

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

ZAF_2021_FINDEX_v02_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
South Africa	ZAF

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

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

ABSTRACT

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

The Global Index is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

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

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE

2022-12-05

VERSION NOTES

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

Scope

NOTES

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

Coverage

GEOGRAPHIC COVERAGE

National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

Sampling

SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19 related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample size for South Africa is 1014.

WEIGHTING

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

data_collection

DATES OF DATA COLLECTION

Start	End
2021-08-06	2021-11-08

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

Data was collected in the following language(s): Afrikaans, English, Sotho, Xhosa, Zulu

questionnaires

QUESTIONNAIRES

Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR

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

Access policy

CONTACTS

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CITATION REQUIREMENTS

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

ACCESS AUTHORITY

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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_ZAF_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_zaf.dta 2021 Global Findex - South Africa Microdata	1014	120

Data file: micro_zaf.dta

2021 Global Findex - South Africa Microdata

Cases: 1014

variables: 120

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	fin13_1a	Reason for no mobile money account: too far	
V40	fin13_1b	Reason for no mobile money account: too expensive	
V41	fin13_1c	Reason for no mobile money account: lack documentation	
V42	fin13_1d	Reason for no mobile money account: lack of money	
V43	fin13_1e	Reason for no mobile money account: use agent	
V44	fin13_1f	Reason for no mobile money account: no mobile phone	
V45	fin13a	Use mobile money account two or more times a month	
V46	fin13b	Use mobile money account to store money	
V47	fin13c	Use mobile money account to borrow money	
V48	fin13d	Use mobile money account without help	
V49	fin14_1	Use mobile phone to pay for a purchase in-store	
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V52	fin14a	Made bill payments online using the Internet	
V53	fin14a1	Send money to a relative or friend online using the Internet	
V54	fin14b	Bought something online using the Internet	
V55	fin14c	Paid online or in cash at delivery	
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V58	fin16	Saved for old age	
V59	fin17a	Saved using an account at a financial institution	
V60	fin17a1	Saved using a mobile money account	
V61	fin17b	Saved using an informal savings club	
V62	fin20	Borrowed for medical purposes	
V63	fin22a	Borrowed from a financial institution	
V64	fin22b	Borrowed from family or friends	
V65	fin22c	Borrowed from an informal savings club	
V66	fin24	Main source of emergency funds in 30 days	
V67	fin24a	Difficulty of emergency funds in 30 days	
V68	fin24b	Difficulty of emergency funds in 7 days	
V69	fin26	Sent domestic remittances	
V70	fin27_1	Sent domestic remittances through an account	
V71	fin27c1	Sent domestic remittances in cash	
V72	fin27c2	Sent domestic remittances through an MTO	
V73	fin28	Received domestic remittances	
V74	fin29_1	Received domestic remittances through an account	
V75	fin29c1	Received domestic remittances in cash	
V76	fin29c2	Received domestic remittances through an MTO	
V77	fin30	Paid a utility bill	
V78	fin31a	Paid a utility bill using an account	
V79	fin31b	Paid a utility bill using a mobile phone	
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V82	fin31c	Paid a utility bill in cash	

