_pan.dta

**Overview**

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	162	26.9%
2	no	420	69.7%
3	(dk)	14	2.3%
4	(ref)	7	1.2%
Sysmiss		399	

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

Data file: micro\_pan.dta

**Overview**

Valid: 603 Invalid: 399 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	149	24.7%
2	no	436	72.3%
3	(dk)	9	1.5%
4	(ref)	9	1.5%
Sysmiss		399	

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

Data file: micro\_pan.dta

**Overview**

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

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

Data file: micro\_pan.dta

**Overview**

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

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

Data file: micro\_pan.dta

**Overview**

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

**FIN13D: Use mobile money account without help**

Data file: micro\_pan.dta

**Overview**

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

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

Data file: micro\_pan.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	175	17.5%
2	no	821	81.9%
3	(dk)	2	0.2%
4	(ref)	4	0.4%

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

Data file: micro\_pan.dta

**Overview**

Valid: 236 Invalid: 766 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	105	44.5%
2	Used other methods, such as a card or mobile phone	128	54.2%
3	(dk)	2	0.8%
4	(ref)	1	0.4%
Sysmiss		766	

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

Data file: micro\_pan.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\_pan.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	186	18.6%
2	no	810	80.8%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

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

Data file: micro\_pan.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	190	19%
2	no	807	80.5%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

**FIN14B: Bought something online using the Internet**

Data file: micro\_pan.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	136	13.6%
2	no	859	85.7%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

**FIN14C: Paid online or in cash at delivery**

Data file: micro\_pan.dta

**Overview**

Valid: 136 Invalid: 866 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Pay online	80	58.8%

2	In cash	29	21.3%
3	(both)	25	18.4%
4	(dk)	1	0.7%
5	(ref)	1	0.7%
Sysmiss		866	

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

Data file: micro\_pan.dta

### Overview

Valid: 136 Invalid: 866 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Only paid in cash	78	57.4%
2	Paid online	54	39.7%
3	(dk)	2	1.5%
4	(ref)	2	1.5%
Sysmiss		866	

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

Data file: micro\_pan.dta

### Overview

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

## FIN16: Saved for old age

Data file: micro\_pan.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	168	16.8%
2	no	827	82.5%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

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

Data file: micro\_pan.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	168	16.8%
2	no	826	82.4%
3	(dk)	1	0.1%
4	(ref)	7	0.7%

### FIN17A1: Saved using a mobile money account

Data file: micro\_pan.dta

#### Overview

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

### FIN17B: Saved using an informal savings club

Data file: micro\_pan.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	109	10.9%
2	no	886	88.4%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

## FIN20: Borrowed for medical purposes

Data file: micro\_pan.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	117	11.7%
2	no	877	87.5%
3	(dk)	4	0.4%
4	(ref)	4	0.4%

## FIN22A: Borrowed from a financial institution

Data file: micro\_pan.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)	1	0.1%
4	(ref)	6	0.6%

## FIN22B: Borrowed from family or friends

Data file: micro\_pan.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	169	16.9%
2	no	825	82.3%
3	(dk)	2	0.2%
4	(ref)	6	0.6%

**FIN22C: Borrowed from an informal savings club**

Data file: micro\_pan.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	31	28.4%
2	no	77	70.6%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		893	

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

Data file: micro\_pan.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	
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1	Main source: Savings	147	14.7%
2	Main source: Family or friends	407	40.6%
3	Main source: Money from working	69	6.9%
4	Main source: Borrowing from a bank, employer, or private lender	84	8.4%
5	Main source: Selling assets	37	3.7%
6	Main source: Some other source	51	5.1%
7	(I could not come up with the money)	110	11%
8	(dk)	75	7.5%
9	ref	22	2.2%

### FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_pan.dta

#### Overview

Valid: 795 Invalid: 207 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	385	48.4%
2	Somewhat difficult	276	34.7%
3	Not difficult at all	121	15.2%
4	(DK)	8	1%
5	(ref)	5	0.6%
Sysmiss		207	

### FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_pan.dta

#### Overview

Valid: 795 Invalid: 207 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	517	65%

2	Somewhat difficult	165	20.8%
3	Not difficult at all	98	12.3%
4	(I could not come up with the money)	8	1%
5	(DK)	7	0.9%
6	(ref)	0	0%
Sysmiss		207	

## FIN26: Sent domestic remittances

Data file: micro\_pan.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	179	17.9%
2	no	819	81.7%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

## FIN27\_1: Sent domestic remittances through an account

Data file: micro\_pan.dta

### Overview

Valid: 179 Invalid: 823 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	94	52.5%
2	no	85	47.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		823	

