

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

ZMB_2021_FINDEX_v02_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Zambia	ZMB

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

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

ABSTRACT

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

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

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

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE

2022-12-05

VERSION NOTES

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

Scope

NOTES

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

Coverage

GEOGRAPHIC COVERAGE

National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

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

PRODUCERS

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

FUNDING AGENCY/SPONSOR

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

Sampling

SAMPLING PROCEDURE

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

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

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

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

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

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

Sample size for Zambia 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
2021-08-31	2021-09-28

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

Data was collected in the following language(s): Bemba, English, Lozi, Nyanja, Tonga

questionnaires

QUESTIONNAIRES

Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR

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

Access policy

CONTACTS

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

CITATION REQUIREMENTS

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

ACCESS AUTHORITY

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

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_ZMB_2021_FINDEX_v02_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION

2022-12-07

DDI DOCUMENT VERSION

Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_zmb.dta 2021 Global Findex - Zambia Microdata	1000	120

Data file: micro_zmb.dta

2021 Global Findex - Zambia Microdata

Cases: 1000

variables: 120

variables

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	account_mob	Has a mobile money account	
V14	fin1_1a	Opened first account to receive a wage payment	
V15	fin1_1b	Opened first account to receive money from the government	
V16	fin2	Has a debit card	
V17	fin4	Used a debit card	
V18	fin4a	Used a debit card in-store	
V19	fin5	Used a mobile phone or internet to access account	
V20	fin6	Used a mobile phone or internet to check account balance	
V21	fin7	Has a credit card	
V22	fin8	Used a credit card	
V23	fin8a	Used a credit card in-store	
V24	fin8b	Paid credit card balances in full	
V25	fin9	Made any deposit into the account	
V26	fin9a	Make deposits into the account two or more times per month	
V27	fin10	Withdrew from the account	
V28	fin10a	Withdrew from the account two or more times per month	
V29	fin10b	Used account to store money	
V30	fin11_1	Unbanked: use account without help	
V31	fin11a	Reason for no account: too far	
V32	fin11b	Reason for no account: too expensive	
V33	fin11c	Reason for no account: lack documentation	
V34	fin11d	Reason for no account: lack trust	
V35	fin11e	Reason for no account: religious reasons	
V36	fin11f	Reason for no account: lack money	
V37	fin11g	Reason for no account: family member already has one	

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13_1a	Reason for no mobile money account: too far	
V40	fin13_1b	Reason for no mobile money account: too expensive	
V41	fin13_1c	Reason for no mobile money account: lack documentation	
V42	fin13_1d	Reason for no mobile money account: lack of money	
V43	fin13_1e	Reason for no mobile money account: use agent	
V44	fin13_1f	Reason for no mobile money account: no mobile phone	
V45	fin13a	Use mobile money account two or more times a month	
V46	fin13b	Use mobile money account to store money	
V47	fin13c	Use mobile money account to borrow money	
V48	fin13d	Use mobile money account without help	
V49	fin14_1	Use mobile phone to pay for a purchase in-store	
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V52	fin14a	Made bill payments online using the Internet	
V53	fin14a1	Send money to a relative or friend online using the Internet	
V54	fin14b	Bought something online using the Internet	
V55	fin14c	Paid online or in cash at delivery	
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V58	fin16	Saved for old age	
V59	fin17a	Saved using an account at a financial institution	
V60	fin17a1	Saved using a mobile money account	
V61	fin17b	Saved using an informal savings club	
V62	fin20	Borrowed for medical purposes	
V63	fin22a	Borrowed from a financial institution	
V64	fin22b	Borrowed from family or friends	
V65	fin22c	Borrowed from an informal savings club	
V66	fin24	Main source of emergency funds in 30 days	
V67	fin24a	Difficulty of emergency funds in 30 days	
V68	fin24b	Difficulty of emergency funds in 7 days	
V69	fin26	Sent domestic remittances	
V70	fin27_1	Sent domestic remittances through an account	
V71	fin27c1	Sent domestic remittances in cash	
V72	fin27c2	Sent domestic remittances through an MTO	
V73	fin28	Received domestic remittances	
V74	fin29_1	Received domestic remittances through an account	
V75	fin29c1	Received domestic remittances in cash	
V76	fin29c2	Received domestic remittances through an MTO	
V77	fin30	Paid a utility bill	
V78	fin31a	Paid a utility bill using an account	
V79	fin31b	Paid a utility bill using a mobile phone	
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V82	fin31c	Paid a utility bill in cash	