ID	Name	Label	Question
V83	fin32	Received wage payments	
V84	fin33	Received public sector wage payments	
V85	fin34a	Received wage payments into an account	
V86	fin34b	Received wage payments to a mobile phone	
V87	fin34d	Received wage payments in cash	
V88	fin34e	Received wage payments to a card	
V89	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V90	fin37	Received a government transfer	
V91	fin38	Received a government pension	
V92	fin39a	Received a government transfer or pension into an account	
V93	fin39b	Received a government transfer or pension to a mobile phone	
V94	fin39d	Received a government transfer or pension in cash	
V95	fin39e	Received a government transfer or pension to a card	
V96	fin42	Received an agricultural payment	
V97	fin42a	Grow own crops or raise livestock	
V98	fin43a	Received an agricultural payment into an account	
V99	fin43b	Received an agricultural payment to a mobile phone	
V100	fin43d	Received an agricultural payment in cash	
V101	fin43e	Received an agricultural payment to a card	
V102	fin44a	Financially worried: old age	
V103	fin44b	Financially worried: medical cost	
V104	fin44c	Financially worried: bills	
V105	fin44d	Financially worried: education	
V106	fin45	Financially most worried	
V107	fin45_1	Financially worried due to COVID-19	
V108	fin45_1_China	Financial worry	
V109	saved	Saved in the past year	
V110	borrowed	Borrowed in the past year	
V111	receive_wages	Received a wage payment	
V112	receive_transfers	Received a government transfer payment	
V113	receive_pension	Received a government pension payment	
V114	receive_agriculture	Received a payment for the sale of agricultural goods	
V115	pay_utilities	Paid a utility bill	
V116	remittances	Made or received a domestic remittance payment	
V117	mobileowner	Owns a mobile phone	
V118	internetaccess	Internet access	
V119	anydigpayment	Made or received a digital payment	
V120	merchantpay_dig	Made a digital merchant payment	

total: 120

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

Valid: 1014 Invalid: 0
 Type: Discrete Width: 12 Range: - Format: character

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

Valid: 1014 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	254	25%
2	Urban	760	75%

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_zaf.dta**Overview**

Valid: 1014 Invalid: 0
 Type: Discrete Width: 3 Range: - Format: character

Others

NOTES

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

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

Valid: 1014 Invalid: 0 Minimum: 111195058 Maximum: 210911770
 Type: Continuous Decimal: 0 Width: 9 Range: 111195058 - 210911770 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

WGT: Weight**Data file:** micro_zaf.dta**Overview**

Valid: 1014 Invalid: 0 Minimum: 0.262317900904718 Maximum: 4.10051003138785
 Type: Continuous Decimal: 15 Width: 17 Range: 0.262317900904718 - 4.10051003138785 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	586	57.8%
2	male	428	42.2%

AGE: Respondent age**Data file:** micro_zaf.dta

Overview

Valid: 1012 Invalid: 2 Minimum: 15 Maximum: 89
 Type: Discrete Decimal: 0 Width: 2 Range: 15 - 89 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	10	1%
16	16	9	0.9%
17	17	15	1.5%
18	18	23	2.3%
19	19	19	1.9%
20	20	23	2.3%
21	21	18	1.8%
22	22	29	2.9%
23	23	16	1.6%
24	24	22	2.2%
25	25	48	4.7%
26	26	26	2.6%
27	27	34	3.4%
28	28	36	3.6%
29	29	39	3.9%
30	30	42	4.2%
31	31	49	4.8%
32	32	40	4%
33	33	23	2.3%
34	34	21	2.1%
35	35	33	3.3%
36	36	27	2.7%
37	37	28	2.8%
38	38	27	2.7%
39	39	26	2.6%
40	40	33	3.3%
41	41	19	1.9%
42	42	18	1.8%
43	43	8	0.8%
44	44	17	1.7%
45	45	33	3.3%
46	46	10	1%

47	47	15	1.5%
48	48	13	1.3%
49	49	10	1%
50	50	13	1.3%
51	51	13	1.3%
52	52	10	1%
53	53	7	0.7%
54	54	8	0.8%
55	55	16	1.6%
56	56	12	1.2%
57	57	8	0.8%
58	58	8	0.8%
59	59	5	0.5%
60	60	7	0.7%
61	61	3	0.3%
62	62	3	0.3%
63	63	7	0.7%
64	64	3	0.3%
65	65	6	0.6%
66	66	1	0.1%
67	67	4	0.4%
68	68	4	0.4%
69	69	2	0.2%
70	70	3	0.3%
71	71	0	0%
72	72	3	0.3%
73	73	0	0%
74	74	0	0%
75	75	1	0.1%
76	76	1	0.1%
77	77	0	0%
78	78	1	0.1%
79	79	1	0.1%
80	80	1	0.1%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	0	0%