**FIN27C1: Sent domestic remittances in cash**

Data file: micro\_pan.dta

**Overview**

Valid: 85 Invalid: 917 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	51	60%
2	no	34	40%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		917	

**FIN27C2: Sent domestic remittances through an MTO**

Data file: micro\_pan.dta

**Overview**

Valid: 85 Invalid: 917 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	36.5%
2	no	54	63.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		917	

**FIN28: Received domestic remittances**

Data file: micro\_pan.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	224	22.4%
2	no	769	76.7%
3	(dk)	3	0.3%
4	(ref)	6	0.6%

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

Data file: micro\_pan.dta

#### Overview

Valid: 224 Invalid: 778 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	99	44.2%
2	no	124	55.4%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		778	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_pan.dta

#### Overview

Valid: 125 Invalid: 877 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	79	63.2%
2	no	46	36.8%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		877	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_pan.dta

### Overview

Valid: 125 Invalid: 877 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	30	24%
2	no	95	76%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

## FIN30: Paid a utility bill

Data file: micro\_pan.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	547	54.6%
2	no	450	44.9%
3	(dk)	1	0.1%
4	(ref)	4	0.4%

## FIN31A: Paid a utility bill using an account

Data file: micro\_pan.dta

**Overview**

Valid: 547 Invalid: 455 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	140	25.6%
2	no	405	74%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		455	

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

Data file: micro\_pan.dta

**Overview**

Valid: 547 Invalid: 455 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	111	20.3%
2	no	436	79.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		455	

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

Data file: micro\_pan.dta

**Overview**

Valid: 174 Invalid: 828 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	107	61.5%
2	Used other methods, such as a card or mobile phone	59	33.9%
3	(dk)	7	4%
4	(ref)	1	0.6%
Sysmiss		828	

### FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro\_pan.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\_pan.dta

#### Overview

Valid: 373 Invalid: 629 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	352	94.4%
2	no	21	5.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		629	

### FIN32: Received wage payments

Data file: micro\_pan.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	217	21.7%
2	no	780	77.8%
3	(dk)	0	0%
4	(ref)	5	0.5%

### FIN33: Received public sector wage payments

Data file: micro\_pan.dta

#### Overview

Valid: 217 Invalid: 785 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	20.3%
2	no	173	79.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		785	

### FIN34A: Received wage payments into an account

Data file: micro\_pan.dta

#### Overview

Valid: 217 Invalid: 785 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	125	57.6%
2	no	90	41.5%
3	(dk)	0	0%

4	(ref)	2	0.9%
Sysmiss		785	

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

Data file: micro\_pan.dta

#### Overview

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

### FIN34D: Received wage payments in cash

Data file: micro\_pan.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	69	75%
2	no	21	22.8%
3	(dk)	0	0%
4	(ref)	2	2.2%
Sysmiss		910	

### FIN34E: Received wage payments to a card

Data file: micro\_pan.dta

#### Overview

Valid: 23 Invalid: 979 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	6	26.1%
2	no	16	69.6%

3	(dk)	0	0%
4	(ref)	1	4.3%
Sysmiss		979	

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

Data file: micro\_pan.dta

#### Overview

Valid: 131 Invalid: 871 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	18	13.7%
2	no	113	86.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		871	

### FIN37: Received a government transfer

Data file: micro\_pan.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	195	19.5%
2	no	791	78.9%
3	(dk)	9	0.9%
4	(ref)	7	0.7%

### FIN38: Received a government pension

Data file: micro\_pan.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	82	8.2%
2	no	914	91.2%
3	(dk)	2	0.2%
4	(ref)	4	0.4%

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

Data file: micro\_pan.dta

**Overview**

Valid: 240 Invalid: 762 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	57	23.8%
2	no	180	75%
3	(dk)	3	1.3%
4	(ref)	0	0%
Sysmiss		762	

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

Data file: micro\_pan.dta

**Overview**

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

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

Data file: micro\_pan.dta

**Overview**

Valid: 183 Invalid: 819 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	18	9.8%
2	no	163	89.1%
3	(dk)	1	0.5%
4	(ref)	1	0.5%
Sysmiss		819	

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

Data file: micro\_pan.dta

**Overview**

Valid: 165 Invalid: 837 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	39	23.6%
2	no	123	74.5%
3	(dk)	3	1.8%
4	(ref)	0	0%
Sysmiss		837	

**FIN42: Received an agricultural payment**

Data file: micro\_pan.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	36	3.6%
2	no	959	95.7%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

## FIN42A: Grow own crops or raise livestock

Data file: micro\_pan.dta

### Overview

Valid: 36 Invalid: 966 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes	21	58.3%
2	No	10	27.8%
3	(Both)	5	13.9%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		966	

