

# United Arab Emirates - Global Financial Inclusion (Global Findex) Database 2021

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

Report generated on: June 14, 2023

Visit our data catalog at: <https://microdata.worldbank.org/index.php>

## Identification

### SURVEY ID NUMBER

ARE\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

| Name                 | Country code |
|----------------------|--------------|
| United Arab Emirates | ARE          |

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

Includes only Emiratis, Arab expatriates and non Arabs who were able to complete the interview in Arabic, English, Hindi or Urdu

## 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 United Arab Emirates is 1000.

#### WEIGHTING

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

## Data Collection

#### DATES OF DATA COLLECTION

| Start      | End        |
|------------|------------|
| 2021-10-19 | 2021-11-17 |

#### DATA COLLECTION MODE

Mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Arabic, English, Hindi, Urdu

## Questionnaires

#### QUESTIONNAIRES

Questionnaires are available on the website.

## Data Appraisal

#### ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothea 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 | <a href="#">Link</a> |
| 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 | <a href="#">Link</a> |

## Disclaimer and copyrights

### DISCLAIMER

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

## Metadata production

### DDI DOCUMENT ID

DDI\_ARE\_2021\_FINDEX\_v02\_M\_WB

### PRODUCERS

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

### DATE OF METADATA PRODUCTION

2022-12-07

### DDI DOCUMENT VERSION

Version 02 (December 2022).

**Data Dictionary**

| <b>Data file</b>  | <b>Cases</b> | <b>Variables</b> |
|---|--------------|------------------|
| <b>micro_are.dta</b><br>2021 Global Findex - United Arab Emirates Microdata | 1000         | 84               |



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

2021 Global Findex - United Arab Emirates Microdata

Cases: 1000

Variables: 84

**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 | fin2           | Has a debit card   |          |
| V15 | fin4           | Used a debit card  |          |
| V16 | fin5           | Used a mobile phone or internet to access account          |          |
| V17 | fin6           | Used a mobile phone or internet to check account balance   |          |
| V18 | fin7           | Has a credit card  |          |
| V19 | fin8           | Used a credit card   |          |
| V20 | fin8b          | Paid credit card balances in full                          |          |
| V21 | fin9           | Made any deposit into the account                          |          |
| V22 | fin9a          | Make deposits into the account two or more times per month |          |
| V23 | fin10          | Withdrew from the account                                  |          |
| V24 | fin10a         | Withdrew from the account two or more times per month      |          |
| V25 | fin10b         | Used account to store money                                |          |
| V26 | fin11_1        | Unbanked: use account without help                         |          |
| V27 | fin11a         | Reason for no account: too far                             |          |
| V28 | fin11b         | Reason for no account: too expensive                       |          |
| V29 | fin11c         | Reason for no account: lack documentation                  |          |
| V30 | fin11d         | Reason for no account: lack trust                          |          |
| V31 | fin11e         | Reason for no account: religious reasons                   |          |
| V32 | fin11f         | Reason for no account: lack money                          |          |
| V33 | fin11g         | Reason for no account: family member already has one       |          |
| V34 | fin11h         | Reason for no account: no need for financial services      |          |
| V35 | fin13a         | Use mobile money account two or more times a month         |          |
| V36 | fin13b         | Use mobile money account to store money                    |          |
| V37 | fin13c         | Use mobile money account to borrow money                   |          |

