

# 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

PHL\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Philippines	PHL

### 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

### 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 Philippines is 1000.

#### WEIGHTING

Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

## data\_collection

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#### DATES OF DATA COLLECTION

Start	End
2021-09-20	2021-11-15

#### DATA COLLECTION MODE

Mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Filipino, Cebuano, Bicol, Waray

## 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\_PHL\_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_phl.dta</b> 2021 Global Findex - Philippines Microdata	1000	114



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

2021 Global Findex - Philippines Microdata

Cases: 1000

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\_phl.dta**Overview**

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

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

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

**Others**

## NOTES

Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. This is different from Gallup's earlier measures of rurality which relied on a survey respondent's perception of the urbanicity of their residence. The Global Findex Database 2021 uses the new estimate and provides account ownership averages for adults living in rural and urban areas. These averages are available only for those economies in which face-to-face surveys were conducted and are not compared with the 2011, 2014, and 2017 data, nor with regional or global averages.

See more here - <https://ghsl.jrc.ec.europa.eu/degurba.php>

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**ECONOMYCODE: Economy Code****Data file:** micro\_phl.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 3    Range: -    Format: character

**Others**

## NOTES

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

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

Valid: 1000    Invalid: 0    Minimum: 111344073    Maximum: 211081743  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111344073 - 211081743    Format: Numeric

## Others

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### NOTES

Individual-level identifier to merge with Gallup World Poll data

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### WGT: Weight

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 0.168433105960408 Maximum: 3.59034181995605

Type: Continuous Decimal: 15 Width: 17 Range: 0.168433105960408 - 3.59034181995605 Format: Numeric

## Others

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### NOTES

Weight assigned to each observation

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### FEMALE: Respondent is female

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 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	female	573	57.3%
2	male	427	42.7%

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### AGE: Respondent age

Data file: micro\_phl.dta

#### Overview

Valid: 999 Invalid: 1 Minimum: 15 Maximum: 87

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 87 Format: Numeric

#### Questions and instructions

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### CATEGORIES

Value	Category	Cases	
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15	15	27	2.7%
16	16	16	1.6%
17	17	17	1.7%
18	18	41	4.1%
19	19	33	3.3%
20	20	33	3.3%
21	21	26	2.6%
22	22	32	3.2%
23	23	27	2.7%
24	24	40	4%
25	25	50	5%
26	26	29	2.9%
27	27	28	2.8%
28	28	21	2.1%
29	29	31	3.1%
30	30	38	3.8%
31	31	43	4.3%
32	32	37	3.7%
33	33	24	2.4%
34	34	23	2.3%
35	35	25	2.5%
36	36	22	2.2%
37	37	24	2.4%
38	38	29	2.9%
39	39	20	2%
40	40	16	1.6%
41	41	14	1.4%
42	42	21	2.1%
43	43	23	2.3%
44	44	10	1%
45	45	11	1.1%
46	46	14	1.4%
47	47	11	1.1%
48	48	14	1.4%
49	49	12	1.2%
50	50	15	1.5%
51	51	7	0.7%
52	52	9	0.9%
53	53	9	0.9%

54	54	6	0.6%
55	55	5	0.5%
56	56	11	1.1%
57	57	4	0.4%
58	58	5	0.5%
59	59	7	0.7%
60	60	3	0.3%
61	61	5	0.5%
62	62	4	0.4%
63	63	3	0.3%
64	64	2	0.2%
65	65	2	0.2%
66	66	6	0.6%
67	67	3	0.3%
68	68	2	0.2%
69	69	2	0.2%
70	70	2	0.2%
71	71	1	0.1%
72	72	1	0.1%
73	73	1	0.1%
74	74	0	0%
75	75	0	0%
76	76	0	0%
77	77	1	0.1%
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	1	0.1%
88	88	0	0%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	0	0%

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

## EDUC: Respondent education level

Data file: micro\_phl.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	completed primary school or less	148	14.8%
2	completed secondary school	576	57.6%
3	completed tertiary education or more	276	27.6%
4	(dk)	0	0%
5	(rf)	0	0%

