Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
SWZ_2022_FINDEX_v01_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Eswatini	SWZ

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 almost 145,000 adults in 139 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. Due to ongoing COVID-19 restrictions that were in place in 2021, Global Findex 2021 data for 16 countries were collected through face-to-face interviews in 2022 and released now.

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

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

KIND OF DATA
Observation data/ratings [obs]

Version

VERSION DESCRIPTION
Version 01: Edited, anonymous dataset for public distribution.

VERSION DATE
2023-05-19

VERSION NOTES
This is the second update (May 2023) to the microdata originally released in Oct 2022 with the first update in Dec 2022. This includes 16 new countries that were surveyed in 2022 (Azerbaijan, Botswana, Chad, Comoros, Congo, Dem. Rep., Eswatini, Ethiopia, Gambia, The, Guatemala, Lesotho, Madagascar, Mauritania, Mexico, Niger, Vietnam, Yemen, Rep.). Please also see Microdata_update_details_2022.xlsx which details these updates.

Scope

NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 145,000 people in 139 economies, representing 97 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. Additionally, phone surveys were not a viable option in 16 economies in 2021, which were then surveyed in 2022.

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 Eswatini 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
2022-11-01	2022-11-29

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): Siswati, English

questionnaires

QUESTIONNAIRES
Questionnaires are available on the website.

data_appraisal

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

Access policy

CONTACTS

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

ACCESS AUTHORITY

Name	Affiliation	Email
GlobalFindex	World Bank	globalfindex@worldbank.org

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

Metadata production

DDI DOCUMENT ID
DDI_SWZ_2022_FINDEX_v01_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION
2023-05-23

DDI DOCUMENT VERSION
Version 01 (May 2023).

data_dictionary

Data file	Cases	variables
micro_swz.dta 2021 Global Findex - Eswatini Microdata	1000	120

Data file: micro_swz.dta

2021 Global Findex - Eswatini 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_swz.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 8   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_swz.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	650	65%
2	Urban	350	35%

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_swz.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_swz.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111129309   Maximum: 211098280
Type: Continuous   Decimal: 0   Width: 9   Range: 111129309 - 211098280   Format: Numeric

Others

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

WGT: Weight

Data file: micro_swz.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.237067962736754   Maximum: 2.95198603895797
Type: Continuous   Decimal: 15   Width: 17   Range: 0.237067962736754 - 2.95198603895797   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_swz.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	609	60.9%
2	male	391	39.1%

AGE: Respondent age

Data file: micro_swz.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 99
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 99   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	21	2.1%
16	16	31	3.1%
17	17	27	2.7%
18	18	24	2.4%
19	19	21	2.1%
20	20	24	2.4%
21	21	36	3.6%
22	22	43	4.3%
23	23	22	2.2%
24	24	22	2.2%
25	25	53	5.3%
26	26	27	2.7%
27	27	40	4%
28	28	34	3.4%
29	29	22	2.2%
30	30	39	3.9%
31	31	19	1.9%
32	32	35	3.5%
33	33	18	1.8%
34	34	25	2.5%
35	35	30	3%
36	36	21	2.1%
37	37	22	2.2%
38	38	18	1.8%
39	39	18	1.8%
40	40	23	2.3%
41	41	5	0.5%
42	42	25	2.5%
43	43	8	0.8%
44	44	8	0.8%
45	45	14	1.4%
46	46	11	1.1%

47	47	16	1.6%
48	48	9	0.9%
49	49	7	0.7%
50	50	8	0.8%
51	51	5	0.5%
52	52	10	1%
53	53	4	0.4%
54	54	10	1%
55	55	10	1%
56	56	9	0.9%
57	57	10	1%
58	58	10	1%
59	59	2	0.2%
60	60	8	0.8%
61	61	5	0.5%
62	62	6	0.6%
63	63	2	0.2%
64	64	8	0.8%
65	65	10	1%
66	66	4	0.4%
67	67	3	0.3%
68	68	4	0.4%
69	69	3	0.3%
70	70	6	0.6%
71	71	3	0.3%
72	72	5	0.5%
73	73	4	0.4%
74	74	6	0.6%
75	75	4	0.4%
76	76	4	0.4%
77	77	1	0.1%
78	78	2	0.2%
79	79	2	0.2%
80	80	2	0.2%
81	81	0	0%
82	82	1	0.1%
83	83	3	0.3%
84	84	0	0%
85	85	1	0.1%

