Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

report_generated_on: December 16, 2022

visit_data_catalog_at: https://microdata.worldbank.org/index.php

Identification

SURVEY ID NUMBER
ROU_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Romania	ROU

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 Romania is 1001.

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

data_collection

DATES OF DATA COLLECTION

Start	End
2021-09-04	2021-10-06

DATA COLLECTION MODE
Landline and mobile telephone

DATA COLLECTION NOTES
Data was collected in the following language(s): Romanian

questionnaires

QUESTIONNAIRES
Questionnaires are available on the website.

data_appraisal

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

Access policy

CONTACTS

Name	Affiliation	Email	URL
Global Findex	World Bank	globalfindex@worldbank.org	Link
Saniya Ansar	World Bank	sansar1@worldbank.org	
Jijun Wang	World Bank	jwang36@worldbank.org	

CITATION REQUIREMENTS

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

ACCESS AUTHORITY

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

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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

DDI DOCUMENT ID

DDI_ROU_2021_FINDEX_v02_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION

2022-12-07

DDI DOCUMENT VERSION

Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_rou.dta 2021 Global Findex - Romania Microdata	1001	113

Data file	Cases	variables
micro_rou.dta 2021 Global Findex - Romania Microdata	1001	113

Data file: micro_rou.dta

2021 Global Findex - Romania Microdata

Cases:	1001
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_rou.dta

Overview

Valid: 1001   Invalid: 0
Type: Discrete   Width: 7   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_rou.dta

Overview

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

Others

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

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

ECONOMYCODE: Economy Code

Data file: micro_rou.dta

Overview

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

Others

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

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WPID_RANDOM: Gallup World Poll identifier

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 111138267   Maximum: 211063857
Type: Continuous   Decimal: 0   Width: 9   Range: 111138267 - 211063857   Format: Numeric

Others

NOTES
Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 0.311896190919574   Maximum: 3.73921729837213
Type: Continuous   Decimal: 15   Width: 17   Range: 0.311896190919574 - 3.73921729837213   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	508	50.7%
2	male	493	49.3%

AGE: Respondent age

Data file: micro_rou.dta

Overview

Valid: 988   Invalid: 13   Minimum: 16   Maximum: 92
Type: Discrete   Decimal: 0   Width: 2   Range: 16 - 92   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

15	15	0	0%
16	16	9	0.9%
17	17	9	0.9%
18	18	15	1.5%
19	19	13	1.3%
20	20	19	1.9%
21	21	15	1.5%
22	22	12	1.2%
23	23	13	1.3%
24	24	14	1.4%
25	25	15	1.5%
26	26	12	1.2%
27	27	12	1.2%
28	28	7	0.7%
29	29	13	1.3%
30	30	17	1.7%
31	31	11	1.1%
32	32	18	1.8%
33	33	20	2%
34	34	13	1.3%
35	35	23	2.3%
36	36	15	1.5%
37	37	18	1.8%
38	38	18	1.8%
39	39	16	1.6%
40	40	25	2.5%
41	41	15	1.5%
42	42	19	1.9%
43	43	25	2.5%
44	44	18	1.8%
45	45	19	1.9%
46	46	16	1.6%
47	47	15	1.5%
48	48	13	1.3%
49	49	17	1.7%
50	50	25	2.5%
51	51	20	2%
52	52	24	2.4%
53	53	27	2.7%

54	54	18	1.8%
55	55	19	1.9%
56	56	21	2.1%
57	57	5	0.5%
58	58	12	1.2%
59	59	19	1.9%
60	60	16	1.6%
61	61	8	0.8%
62	62	16	1.6%
63	63	20	2%
64	64	15	1.5%
65	65	23	2.3%
66	66	13	1.3%
67	67	19	1.9%
68	68	13	1.3%
69	69	5	0.5%
70	70	20	2%
71	71	14	1.4%
72	72	18	1.8%
73	73	5	0.5%
74	74	8	0.8%
75	75	7	0.7%
76	76	7	0.7%
77	77	8	0.8%
78	78	4	0.4%
79	79	2	0.2%
80	80	3	0.3%
81	81	4	0.4%
82	82	2	0.2%
83	83	5	0.5%
84	84	2	0.2%
85	85	4	0.4%
86	86	2	0.2%
87	87	0	0%
88	88	1	0.1%
89	89	0	0%
90	90	3	0.3%
91	91	1	0.1%
92	92	1	0.1%