86	86	1	0.1%
87	87	0	0%
88	88	0	0%
89	89	1	0.1%
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		2	

EDUC: Respondent education level

Data file: micro_zaf.dta

Overview

Valid: 1014 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	100	9.9%
2	completed secondary school	762	75.1%
3	completed tertiary education or more	143	14.1%
4	(dk)	4	0.4%
5	(rf)	5	0.5%

INC_Q: Within-economy household income quintile

Data file: micro_zaf.dta

Overview

Valid: 1014 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%	183	18%
2	Second 20%	156	15.4%
3	Middle 20%	179	17.7%
4	Fourth 20%	195	19.2%
5	Richest 20%	301	29.7%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_zaf.dta

Overview

Valid: 1014 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	733	72.3%
2	out of the workforce	281	27.7%

ACCOUNT: Has an account

Data file: micro_zaf.dta

Overview

Valid: 1014 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	114	11.2%

1	yes	900	88.8%
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ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_zaf.dta

Overview

Valid: 1014 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	127	12.5%
1	yes	887	87.5%

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_zaf.dta

Overview

Valid: 1014 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	592	58.4%
1	yes	422	41.6%

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_zaf.dta

Overview

Valid: 811 Invalid: 203 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	559	68.9%
2	no	252	31.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		203	

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_zaf.dta

Overview

Valid: 811 Invalid: 203 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	190	23.4%
2	no	620	76.4%

3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		203	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_zaf.dta

Overview

Valid: 1014 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	637	62.8%
2	no	363	35.8%
3	(dk)	7	0.7%
4	(ref)	7	0.7%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_zaf.dta

Overview

Valid: 637 Invalid: 377 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	543	85.2%

2	no	93	14.6%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		377	

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_zaf.dta

Overview

Valid: 543 Invalid: 471 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	516	95%
2	no	25	4.6%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		471	

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_zaf.dta

Overview

Valid: 846 Invalid: 168 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	443	52.4%
2	no	400	47.3%
3	(dk)	0	0%
4	(ref)	3	0.4%
Sysmiss		168	

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_zaf.dta

Overview

Valid: 846 Invalid: 168 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	600	70.9%
2	no	245	29%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		168	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_zaf.dta

Overview

Valid: 846 Invalid: 168 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	17%
2	no	699	82.6%
3	(dk)	1	0.1%
4	(ref)	2	0.2%
Sysmiss		168	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_zaf.dta

Overview

Valid: 144 Invalid: 870 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	118	81.9%
2	no	25	17.4%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		870	

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_zaf.dta

Overview

Valid: 118 Invalid: 896 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	112	94.9%
2	no	6	5.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		896	

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_zaf.dta

Overview

Valid: 144 Invalid: 870 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	72.2%
2	no	40	27.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		870	

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_zaf.dta**Overview**

Valid: 846 Invalid: 168 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	697	82.4%
2	no	142	16.8%
3	(dk)	4	0.5%
4	(ref)	3	0.4%
Sysmiss		168	

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_zaf.dta**Overview**

Valid: 697 Invalid: 317 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	397	57%
2	no	299	42.9%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		317	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_zaf.dta

Overview

Valid: 846 Invalid: 168 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	682	80.6%
2	no	159	18.8%
3	(dk)	1	0.1%
4	(ref)	4	0.5%
Sysmiss		168	

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_zaf.dta

Overview

Valid: 682 Invalid: 332 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	513	75.2%
2	no	167	24.5%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		332	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_zaf.dta

Overview

Valid: 846 Invalid: 168 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	619	73.2%
2	no	215	25.4%
3	(dk)	3	0.4%
4	(ref)	9	1.1%
Sysmiss		168	

FIN11_1: Unbanked: use account without help

Data file: micro_zaf.dta

Overview

Valid: 114 Invalid: 900 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	57%
2	no	37	32.5%
3	(dk)	10	8.8%
4	(ref)	2	1.8%
Sysmiss		900	