86	86	0	0%
87	87	2	0.2%
88	88	0	0%
89	89	1	0.1%
90	90	0	0%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	1	0.1%
95	95	0	0%
96	96	0	0%
97	97	1	0.1%
98	98	0	0%
99	99+	2	0.2%

EDUC: Respondent education level

Data file: micro_swz.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	278	27.8%
2	completed secondary school	618	61.8%
3	completed tertiary education or more	95	9.5%
4	(dk)	1	0.1%
5	(rf)	8	0.8%

INC_Q: Within-economy household income quintile

Data file: micro_swz.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%	168	16.8%
2	Second 20%	176	17.6%
3	Middle 20%	200	20%
4	Fourth 20%	196	19.6%
5	Richest 20%	260	26%

Others

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

EMP_IN: Respondent is in workforce

Data file: micro_swz.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	665	66.5%
2	out of the workforce	335	33.5%

ACCOUNT: Has an account

Data file: micro_swz.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	256	25.6%

| 1 | yes | 744 | 74.4% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_swz.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	515	51.5%
1	yes	485	48.5%

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_swz.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	366	36.6%
1	yes	634	63.4%

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_swz.dta

Overview

Valid: 426   Invalid: 574   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	302	70.9%
2	no	122	28.6%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		574	

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_swz.dta

Overview

Valid: 426   Invalid: 574   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	24.4%
2	no	322	75.6%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		574	

Others

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

FIN2: Has a debit card

Data file: micro_swz.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	355	35.5%
2	no	642	64.2%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

Others

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

FIN4: Used a debit card

Data file: micro_swz.dta

Overview

Valid: 355   Invalid: 645   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	53%

2	no	167	47%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		645	

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_swz.dta

Overview

Valid: 188   Invalid: 812   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	165	87.8%
2	no	23	12.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		812	

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_swz.dta

Overview

Valid: 437   Invalid: 563   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	254	58.1%
2	no	183	41.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		563	

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_swz.dta

Overview

Valid: 437   Invalid: 563   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	245	56.1%
2	no	192	43.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		563	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_swz.dta

Overview

Valid: 437   Invalid: 563   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54	12.4%
2	no	382	87.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		563	

Others

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

FIN8: Used a credit card

Data file: micro_swz.dta

Overview

Valid: 54   Invalid: 946   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	38	70.4%
2	no	16	29.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		946	

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_swz.dta

Overview

Valid: 38   Invalid: 962   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29	76.3%
2	no	9	23.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		962	

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_swz.dta

Overview

Valid: 54   Invalid: 946   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	51.9%
2	no	25	46.3%
3	(dk)	0	0%
4	(ref)	1	1.9%
Sysmiss		946	

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_swz.dta

Overview

Valid: 437   Invalid: 563   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	319	73%
2	no	116	26.5%
3	(dk)	0	0%
4	(ref)	2	0.5%
Sysmiss		563	

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_swz.dta

Overview

Valid: 319   Invalid: 681   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	151	47.3%
2	no	168	52.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		681	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_swz.dta

Overview

Valid: 437   Invalid: 563   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	72.1%
2	no	118	27%
3	(dk)	1	0.2%
4	(ref)	3	0.7%
Sysmiss		563	

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_swz.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	192	61%
2	no	119	37.8%
3	(dk)	3	1%
4	(ref)	1	0.3%
Sysmiss		685	

Others

FIN10B: Used account to store money

Data file: micro_swz.dta

Overview

Valid: 437   Invalid: 563   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	235	53.8%
2	no	194	44.4%
3	(dk)	3	0.7%
4	(ref)	5	1.1%
Sysmiss		563	