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		13	

EDUC: Respondent education level

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	97	9.7%
2	completed secondary school	577	57.6%
3	completed tertiary education or more	311	31.1%
4	(dk)	1	0.1%
5	(rf)	15	1.5%

INC_Q: Within-economy household income quintile

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	155	15.5%
2	Second 20%	166	16.6%
3	Middle 20%	187	18.7%

| 4 | Fourth 20% | 215 | 21.5% |
| 5 | Richest 20% | 278 | 27.8% |

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	614	61.3%
2	out of the workforce	387	38.7%

ACCOUNT: Has an account

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	233	23.3%
1	yes	768	76.7%

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 0   Maximum: 1

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	233	23.3%
1	yes	768	76.7%

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_rou.dta

Overview

Valid: 703   Invalid: 298   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	478	68%
2	no	221	31.4%
3	(dk)	3	0.4%
4	(ref)	1	0.1%
Sysmiss		298	

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_rou.dta

Overview

Valid: 703   Invalid: 298   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	94	13.4%
2	no	602	85.6%
3	(dk)	6	0.9%
4	(ref)	1	0.1%
Sysmiss		298	

Others

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

FIN2: Has a debit card

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	604	60.3%
2	no	383	38.3%
3	(dk)	8	0.8%
4	(ref)	6	0.6%

Others

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

FIN4: Used a debit card

Data file: micro_rou.dta

Overview

Valid: 604   Invalid: 397   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	465	77%
2	no	137	22.7%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		397	

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_rou.dta

Overview

Valid: 465   Invalid: 536   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	435	93.5%
2	no	28	6%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		536	

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_rou.dta

Overview

Valid: 737   Invalid: 264   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	411	55.8%
2	no	322	43.7%
3	(dk)	2	0.3%
4	(ref)	2	0.3%
Sysmiss		264	

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_rou.dta

Overview

Valid: 737   Invalid: 264   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	476	64.6%
2	no	257	34.9%
3	(dk)	3	0.4%
4	(ref)	1	0.1%
Sysmiss		264	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_rou.dta

Overview

Valid: 737   Invalid: 264   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	222	30.1%
2	no	509	69.1%
3	(dk)	4	0.5%
4	(ref)	2	0.3%
Sysmiss		264	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_rou.dta

Overview

Valid: 222   Invalid: 779   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	80.6%
2	no	42	18.9%
3	(dk)	1	0.5%

4	(ref)	0	0%
Sysmiss		779	

Others

FIN8A: Used a credit card in-store

Data file: micro_rou.dta

Overview

Valid: 179   Invalid: 822   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	156	87.2%
2	no	21	11.7%
3	(dk)	2	1.1%
4	(ref)	0	0%
Sysmiss		822	

Others

FIN8B: Paid credit card balances in full

Data file: micro_rou.dta

Overview

Valid: 222   Invalid: 779   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	188	84.7%

2	no	30	13.5%
3	(dk)	2	0.9%
4	(ref)	2	0.9%
Sysmiss		779	

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_rou.dta

Overview

Valid: 737   Invalid: 264   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	74.2%
2	no	181	24.6%
3	(dk)	3	0.4%
4	(ref)	6	0.8%
Sysmiss		264	

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_rou.dta

Overview

Valid: 547   Invalid: 454   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	309	56.5%
2	no	224	41%
3	(dk)	10	1.8%
4	(ref)	4	0.7%
Sysmiss		454	

Others

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

FIN10: Withdrew from the account

Data file: micro_rou.dta

Overview

Valid: 737   Invalid: 264   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	587	79.6%
2	no	140	19%
3	(dk)	4	0.5%
4	(ref)	6	0.8%
Sysmiss		264	

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_rou.dta

Overview

Valid: 587   Invalid: 414   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	462	78.7%
2	no	112	19.1%
3	(dk)	10	1.7%
4	(ref)	3	0.5%
Sysmiss		414	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_rou.dta