FIN11A: Reason for no account: too far**Data file:** micro_zaf.dta**Overview**

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39	23.2%
2	no	120	71.4%
3	(dk)	6	3.6%
4	(ref)	3	1.8%
Sysmiss		846	

FIN11B: Reason for no account: too expensive**Data file:** micro_zaf.dta**Overview**

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	45	26.8%
2	no	111	66.1%
3	(dk)	9	5.4%
4	(ref)	3	1.8%
Sysmiss		846	

FIN11C: Reason for no account: lack documentation**Data file:** micro_zaf.dta**Overview**

Valid: 168 Invalid: 846 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	23.8%
2	no	120	71.4%
3	(dk)	4	2.4%
4	(ref)	4	2.4%
Sysmiss		846	

FIN11D: Reason for no account: lack trust

Data file: micro_zaf.dta

Overview

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37	22%
2	no	122	72.6%
3	(dk)	4	2.4%
4	(ref)	5	3%
Sysmiss		846	

FIN11E: Reason for no account: religious reasons

Data file: micro_zaf.dta

Overview

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14	8.3%
2	no	147	87.5%

3	(dk)	2	1.2%
4	(ref)	5	3%
Sysmiss		846	

FIN11F: Reason for no account: lack money

Data file: micro_zaf.dta

Overview

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	97	57.7%
2	no	64	38.1%
3	(dk)	4	2.4%
4	(ref)	3	1.8%
Sysmiss		846	

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

Data file: micro_zaf.dta

Overview

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	48	28.6%
2	no	113	67.3%
3	(dk)	5	3%
4	(ref)	2	1.2%
Sysmiss		846	

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

Valid: 168 Invalid: 846 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	70	41.7%
2	no	90	53.6%
3	(dk)	5	3%
4	(ref)	3	1.8%
Sysmiss		846	

FIN13_1A: Reason for no mobile money account: too far**Data file:** micro_zaf.dta**Overview**

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	135	22.8%
2	no	429	72.6%
3	(dk)	19	3.2%
4	(ref)	8	1.4%
Sysmiss		423	

FIN13_1B: Reason for no mobile money account: too expensive**Data file:** micro_zaf.dta**Overview**

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	168	28.4%
2	no	389	65.8%
3	(dk)	29	4.9%
4	(ref)	5	0.8%
Sysmiss		423	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_zaf.dta

Overview

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	103	17.4%
2	no	466	78.8%
3	(dk)	14	2.4%
4	(ref)	8	1.4%
Sysmiss		423	

FIN13_1D: Reason for no mobile money account: lack of money

Data file: micro_zaf.dta

Overview

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	235	39.8%
2	no	341	57.7%

3	(dk)	9	1.5%
4	(ref)	6	1%
Sysmiss		423	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_zaf.dta

Overview

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	17.6%
2	no	473	80%
3	(dk)	8	1.4%
4	(ref)	6	1%
Sysmiss		423	

FIN13_1F: Reason for no mobile money account: no mobile phone

Data file: micro_zaf.dta

Overview

Valid: 591 Invalid: 423 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	107	18.1%
2	no	472	79.9%
3	(dk)	8	1.4%
4	(ref)	4	0.7%
Sysmiss		423	

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

Valid: 306 Invalid: 708 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	255	83.3%
2	no	50	16.3%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		708	

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

Valid: 306 Invalid: 708 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	157	51.3%
2	no	148	48.4%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		708	

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

Valid: 306 Invalid: 708 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	45	14.7%
2	no	261	85.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		708	

FIN13D: Use mobile money account without help

Data file: micro_zaf.dta

Overview

Valid: 333 Invalid: 681 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	260	78.1%
2	no	71	21.3%
3	(dk)	2	0.6%
4	(ref)	0	0%
Sysmiss		681	