| ID  | Name                | Label  | Question |
|-----|---------------------|--|----------|
| V38 | fin13d              | Use mobile money account without help                        |          |
| V39 | fin14_1             | Use mobile phone to pay for a purchase in-store              |          |
| V40 | fin14a              | Made bill payments online using the Internet                 |          |
| V41 | fin14a1             | Send money to a relative or friend online using the Internet |          |
| V42 | fin14b              | Bought something online using the Internet                   |          |
| V43 | fin16               | Saved for old age  |          |
| V44 | fin17a              | Saved using an account at a financial institution            |          |
| V45 | fin17a1             | Saved using a mobile money account                           |          |
| V46 | fin20               | Borrowed for medical purposes                                |          |
| V47 | fin22a              | Borrowed from a financial institution                        |          |
| V48 | fin22b              | Borrowed from family or friends                              |          |
| V49 | fin24               | Main source of emergency funds in 30 days                    |          |
| V50 | fin24a              | Difficulty of emergency funds in 30 days                     |          |
| V51 | fin24b              | Difficulty of emergency funds in 7 days                      |          |
| V52 | fin30               | Paid a utility bill  |          |
| V53 | fin31a              | Paid a utility bill using an account                         |          |
| V54 | fin31b              | Paid a utility bill using a mobile phone                     |          |
| V55 | fin31c              | Paid a utility bill in cash                                  |          |
| V56 | fin32               | Received wage payments                                       |          |
| V57 | fin33               | Received public sector wage payments                         |          |
| V58 | fin34a              | Received wage payments into an account                       |          |
| V59 | fin34b              | Received wage payments to a mobile phone                     |          |
| V60 | fin34d              | Received wage payments in cash                               |          |
| V61 | fin34e              | Received wage payments to a card                             |          |
| V62 | fin37               | Received a government transfer                               |          |
| V63 | fin38               | Received a government pension                                |          |
| V64 | fin39a              | Received a government transfer or pension into an account    |          |
| V65 | fin39b              | Received a government transfer or pension to a mobile phone  |          |
| V66 | fin39d              | Received a government transfer or pension in cash            |          |
| V67 | fin39e              | Received a government transfer or pension to a card          |          |
| V68 | fin44a              | Financially worried: old age                                 |          |
| V69 | fin44b              | Financially worried: medical cost                            |          |
| V70 | fin44c              | Financially worried: bills                                   |          |
| V71 | fin44d              | Financially worried: education                               |          |
| V72 | fin45               | Financially most worried                                     |          |
| V73 | saved               | Saved in the past year                                       |          |
| V74 | borrowed            | Borrowed in the past year                                    |          |
| V75 | receive_wages       | Received a wage payment                                      |          |
| V76 | receive_transfers   | Received a government transfer payment                       |          |
| V77 | receive_pension     | Received a government pension payment                        |          |
| V78 | receive_agriculture | Received a payment for the sale of agricultural goods        |          |
| V79 | pay_utilities       | Paid a utility bill  |          |
| V80 | remittances         | Made or received a domestic remittance payment               |          |
| V81 | mobileowner         | Owns a mobile phone  |          |
| V82 | internetaccess      | Internet access  |          |

| ID  | Name            | Label                              | Question |
|-----|-----------------|------------------------------------|----------|
| V83 | anydigpayment   | Made or received a digital payment |          |
| V84 | merchantpay_dig | Made a digital merchant payment    |          |

Total: 84



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

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 20    Range: -    Format: character

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

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

**Others****NOTES**

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

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

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

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

**Others****NOTES**

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

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

Valid: 1000    Invalid: 0    Minimum: 111267294    Maximum: 211072492  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111267294 - 211072492    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

## WGT: Weight

Data file: micro\_are.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0.24899552910311 Maximum: 5.32043432007829  
Type: Continuous Decimal: 15 Width: 17 Range: 0.24899552910311 - 5.32043432007829 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

## FEMALE: Respondent is female

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | female   | 294   | 29.4% |
| 2     | male     | 706   | 70.6% |

## AGE: Respondent age

Data file: micro\_are.dta

### Overview

Valid: 997 Invalid: 3 Minimum: 15 Maximum: 63  
Type: Discrete Decimal: 0 Width: 2 Range: 15 - 63 Format: Numeric

### Questions and instructions

#### CATEGORIES

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

|    |    |    |      |
|----|----|----|------|
| 15 | 15 | 8  | 0.8% |
| 16 | 16 | 3  | 0.3% |
| 17 | 17 | 13 | 1.3% |
| 18 | 18 | 24 | 2.4% |
| 19 | 19 | 31 | 3.1% |
| 20 | 20 | 37 | 3.7% |
| 21 | 21 | 18 | 1.8% |
| 22 | 22 | 31 | 3.1% |
| 23 | 23 | 20 | 2%   |
| 24 | 24 | 16 | 1.6% |
| 25 | 25 | 97 | 9.7% |
| 26 | 26 | 45 | 4.5% |
| 27 | 27 | 47 | 4.7% |
| 28 | 28 | 51 | 5.1% |
| 29 | 29 | 39 | 3.9% |
| 30 | 30 | 61 | 6.1% |
| 31 | 31 | 25 | 2.5% |
| 32 | 32 | 47 | 4.7% |
| 33 | 33 | 19 | 1.9% |
| 34 | 34 | 28 | 2.8% |
| 35 | 35 | 81 | 8.1% |
| 36 | 36 | 35 | 3.5% |
| 37 | 37 | 24 | 2.4% |
| 38 | 38 | 15 | 1.5% |
| 39 | 39 | 25 | 2.5% |
| 40 | 40 | 24 | 2.4% |
| 41 | 41 | 6  | 0.6% |
| 42 | 42 | 9  | 0.9% |
| 43 | 43 | 8  | 0.8% |
| 44 | 44 | 9  | 0.9% |
| 45 | 45 | 35 | 3.5% |
| 46 | 46 | 14 | 1.4% |
| 47 | 47 | 9  | 0.9% |
| 48 | 48 | 7  | 0.7% |
| 49 | 49 | 7  | 0.7% |
| 50 | 50 | 11 | 1.1% |
| 51 | 51 | 2  | 0.2% |
| 52 | 52 | 5  | 0.5% |
| 53 | 53 | 1  | 0.1% |

