

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

### ABSTRACT

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

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

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

## Access policy

### CONTACTS

Name	Affiliation	Email	URL
Global Findex	World Bank	globalfindex@worldbank.org	<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\_FININDEX\_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> 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	Owens 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

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### NOTES

Individual-level identifier to merge with Gallup World Poll data

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### 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

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### NOTES

Weight assigned to each observation

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### 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

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### CATEGORIES

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

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### 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

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### CATEGORIES

Value	Category	Cases	
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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

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### NOTES

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

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### 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

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#### 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

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### NOTES

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

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### 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

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#### 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%
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## 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	
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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

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### NOTES

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

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### 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

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### 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

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### NOTES

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

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### 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%
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## 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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