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

total: 120

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

Valid: 1000 Invalid: 0
 Type: Discrete Width: 6 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_zmb.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	Rural	530	53%
2	Urban	470	47%

Others

NOTES

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

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

ECONOMYCODE: Economy Code**Data file:** micro_zmb.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

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

Valid: 1000 Invalid: 0 Minimum: 111251232 Maximum: 211093400
 Type: Continuous Decimal: 0 Width: 9 Range: 111251232 - 211093400 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000 Invalid: 0 Minimum: 0.232438323336585 Maximum: 3.17288082276001
 Type: Continuous Decimal: 15 Width: 17 Range: 0.232438323336585 - 3.17288082276001 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_zmb.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	623	62.3%
2	male	377	37.7%

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

Overview

Valid: 997 Invalid: 3 Minimum: 15 Maximum: 86
 Type: Discrete Decimal: 0 Width: 2 Range: 15 - 86 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	27	2.7%
16	16	22	2.2%
17	17	28	2.8%
18	18	37	3.7%
19	19	29	2.9%
20	20	28	2.8%
21	21	36	3.6%
22	22	36	3.6%
23	23	31	3.1%
24	24	18	1.8%
25	25	40	4%
26	26	38	3.8%
27	27	30	3%
28	28	37	3.7%
29	29	28	2.8%
30	30	32	3.2%
31	31	20	2%
32	32	21	2.1%
33	33	25	2.5%
34	34	26	2.6%
35	35	23	2.3%
36	36	20	2%
37	37	18	1.8%
38	38	24	2.4%
39	39	22	2.2%
40	40	17	1.7%
41	41	18	1.8%
42	42	19	1.9%
43	43	11	1.1%
44	44	15	1.5%
45	45	9	0.9%
46	46	10	1%

47	47	10	1%
48	48	8	0.8%
49	49	17	1.7%
50	50	10	1%
51	51	9	0.9%
52	52	10	1%
53	53	6	0.6%
54	54	10	1%
55	55	5	0.5%
56	56	8	0.8%
57	57	9	0.9%
58	58	7	0.7%
59	59	8	0.8%
60	60	8	0.8%
61	61	4	0.4%
62	62	3	0.3%
63	63	6	0.6%
64	64	6	0.6%
65	65	6	0.6%
66	66	3	0.3%
67	67	4	0.4%
68	68	4	0.4%
69	69	5	0.5%
70	70	0	0%
71	71	4	0.4%
72	72	4	0.4%
73	73	6	0.6%
74	74	2	0.2%
75	75	1	0.1%
76	76	2	0.2%
77	77	3	0.3%
78	78	4	0.4%
79	79	2	0.2%
80	80	1	0.1%
81	81	0	0%
82	82	3	0.3%
83	83	0	0%
84	84	0	0%
85	85	2	0.2%

86	86	2	0.2%
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_zmb.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	409	40.9%
2	completed secondary school	534	53.4%
3	completed tertiary education or more	50	5%
4	(dk)	5	0.5%
5	(rf)	2	0.2%

INC_Q: Within-economy household income quintile

Data file: micro_zmb.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%	178	17.8%
2	Second 20%	168	16.8%
3	Middle 20%	171	17.1%
4	Fourth 20%	221	22.1%
5	Richest 20%	262	26.2%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_zmb.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	715	71.5%
2	out of the workforce	285	28.5%

ACCOUNT: Has an account

Data file: micro_zmb.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	443	44.3%

1	yes	557	55.7%
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ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_zmb.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	710	71%
1	yes	290	29%

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_zmb.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	522	52.2%
1	yes	478	47.8%