Overview

Valid: 737   Invalid: 264   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	496	67.3%
2	no	224	30.4%
3	(dk)	9	1.2%
4	(ref)	8	1.1%
Sysmiss		264	

FIN11_1: Unbanked: use account without help

Data file: micro_rou.dta

Overview

Valid: 233   Invalid: 768   Minimum: 1   Maximum: 4

Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	96	41.2%
2	no	114	48.9%
3	(dk)	19	8.2%
4	(ref)	4	1.7%
Sysmiss		768	

▎ FIN11A: Reason for no account: too far

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26	9.8%
2	no	225	85.2%
3	(dk)	6	2.3%
4	(ref)	7	2.7%
Sysmiss		737	

▎ FIN11B: Reason for no account: too expensive

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	92	34.8%

2	no	155	58.7%
3	(dk)	10	3.8%
4	(ref)	7	2.7%
Sysmiss		737	

FIN11C: Reason for no account: lack documentation

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	8%
2	no	234	88.6%
3	(dk)	1	0.4%
4	(ref)	8	3%
Sysmiss		737	

FIN11D: Reason for no account: lack trust

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	91	34.5%
2	no	163	61.7%
3	(dk)	4	1.5%
4	(ref)	6	2.3%
Sysmiss		737	

FIN11E: Reason for no account: religious reasons

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	0.8%
2	no	253	95.8%
3	(dk)	2	0.8%
4	(ref)	7	2.7%
Sysmiss		737	

FIN11F: Reason for no account: lack money

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   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	41.3%
2	no	141	53.4%
3	(dk)	3	1.1%
4	(ref)	11	4.2%
Sysmiss		737	

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

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	72	27.3%
2	no	178	67.4%
3	(dk)	6	2.3%
4	(ref)	8	3%
Sysmiss		737	

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

Data file: micro_rou.dta

Overview

Valid: 264   Invalid: 737   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	101	38.3%
2	no	151	57.2%
3	(dk)	5	1.9%
4	(ref)	7	2.7%
Sysmiss		737	

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

Data file: micro_rou.dta

Overview

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

▌ FIN13B: Use mobile money account to store money

Data file: micro_rou.dta

Overview

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

FIN13C: Use mobile money account to borrow money

Data file: micro_rou.dta

Overview

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

FIN13D: Use mobile money account without help

Data file: micro_rou.dta

Overview

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

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

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	305	30.5%
2	no	683	68.2%
3	(dk)	5	0.5%
4	(ref)	8	0.8%

FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro_rou.dta

Overview

Valid: 544   Invalid: 457   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		97	17.8%
2	Used other methods, such as a card or mobile phone		441	81.1%
3	(dk)		3	0.6%
4	(ref)		3	0.6%
Sysmiss			457	

FIN14_2_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro_rou.dta

Overview

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

FIN14A: Made bill payments online using the Internet

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	420	42%
2	no	572	57.1%
3	(dk)	1	0.1%
4	(ref)	8	0.8%

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

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	232	23.2%
2	no	757	75.6%
3	(dk)	4	0.4%
4	(ref)	8	0.8%

FIN14B: Bought something online using the Internet

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	446	44.6%
2	no	549	54.8%
3	(dk)	0	0%
4	(ref)	6	0.6%

FIN14C: Paid online or in cash at delivery

Data file: micro_rou.dta

Overview

Valid: 446   Invalid: 555   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	127	28.5%
2	In cash	165	37%
3	(both)	152	34.1%
4	(dk)	2	0.4%
5	(ref)	0	0%
Sysmiss		555	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19

Data file: micro_rou.dta

Overview

Valid: 446   Invalid: 555   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	180	40.4%
2	Paid online	255	57.2%
3	(dk)	11	2.5%
4	(ref)	0	0%
Sysmiss		555	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro_rou.dta

Overview

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

FIN16: Saved for old age

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	274	27.4%
2	no	711	71%
3	(dk)	4	0.4%
4	(ref)	12	1.2%