|    |    |   |      |
|----|----|---|------|
| 54 | 54 | 1 | 0.1% |
| 55 | 55 | 3 | 0.3% |
| 56 | 56 | 0 | 0%   |
| 57 | 57 | 1 | 0.1% |
| 58 | 58 | 1 | 0.1% |
| 59 | 59 | 0 | 0%   |
| 60 | 60 | 2 | 0.2% |
| 61 | 61 | 0 | 0%   |
| 62 | 62 | 1 | 0.1% |
| 63 | 63 | 1 | 0.1% |
| 64 | 64 | 0 | 0%   |
| 65 | 65 | 0 | 0%   |
| 66 | 66 | 0 | 0%   |
| 67 | 67 | 0 | 0%   |
| 68 | 68 | 0 | 0%   |
| 69 | 69 | 0 | 0%   |
| 70 | 70 | 0 | 0%   |
| 71 | 71 | 0 | 0%   |
| 72 | 72 | 0 | 0%   |
| 73 | 73 | 0 | 0%   |
| 74 | 74 | 0 | 0%   |
| 75 | 75 | 0 | 0%   |
| 76 | 76 | 0 | 0%   |
| 77 | 77 | 0 | 0%   |
| 78 | 78 | 0 | 0%   |
| 79 | 79 | 0 | 0%   |
| 80 | 80 | 0 | 0%   |
| 81 | 81 | 0 | 0%   |
| 82 | 82 | 0 | 0%   |
| 83 | 83 | 0 | 0%   |
| 84 | 84 | 0 | 0%   |
| 85 | 85 | 0 | 0%   |
| 86 | 86 | 0 | 0%   |
| 87 | 87 | 0 | 0%   |
| 88 | 88 | 0 | 0%   |
| 89 | 89 | 0 | 0%   |
| 90 | 90 | 0 | 0%   |
| 91 | 91 | 0 | 0%   |
| 92 | 92 | 0 | 0%   |

|         |     |   |    |
|---------|-----|---|----|
| 93      | 93  | 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 |     | 3 |    |

## EDUC: Respondent education level

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category                             | Cases |       |
|-------|--------------------------------------|-------|-------|
| 1     | completed primary school or less     | 47    | 4.7%  |
| 2     | completed secondary school           | 364   | 36.4% |
| 3     | completed tertiary education or more | 583   | 58.3% |
| 4     | (dk)                                 | 1     | 0.1%  |
| 5     | (rf)                                 | 5     | 0.5%  |

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

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category    | Cases |       |
|-------|-------------|-------|-------|
| 1     | Poorest 20% | 201   | 20.1% |
| 2     | Second 20%  | 189   | 18.9% |
| 3     | Middle 20%  | 190   | 19%   |

|   |             |     |     |
|---|-------------|-----|-----|
| 4 | Fourth 20%  | 190 | 19% |
| 5 | Richest 20% | 230 | 23% |

## Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category             | Cases |       |
|-------|----------------------|-------|-------|
| 1     | in the workforce     | 695   | 69.5% |
| 2     | out of the workforce | 305   | 30.5% |

## ACCOUNT: Has an account

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 142   | 14.2% |
| 1     | yes      | 858   | 85.8% |

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

Data file: micro\_are.dta

### Overview

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

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 155   | 15.5% |
| 1     | yes      | 845   | 84.5% |

**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\_are.dta

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

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 871   | 87.1% |
| 1     | yes      | 129   | 12.9% |

**Others**

## NOTES

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

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

**FIN2: Has a debit card****Data file:** micro\_are.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 692   | 69.2% |
| 2     | no       | 241   | 24.1% |
| 3     | (dk)     | 12    | 1.2%  |
| 4     | (ref)    | 55    | 5.5%  |