Others

NOTES

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

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_zmb.dta

Overview

Valid: 224 Invalid: 776 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	123	54.9%
2	no	98	43.8%
3	(dk)	3	1.3%
4	(ref)	0	0%
Sysmiss		776	

Others

NOTES

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

FIN1_1B: Opened first account to receive money from the government

Data file: micro_zmb.dta

Overview

Valid: 224 Invalid: 776 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	52	23.2%
2	no	171	76.3%

3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		776	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_zmb.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	132	13.2%
2	no	853	85.3%
3	(dk)	10	1%
4	(ref)	5	0.5%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_zmb.dta

Overview

Valid: 132 Invalid: 868 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	32.6%

2	no	89	67.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		868	

Others

NOTES

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

FIN4A: Used a debit card in-store

Data file: micro_zmb.dta

Overview

Valid: 43 Invalid: 957 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	25	58.1%
2	no	18	41.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		957	

Others

NOTES

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

FIN5: Used a mobile phone or internet to access account

Data file: micro_zmb.dta

Overview

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	131	55.3%
2	no	102	43%
3	(dk)	4	1.7%
4	(ref)	0	0%
Sysmiss		763	

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_zmb.dta

Overview

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	166	70%
2	no	69	29.1%
3	(dk)	1	0.4%
4	(ref)	1	0.4%
Sysmiss		763	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_zmb.dta

Overview

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	30	12.7%
2	no	200	84.4%
3	(dk)	6	2.5%
4	(ref)	1	0.4%
Sysmiss		763	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_zmb.dta

Overview

Valid: 30 Invalid: 970 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	70%
2	no	9	30%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		970	

Others

NOTES

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

FIN8A: Used a credit card in-store

Data file: micro_zmb.dta

Overview

Valid: 21 Invalid: 979 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	38.1%
2	no	13	61.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		979	

Others

NOTES

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

FIN8B: Paid credit card balances in full

Data file: micro_zmb.dta

Overview

Valid: 30 Invalid: 970 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12	40%
2	no	18	60%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		970	

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_zmb.dta**Overview**

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	148	62.4%
2	no	87	36.7%
3	(dk)	2	0.8%
4	(ref)	0	0%
Sysmiss		763	

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_zmb.dta**Overview**

Valid: 148 Invalid: 852 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	78	52.7%
2	no	70	47.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		852	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_zmb.dta

Overview

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	150	63.3%
2	no	81	34.2%
3	(dk)	5	2.1%
4	(ref)	1	0.4%
Sysmiss		763	

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_zmb.dta

Overview

Valid: 150 Invalid: 850 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	98	65.3%
2	no	52	34.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		850	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_zmb.dta

Overview

Valid: 237 Invalid: 763 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	134	56.5%
2	no	101	42.6%
3	(dk)	0	0%
4	(ref)	2	0.8%
Sysmiss		763	

FIN11_1: Unbanked: use account without help

Data file: micro_zmb.dta

Overview

Valid: 443 Invalid: 557 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	169	38.1%
2	no	228	51.5%
3	(dk)	43	9.7%
4	(ref)	3	0.7%
Sysmiss		557	

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

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	287	37.6%
2	no	471	61.7%
3	(dk)	2	0.3%
4	(ref)	3	0.4%
Sysmiss		237	

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

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	266	34.9%
2	no	441	57.8%
3	(dk)	52	6.8%
4	(ref)	4	0.5%
Sysmiss		237	

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

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	202	26.5%
2	no	546	71.6%
3	(dk)	12	1.6%
4	(ref)	3	0.4%
Sysmiss		237	

FIN11D: Reason for no account: lack trust

Data file: micro_zmb.dta

Overview

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	106	13.9%
2	no	627	82.2%
3	(dk)	25	3.3%
4	(ref)	5	0.7%
Sysmiss		237	

FIN11E: Reason for no account: religious reasons

Data file: micro_zmb.dta

Overview

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	69	9%
2	no	672	88.1%

3	(dk)	18	2.4%
4	(ref)	4	0.5%
Sysmiss		237	

FIN11F: Reason for no account: lack money

Data file: micro_zmb.dta

Overview

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	657	86.1%
2	no	100	13.1%
3	(dk)	5	0.7%
4	(ref)	1	0.1%
Sysmiss		237	