FIN17A: Saved using an account at a financial institution

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	231	23.1%
2	no	755	75.4%
3	(dk)	4	0.4%
4	(ref)	11	1.1%

FIN17A1: Saved using a mobile money account

Data file: micro_rou.dta

Overview

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

FIN17B: Saved using an informal savings club

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	71	7.1%
2	no	912	91.1%
3	(dk)	5	0.5%
4	(ref)	13	1.3%

FIN20: Borrowed for medical purposes

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	102	10.2%
2	no	893	89.2%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

FIN22A: Borrowed from a financial institution

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	89	8.9%
2	no	902	90.1%
3	(dk)	3	0.3%
4	(ref)	7	0.7%

FIN22B: Borrowed from family or friends

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	223	22.3%
2	no	768	76.7%
3	(dk)	2	0.2%
4	(ref)	8	0.8%

FIN22C: Borrowed from an informal savings club

Data file: micro_rou.dta

Overview

Valid: 71   Invalid: 930   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9	12.7%
2	no	62	87.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		930	

FIN24: Main source of emergency funds in 30 days

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 9
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 9   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	266	26.6%
2	Main source: Family or friends	333	33.3%
3	Main source: Money from working	152	15.2%
4	Main source: Borrowing from a bank, empoyer, or private lender	39	3.9%
5	Main source: Selling assets	13	1.3%
6	Main source: Some other source	40	4%

7	(I could not come up with the money)	94	9.4%
8	(dk)	47	4.7%
9	ref	17	1.7%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_rou.dta

Overview

Valid: 843   Invalid: 158   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	138	16.4%
2	Somewhat difficult	301	35.7%
3	Not difficult at all	384	45.6%
4	(DK)	20	2.4%
5	(ref)	0	0%
Sysmiss		158	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_rou.dta

Overview

Valid: 843   Invalid: 158   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	238	28.2%
2	Somewhat difficult	255	30.2%
3	Not difficult at all	323	38.3%
4	(I could not come up with the money)	9	1.1%
5	(DK)	17	2%
6	(ref)	1	0.1%
Sysmiss		158	

FIN26: Sent domestic remittances

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	164	16.4%
2	no	813	81.2%
3	(dk)	9	0.9%
4	(ref)	15	1.5%

FIN27_1: Sent domestic remittances through an account

Data file: micro_rou.dta

Overview

Valid: 164   Invalid: 837   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	121	73.8%
2	no	42	25.6%
3	(dk)	0	0%
4	(ref)	1	0.6%
Sysmiss		837	

FIN27C1: Sent domestic remittances in cash

Data file: micro_rou.dta

Overview

Valid: 43   Invalid: 958   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	48.8%
2	no	21	48.8%
3	(dk)	0	0%
4	(ref)	1	2.3%
Sysmiss		958	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_rou.dta

Overview

Valid: 43   Invalid: 958   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	39.5%
2	no	25	58.1%
3	(dk)	0	0%
4	(ref)	1	2.3%
Sysmiss		958	

FIN28: Received domestic remittances

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	166	16.6%
2	no	812	81.1%

3	(dk)	8	0.8%
4	(ref)	15	1.5%

FIN29_1: Received domestic remittances through an account

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	111	66.9%
2	no	53	31.9%
3	(dk)	2	1.2%
4	(ref)	0	0%
Sysmiss		835	

FIN29C1: Received domestic remittances in cash

Data file: micro_rou.dta

Overview

Valid: 55   Invalid: 946   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	28	50.9%
2	no	27	49.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		946	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_rou.dta

Overview

Valid: 55   Invalid: 946   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	22	40%
2	no	33	60%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		946	

FIN30: Paid a utility bill

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	785	78.4%
2	no	204	20.4%
3	(dk)	5	0.5%
4	(ref)	7	0.7%

FIN31A: Paid a utility bill using an account

Data file: micro_rou.dta

Overview

Valid: 785   Invalid: 216   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	274	34.9%
2	no	508	64.7%
3	(dk)	0	0%
4	(ref)	3	0.4%
Sysmiss		216	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_rou.dta