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

Data file: micro\_phl.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Poorest 20%	142	14.2%
2	Second 20%	150	15%
3	Middle 20%	203	20.3%

4	Fourth 20%	204	20.4%
5	Richest 20%	301	30.1%

## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_phl.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	in the workforce	707	70.7%
2	out of the workforce	293	29.3%

## ACCOUNT: Has an account

Data file: micro\_phl.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	373	37.3%
1	yes	627	62.7%

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

Data file: micro\_phl.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	436	43.6%
1	yes	564	56.4%

**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\_phl.dta

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

## CATEGORIES

Value	Category	Cases	
0	no	700	70%
1	yes	300	30%

**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\_phl.dta**Overview**

Valid: 438    Invalid: 562    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	255	58.2%
2	no	183	41.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		562	

**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\_phl.dta**Overview**

Valid: 438    Invalid: 562    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	18%
2	no	359	82%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		562	

**Others**

## NOTES

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

**FIN2: Has a debit card**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	388	38.8%
2	no	612	61.2%
3	(dk)	0	0%
4	(ref)	0	0%

**Others**

## NOTES

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

**FIN4: Used a debit card**

Data file: micro\_phl.dta

**Overview**

Valid: 388 Invalid: 612 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	192	49.5%
2	no	196	50.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		612	

**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\_phl.dta

### Overview

Valid: 192 Invalid: 808 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	145	75.5%
2	no	47	24.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		808	

### 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\_phl.dta

### Overview

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	272	54.8%
2	no	224	45.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		504	

## 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\_phl.dta

#### Overview

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

---

#### CATEGORIES

Value	Category	Cases	
1	yes	268	54%
2	no	228	46%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		504	

## Others

---

### NOTES

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

---

### FIN7: Has a credit card

Data file: micro\_phl.dta

#### Overview

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

---

#### CATEGORIES

Value	Category	Cases	
1	yes	119	24%
2	no	377	76%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		504	

## Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_phl.dta

### Overview

Valid: 119 Invalid: 881 Minimum: 1 Maximum: 2

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	92	77.3%
2	no	27	22.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		881	

## 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\_phl.dta

### Overview

Valid: 92 Invalid: 908 Minimum: 1 Maximum: 2

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	73	79.3%

2	no	19	20.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		908	

## 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\_phl.dta

### Overview

Valid: 119 Invalid: 881 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

---

#### CATEGORIES

Value	Category	Cases	
1	yes	82	68.9%
2	no	37	31.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		881	

## 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\_phl.dta

### Overview

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

---

#### CATEGORIES

Value	Category	Cases	
1	yes	342	69%
2	no	154	31%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		504	

## 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\_phl.dta

### Overview

Valid: 342 Invalid: 658 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	235	68.7%
2	no	107	31.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		658	

## Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_phl.dta

### Overview

Valid: 496 Invalid: 504 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	71%
2	no	144	29%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		504	

### 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\_phl.dta

### Overview

Valid: 352 Invalid: 648 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	269	76.4%
2	no	83	23.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		648	

### Others

#### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_phl.dta

**Overview**

Valid: 496 Invalid: 504 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	308	62.1%
2	no	188	37.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		504	

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

Data file: micro\_phl.dta

**Overview**

Valid: 373 Invalid: 627 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	175	46.9%
2	no	198	53.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		627	

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

Data file: micro\_phl.dta

**Overview**

Valid: 504 Invalid: 496 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	203	40.3%
2	no	301	59.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

#### Overview

Valid: 504 Invalid: 496 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	269	53.4%
2	no	233	46.2%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

#### Overview

Valid: 504 Invalid: 496 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	197	39.1%
2	no	307	60.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

**Overview**

Valid: 504    Invalid: 496    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	99	19.6%
2	no	405	80.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

**Overview**

Valid: 504    Invalid: 496    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	65	12.9%
2	no	439	87.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