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

Data file: micro\_pan.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	393	39.2%
2	Somewhat worried	335	33.4%
3	Not worried at all	251	25%
4	(DK)	11	1.1%
5	(ref)	12	1.2%

**FIN43A: Received an agricultural payment into an account**

Data file: micro\_pan.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	6	16.7%
2	no	30	83.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

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

Data file: micro\_pan.dta

**Overview**

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

**FIN43D: Received an agricultural payment in cash**

Data file: micro\_pan.dta

**Overview**

Valid: 30 Invalid: 972 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	24	80%
2	no	6	20%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		972	

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

Data file: micro\_pan.dta

**Overview**

Valid: 6 Invalid: 996 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	6	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		996	

**FIN44A: Financially worried: old age**

Data file: micro\_pan.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	304	30.3%
2	Somewhat worried	342	34.1%
3	Not worried at all	342	34.1%
4	(Does not apply)	0	0%
5	(DK)	8	0.8%
6	(ref)	6	0.6%

**FIN44B: Financially worried: medical cost**

Data file: micro\_pan.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	383	38.2%
2	Somewhat worried	313	31.2%
3	Not worried at all	280	27.9%
4	(Does not apply)	3	0.3%
5	(DK)	11	1.1%
6	(ref)	12	1.2%

**FIN44C: Financially worried: bills**

Data file: micro\_pan.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	288	28.7%
2	Somewhat worried	341	34%
3	Not worried at all	344	34.3%
4	(Does not apply)	1	0.1%
5	(DK)	12	1.2%
6	(ref)	16	1.6%

**FIN44D: Financially worried: education**

Data file: micro\_pan.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	221	22.1%
2	Somewhat worried	228	22.8%
3	Not worried at all	457	45.6%
4	(Does not apply)	69	6.9%
5	(DK)	15	1.5%
6	(ref)	12	1.2%

### FIN45: Financially most worried

Data file: micro\_pan.dta

#### Overview

Valid: 706 Invalid: 296 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	130	18.4%
2	Medical cost	291	41.2%
3	Bills	135	19.1%
4	Education	133	18.8%
5	(DK)	14	2%
6	(ref)	3	0.4%
Sysmiss		296	

### FIN45\_1\_CHINA: Financial worry

Data file: micro\_pan.dta

#### Overview

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

### SAVED: Saved in the past year

Data file: micro\_pan.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	597	59.6%
1	yes	405	40.4%

**BORROWED: Borrowed in the past year**

Data file: micro\_pan.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	714	71.3%
1	yes	288	28.7%

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

Data file: micro\_pan.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	131	13.1%
2	received payments in cash only	69	6.9%
3	received payments using other methods	17	1.7%
4	did not receive payments	780	77.8%
5	dk/ref	5	0.5%

## Others

### NOTES

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

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

Data file: micro\_pan.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	66	6.6%
2	received payments in cash only	16	1.6%
3	received payments using other methods	113	11.3%
4	did not receive payments	791	78.9%
5	dk/ref	16	1.6%

## 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\_pan.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	51	5.1%
2	received payments in cash only	7	0.7%
3	received payments using other methods	24	2.4%

4	did not receive payments	914	91.2%
5	dk/ref	6	0.6%

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

Data file: micro\_pan.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	6	0.6%
2	received payments in cash only	24	2.4%
3	received payments using other methods	6	0.6%
4	did not receive payments	959	95.7%
5	dk/ref	7	0.7%

### 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\_pan.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	140	14%
2	made payments in cash only	352	35.1%
3	made payments using other methods	55	5.5%
4	did not make payments	450	44.9%
5	dk/ref	5	0.5%

## 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\_pan.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	138	13.8%
2	sent/received through an otc transaction	41	4.1%
3	sent/received in cash only	78	7.8%
4	sent/received using other methods	42	4.2%
5	did not send/receive	694	69.3%
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\_pan.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	802	80%
2	no	192	19.2%

3	(dk)	0	0%
4	(ref)	8	0.8%

## INTERNETACCESS: Internet access

Data file: micro\_pan.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	586	58.5%
2	no	404	40.3%
3	(dk)	2	0.2%
4	(ref)	10	1%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_pan.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	605	60.4%
1	yes	397	39.6%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_pan.dta

### Overview

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

**Questions and instructions**

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## CATEGORIES

<b>Value</b>	<b>Category</b>	<b>Cases</b>	
0	no	791	78.9%
1	yes	211	21.1%

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# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

---

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

---

## reports

### The Global Findex Database 2021

---

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

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## technical\_documents

### Microdata Codebook

---

title Microdata Codebook  
language English  
filename globalfindex2021\_microdatacodebook.pdf

---

### Microdata update details

---

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

---

## other\_materials

### Micro 2021 Indicator Stata do-file

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

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