**Others**

## NOTES

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

**FIN4: Used a debit card****Data file:** micro\_are.dta**Overview**

Valid: 692   Invalid: 308   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 554   | 80.1% |
| 2       | no       | 128   | 18.5% |
| 3       | (dk)     | 4     | 0.6%  |
| 4       | (ref)    | 6     | 0.9%  |
| Sysmiss |          | 308   |       |

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

**FIN5: Used a mobile phone or internet to access account****Data file:** micro\_are.dta**Overview**

Valid: 819    Invalid: 181    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   | 50.2% |
| 2       | no       | 396   | 48.4% |
| 3       | (dk)     | 3     | 0.4%  |
| 4       | (ref)    | 9     | 1.1%  |
| Sysmiss |          | 181   |       |

**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\_are.dta**Overview**

Valid: 819    Invalid: 181    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 473   | 57.8% |
| 2       | no       | 328   | 40%   |
| 3       | (dk)     | 11    | 1.3%  |
| 4       | (ref)    | 7     | 0.9%  |
| Sysmiss |          | 181   |       |

## Others

### NOTES

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

### FIN7: Has a credit card

Data file: micro\_are.dta

#### Overview

Valid: 819 Invalid: 181 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 281   | 34.3% |
| 2       | no       | 527   | 64.3% |
| 3       | (dk)     | 3     | 0.4%  |
| 4       | (ref)    | 8     | 1%    |
| Sysmiss |          | 181   |       |

## Others

### NOTES

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

### FIN8: Used a credit card

Data file: micro\_are.dta

#### Overview

Valid: 281 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     | yes      | 207   | 73.7% |
| 2     | no       | 73    | 26%   |
| 3     | (dk)     | 0     | 0%    |

|         |       |     |      |
|---------|-------|-----|------|
| 4       | (ref) | 1   | 0.4% |
| Sysmiss |       | 719 |      |

## Others

### NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

## FIN8B: Paid credit card balances in full

Data file: micro\_are.dta

### Overview

Valid: 281 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       | yes      | 173   | 61.6% |
| 2       | no       | 106   | 37.7% |
| 3       | (dk)     | 1     | 0.4%  |
| 4       | (ref)    | 1     | 0.4%  |
| Sysmiss |          | 719   |       |

## 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\_are.dta

### Overview

Valid: 819 Invalid: 181 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |     |
|-------|----------|-------|-----|
| 1     | yes      | 491   | 60% |

|         |       |     |       |
|---------|-------|-----|-------|
| 2       | no    | 314 | 38.3% |
| 3       | (dk)  | 4   | 0.5%  |
| 4       | (ref) | 10  | 1.2%  |
| Sysmiss |       | 181 |       |

## 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\_are.dta

### Overview

Valid: 491 Invalid: 509 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 290   | 59.1% |
| 2       | no       | 193   | 39.3% |
| 3       | (dk)     | 2     | 0.4%  |
| 4       | (ref)    | 6     | 1.2%  |
| Sysmiss |          | 509   |       |

## Others

### NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_are.dta

### Overview

Valid: 819 Invalid: 181 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   | 54.5% |
| 2       | no       | 352   | 43%   |
| 3       | (dk)     | 6     | 0.7%  |
| 4       | (ref)    | 15    | 1.8%  |
| Sysmiss |          | 181   |       |

### 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\_are.dta

### Overview

Valid: 446 Invalid: 554 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 329   | 73.8% |
| 2       | no       | 114   | 25.6% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 3     | 0.7%  |
| Sysmiss |          | 554   |       |

### Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_are.dta

**Overview**

Valid: 819 Invalid: 181 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 521   | 63.6% |
| 2       | no       | 292   | 35.7% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 6     | 0.7%  |
| Sysmiss |          | 181   |       |

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

Data file: micro\_are.dta

**Overview**

Valid: 142 Invalid: 858 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 75    | 52.8% |
| 2       | no       | 62    | 43.7% |
| 3       | (dk)     | 4     | 2.8%  |
| 4       | (ref)    | 1     | 0.7%  |
| Sysmiss |          | 858   |       |

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

Data file: micro\_are.dta

**Overview**

Valid: 181 Invalid: 819 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 38    | 21%   |
| 2       | no       | 135   | 74.6% |
| 3       | (dk)     | 2     | 1.1%  |
| 4       | (ref)    | 6     | 3.3%  |
| Sysmiss |          | 819   |       |

## FIN11B: Reason for no account: too expensive

Data file: micro\_are.dta

### Overview

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 48    | 26.5% |
| 2       | no       | 121   | 66.9% |
| 3       | (dk)     | 5     | 2.8%  |
| 4       | (ref)    | 7     | 3.9%  |
| Sysmiss |          | 819   |       |