Overview

Valid: 785   Invalid: 216   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	230	29.3%
2	no	551	70.2%
3	(dk)	3	0.4%
4	(ref)	1	0.1%
Sysmiss		216	

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

Data file: micro_rou.dta

Overview

Valid: 325   Invalid: 676   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	54	16.6%
2	Used other methods, such as a card or mobile phone	267	82.2%
3	(dk)	3	0.9%
4	(ref)	1	0.3%
Sysmiss		676	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro_rou.dta

Overview

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

FIN31C: Paid a utility bill in cash

Data file: micro_rou.dta

Overview

Valid: 460   Invalid: 541   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	421	91.5%
2	no	39	8.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		541	

FIN32: Received wage payments

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	510	50.9%
2	no	471	47.1%
3	(dk)	9	0.9%
4	(ref)	11	1.1%

FIN33: Received public sector wage payments

Data file: micro_rou.dta

Overview

Valid: 510   Invalid: 491   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	144	28.2%
2	no	364	71.4%
3	(dk)	0	0%
4	(ref)	2	0.4%
Sysmiss		491	

FIN34A: Received wage payments into an account

Data file: micro_rou.dta

Overview

Valid: 510   Invalid: 491   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	341	66.9%
2	no	167	32.7%
3	(dk)	0	0%
4	(ref)	2	0.4%
Sysmiss		491	

FIN34B: Received wage payments to a mobile phone

Data file: micro_rou.dta

Overview

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

FIN34D: Received wage payments in cash

Data file: micro_rou.dta

Overview

Valid: 169   Invalid: 832   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	89	52.7%
2	no	74	43.8%
3	(dk)	3	1.8%
4	(ref)	3	1.8%
Sysmiss		832	

FIN34E: Received wage payments to a card

Data file: micro_rou.dta

Overview

Valid: 80   Invalid: 921   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	46	57.5%
2	no	28	35%
3	(dk)	1	1.3%
4	(ref)	5	6.3%
Sysmiss		921	

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

Data file: micro_rou.dta

Overview

Valid: 387   Invalid: 614   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	42	10.9%
2	no	318	82.2%
3	(dk)	26	6.7%
4	(ref)	1	0.3%
Sysmiss		614	

FIN37: Received a government transfer

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	90	9%
2	no	896	89.5%
3	(dk)	2	0.2%
4	(ref)	13	1.3%

FIN38: Received a government pension

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	234	23.4%
2	no	754	75.3%
3	(dk)	5	0.5%

4	(ref)	8	0.8%

FIN39A: Received a government transfer or pension into an account

Data file: micro_rou.dta

Overview

Valid: 302   Invalid: 699   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	49.3%
2	no	147	48.7%
3	(dk)	4	1.3%
4	(ref)	2	0.7%
Sysmiss		699	

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

Data file: micro_rou.dta

Overview

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

FIN39D: Received a government transfer or pension in cash

Data file: micro_rou.dta

Overview

Valid: 153   Invalid: 848   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	116	75.8%
2	no	34	22.2%
3	(dk)	2	1.3%

4	(ref)	1	0.7%
Sysmiss		848	

FIN39E: Received a government transfer or pension to a card

Data file: micro_rou.dta

Overview

Valid: 37   Invalid: 964   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19	51.4%
2	no	16	43.2%
3	(dk)	1	2.7%
4	(ref)	1	2.7%
Sysmiss		964	

FIN42: Received an agricultural payment

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	40	4%
2	no	949	94.8%
3	(dk)	2	0.2%
4	(ref)	10	1%

FIN42A: Grow own crops or raise livestock

Data file: micro_rou.dta

Overview

Valid: 40   Invalid: 961   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	27	67.5%
2	No	8	20%
3	(Both)	5	12.5%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		961	

FIN45_1: Financially worried due to COVID-19

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	176	17.6%
2	Somewhat worried	394	39.4%
3	Not worried at all	391	39.1%
4	(DK)	33	3.3%
5	(ref)	7	0.7%

FIN43A: Received an agricultural payment into an account

Data file: micro_rou.dta

Overview

Valid: 40   Invalid: 961   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	20%
2	no	30	75%
3	(dk)	1	2.5%
4	(ref)	1	2.5%
Sysmiss		961	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_rou.dta