**Overview**

Valid: 504    Invalid: 496    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	382	75.8%
2	no	122	24.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

#### Overview

Valid: 504 Invalid: 496 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	167	33.1%
2	no	335	66.5%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

#### Overview

Valid: 504 Invalid: 496 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	185	36.7%
2	no	319	63.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		496	

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

Data file: micro\_phl.dta

#### Overview

Valid: 267 Invalid: 733 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	180	67.4%
2	no	87	32.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		733	

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

Data file: micro\_phl.dta

#### Overview

Valid: 267 Invalid: 733 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	164	61.4%
2	no	103	38.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		733	

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

Data file: micro\_phl.dta

**Overview**

Valid: 267    Invalid: 733    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	40	15%
2	no	227	85%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		733	

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

Data file: micro\_phl.dta

**Overview**

Valid: 268    Invalid: 732    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	209	78%
2	no	59	22%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		732	

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

Data file: micro\_phl.dta

**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	177	17.7%
2	no	823	82.3%
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\_phl.dta

#### Overview

Valid: 249 Invalid: 751 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Only used cash	123	49.4%
2	Used other methods, such as a card or mobile phone	126	50.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		751	

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

Data file: micro\_phl.dta

#### Overview

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

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

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	302	30.2%
2	no	698	69.8%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	351	35.1%
2	no	649	64.9%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	466	46.6%
2	no	534	53.4%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

**Overview**

Valid: 466 Invalid: 534 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	100	21.5%
2	In cash	328	70.4%
3	(both)	38	8.2%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		534	

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

Data file: micro\_phl.dta

**Overview**

Valid: 466 Invalid: 534 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	352	75.5%
2	Paid online	111	23.8%
3	(dk)	1	0.2%
4	(ref)	2	0.4%
Sysmiss		534	

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

Data file: micro\_phl.dta

**Overview**

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

**FIN16: Saved for old age**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	416	41.6%
2	no	584	58.4%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	282	28.2%
2	no	718	71.8%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN17A1: Saved using a mobile money account**

Data file: micro\_phl.dta

**Overview**

Valid: 296 Invalid: 704 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	128	43.2%
2	no	168	56.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		704	

**FIN17B: Saved using an informal savings club**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	95	9.5%
2	no	905	90.5%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN20: Borrowed for medical purposes**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
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1	yes	339	33.9%
2	no	661	66.1%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN22A: Borrowed from a financial institution

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	158	15.8%
2	no	842	84.2%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN22B: Borrowed from family or friends

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	428	42.8%
2	no	572	57.2%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN22C: Borrowed from an informal savings club

Data file: micro\_phl.dta

**Overview**

Valid: 95 Invalid: 905 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	46	48.4%
2	no	49	51.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		905	

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

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Main source: Savings	251	25.1%
2	Main source: Family or friends	372	37.2%
3	Main source: Money from working	211	21.1%
4	Main source: Borrowing from a bank, employer, or private lender	81	8.1%
5	Main source: Selling assets	25	2.5%
6	Main source: Some other source	53	5.3%
7	(I could not come up with the money)	4	0.4%
8	(dk)	0	0%
9	ref	3	0.3%

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

Data file: micro\_phl.dta

**Overview**

Valid: 993 Invalid: 7 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very difficult	407	41%
2	Somewhat difficult	389	39.2%
3	Not difficult at all	197	19.8%
4	(DK)	0	0%
5	(ref)	0	0%
Sysmiss		7	

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

Data file: micro\_phl.dta

#### Overview

Valid: 993 Invalid: 7 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very difficult	544	54.8%
2	Somewhat difficult	305	30.7%
3	Not difficult at all	144	14.5%
4	(I could not come up with the money)	0	0%
5	(DK)	0	0%
6	(ref)	0	0%
Sysmiss		7	

### FIN26: Sent domestic remittances

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	391	39.1%
2	no	609	60.9%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