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

Data file: micro_zaf.dta

Overview

Valid: 1014 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	291	28.7%
2	no	712	70.2%

3	(dk)	6	0.6%
4	(ref)	5	0.5%

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

Data file: micro_zaf.dta

Overview

Valid: 608 Invalid: 406 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	195	32.1%
2	Used other methods, such as a card or mobile phone	402	66.1%
3	(dk)	5	0.8%
4	(ref)	6	1%
Sysmiss		406	

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

Data file: micro_zaf.dta

Overview

Valid: 0 Invalid: 1014 Minimum: * Maximum: *
Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN14A: Made bill payments online using the Internet

Data file: micro_zaf.dta

Overview

Valid: 1014 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	345	34%
2	no	663	65.4%

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

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

Data file: micro_zaf.dta

Overview

Valid: 1014 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	508	50.1%
2	no	501	49.4%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN14B: Bought something online using the Internet

Data file: micro_zaf.dta

Overview

Valid: 1014 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	188	18.5%
2	no	818	80.7%
3	(dk)	6	0.6%
4	(ref)	2	0.2%

FIN14C: Paid online or in cash at delivery

Data file: micro_zaf.dta

Overview

Valid: 188 Invalid: 826 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	118	62.8%
2	In cash	42	22.3%
3	(both)	28	14.9%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		826	

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

Data file: micro_zaf.dta

Overview

Valid: 188 Invalid: 826 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	58	30.9%
2	Paid online	125	66.5%
3	(dk)	2	1.1%
4	(ref)	3	1.6%
Sysmiss		826	

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

Data file: micro_zaf.dta

Overview

Valid: 0 Invalid: 1014 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN16: Saved for old age

Data file: micro_zaf.dta

Overview

Valid: 1014 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	241	23.8%
2	no	759	74.9%
3	(dk)	7	0.7%
4	(ref)	7	0.7%

FIN17A: Saved using an account at a financial institution

Data file: micro_zaf.dta

Overview

Valid: 1014 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	421	41.5%
2	no	580	57.2%
3	(dk)	6	0.6%
4	(ref)	7	0.7%

FIN17A1: Saved using a mobile money account

Data file: micro_zaf.dta

Overview

Valid: 423 Invalid: 591 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	129	30.5%

2	no	289	68.3%
3	(dk)	3	0.7%
4	(ref)	2	0.5%
Sysmiss		591	

FIN17B: Saved using an informal savings club

Data file: micro_zaf.dta

Overview

Valid: 1014 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	267	26.3%
2	no	733	72.3%
3	(dk)	9	0.9%
4	(ref)	5	0.5%

FIN20: Borrowed for medical purposes

Data file: micro_zaf.dta

Overview

Valid: 1014 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	122	12%
2	no	883	87.1%
3	(dk)	5	0.5%
4	(ref)	4	0.4%

FIN22A: Borrowed from a financial institution

Data file: micro_zaf.dta

Overview

Valid: 1014 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	135	13.3%
2	no	866	85.4%
3	(dk)	9	0.9%
4	(ref)	4	0.4%

FIN22B: Borrowed from family or friends

Data file: micro_zaf.dta

Overview

Valid: 1014 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	466	46%
2	no	534	52.7%
3	(dk)	9	0.9%
4	(ref)	5	0.5%

FIN22C: Borrowed from an informal savings club

Data file: micro_zaf.dta

Overview

Valid: 267 Invalid: 747 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	129	48.3%

2	no	138	51.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		747	

FIN24: Main source of emergency funds in 30 days

Data file: micro_zaf.dta

Overview

Valid: 1014 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	262	25.8%
2	Main source: Family or friends	278	27.4%
3	Main source: Money from working	92	9.1%
4	Main source: Borrowing from a bank, employer, or private lender	103	10.2%
5	Main source: Selling assets	32	3.2%
6	Main source: Some other source	26	2.6%
7	(I could not come up with the money)	169	16.7%
8	(dk)	26	2.6%
9	ref	26	2.6%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_zaf.dta