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

Data file: micro_zmb.dta

Overview

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	62	8.1%
2	no	680	89.1%
3	(dk)	17	2.2%
4	(ref)	4	0.5%
Sysmiss		237	

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

Valid: 763 Invalid: 237 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	172	22.5%
2	no	574	75.2%
3	(dk)	14	1.8%
4	(ref)	3	0.4%
Sysmiss		237	

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

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	134	31.2%
2	no	286	66.5%
3	(dk)	8	1.9%
4	(ref)	2	0.5%
Sysmiss		570	

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

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	106	24.7%
2	no	298	69.3%
3	(dk)	22	5.1%
4	(ref)	4	0.9%
Sysmiss		570	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_zmb.dta

Overview

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	112	26%
2	no	299	69.5%
3	(dk)	15	3.5%
4	(ref)	4	0.9%
Sysmiss		570	

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

Data file: micro_zmb.dta

Overview

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	324	75.3%
2	no	99	23%

3	(dk)	5	1.2%
4	(ref)	2	0.5%
Sysmiss		570	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_zmb.dta

Overview

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	63	14.7%
2	no	354	82.3%
3	(dk)	7	1.6%
4	(ref)	6	1.4%
Sysmiss		570	

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

Data file: micro_zmb.dta

Overview

Valid: 430 Invalid: 570 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	228	53%
2	no	197	45.8%
3	(dk)	2	0.5%
4	(ref)	3	0.7%
Sysmiss		570	

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

Valid: 450 Invalid: 550 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	375	83.3%
2	no	74	16.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		550	

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

Valid: 450 Invalid: 550 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	345	76.7%
2	no	103	22.9%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		550	

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

Valid: 450 Invalid: 550 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	119	26.4%
2	no	330	73.3%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		550	

FIN13D: Use mobile money account without help

Data file: micro_zmb.dta

Overview

Valid: 463 Invalid: 537 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	351	75.8%
2	no	109	23.5%
3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		537	

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

Data file: micro_zmb.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	104	10.4%
2	no	889	88.9%

3	(dk)	2	0.2%
4	(ref)	5	0.5%

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

Data file: micro_zmb.dta

Overview

Valid: 121 Invalid: 879 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	90	74.4%
2	Used other methods, such as a card or mobile phone	26	21.5%
3	(dk)	5	4.1%
4	(ref)	0	0%
Sysmiss		879	

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

Data file: micro_zmb.dta

Overview

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

FIN14A: Made bill payments online using the Internet

Data file: micro_zmb.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	222	22.2%
2	no	771	77.1%

3	(dk)	2	0.2%
4	(ref)	5	0.5%

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

Data file: micro_zmb.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	411	41.1%
2	no	584	58.4%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN14B: Bought something online using the Internet

Data file: micro_zmb.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	27	2.7%
2	no	961	96.1%
3	(dk)	7	0.7%
4	(ref)	5	0.5%

FIN14C: Paid online or in cash at delivery

Data file: micro_zmb.dta

Overview

Valid: 27 Invalid: 973 Minimum: 1 Maximum: 4

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	10	37%
2	In cash	13	48.1%
3	(both)	3	11.1%
4	(dk)	1	3.7%
5	(ref)	0	0%
Sysmiss		973	

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

Data file: micro_zmb.dta

Overview

Valid: 27 Invalid: 973 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	17	63%
2	Paid online	8	29.6%
3	(dk)	2	7.4%
4	(ref)	0	0%
Sysmiss		973	

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

Data file: micro_zmb.dta

Overview

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

FIN16: Saved for old age

Data file: micro_zmb.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	82	8.2%
2	no	910	91%
3	(dk)	4	0.4%
4	(ref)	4	0.4%

FIN17A: Saved using an account at a financial institution

Data file: micro_zmb.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	120	12%
2	no	873	87.3%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