## FIN11C: Reason for no account: lack documentation

Data file: micro\_are.dta

### Overview

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 32    | 17.7% |
| 2       | no       | 139   | 76.8% |
| 3       | (dk)     | 3     | 1.7%  |
| 4       | (ref)    | 7     | 3.9%  |
| Sysmiss |          | 819   |       |

**FIN11D: Reason for no account: lack trust****Data file:** micro\_are.dta**Overview**

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 42    | 23.2% |
| 2       | no       | 128   | 70.7% |
| 3       | (dk)     | 5     | 2.8%  |
| 4       | (ref)    | 6     | 3.3%  |
| Sysmiss |          | 819   |       |

**FIN11E: Reason for no account: religious reasons****Data file:** micro\_are.dta**Overview**

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 26    | 14.4% |
| 2       | no       | 144   | 79.6% |
| 3       | (dk)     | 4     | 2.2%  |
| 4       | (ref)    | 7     | 3.9%  |
| Sysmiss |          | 819   |       |

**FIN11F: Reason for no account: lack money****Data file:** micro\_are.dta**Overview**

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 40    | 22.1% |
| 2       | no       | 131   | 72.4% |
| 3       | (dk)     | 3     | 1.7%  |
| 4       | (ref)    | 7     | 3.9%  |
| Sysmiss |          | 819   |       |

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

Data file: micro\_are.dta

#### Overview

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 76    | 42%   |
| 2       | no       | 94    | 51.9% |
| 3       | (dk)     | 2     | 1.1%  |
| 4       | (ref)    | 9     | 5%    |
| Sysmiss |          | 819   |       |

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

Data file: micro\_are.dta

#### Overview

Valid: 181    Invalid: 819    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 59    | 32.6% |
| 2     | no       | 111   | 61.3% |

|         |       |     |      |
|---------|-------|-----|------|
| 3       | (dk)  | 4   | 2.2% |
| 4       | (ref) | 7   | 3.9% |
| Sysmiss |       | 819 |      |

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

Data file: micro\_are.dta

#### Overview

Valid: 85    Invalid: 915    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 60    | 70.6% |
| 2       | no       | 25    | 29.4% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 915   |       |

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

Data file: micro\_are.dta

#### Overview

Valid: 85    Invalid: 915    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 49    | 57.6% |
| 2       | no       | 35    | 41.2% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 1     | 1.2%  |
| Sysmiss |          | 915   |       |

**FIN13C: Use mobile money account to borrow money****Data file:** micro\_are.dta**Overview**

Valid: 85   Invalid: 915   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    | 30.6% |
| 2       | no       | 57    | 67.1% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 2     | 2.4%  |
| Sysmiss |          | 915   |       |

**FIN13D: Use mobile money account without help****Data file:** micro\_are.dta**Overview**

Valid: 85   Invalid: 915   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 58    | 68.2% |
| 2       | no       | 27    | 31.8% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 915   |       |

**FIN14\_1: Use mobile phone to pay for a purchase in-store****Data file:** micro\_are.dta**Overview**

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 178   | 17.8% |
| 2     | no       | 816   | 81.6% |
| 3     | (dk)     | 3     | 0.3%  |
| 4     | (ref)    | 3     | 0.3%  |

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

Data file: micro\_are.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 168   | 16.8% |
| 2     | no       | 830   | 83%   |
| 3     | (dk)     | 1     | 0.1%  |
| 4     | (ref)    | 1     | 0.1%  |

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

Data file: micro\_are.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 126   | 12.6% |
| 2     | no       | 870   | 87%   |
| 3     | (dk)     | 2     | 0.2%  |
| 4     | (ref)    | 2     | 0.2%  |

**FIN14B: Bought something online using the Internet****Data file:** micro\_are.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 283   | 28.3% |
| 2     | no       | 715   | 71.5% |
| 3     | (dk)     | 1     | 0.1%  |
| 4     | (ref)    | 1     | 0.1%  |

**FIN16: Saved for old age****Data file:** micro\_are.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 164   | 16.4% |
| 2     | no       | 832   | 83.2% |
| 3     | (dk)     | 2     | 0.2%  |
| 4     | (ref)    | 2     | 0.2%  |

**FIN17A: Saved using an account at a financial institution****Data file:** micro\_are.dta**Overview**

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 89    | 8.9%  |
| 2     | no       | 894   | 89.4% |
| 3     | (dk)     | 5     | 0.5%  |
| 4     | (ref)    | 12    | 1.2%  |