Overview

Valid: 793 Invalid: 221 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	335	42.2%
2	Somewhat difficult	224	28.2%
3	Not difficult at all	223	28.1%

4	(DK)	10	1.3%
5	(ref)	1	0.1%
Sysmiss		221	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_zaf.dta

Overview

Valid: 793 Invalid: 221 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	430	54.2%
2	Somewhat difficult	166	20.9%
3	Not difficult at all	160	20.2%
4	(I could not come up with the money)	28	3.5%
5	(DK)	8	1%
6	(ref)	1	0.1%
Sysmiss		221	

FIN26: Sent domestic remittances

Data file: micro_zaf.dta

Overview

Valid: 1014 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	455	44.9%
2	no	548	54%
3	(dk)	7	0.7%
4	(ref)	4	0.4%

FIN27_1: Sent domestic remittances through an account**Data file:** micro_zaf.dta**Overview**

Valid: 455 Invalid: 559 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	354	77.8%
2	no	101	22.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		559	

FIN27C1: Sent domestic remittances in cash**Data file:** micro_zaf.dta**Overview**

Valid: 101 Invalid: 913 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	64.4%
2	no	35	34.7%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		913	

FIN27C2: Sent domestic remittances through an MTO**Data file:** micro_zaf.dta**Overview**

Valid: 101 Invalid: 913 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	64	63.4%
2	no	36	35.6%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		913	

FIN28: Received domestic remittances

Data file: micro_zaf.dta

Overview

Valid: 1014 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	466	46%
2	no	539	53.2%
3	(dk)	5	0.5%
4	(ref)	4	0.4%

FIN29_1: Received domestic remittances through an account

Data file: micro_zaf.dta

Overview

Valid: 466 Invalid: 548 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	357	76.6%
2	no	109	23.4%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		548	

FIN29C1: Received domestic remittances in cash

Data file: micro_zaf.dta

Overview

Valid: 109 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	84	77.1%
2	no	25	22.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		905	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_zaf.dta

Overview

Valid: 109 Invalid: 905 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	72	66.1%
2	no	36	33%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		905	

FIN30: Paid a utility bill

Data file: micro_zaf.dta

Overview

Valid: 1014 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	499	49.2%
2	no	501	49.4%
3	(dk)	9	0.9%
4	(ref)	5	0.5%

FIN31A: Paid a utility bill using an account

Data file: micro_zaf.dta

Overview

Valid: 499 Invalid: 515 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	252	50.5%
2	no	245	49.1%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		515	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_zaf.dta

Overview

Valid: 499 Invalid: 515 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

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

1	yes	205	41.1%
2	no	293	58.7%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		515	

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

Data file: micro_zaf.dta

Overview

Valid: 295 Invalid: 719 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	98	33.2%
2	Used other methods, such as a card or mobile phone	192	65.1%
3	(dk)	3	1%
4	(ref)	2	0.7%
Sysmiss		719	

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

Data file: micro_zaf.dta

Overview

Valid: 0 Invalid: 1014 Minimum: * Maximum: *
Type: Discrete Width: 1 Range: * - * Format: Numeric

FIN31C: Paid a utility bill in cash

Data file: micro_zaf.dta

Overview

Valid: 204 Invalid: 810 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	188	92.2%
2	no	16	7.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		810	

FIN32: Received wage payments

Data file: micro_zaf.dta

Overview

Valid: 1014 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	470	46.4%
2	no	530	52.3%
3	(dk)	8	0.8%
4	(ref)	6	0.6%

FIN33: Received public sector wage payments

Data file: micro_zaf.dta

Overview

Valid: 470 Invalid: 544 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	113	24%
2	no	352	74.9%
3	(dk)	3	0.6%
4	(ref)	2	0.4%
Sysmiss		544	

FIN34A: Received wage payments into an account**Data file:** micro_zaf.dta**Overview**