#### Overview

Valid: 391 Invalid: 609 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	194	49.6%
2	no	197	50.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		609	

### FIN27C1: Sent domestic remittances in cash

Data file: micro\_phl.dta

#### Overview

Valid: 197 Invalid: 803 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	63	32%
2	no	134	68%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		803	

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

Data file: micro\_phl.dta

**Overview**

Valid: 197 Invalid: 803 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	142	72.1%
2	no	55	27.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		803	

**FIN28: Received domestic remittances**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	385	38.5%
2	no	615	61.5%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

**Overview**

Valid: 385 Invalid: 615 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	184	47.8%
2	no	201	52.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		615	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_phl.dta

#### Overview

Valid: 201 Invalid: 799 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	88	43.8%
2	no	113	56.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		799	

### FIN29C2: Received domestic remittances through an MTO

Data file: micro\_phl.dta

#### Overview

Valid: 201 Invalid: 799 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	110	54.7%
2	no	91	45.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		799	

### FIN30: Paid a utility bill

Data file: micro\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	664	66.4%
2	no	336	33.6%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN31A: Paid a utility bill using an account

Data file: micro\_phl.dta

#### Overview

Valid: 664 Invalid: 336 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	171	25.8%
2	no	493	74.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		336	

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

Data file: micro\_phl.dta

**Overview**

Valid: 664 Invalid: 336 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	166	25%
2	no	498	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		336	

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

Data file: micro\_phl.dta

**Overview**

Valid: 224 Invalid: 776 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	124	55.4%
2	Used other methods, such as a card or mobile phone	99	44.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		776	

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

Data file: micro\_phl.dta

**Overview**

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

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

Valid: 440    Invalid: 560    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	415	94.3%
2	no	25	5.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		560	

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

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	411	41.1%
2	no	589	58.9%
3	(dk)	0	0%
4	(ref)	0	0%

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

Valid: 411    Invalid: 589    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	75	18.2%
2	no	336	81.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		589	

### FIN34A: Received wage payments into an account

Data file: micro\_phl.dta

#### Overview

Valid: 411 Invalid: 589 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	213	51.8%
2	no	198	48.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		589	

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

Data file: micro\_phl.dta

#### Overview

Valid: 411 Invalid: 589 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	77	18.7%
2	no	334	81.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		589	

### FIN34D: Received wage payments in cash

Data file: micro\_phl.dta

#### Overview

Valid: 179 Invalid: 821 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	147	82.1%
2	no	32	17.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		821	

### FIN34E: Received wage payments to a card

Data file: micro\_phl.dta

#### Overview

Valid: 32 Invalid: 968 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	5	15.6%
2	no	27	84.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		968	

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

Valid: 237    Invalid: 763    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	73	30.8%
2	no	164	69.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		763	

**FIN37: Received a government transfer****Data file:** micro\_phl.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	329	32.9%
2	no	671	67.1%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN38: Received a government pension****Data file:** micro\_phl.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	50	5%
2	no	950	95%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

#### Overview

Valid: 348 Invalid: 652 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	81	23.3%
2	no	267	76.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		652	

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

Data file: micro\_phl.dta

#### Overview

Valid: 348 Invalid: 652 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	8.3%
2	no	319	91.7%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		652	

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

Data file: micro\_phl.dta

#### Overview

Valid: 252 Invalid: 748 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	190	75.4%
2	no	62	24.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		748	

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

Data file: micro\_phl.dta

#### Overview

Valid: 62 Invalid: 938 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	62	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		938	

### FIN42: Received an agricultural payment

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	144	14.4%
2	no	856	85.6%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN45: Financially most worried**

Data file: micro\_phl.dta

**Overview**

Valid: 890 Invalid: 110 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Old age	144	16.2%
2	Medical cost	453	50.9%
3	Bills	199	22.4%
4	Education	94	10.6%
5	(DK)	0	0%
6	(ref)	0	0%
Sysmiss		110	

