

# Global Financial Inclusion (Global Findex) Database 2021

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

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visit\_data\_catalog\_at: <https://microdata.worldbank.org/index.php>

## Identification

### SURVEY ID NUMBER

LSO\_2022\_INDEX\_v01\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Lesotho	LSO

### 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 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 Index 2021 data for 16 countries were collected through face-to-face interviews in 2022 and released now.

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

## 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 Lesotho is 1010.

#### 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
2022-09-10	2022-12-25

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): English, Sesotho

## 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

## 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\_LSO\_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**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_iso.dta</b> 2021 Global Findex - Lesotho Microdata	1025	120



**Data file: micro Iso.dta**

2021 Global Findex - Lesotho Microdata

Cases: 1025

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\_iso.dta**Overview**

Valid: 1025    Invalid: 0  
 Type: Discrete    Width: 7    Range: -    Format: character

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

Valid: 1025    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	583	56.9%
2	Urban	442	43.1%

**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\_iso.dta**Overview**

Valid: 1025    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\_iso.dta**Overview**

Valid: 1025   Invalid: 0   Minimum: 111158733   Maximum: 211103520  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111158733 - 211103520   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

**WGT: Weight****Data file:** micro\_iso.dta**Overview**

Valid: 1025   Invalid: 0   Minimum: 0.212175493137555   Maximum: 4.10335607149318  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.212175493137555 - 4.10335607149318   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_iso.dta**Overview**

Valid: 1025   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	643	62.7%
2	male	382	37.3%

**AGE: Respondent age****Data file:** micro\_iso.dta

**Overview**

Valid: 1025    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	16	1.6%
16	16	11	1.1%
17	17	14	1.4%
18	18	37	3.6%
19	19	31	3%
20	20	39	3.8%
21	21	20	2%
22	22	32	3.1%
23	23	29	2.8%
24	24	25	2.4%
25	25	35	3.4%
26	26	22	2.1%
27	27	32	3.1%
28	28	26	2.5%
29	29	19	1.9%
30	30	31	3%
31	31	16	1.6%
32	32	25	2.4%
33	33	23	2.2%
34	34	22	2.1%
35	35	34	3.3%
36	36	23	2.2%
37	37	19	1.9%
38	38	18	1.8%
39	39	15	1.5%
40	40	22	2.1%
41	41	5	0.5%
42	42	14	1.4%
43	43	12	1.2%
44	44	14	1.4%
45	45	19	1.9%
46	46	10	1%

47	47	7	0.7%
48	48	23	2.2%
49	49	11	1.1%
50	50	18	1.8%
51	51	6	0.6%
52	52	15	1.5%
53	53	7	0.7%
54	54	6	0.6%
55	55	11	1.1%
56	56	9	0.9%
57	57	10	1%
58	58	7	0.7%
59	59	6	0.6%
60	60	10	1%
61	61	6	0.6%
62	62	14	1.4%
63	63	6	0.6%
64	64	9	0.9%
65	65	12	1.2%
66	66	9	0.9%
67	67	5	0.5%
68	68	10	1%
69	69	8	0.8%
70	70	14	1.4%
71	71	6	0.6%
72	72	9	0.9%
73	73	2	0.2%
74	74	9	0.9%
75	75	6	0.6%
76	76	4	0.4%
77	77	5	0.5%
78	78	4	0.4%
79	79	2	0.2%
80	80	6	0.6%
81	81	2	0.2%
82	82	4	0.4%
83	83	2	0.2%
84	84	4	0.4%
85	85	2	0.2%

86	86	4	0.4%
87	87	0	0%
88	88	2	0.2%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	1	0.1%
93	93	0	0%
94	94	0	0%
95	95	1	0.1%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	1	0.1%

## EDUC: Respondent education level

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	completed primary school or less	481	46.9%
2	completed secondary school	488	47.6%
3	completed tertiary education or more	54	5.3%
4	(dk)	2	0.2%
5	(rf)	0	0%

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

Data file: micro\_iso.dta

### Overview

Valid: 1025   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%	184	18%
2	Second 20%	166	16.2%
3	Middle 20%	168	16.4%
4	Fourth 20%	220	21.5%
5	Richest 20%	287	28%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_iso.dta