FIN11_1: Unbanked: use account without help

Data file: micro_swz.dta

Overview

Valid: 256   Invalid: 744   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	131	51.2%
2	no	117	45.7%
3	(dk)	7	2.7%
4	(ref)	1	0.4%
Sysmiss		744	

FIN11A: Reason for no account: too far

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	145	25.8%
2	no	407	72.3%
3	(dk)	9	1.6%
4	(ref)	2	0.4%
Sysmiss		437	

FIN11B: Reason for no account: too expensive

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	312	55.4%
2	no	231	41%
3	(dk)	17	3%
4	(ref)	3	0.5%
Sysmiss		437	

FIN11C: Reason for no account: lack documentation

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	109	19.4%
2	no	442	78.5%
3	(dk)	11	2%
4	(ref)	1	0.2%
Sysmiss		437	

▌ FIN11D: Reason for no account: lack trust

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	85	15.1%
2	no	459	81.5%
3	(dk)	17	3%
4	(ref)	2	0.4%
Sysmiss		437	

▌ FIN11E: Reason for no account: religious reasons

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29	5.2%
2	no	526	93.4%

3	(dk)	7	1.2%
4	(ref)	1	0.2%
Sysmiss		437	

▍ FIN11F: Reason for no account: lack money

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	471	83.7%
2	no	85	15.1%
3	(dk)	6	1.1%
4	(ref)	1	0.2%
Sysmiss		437	

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

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	157	27.9%
2	no	390	69.3%
3	(dk)	15	2.7%
4	(ref)	1	0.2%
Sysmiss		437	

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

Data file: micro_swz.dta

Overview

Valid: 563   Invalid: 437   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	58	10.3%
2	no	496	88.1%
3	(dk)	7	1.2%
4	(ref)	2	0.4%
Sysmiss		437	

FIN13_1A: Reason for no mobile money account: too far

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39	15.5%
2	no	208	82.9%
3	(dk)	3	1.2%
4	(ref)	1	0.4%
Sysmiss		749	

FIN13_1B: Reason for no mobile money account: too expensive

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	53	21.1%
2	no	188	74.9%
3	(dk)	9	3.6%
4	(ref)	1	0.4%
Sysmiss		749	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	73	29.1%
2	no	171	68.1%
3	(dk)	5	2%
4	(ref)	2	0.8%
Sysmiss		749	

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

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	146	58.2%
2	no	101	40.2%

3	(dk)	3	1.2%
4	(ref)	1	0.4%
Sysmiss		749	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	88	35.1%
2	no	155	61.8%
3	(dk)	7	2.8%
4	(ref)	1	0.4%
Sysmiss		749	

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

Data file: micro_swz.dta

Overview

Valid: 251   Invalid: 749   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	81	32.3%
2	no	166	66.1%
3	(dk)	3	1.2%
4	(ref)	1	0.4%
Sysmiss		749	

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

Data file: micro_swz.dta

Overview

Valid: 557   Invalid: 443   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	480	86.2%
2	no	76	13.6%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		443	

FIN13B: Use mobile money account to store money

Data file: micro_swz.dta

Overview

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	301	54%
2	no	252	45.2%
3	(dk)	2	0.4%
4	(ref)	2	0.4%
Sysmiss		443	

FIN13C: Use mobile money account to borrow money

Data file: micro_swz.dta

Overview

Valid: 557   Invalid: 443   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	329	59.1%
2	no	228	40.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		443	

FIN13D: Use mobile money account without help

Data file: micro_swz.dta

Overview

Valid: 612   Invalid: 388   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	541	88.4%
2	no	71	11.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		388	

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

Data file: micro_swz.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	219	21.9%
2	no	780	78%

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

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

Data file: micro_swz.dta

Overview

Valid: 285   Invalid: 715   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	120	42.1%
2	Used other methods, such as a card or mobile phone	162	56.8%
3	(dk)	2	0.7%
4	(ref)	1	0.4%
Sysmiss		715	