### FIN17A1: Saved using a mobile money account

Data file: micro\_are.dta

#### Overview

Valid: 95    Invalid: 905    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 28    | 29.5% |
| 2       | no       | 65    | 68.4% |
| 3       | (dk)     | 1     | 1.1%  |
| 4       | (ref)    | 1     | 1.1%  |
| Sysmiss |          | 905   |       |

### FIN20: Borrowed for medical purposes

Data file: micro\_are.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 113   | 11.3% |
| 2     | no       | 880   | 88%   |
| 3     | (dk)     | 4     | 0.4%  |

|   |       |   |      |
|---|-------|---|------|
| 4 | (ref) | 3 | 0.3% |
|---|-------|---|------|

## FIN22A: Borrowed from a financial institution

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 47    | 4.7%  |
| 2     | no       | 947   | 94.7% |
| 3     | (dk)     | 3     | 0.3%  |
| 4     | (ref)    | 3     | 0.3%  |

## FIN22B: Borrowed from family or friends

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 226   | 22.6% |
| 2     | no       | 770   | 77%   |
| 3     | (dk)     | 2     | 0.2%  |
| 4     | (ref)    | 2     | 0.2%  |

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

Data file: micro\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category  | Cases |       |
|-------|---|-------|-------|
| 1     | Main source: Savings  | 184   | 18.4% |
| 2     | Main source: Family or friends                                  | 360   | 36%   |
| 3     | Main source: Money from working                                 | 155   | 15.5% |
| 4     | Main source: Borrowing from a bank, employer, or private lender | 47    | 4.7%  |
| 5     | Main source: Selling assets                                     | 39    | 3.9%  |
| 6     | Main source: Some other source                                  | 39    | 3.9%  |
| 7     | (I could not come up with the money)                            | 140   | 14%   |
| 8     | (dk)  | 26    | 2.6%  |
| 9     | ref   | 10    | 1%    |

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

Data file: micro\_are.dta

#### Overview

Valid: 824    Invalid: 176    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       | 223   | 27.1% |
| 2       | Somewhat difficult   | 283   | 34.3% |
| 3       | Not difficult at all | 314   | 38.1% |
| 4       | (DK)                 | 4     | 0.5%  |
| 5       | (ref)                | 0     | 0%    |
| Sysmiss |                      | 176   |       |

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

Data file: micro\_are.dta

#### Overview

Valid: 824    Invalid: 176    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                       | 370   | 44.9% |
| 2       | Somewhat difficult                   | 209   | 25.4% |
| 3       | Not difficult at all                 | 217   | 26.3% |
| 4       | (I could not come up with the money) | 20    | 2.4%  |
| 5       | (DK)                                 | 8     | 1%    |
| 6       | (ref)                                | 0     | 0%    |
| Sysmiss |                                      | 176   |       |

## FIN30: Paid a utility bill

Data file: micro\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 297   | 29.7% |
| 2     | no       | 693   | 69.3% |
| 3     | (dk)     | 4     | 0.4%  |
| 4     | (ref)    | 6     | 0.6%  |

## FIN31A: Paid a utility bill using an account

Data file: micro\_are.dta

### Overview

Valid: 297   Invalid: 703   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   | 38% |

|         |       |     |       |
|---------|-------|-----|-------|
| 2       | no    | 183 | 61.6% |
| 3       | (dk)  | 0   | 0%    |
| 4       | (ref) | 1   | 0.3%  |
| Sysmiss |       | 703 |       |

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

Data file: micro\_are.dta

### Overview

Valid: 297    Invalid: 703    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 95    | 32%   |
| 2       | no       | 201   | 67.7% |
| 3       | (dk)     | 1     | 0.3%  |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 703   |       |

## FIN31C: Paid a utility bill in cash

Data file: micro\_are.dta

### Overview

Valid: 154    Invalid: 846    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 119   | 77.3% |
| 2       | no       | 34    | 22.1% |
| 3       | (dk)     | 1     | 0.6%  |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 846   |       |

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

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 315   | 31.5% |
| 2     | no       | 673   | 67.3% |
| 3     | (dk)     | 5     | 0.5%  |
| 4     | (ref)    | 7     | 0.7%  |

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

Valid: 315   Invalid: 685   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 55    | 17.5% |
| 2       | no       | 260   | 82.5% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 685   |       |

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

Valid: 315   Invalid: 685   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   | 43.8% |
| 2       | no       | 173   | 54.9% |
| 3       | (dk)     | 1     | 0.3%  |
| 4       | (ref)    | 3     | 1%    |
| Sysmiss |          | 685   |       |