### Overview

Valid: 1025 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	480	46.8%
2	out of the workforce	545	53.2%

## ACCOUNT: Has an account

Data file: micro\_iso.dta

### Overview

Valid: 1025 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	326	31.8%

1	yes	699	68.2%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro Iso.dta

### Overview

Valid: 1025 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	523	51%
1	yes	502	49%

### 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 Iso.dta

### Overview

Valid: 1025 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	514	50.1%
1	yes	511	49.9%

### Others

#### NOTES

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

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

## FIN1\_1A: Opened first account to receive a wage payment

Data file: micro\_iso.dta

### Overview

Valid: 317    Invalid: 708    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	171	53.9%
2	no	144	45.4%
3	(dk)	2	0.6%
4	(ref)	0	0%
Sysmiss		708	

### 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\_iso.dta

### Overview

Valid: 317    Invalid: 708    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	96	30.3%
2	no	220	69.4%

3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		708	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_iso.dta

### Overview

Valid: 1025 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	292	28.5%
2	no	727	70.9%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_iso.dta

### Overview

Valid: 292 Invalid: 733 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	155	53.1%

2	no	136	46.6%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		733	

## 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 Iso.dta

### Overview

Valid: 155 Invalid: 870 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	81	52.3%
2	no	74	47.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		870	

## 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 Iso.dta

### Overview

Valid: 410 Invalid: 615 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	179	43.7%
2	no	229	55.9%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		615	

## 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\_iso.dta

### Overview

Valid: 410   Invalid: 615   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	184	44.9%
2	no	225	54.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		615	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_iso.dta

### Overview

Valid: 410   Invalid: 615   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	61	14.9%
2	no	347	84.6%
3	(dk)	2	0.5%
4	(ref)	0	0%
Sysmiss		615	

### Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_iso.dta

### Overview

Valid: 61   Invalid: 964   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	32	52.5%
2	no	29	47.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		964	

### 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\_iso.dta

## Overview

Valid: 32   Invalid: 993   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	65.6%
2	no	11	34.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		993	

## 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 Iso.dta

## Overview

Valid: 61   Invalid: 964   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	27	44.3%
2	no	34	55.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		964	

## 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\_iso.dta**Overview**

Valid: 410    Invalid: 615    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	151	36.8%
2	no	256	62.4%
3	(dk)	3	0.7%
4	(ref)	0	0%
Sysmiss		615	

**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\_iso.dta**Overview**

Valid: 151    Invalid: 874    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	39.1%
2	no	92	60.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		874	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_iso.dta

### Overview

Valid: 410 Invalid: 615 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	130	31.7%
2	no	279	68%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		615	

### 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\_iso.dta

### Overview

Valid: 130 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	64	49.2%
2	no	64	49.2%
3	(dk)	2	1.5%
4	(ref)	0	0%
Sysmiss		895	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_iso.dta

#### Overview

Valid: 410    Invalid: 615    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	220	53.7%
2	no	189	46.1%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		615	

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

Data file: micro\_iso.dta

#### Overview

Valid: 326    Invalid: 699    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	161	49.4%
2	no	150	46%
3	(dk)	14	4.3%
4	(ref)	1	0.3%
Sysmiss		699	

**FIN11A: Reason for no account: too far****Data file:** micro\_iso.dta**Overview**

Valid: 615    Invalid: 410    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	158	25.7%
2	no	449	73%
3	(dk)	7	1.1%
4	(ref)	1	0.2%
Sysmiss		410	

**FIN11B: Reason for no account: too expensive****Data file:** micro\_iso.dta**Overview**

Valid: 615    Invalid: 410    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	190	30.9%
2	no	376	61.1%
3	(dk)	47	7.6%
4	(ref)	2	0.3%
Sysmiss		410	

**FIN11C: Reason for no account: lack documentation****Data file:** micro\_iso.dta**Overview**

Valid: 615    Invalid: 410    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	23.7%
2	no	462	75.1%
3	(dk)	6	1%
4	(ref)	1	0.2%
Sysmiss		410	