Overview

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

FIN43D: Received an agricultural payment in cash

Data file: micro_rou.dta

Overview

Valid: 32   Invalid: 969   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	27	84.4%
2	no	5	15.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		969	

FIN43E: Received an agricultural payment to a card

Data file: micro_rou.dta

Overview

Valid: 5   Invalid: 996   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	40%
2	no	3	60%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		996	

FIN44A: Financially worried: old age

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	233	23.3%
2	Somewhat worried	366	36.6%
3	Not worried at all	355	35.5%
4	(Does not apply)	14	1.4%
5	(DK)	28	2.8%
6	(ref)	5	0.5%

FIN44B: Financially worried: medical cost

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	280	28%

2	Somewhat worried	375	37.5%
3	Not worried at all	302	30.2%
4	(Does not apply)	7	0.7%
5	(DK)	29	2.9%
6	(ref)	8	0.8%

FIN44C: Financially worried: bills

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	221	22.1%
2	Somewhat worried	331	33.1%
3	Not worried at all	424	42.4%
4	(Does not apply)	9	0.9%
5	(DK)	11	1.1%
6	(ref)	5	0.5%

FIN44D: Financially worried: education

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	70	7%
2	Somewhat worried	150	15%
3	Not worried at all	368	36.8%
4	(Does not apply)	394	39.4%
5	(DK)	16	1.6%

6	(ref)		3	0.3%

FIN45: Financially most worried

Data file: micro_rou.dta

Overview

Valid: 622   Invalid: 379   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	158	25.4%
2	Medical cost	231	37.1%
3	Bills	148	23.8%
4	Education	30	4.8%
5	(DK)	54	8.7%
6	(ref)	1	0.2%
Sysmiss		379	

FIN45_1_CHINA: Financial worry

Data file: micro_rou.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	508	50.7%

| 1 | yes | 493 | 49.3% |

BORROWED: Borrowed in the past year

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	577	57.6%
1	yes	424	42.4%

RECEIVE_WAGES: Received a wage payment

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	387	38.7%
2	received payments in cash only	89	8.9%
3	received payments using other methods	34	3.4%
4	did not receive payments	471	47.1%
5	dk/ref	20	2%

Others

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	49	4.9%
2	received payments in cash only	32	3.2%
3	received payments using other methods	9	0.9%
4	did not receive payments	896	89.5%
5	dk/ref	15	1.5%

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_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	128	12.8%
2	received payments in cash only	95	9.5%
3	received payments using other methods	11	1.1%
4	did not receive payments	754	75.3%
5	dk/ref	13	1.3%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5

Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	10	1%
2	received payments in cash only	27	2.7%
3	received payments using other methods	3	0.3%
4	did not receive payments	949	94.8%
5	dk/ref	12	1.2%

Others

NOTES

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

PAY_UTILITIES: Paid a utility bill

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	274	27.4%
2	made payments in cash only	421	42.1%
3	made payments using other methods	90	9%
4	did not make payments	204	20.4%
5	dk/ref	12	1.2%

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_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	165	16.5%
2	sent/received through an otc transaction	31	3.1%
3	sent/received in cash only	26	2.6%
4	sent/received using other methods	19	1.9%
5	did not send/receive	732	73.1%
6	dk/ref	28	2.8%

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_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	975	97.4%
2	no	26	2.6%
3	(dk)	0	0%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_rou.dta

Overview

Valid: 1001   Invalid: 0   Minimum: 1   Maximum: 4

Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	882	88.1%
2	no	113	11.3%
3	(dk)	0	0%
4	(ref)	6	0.6%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	283	28.3%
1	yes	718	71.7%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_rou.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	451	45.1%
1	yes	550	54.9%

study_resources

questionnaires

2021 Global Findex Questionnaire

title	2021 Global Findex Questionnaire
language	English
filename	questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

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

technical_documents

Microdata Codebook

title	Microdata Codebook
language	English
filename	globalfindex2021_microdatacodebook.pdf

Microdata update details

title	Microdata update details
language	English
filename	microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

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