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

Data file: micro\_are.dta

#### Overview

Valid: 315    Invalid: 685    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 68    | 21.6% |
| 2       | no       | 245   | 77.8% |
| 3       | (dk)     | 1     | 0.3%  |
| 4       | (ref)    | 1     | 0.3%  |
| Sysmiss |          | 685   |       |

### FIN34D: Received wage payments in cash

Data file: micro\_are.dta

#### Overview

Valid: 161    Invalid: 839    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |     |
|-------|----------|-------|-----|
| 1     | yes      | 132   | 82% |
| 2     | no       | 29    | 18% |

|         |       |     |    |
|---------|-------|-----|----|
| 3       | (dk)  | 0   | 0% |
| 4       | (ref) | 0   | 0% |
| Sysmiss |       | 839 |    |

### FIN34E: Received wage payments to a card

Data file: micro\_are.dta

#### Overview

Valid: 29   Invalid: 971   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 3     | 10.3% |
| 2       | no       | 26    | 89.7% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 971   |       |

### FIN37: Received a government transfer

Data file: micro\_are.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 46    | 4.6%  |
| 2     | no       | 947   | 94.7% |
| 3     | (dk)     | 5     | 0.5%  |
| 4     | (ref)    | 2     | 0.2%  |

### FIN38: Received a government pension

Data file: micro\_are.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 26    | 2.6%  |
| 2     | no       | 971   | 97.1% |
| 3     | (dk)     | 2     | 0.2%  |
| 4     | (ref)    | 1     | 0.1%  |

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

Data file: micro\_are.dta

**Overview**

Valid: 63 Invalid: 937 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 24    | 38.1% |
| 2       | no       | 36    | 57.1% |
| 3       | (dk)     | 2     | 3.2%  |
| 4       | (ref)    | 1     | 1.6%  |
| Sysmiss |          | 937   |       |

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

Data file: micro\_are.dta

**Overview**

Valid: 63 Invalid: 937 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

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

|         |       |     |       |
|---------|-------|-----|-------|
| 1       | yes   | 16  | 25.4% |
| 2       | no    | 44  | 69.8% |
| 3       | (dk)  | 2   | 3.2%  |
| 4       | (ref) | 1   | 1.6%  |
| Sysmiss |       | 937 |       |

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

Data file: micro\_are.dta

### Overview

Valid: 34 Invalid: 966 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 11    | 32.4% |
| 2       | no       | 23    | 67.6% |
| 3       | (dk)     | 0     | 0%    |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 966   |       |

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

Data file: micro\_are.dta

### Overview

Valid: 23 Invalid: 977 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

| Value   | Category | Cases |       |
|---------|----------|-------|-------|
| 1       | yes      | 4     | 17.4% |
| 2       | no       | 18    | 78.3% |
| 3       | (dk)     | 1     | 4.3%  |
| 4       | (ref)    | 0     | 0%    |
| Sysmiss |          | 977   |       |

**FIN44A: Financially worried: old age****Data file:** micro\_are.dta**Overview**

Valid: 1000   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       | 170   | 17%   |
| 2     | Somewhat worried   | 209   | 20.9% |
| 3     | Not worried at all | 616   | 61.6% |
| 4     | (Does not apply)   | 0     | 0%    |
| 5     | (DK)               | 3     | 0.3%  |
| 6     | (ref)              | 2     | 0.2%  |

**FIN44B: Financially worried: medical cost****Data file:** micro\_are.dta**Overview**

Valid: 1000   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       | 205   | 20.5% |
| 2     | Somewhat worried   | 205   | 20.5% |
| 3     | Not worried at all | 578   | 57.8% |
| 4     | (Does not apply)   | 10    | 1%    |
| 5     | (DK)               | 1     | 0.1%  |
| 6     | (ref)              | 1     | 0.1%  |

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

## Overview

Valid: 1000 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       | 181   | 18.1% |
| 2     | Somewhat worried   | 206   | 20.6% |
| 3     | Not worried at all | 606   | 60.6% |
| 4     | (Does not apply)   | 5     | 0.5%  |
| 5     | (DK)               | 1     | 0.1%  |
| 6     | (ref)              | 1     | 0.1%  |

## FIN44D: Financially worried: education

Data file: micro\_are.dta

## Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category           | Cases |       |
|-------|--------------------|-------|-------|
| 1     | Very worried       | 156   | 15.6% |
| 2     | Somewhat worried   | 155   | 15.5% |
| 3     | Not worried at all | 672   | 67.2% |
| 4     | (Does not apply)   | 16    | 1.6%  |
| 5     | (DK)               | 1     | 0.1%  |
| 6     | (ref)              | 0     | 0%    |