Valid: 470 Invalid: 544 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	388	82.6%
2	no	81	17.2%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		544	

FIN34B: Received wage payments to a mobile phone**Data file:** micro_zaf.dta**Overview**

Valid: 470 Invalid: 544 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	193	41.1%
2	no	276	58.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		544	

FIN34D: Received wage payments in cash**Data file:** micro_zaf.dta**Overview**

Valid: 54 Invalid: 960 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	36	66.7%
2	no	16	29.6%
3	(dk)	0	0%
4	(ref)	2	3.7%
Sysmiss		960	

FIN34E: Received wage payments to a card

Data file: micro_zaf.dta

Overview

Valid: 18 Invalid: 996 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	11.1%
2	no	14	77.8%
3	(dk)	0	0%
4	(ref)	2	11.1%
Sysmiss		996	

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

Data file: micro_zaf.dta

Overview

Valid: 418 Invalid: 596 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	24.9%
2	no	302	72.2%

3	(dk)	10	2.4%
4	(ref)	2	0.5%
Sysmiss		596	

FIN37: Received a government transfer

Data file: micro_zaf.dta

Overview

Valid: 1014 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	295	29.1%
2	no	695	68.5%
3	(dk)	10	1%
4	(ref)	14	1.4%

FIN43D: Received an agricultural payment in cash

Data file: micro_zaf.dta

Overview

Valid: 22 Invalid: 992 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	18	81.8%
2	no	3	13.6%
3	(dk)	1	4.5%
4	(ref)	0	0%
Sysmiss		992	

FIN38: Received a government pension

Data file: micro_zaf.dta

Overview

Valid: 1014 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	138	13.6%
2	no	862	85%
3	(dk)	6	0.6%
4	(ref)	8	0.8%

FIN39A: Received a government transfer or pension into an account

Data file: micro_zaf.dta

Overview

Valid: 345 Invalid: 669 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	240	69.6%
2	no	101	29.3%
3	(dk)	3	0.9%
4	(ref)	1	0.3%
Sysmiss		669	

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

Data file: micro_zaf.dta

Overview

Valid: 345 Invalid: 669 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	29.3%
2	no	243	70.4%
3	(dk)	0	0%
4	(ref)	1	0.3%
Sysmiss		669	

FIN39D: Received a government transfer or pension in cash

Data file: micro_zaf.dta

Overview

Valid: 82 Invalid: 932 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	52.4%
2	no	38	46.3%
3	(dk)	0	0%
4	(ref)	1	1.2%
Sysmiss		932	

FIN39E: Received a government transfer or pension to a card

Data file: micro_zaf.dta

Overview

Valid: 39 Invalid: 975 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	51.3%
2	no	19	48.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

FIN42: Received an agricultural payment**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	49	4.8%
2	no	951	93.8%
3	(dk)	8	0.8%
4	(ref)	6	0.6%

FIN42A: Grow own crops or raise livestock**Data file:** micro_zaf.dta**Overview**

Valid: 49 Invalid: 965 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	36	73.5%
2	No	9	18.4%
3	(Both)	4	8.2%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		965	

FIN43A: Received an agricultural payment into an account**Data file:** micro_zaf.dta**Overview**

Valid: 49 Invalid: 965 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	44.9%
2	no	27	55.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		965	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_zaf.dta

Overview

Valid: 49 Invalid: 965 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	26.5%
2	no	36	73.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		965	

FIN43E: Received an agricultural payment to a card

Data file: micro_zaf.dta

Overview

Valid: 4 Invalid: 1010 Minimum: 2 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	3	75%

3	(dk)	1	25%
4	(ref)	0	0%
Sysmiss		1010	

FIN44A: Financially worried: old age

Data file: micro_zaf.dta

Overview

Valid: 1014 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	507	50%
2	Somewhat worried	205	20.2%
3	Not worried at all	282	27.8%
4	(Does not apply)	11	1.1%
5	(DK)	6	0.6%
6	(ref)	3	0.3%