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

Data file: micro_swz.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_swz.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	492	49.2%
2	no	504	50.4%

| 3 | (dk) | 4 | 0.4% |
| 4 | (ref) | 0 | 0% |

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

Data file: micro_swz.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	529	52.9%
2	no	469	46.9%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN14B: Bought something online using the Internet

Data file: micro_swz.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	108	10.8%
2	no	891	89.1%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN14C: Paid online or in cash at delivery

Data file: micro_swz.dta

Overview

Valid: 108   Invalid: 892   Minimum: 1   Maximum: 5

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	38	35.2%
2	In cash	48	44.4%
3	(both)	20	18.5%
4	(dk)	1	0.9%
5	(ref)	1	0.9%
Sysmiss		892	

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

Data file: micro_swz.dta

Overview

Valid: 108   Invalid: 892   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	67	62%
2	Paid online	37	34.3%
3	(dk)	4	3.7%
4	(ref)	0	0%
Sysmiss		892	

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

Data file: micro_swz.dta

Overview

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

FIN16: Saved for old age

Data file: micro_swz.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	130	13%
2	no	866	86.6%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN17A: Saved using an account at a financial institution

Data file: micro_swz.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	802	80.2%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN17A1: Saved using a mobile money account

Data file: micro_swz.dta

Overview

Valid: 749   Invalid: 251   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	285	38.1%

2	no	462	61.7%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		251	

FIN17B: Saved using an informal savings club

Data file: micro_swz.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%

FIN20: Borrowed for medical purposes

Data file: micro_swz.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	341	34.1%
2	no	658	65.8%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_swz.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	98	9.8%
2	no	898	89.8%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN22B: Borrowed from family or friends

Data file: micro_swz.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	550	55%
2	no	450	45%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22C: Borrowed from an informal savings club

Data file: micro_swz.dta

Overview

Valid: 226   Invalid: 774   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	162	71.7%

2	no	64	28.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		774	

FIN24: Main source of emergency funds in 30 days

Data file: micro_swz.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	104	10.4%
2	Main source: Family or friends	364	36.4%
3	Main source: Money from working	26	2.6%
4	Main source: Borrowing from a bank, empoyer, or private lender	105	10.5%
5	Main source: Selling assets	144	14.4%
6	Main source: Some other source	49	4.9%
7	(I could not come up with the money)	53	5.3%
8	(dk)	152	15.2%
9	ref	3	0.3%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_swz.dta

Overview

Valid: 792   Invalid: 208   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	447	56.4%
2	Somewhat difficult	241	30.4%
3	Not difficult at all	100	12.6%

4	(DK)	4	0.5%
5	(ref)	0	0%
Sysmiss		208	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_swz.dta

Overview

Valid: 792   Invalid: 208   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	650	82.1%
2	Somewhat difficult	105	13.3%
3	Not difficult at all	32	4%
4	(I could not come up with the money)	1	0.1%
5	(DK)	4	0.5%
6	(ref)	0	0%
Sysmiss		208	

FIN26: Sent domestic remittances

Data file: micro_swz.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	520	52%
2	no	474	47.4%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

FIN27_1: Sent domestic remittances through an account

Data file: micro_swz.dta

Overview

Valid: 520   Invalid: 480   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	453	87.1%
2	no	67	12.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		480	

FIN27C1: Sent domestic remittances in cash

Data file: micro_swz.dta

Overview

Valid: 67   Invalid: 933   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	49	73.1%
2	no	18	26.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		933	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_swz.dta

Overview

Valid: 67   Invalid: 933   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37	55.2%
2	no	30	44.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		933	

FIN28: Received domestic remittances

Data file: micro_swz.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	616	61.6%
2	no	380	38%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

FIN29_1: Received domestic remittances through an account

Data file: micro_swz.dta

Overview

Valid: 616   Invalid: 384   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	517	83.9%
2	no	99	16.1%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		384	

FIN29C1: Received domestic remittances in cash

Data file: micro_swz.dta

Overview

Valid: 99   Invalid: 901   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	84	84.8%
2	no	15	15.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		901	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_swz.dta

Overview

Valid: 99   Invalid: 901   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	35	35.4%
2	no	63	63.6%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		901	