FIN17A1: Saved using a mobile money account

Data file: micro_zmb.dta

Overview

Valid: 570 Invalid: 430 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	288	50.5%

2	no	281	49.3%
3	(dk)	0	0%
4	(ref)	1	0.2%
Sysmiss		430	

FIN17B: Saved using an informal savings club

Data file: micro_zmb.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	194	19.4%
2	no	803	80.3%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

FIN20: Borrowed for medical purposes

Data file: micro_zmb.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	221	22.1%
2	no	775	77.5%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_zmb.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	67	6.7%
2	no	926	92.6%
3	(dk)	2	0.2%
4	(ref)	5	0.5%

FIN22B: Borrowed from family or friends

Data file: micro_zmb.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	443	44.3%
2	no	550	55%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

FIN22C: Borrowed from an informal savings club

Data file: micro_zmb.dta

Overview

Valid: 194 Invalid: 806 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	118	60.8%

2	no	75	38.7%
3	(dk)	0	0%
4	(ref)	1	0.5%
Sysmiss		806	

FIN24: Main source of emergency funds in 30 days

Data file: micro_zmb.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	61	6.1%
2	Main source: Family or friends	184	18.4%
3	Main source: Money from working	55	5.5%
4	Main source: Borrowing from a bank, employer, or private lender	72	7.2%
5	Main source: Selling assets	88	8.8%
6	Main source: Some other source	61	6.1%
7	(I could not come up with the money)	411	41.1%
8	(dk)	67	6.7%
9	ref	1	0.1%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_zmb.dta

Overview

Valid: 521 Invalid: 479 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	268	51.4%
2	Somewhat difficult	184	35.3%
3	Not difficult at all	64	12.3%

4	(DK)	5	1%
5	(ref)	0	0%
Sysmiss		479	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_zmb.dta

Overview

Valid: 521 Invalid: 479 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	325	62.4%
2	Somewhat difficult	111	21.3%
3	Not difficult at all	21	4%
4	(I could not come up with the money)	63	12.1%
5	(DK)	1	0.2%
6	(ref)	0	0%
Sysmiss		479	

FIN26: Sent domestic remittances

Data file: micro_zmb.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	338	33.8%
2	no	651	65.1%
3	(dk)	5	0.5%
4	(ref)	6	0.6%

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

Valid: 338 Invalid: 662 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	260	76.9%
2	no	76	22.5%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		662	

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

Valid: 78 Invalid: 922 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	48.7%
2	no	39	50%
3	(dk)	0	0%
4	(ref)	1	1.3%
Sysmiss		922	

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

Valid: 78 Invalid: 922 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	33.3%
2	no	48	61.5%
3	(dk)	3	3.8%
4	(ref)	1	1.3%
Sysmiss		922	

FIN28: Received domestic remittances

Data file: micro_zmb.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	426	42.6%
2	no	570	57%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN29_1: Received domestic remittances through an account

Data file: micro_zmb.dta

Overview

Valid: 426 Invalid: 574 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	322	75.6%
2	no	101	23.7%
3	(dk)	1	0.2%

4	(ref)	2	0.5%
Sysmiss		574	

FIN29C1: Received domestic remittances in cash

Data file: micro_zmb.dta

Overview

Valid: 104 Invalid: 896 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	67	64.4%
2	no	37	35.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		896	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_zmb.dta

Overview

Valid: 104 Invalid: 896 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	25%
2	no	77	74%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		896	

FIN30: Paid a utility bill

Data file: micro_zmb.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	313	31.3%
2	no	679	67.9%
3	(dk)	2	0.2%
4	(ref)	6	0.6%

FIN31A: Paid a utility bill using an account

Data file: micro_zmb.dta

Overview

Valid: 313 Invalid: 687 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	59	18.8%
2	no	251	80.2%
3	(dk)	3	1%
4	(ref)	0	0%
Sysmiss		687	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_zmb.dta