**FIN42A: Grow own crops or raise livestock**

Data file: micro\_phl.dta

**Overview**

Valid: 144 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	117	81.3%
2	No	25	17.4%
3	(Both)	2	1.4%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		856	

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

Data file: micro\_phl.dta

#### Overview

Valid: 144 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	36	25%
2	no	108	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		856	

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

Data file: micro\_phl.dta

#### Overview

Valid: 144 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	13	9%

2	no	131	91%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		856	

### FIN43D: Received an agricultural payment in cash

Data file: micro\_phl.dta

#### Overview

Valid: 105    Invalid: 895    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	92	87.6%
2	no	13	12.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		895	

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

Data file: micro\_phl.dta

#### Overview

Valid: 13    Invalid: 987    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	13	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		987	

**FIN44A: Financially worried: old age**

Data file: micro\_phl.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	447	44.7%
2	Somewhat worried	439	43.9%
3	Not worried at all	114	11.4%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	0	0%

**FIN44B: Financially worried: medical cost**

Data file: micro\_phl.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	601	60.1%
2	Somewhat worried	290	29%
3	Not worried at all	109	10.9%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	0	0%

**FIN44C: Financially worried: bills**

Data file: micro\_phl.dta

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	387	38.7%
2	Somewhat worried	427	42.7%
3	Not worried at all	186	18.6%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	0	0%

**FIN44D: Financially worried: education**

Data file: micro\_phl.dta

**Overview**Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	370	37%
2	Somewhat worried	321	32.1%
3	Not worried at all	309	30.9%
4	(Does not apply)	0	0%
5	(DK)	0	0%
6	(ref)	0	0%

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

Data file: micro\_phl.dta

**Overview**Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	627	62.7%
2	Somewhat worried	302	30.2%
3	Not worried at all	71	7.1%
4	(DK)	0	0%
5	(ref)	0	0%

### FIN45\_1\_CHINA: Financial worry

Data file: micro\_phl.dta

#### Overview

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

### SAVED: Saved in the past year

Data file: micro\_phl.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
0	no	355	35.5%
1	yes	645	64.5%

### BORROWED: Borrowed in the past year

Data file: micro\_phl.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
0	no	388	38.8%

1	yes	612	61.2%
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## RECEIVE\_WAGES: Received a wage payment

Data file: micro\_phl.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	237	23.7%
2	received payments in cash only	147	14.7%
3	received payments using other methods	27	2.7%
4	did not receive payments	589	58.9%
5	dk/ref	0	0%

### Others

#### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_phl.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	91	9.1%
2	received payments in cash only	185	18.5%
3	received payments using other methods	53	5.3%
4	did not receive payments	671	67.1%
5	dk/ref	0	0%

## 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\_phl.dta

#### Overview

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

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	22	2.2%
2	received payments in cash only	16	1.6%
3	received payments using other methods	12	1.2%
4	did not receive payments	950	95%
5	dk/ref	0	0%

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

Data file: micro\_phl.dta

#### Overview

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

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	39	3.9%
2	received payments in cash only	92	9.2%
3	received payments using other methods	13	1.3%
4	did not receive payments	856	85.6%
5	dk/ref	0	0%

## 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\_phl.dta

#### Overview

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

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	made payments from an account	224	22.4%
2	made payments in cash only	415	41.5%
3	made payments using other methods	25	2.5%
4	did not make payments	336	33.6%
5	dk/ref	0	0%

## 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\_phl.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	sent/received through an account	268	26.8%
2	sent/received through an otc transaction	187	18.7%
3	sent/received in cash only	51	5.1%

4	sent/received using other methods	55	5.5%
5	did not send/receive	439	43.9%
6	dk/ref	0	0%

## 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\_phl.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	963	96.3%
2	no	37	3.7%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_phl.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	874	87.4%
2	no	126	12.6%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_phl.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	453	45.3%
1	yes	547	54.7%

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

Data file: micro\_phl.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	737	73.7%
1	yes	263	26.3%

# 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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