### FIN11D: Reason for no account: lack trust

Data file: micro\_iso.dta

#### Overview

Valid: 615    Invalid: 410    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	100	16.3%
2	no	502	81.6%
3	(dk)	12	2%
4	(ref)	1	0.2%
Sysmiss		410	

### FIN11E: Reason for no account: religious reasons

Data file: micro\_iso.dta

#### Overview

Valid: 615    Invalid: 410    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	71	11.5%
2	no	530	86.2%

3	(dk)	13	2.1%
4	(ref)	1	0.2%
Sysmiss		410	

### FIN11F: Reason for no account: lack money

Data file: micro\_iso.dta

#### Overview

Valid: 615   Invalid: 410   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	398	64.7%
2	no	205	33.3%
3	(dk)	10	1.6%
4	(ref)	2	0.3%
Sysmiss		410	

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

Data file: micro\_iso.dta

#### Overview

Valid: 615   Invalid: 410   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	84	13.7%
2	no	508	82.6%
3	(dk)	22	3.6%
4	(ref)	1	0.2%
Sysmiss		410	

**FIN11H: Reason for no account: no need for financial services****Data file:** micro\_iso.dta**Overview**

Valid: 615    Invalid: 410    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	59	9.6%
2	no	548	89.1%
3	(dk)	7	1.1%
4	(ref)	1	0.2%
Sysmiss		410	

**FIN13\_1A: Reason for no mobile money account: too far****Data file:** micro\_iso.dta**Overview**

Valid: 396    Invalid: 629    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	100	25.3%
2	no	287	72.5%
3	(dk)	7	1.8%
4	(ref)	2	0.5%
Sysmiss		629	

**FIN13\_1B: Reason for no mobile money account: too expensive****Data file:** micro\_iso.dta**Overview**

Valid: 396    Invalid: 629    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	117	29.5%
2	no	259	65.4%
3	(dk)	18	4.5%
4	(ref)	2	0.5%
Sysmiss		629	

### FIN13\_1C: Reason for no mobile money account: lack documentation

Data file: micro Iso.dta

#### Overview

Valid: 396 Invalid: 629 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	26.8%
2	no	282	71.2%
3	(dk)	7	1.8%
4	(ref)	1	0.3%
Sysmiss		629	

### FIN13\_1D: Reason for no mobile money account: lack of money

Data file: micro Iso.dta

#### Overview

Valid: 396 Invalid: 629 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	238	60.1%
2	no	155	39.1%



3	(dk)	2	0.5%
4	(ref)	1	0.3%
Sysmiss		629	

### FIN13\_1E: Reason for no mobile money account: use agent

Data file: micro\_iso.dta

#### Overview

Valid: 396   Invalid: 629   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	94	23.7%
2	no	294	74.2%
3	(dk)	6	1.5%
4	(ref)	2	0.5%
Sysmiss		629	

### FIN13\_1F: Reason for no mobile money account: no mobile phone

Data file: micro\_iso.dta

#### Overview

Valid: 396   Invalid: 629   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	143	36.1%
2	no	250	63.1%
3	(dk)	2	0.5%
4	(ref)	1	0.3%
Sysmiss		629	

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

Valid: 448    Invalid: 577    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	346	77.2%
2	no	101	22.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		577	

**FIN13B: Use mobile money account to store money****Data file:** micro\_iso.dta**Overview**

Valid: 448    Invalid: 577    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	313	69.9%
2	no	134	29.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		577	

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

Valid: 448    Invalid: 577    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	125	27.9%
2	no	323	72.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		577	

### FIN13D: Use mobile money account without help

Data file: micro Iso.dta

#### Overview

Valid: 482    Invalid: 543    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	377	78.2%
2	no	104	21.6%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		543	

### FIN14\_1: Use mobile phone to pay for a purchase in-store

Data file: micro Iso.dta

#### Overview

Valid: 1025    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	219	21.4%
2	no	804	78.4%

3	(dk)	2	0.2%
4	(ref)	0	0%

## FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro\_iso.dta

### Overview

Valid: 246 Invalid: 779 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	131	53.3%
2	Used other methods, such as a card or mobile phone	110	44.7%
3	(dk)	5	2%
4	(ref)	0	0%
Sysmiss		779	