Overview

Valid: 313 Invalid: 687 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

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

1	yes	195	62.3%
2	no	116	37.1%
3	(dk)	2	0.6%
4	(ref)	0	0%
Sysmiss		687	

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

Data file: micro_zmb.dta

Overview

Valid: 207 Invalid: 793 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	101	48.8%
2	Used other methods, such as a card or mobile phone	99	47.8%
3	(dk)	6	2.9%
4	(ref)	1	0.5%
Sysmiss		793	

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

Data file: micro_zmb.dta

Overview

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

FIN31C: Paid a utility bill in cash

Data file: micro_zmb.dta

Overview

Valid: 106 Invalid: 894 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	90	84.9%
2	no	14	13.2%
3	(dk)	2	1.9%
4	(ref)	0	0%
Sysmiss		894	

FIN32: Received wage payments

Data file: micro_zmb.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	212	21.2%
2	no	781	78.1%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

FIN33: Received public sector wage payments

Data file: micro_zmb.dta

Overview

Valid: 212 Invalid: 788 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54	25.5%
2	no	158	74.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		788	

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

Valid: 212 Invalid: 788 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	73	34.4%
2	no	139	65.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		788	

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

Valid: 212 Invalid: 788 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54	25.5%
2	no	158	74.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		788	

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

Valid: 105 Invalid: 895 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	84	80%
2	no	20	19%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		895	

FIN34E: Received wage payments to a card

Data file: micro_zmb.dta

Overview

Valid: 21 Invalid: 979 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	9.5%
2	no	19	90.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		979	

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

Data file: micro_zmb.dta

Overview

Valid: 109 Invalid: 891 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	40	36.7%
2	no	67	61.5%

3	(dk)	2	1.8%
4	(ref)	0	0%
Sysmiss		891	

FIN37: Received a government transfer

Data file: micro_zmb.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	115	11.5%
2	no	877	87.7%
3	(dk)	4	0.4%
4	(ref)	4	0.4%

FIN43D: Received an agricultural payment in cash

Data file: micro_zmb.dta

Overview

Valid: 203 Invalid: 797 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	188	92.6%
2	no	15	7.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		797	

FIN38: Received a government pension

Data file: micro_zmb.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	13	1.3%
2	no	981	98.1%
3	(dk)	3	0.3%
4	(ref)	3	0.3%

FIN39A: Received a government transfer or pension into an account

Data file: micro_zmb.dta

Overview

Valid: 121 Invalid: 879 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	34	28.1%
2	no	86	71.1%
3	(dk)	1	0.8%
4	(ref)	0	0%
Sysmiss		879	

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

Data file: micro_zmb.dta

Overview

Valid: 121 Invalid: 879 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	yes	30	24.8%
2	no	91	75.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		879	

FIN39D: Received a government transfer or pension in cash

Data file: micro_zmb.dta

Overview

Valid: 73 Invalid: 927 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	59	80.8%
2	no	14	19.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		927	

FIN39E: Received a government transfer or pension to a card

Data file: micro_zmb.dta

Overview

Valid: 14 Invalid: 986 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	14.3%
2	no	12	85.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		986	

FIN42: Received an agricultural payment

Data file: micro_zmb.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	278	27.8%
2	no	715	71.5%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

FIN42A: Grow own crops or raise livestock

Data file: micro_zmb.dta

Overview

Valid: 278 Invalid: 722 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	215	77.3%
2	No	15	5.4%
3	(Both)	48	17.3%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		722	

FIN43A: Received an agricultural payment into an account

Data file: micro_zmb.dta

Overview

Valid: 278 Invalid: 722 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	15.1%
2	no	232	83.5%
3	(dk)	3	1.1%
4	(ref)	1	0.4%
Sysmiss		722	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_zmb.dta

Overview

Valid: 278 Invalid: 722 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	17.3%
2	no	228	82%
3	(dk)	1	0.4%
4	(ref)	1	0.4%
Sysmiss		722	

FIN43E: Received an agricultural payment to a card

Data file: micro_zmb.dta

Overview

Valid: 15 Invalid: 985 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	13.3%
2	no	13	86.7%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		985	