FIN30: Paid a utility bill

Data file: micro_swz.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	502	50.2%
2	no	495	49.5%
3	(dk)	3	0.3%
4	(ref)	0	0%

FIN31A: Paid a utility bill using an account

Data file: micro_swz.dta

Overview

Valid: 502   Invalid: 498   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	105	20.9%
2	no	396	78.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		498	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_swz.dta

Overview

Valid: 502   Invalid: 498   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	433	86.3%
2	no	68	13.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		498	

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

Data file: micro_swz.dta

Overview

Valid: 437   Invalid: 563   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	197	45.1%
2	Used other methods, such as a card or mobile phone	228	52.2%
3	(dk)	11	2.5%
4	(ref)	1	0.2%
Sysmiss		563	

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

Data file: micro_swz.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_swz.dta

Overview

Valid: 65   Invalid: 935   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	53	81.5%
2	no	12	18.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

FIN32: Received wage payments

Data file: micro_swz.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	294	29.4%
2	no	705	70.5%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN33: Received public sector wage payments

Data file: micro_swz.dta

Overview

Valid: 294   Invalid: 706   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	94	32%
2	no	200	68%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		706	

FIN34A: Received wage payments into an account

Data file: micro_swz.dta

Overview

Valid: 294   Invalid: 706   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	184	62.6%
2	no	110	37.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		706	

FIN34B: Received wage payments to a mobile phone

Data file: micro_swz.dta

Overview

Valid: 294   Invalid: 706   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	156	53.1%
2	no	138	46.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		706	

FIN34D: Received wage payments in cash

Data file: micro_swz.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	48	85.7%
2	no	8	14.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		944	

FIN34E: Received wage payments to a card

Data file: micro_swz.dta

Overview

Valid: 8   Invalid: 992   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	12.5%
2	no	7	87.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		992	

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

Data file: micro_swz.dta

Overview

Valid: 239   Invalid: 761   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55	23%
2	no	179	74.9%

3	(dk)	4	1.7%
4	(ref)	1	0.4%
Sysmiss		761	

FIN37: Received a government transfer

Data file: micro_swz.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	214	21.4%
2	no	786	78.6%
3	(dk)	0	0%
4	(ref)	0	0%

FIN43D: Received an agricultural payment in cash

Data file: micro_swz.dta

Overview

Valid: 69   Invalid: 931   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	18.8%
2	no	56	81.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		931	

FIN38: Received a government pension

Data file: micro_swz.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	950	95%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

FIN39A: Received a government transfer or pension into an account

Data file: micro_swz.dta

Overview

Valid: 233   Invalid: 767   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	72	30.9%
2	no	158	67.8%
3	(dk)	2	0.9%
4	(ref)	1	0.4%
Sysmiss		767	

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

Data file: micro_swz.dta

Overview

Valid: 233   Invalid: 767   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	106	45.5%
2	no	127	54.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		767	

FIN39D: Received a government transfer or pension in cash

Data file: micro_swz.dta

Overview

Valid: 91   Invalid: 909   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	14.3%
2	no	78	85.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		909	

FIN39E: Received a government transfer or pension to a card

Data file: micro_swz.dta

Overview

Valid: 78   Invalid: 922   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	3.8%
2	no	75	96.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		922	

FIN42: Received an agricultural payment

Data file: micro_swz.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	162	16.2%
2	no	837	83.7%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN42A: Grow own crops or raise livestock

Data file: micro_swz.dta

Overview

Valid: 162   Invalid: 838   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	116	71.6%
2	No	18	11.1%
3	(Both)	28	17.3%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		838	

FIN43A: Received an agricultural payment into an account

Data file: micro_swz.dta

Overview

Valid: 162   Invalid: 838   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	33	20.4%
2	no	128	79%
3	(dk)	0	0%
4	(ref)	1	0.6%
Sysmiss		838	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_swz.dta

Overview

Valid: 162   Invalid: 838   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	83	51.2%
2	no	79	48.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		838	