## FIN45: Financially most worried

Data file: micro\_are.dta

## Overview

Valid: 408 Invalid: 592 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      | 62    | 15.2% |
| 2       | Medical cost | 162   | 39.7% |
| 3       | Bills        | 104   | 25.5% |
| 4       | Education    | 70    | 17.2% |
| 5       | (DK)         | 7     | 1.7%  |
| 6       | (ref)        | 3     | 0.7%  |
| Sysmiss |              | 592   |       |

## SAVED: Saved in the past year

Data file: micro\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 669   | 66.9% |
| 1     | yes      | 331   | 33.1% |

## BORROWED: Borrowed in the past year

Data file: micro\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 565   | 56.5% |
| 1     | yes      | 435   | 43.5% |

**RECEIVE\_WAGES: Received a wage payment****Data file:** micro\_are.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category                              | Cases |       |
|-------|---------------------------------------|-------|-------|
| 1     | received payments into an account     | 157   | 15.7% |
| 2     | received payments in cash only        | 132   | 13.2% |
| 3     | received payments using other methods | 26    | 2.6%  |
| 4     | did not receive payments              | 673   | 67.3% |
| 5     | dk/ref                                | 12    | 1.2%  |

**Others**

## NOTES

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

**RECEIVE\_TRANSFERS: Received a government transfer payment****Data file:** micro\_are.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

| Value | Category                              | Cases |       |
|-------|---------------------------------------|-------|-------|
| 1     | received payments into an account     | 24    | 2.4%  |
| 2     | received payments in cash only        | 8     | 0.8%  |
| 3     | received payments using other methods | 14    | 1.4%  |
| 4     | did not receive payments              | 947   | 94.7% |
| 5     | dk/ref                                | 7     | 0.7%  |

## Others

### NOTES

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

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category                              | Cases |       |
|-------|---------------------------------------|-------|-------|
| 1     | received payments into an account     | 16    | 1.6%  |
| 2     | received payments in cash only        | 5     | 0.5%  |
| 3     | received payments using other methods | 5     | 0.5%  |
| 4     | did not receive payments              | 971   | 97.1% |
| 5     | dk/ref                                | 3     | 0.3%  |

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

Data file: micro\_are.dta

### Overview

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

### 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\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category                          | Cases |       |
|-------|-----------------------------------|-------|-------|
| 1     | made payments from an account     | 143   | 14.3% |
| 2     | made payments in cash only        | 119   | 11.9% |
| 3     | made payments using other methods | 35    | 3.5%  |
| 4     | did not make payments             | 693   | 69.3% |
| 5     | dk/ref                            | 10    | 1%    |

### 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\_are.dta

### Overview

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

### 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\_are.dta

### Overview

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

## Questions and instructions

### CATEGORIES

| Value | Category | Cases |      |
|-------|----------|-------|------|
| 1     | yes      | 1000  | 100% |
| 2     | no       | 0     | 0%   |
| 3     | (dk)     | 0     | 0%   |

|   |       |   |    |
|---|-------|---|----|
| 4 | (ref) | 0 | 0% |
|---|-------|---|----|

## INTERNETACCESS: Internet access

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 1     | yes      | 773   | 77.3% |
| 2     | no       | 227   | 22.7% |
| 3     | (dk)     | 0     | 0%    |
| 4     | (ref)    | 0     | 0%    |

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_are.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

| Value | Category | Cases |       |
|-------|----------|-------|-------|
| 0     | no       | 231   | 23.1% |
| 1     | yes      | 769   | 76.9% |

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_are.dta

### Overview

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

# Documentation

## Questionnaires

### 2021 Global Findex Questionnaire

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Title 2021 Global Findex Questionnaire  
 Language English  
 Filename questionnaire\_globalfindex.pdf

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## Reports

### The Global Findex Database 2021

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Title The Global Findex Database 2021  
 Author(s) Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
 Language English  
 Filename FINDEX\_2021\_report.pdf

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## Technical documents

### Microdata Codebook

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Title Microdata Codebook  
 Language English  
 Filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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Title Microdata update details  
 Language English  
 Filename microdata\_update\_details.xlsx

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## Other materials

### Micro 2021 Indicator Stata do-file

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Title Micro 2021 Indicator Stata do-file  
 Language English  
 Filename micro2021\_indicators.do

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