FIN44A: Financially worried: old age

Data file: micro_zmb.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	735	73.5%
2	Somewhat worried	159	15.9%
3	Not worried at all	94	9.4%
4	(Does not apply)	3	0.3%
5	(DK)	8	0.8%
6	(ref)	1	0.1%

FIN44B: Financially worried: medical cost

Data file: micro_zmb.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	763	76.3%
2	Somewhat worried	139	13.9%
3	Not worried at all	88	8.8%
4	(Does not apply)	1	0.1%
5	(DK)	9	0.9%
6	(ref)	0	0%

FIN44C: Financially worried: bills**Data file:** micro_zmb.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	605	60.5%
2	Somewhat worried	194	19.4%
3	Not worried at all	163	16.3%
4	(Does not apply)	26	2.6%
5	(DK)	11	1.1%
6	(ref)	1	0.1%

FIN44D: Financially worried: education**Data file:** micro_zmb.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	752	75.2%
2	Somewhat worried	122	12.2%
3	Not worried at all	87	8.7%
4	(Does not apply)	31	3.1%
5	(DK)	6	0.6%
6	(ref)	2	0.2%

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

Overview

Valid: 940 Invalid: 60 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	105	11.2%
2	Medical cost	199	21.2%
3	Bills	98	10.4%
4	Education	512	54.5%
5	(DK)	25	2.7%
6	(ref)	1	0.1%
Sysmiss		60	

FIN45_1: Financially worried due to COVID-19

Data file: micro_zmb.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	818	81.8%
2	Somewhat worried	124	12.4%
3	Not worried at all	44	4.4%
4	(DK)	13	1.3%
5	(ref)	1	0.1%

FIN45_1_CHINA: Financial worry

Data file: micro_zmb.dta

Overview

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

SAVED: Saved in the past year**Data file:** micro_zmb.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	435	43.5%
1	yes	565	56.5%

BORROWED: Borrowed in the past year**Data file:** micro_zmb.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	385	38.5%
1	yes	615	61.5%

RECEIVE_WAGES: Received a wage payment**Data file:** micro_zmb.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	109	10.9%
2	received payments in cash only	84	8.4%
3	received payments using other methods	19	1.9%

4	did not receive payments	781	78.1%
5	dk/ref	7	0.7%

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_zmb.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	45	4.5%
2	received payments in cash only	59	5.9%
3	received payments using other methods	11	1.1%
4	did not receive payments	877	87.7%
5	dk/ref	8	0.8%

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_zmb.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	11	1.1%

2	received payments in cash only	1	0.1%
3	received payments using other methods	1	0.1%
4	did not receive payments	981	98.1%
5	dk/ref	6	0.6%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_zmb.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	77	7.7%
2	received payments in cash only	188	18.8%
3	received payments using other methods	13	1.3%
4	did not receive payments	715	71.5%
5	dk/ref	7	0.7%

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_zmb.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	207	20.7%
2	made payments in cash only	90	9%
3	made payments using other methods	16	1.6%

4	did not make payments	679	67.9%
5	dk/ref	8	0.8%

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_zmb.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	sent/received through an account	387	38.7%
2	sent/received through an otc transaction	35	3.5%
3	sent/received in cash only	56	5.6%
4	sent/received using other methods	32	3.2%
5	did not send/receive	481	48.1%
6	dk/ref	9	0.9%

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_zmb.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	
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1	yes	694	69.4%
2	no	298	29.8%
3	(dk)	1	0.1%
4	(ref)	7	0.7%

INTERNETACCESS: Internet access

Data file: micro_zmb.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	265	26.5%
2	no	723	72.3%
3	(dk)	5	0.5%
4	(ref)	7	0.7%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_zmb.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	461	46.1%
1	yes	539	53.9%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_zmb.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	885	88.5%
1	yes	115	11.5%

study_resources

questionnaires

2021 Global Findex Questionnaire

title 2021 Global Findex Questionnaire
 language English
 filename questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

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

technical_documents

Microdata Codebook

title Microdata Codebook
 language English
 filename globalfindex2021_microdatacodebook.pdf

Microdata update details

title Microdata update details
 language English
 filename microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

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