FIN43E: Received an agricultural payment to a card

Data file: micro_swz.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	1.8%
2	no	54	96.4%

3	(dk)	1	1.8%
4	(ref)	0	0%
Sysmiss		944	

FIN44A: Financially worried: old age

Data file: micro_swz.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	513	51.3%
2	Somewhat worried	217	21.7%
3	Not worried at all	246	24.6%
4	(Does not apply)	13	1.3%
5	(DK)	10	1%
6	(ref)	1	0.1%

FIN44B: Financially worried: medical cost

Data file: micro_swz.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	678	67.8%
2	Somewhat worried	198	19.8%
3	Not worried at all	113	11.3%
4	(Does not apply)	4	0.4%
5	(DK)	7	0.7%
6	(ref)	0	0%

▎ FIN44C: Financially worried: bills

Data file: micro_swz.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	634	63.4%
2	Somewhat worried	221	22.1%
3	Not worried at all	130	13%
4	(Does not apply)	7	0.7%
5	(DK)	8	0.8%
6	(ref)	0	0%

▎ FIN44D: Financially worried: education

Data file: micro_swz.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	620	62%
2	Somewhat worried	138	13.8%
3	Not worried at all	204	20.4%
4	(Does not apply)	29	2.9%
5	(DK)	9	0.9%
6	(ref)	0	0%

▎ FIN45: Financially most worried

Data file: micro_swz.dta

Overview

Valid: 897   Invalid: 103   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	79	8.8%
2	Medical cost	142	15.8%
3	Bills	336	37.5%
4	Education	324	36.1%
5	(DK)	15	1.7%
6	(ref)	1	0.1%
Sysmiss		103	

FIN45_1: Financially worried due to COVID-19

Data file: micro_swz.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	722	72.2%
2	Somewhat worried	215	21.5%
3	Not worried at all	53	5.3%
4	(DK)	9	0.9%
5	(ref)	1	0.1%

FIN45_1_CHINA: Financial worry

Data file: micro_swz.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_swz.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	374	37.4%
1	yes	626	62.6%

BORROWED: Borrowed in the past year

Data file: micro_swz.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	199	19.9%
1	yes	801	80.1%

RECEIVE_WAGES: Received a wage payment

Data file: micro_swz.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	239	23.9%
2	received payments in cash only	48	4.8%
3	received payments using other methods	7	0.7%

4	did not receive payments	705	70.5%
5	dk/ref	1	0.1%

Others

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_swz.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	received payments into an account	131	13.1%
2	received payments in cash only	11	1.1%
3	received payments using other methods	72	7.2%
4	did not receive payments	786	78.6%
5	dk/ref	0	0%

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_swz.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	38	3.8%

2	received payments in cash only	2	0.2%
3	received payments using other methods	6	0.6%
4	did not receive payments	950	95%
5	dk/ref	4	0.4%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_swz.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	94	9.4%
2	received payments in cash only	13	1.3%
3	received payments using other methods	55	5.5%
4	did not receive payments	837	83.7%
5	dk/ref	1	0.1%

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_swz.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	437	43.7%
2	made payments in cash only	53	5.3%
3	made payments using other methods	12	1.2%

4	did not make payments	495	49.5%
5	dk/ref	3	0.3%

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_swz.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	612	61.2%
2	sent/received through an otc transaction	35	3.5%
3	sent/received in cash only	51	5.1%
4	sent/received using other methods	13	1.3%
5	did not send/receive	283	28.3%
6	dk/ref	6	0.6%

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_swz.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	886	88.6%
2	no	114	11.4%
3	(dk)	0	0%
4	(ref)	0	0%

▌ INTERNETACCESS: Internet access

Data file: micro_swz.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	598	59.8%
2	no	396	39.6%
3	(dk)	6	0.6%
4	(ref)	0	0%

▌ ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_swz.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	269	26.9%
1	yes	731	73.1%

▌ MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_swz.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	703	70.3%
1	yes	297	29.7%

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
subtitle	Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19
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_2022.xlsx

other_materials

Micro 2021 Indicator Stata do-file

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