FIN44B: Financially worried: medical cost

Data file: micro_zaf.dta

Overview

Valid: 1014 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	580	57.2%
2	Somewhat worried	187	18.4%
3	Not worried at all	231	22.8%
4	(Does not apply)	9	0.9%
5	(DK)	2	0.2%
6	(ref)	5	0.5%

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

Valid: 1014 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	543	53.6%
2	Somewhat worried	200	19.7%
3	Not worried at all	250	24.7%
4	(Does not apply)	13	1.3%
5	(DK)	2	0.2%
6	(ref)	6	0.6%

FIN44D: Financially worried: education**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	428	42.2%
2	Somewhat worried	173	17.1%
3	Not worried at all	321	31.7%
4	(Does not apply)	85	8.4%
5	(DK)	2	0.2%
6	(ref)	5	0.5%

FIN45: Financially most worried**Data file:** micro_zaf.dta

Overview

Valid: 780 Invalid: 234 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	124	15.9%
2	Medical cost	214	27.4%
3	Bills	274	35.1%
4	Education	145	18.6%
5	(DK)	15	1.9%
6	(ref)	8	1%
Sysmiss		234	

FIN45_1: Financially worried due to COVID-19

Data file: micro_zaf.dta

Overview

Valid: 1014 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	656	64.7%
2	Somewhat worried	228	22.5%
3	Not worried at all	114	11.2%
4	(DK)	12	1.2%
5	(ref)	4	0.4%

FIN45_1_CHINA: Financial worry

Data file: micro_zaf.dta

Overview

Valid: 0 Invalid: 1014 Minimum: * Maximum: *
 Type: Discrete Width: 1 Range: * - * Format: Numeric

SAVED: Saved in the past year**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	365	36%
1	yes	649	64%

BORROWED: Borrowed in the past year**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	386	38.1%
1	yes	628	61.9%

RECEIVE_WAGES: Received a wage payment**Data file:** micro_zaf.dta**Overview**

Valid: 1014 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	418	41.2%
2	received payments in cash only	36	3.6%
3	received payments using other methods	16	1.6%

4	did not receive payments	530	52.3%
5	dk/ref	14	1.4%

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_zaf.dta

Overview

Valid: 1014 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	240	23.7%
2	received payments in cash only	41	4%
3	received payments using other methods	14	1.4%
4	did not receive payments	695	68.5%
5	dk/ref	24	2.4%

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_zaf.dta

Overview

Valid: 1014 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	114	11.2%

2	received payments in cash only	16	1.6%
3	received payments using other methods	8	0.8%
4	did not receive payments	862	85%
5	dk/ref	14	1.4%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_zaf.dta

Overview

Valid: 1014 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	27	2.7%
2	received payments in cash only	18	1.8%
3	received payments using other methods	4	0.4%
4	did not receive payments	951	93.8%
5	dk/ref	14	1.4%

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_zaf.dta

Overview

Valid: 1014 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	295	29.1%
2	made payments in cash only	188	18.5%
3	made payments using other methods	16	1.6%

4	did not make payments	501	49.4%
5	dk/ref	14	1.4%

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_zaf.dta

Overview

Valid: 1014 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	469	46.3%
2	sent/received through an otc transaction	72	7.1%
3	sent/received in cash only	35	3.5%
4	sent/received using other methods	17	1.7%
5	did not send/receive	410	40.4%
6	dk/ref	11	1.1%

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_zaf.dta

Overview

Valid: 1014 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	929	91.6%
2	no	85	8.4%
3	(dk)	0	0%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_zaf.dta

Overview

Valid: 1014 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	700	69%
2	no	312	30.8%
3	(dk)	2	0.2%
4	(ref)	0	0%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_zaf.dta

Overview

Valid: 1014 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	161	15.9%
1	yes	853	84.1%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_zaf.dta

Overview

Valid: 1014 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	394	38.9%
1	yes	620	61.1%

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