## FIN14\_2\_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro\_iso.dta

### Overview

Valid: 0 Invalid: 1025 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## FIN14A: Made bill payments online using the Internet

Data file: micro\_iso.dta

### Overview

Valid: 1025 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	261	25.5%
2	no	762	74.3%

3	(dk)	2	0.2%
4	(ref)	0	0%

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

Data file: micro\_iso.dta

#### Overview

Valid: 1025 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	455	44.4%
2	no	569	55.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_iso.dta

#### Overview

Valid: 1025 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	208	20.3%
2	no	812	79.2%
3	(dk)	5	0.5%
4	(ref)	0	0%

### FIN14C: Paid online or in cash at delivery

Data file: micro\_iso.dta

#### Overview

Valid: 208 Invalid: 817 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	63	30.3%
2	In cash	125	60.1%
3	(both)	12	5.8%
4	(dk)	7	3.4%
5	(ref)	1	0.5%
Sysmiss		817	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19**

Data file: micro Iso.dta

**Overview**

Valid: 208    Invalid: 817    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	131	63%
2	Paid online	72	34.6%
3	(dk)	5	2.4%
4	(ref)	0	0%
Sysmiss		817	

**FIN14C\_2\_CHINA: Paid online for an online purchase for the first time since 2020**

Data file: micro Iso.dta

**Overview**

Valid: 0    Invalid: 1025    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**FIN16: Saved for old age**

Data file: micro Iso.dta

**Overview**

Valid: 1025   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	96	9.4%
2	no	923	90%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

**FIN17A: Saved using an account at a financial institution**

Data file: micro Iso.dta

**Overview**

Valid: 1025   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	183	17.9%
2	no	839	81.9%
3	(dk)	3	0.3%
4	(ref)	0	0%

**FIN17A1: Saved using a mobile money account**

Data file: micro Iso.dta

**Overview**

Valid: 629   Invalid: 396   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	267	42.4%

2	no	361	57.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		396	

## FIN17B: Saved using an informal savings club

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	143	14%
2	no	875	85.4%
3	(dk)	7	0.7%
4	(ref)	0	0%

## FIN20: Borrowed for medical purposes

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	375	36.6%
2	no	648	63.2%
3	(dk)	2	0.2%
4	(ref)	0	0%

## FIN22A: Borrowed from a financial institution

Data file: micro\_iso.dta



## Overview

Valid: 1025   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	122	11.9%
2	no	892	87%
3	(dk)	11	1.1%
4	(ref)	0	0%

## FIN22B: Borrowed from family or friends

Data file: micro Iso.dta

## Overview

Valid: 1025   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	449	43.8%
2	no	572	55.8%
3	(dk)	4	0.4%
4	(ref)	0	0%

## FIN22C: Borrowed from an informal savings club

Data file: micro Iso.dta

## Overview

Valid: 143   Invalid: 882   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	77	53.8%

2	no	64	44.8%
3	(dk)	2	1.4%
4	(ref)	0	0%
Sysmiss		882	

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

Data file: micro\_iso.dta

### Overview

Valid: 1025    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	179	17.5%
2	Main source: Family or friends	427	41.7%
3	Main source: Money from working	85	8.3%
4	Main source: Borrowing from a bank, employer, or private lender	69	6.7%
5	Main source: Selling assets	68	6.6%
6	Main source: Some other source	31	3%
7	(I could not come up with the money)	116	11.3%
8	(dk)	45	4.4%
9	ref	5	0.5%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_iso.dta

### Overview

Valid: 859    Invalid: 166    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	515	60%
2	Somewhat difficult	192	22.4%
3	Not difficult at all	145	16.9%

4	(DK)	6	0.7%
5	(ref)	1	0.1%
Sysmiss		166	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_iso.dta

### Overview

Valid: 859   Invalid: 166   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	615	71.6%
2	Somewhat difficult	126	14.7%
3	Not difficult at all	69	8%
4	(I could not come up with the money)	43	5%
5	(DK)	5	0.6%
6	(ref)	1	0.1%
Sysmiss		166	

## FIN26: Sent domestic remittances

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	429	41.9%
2	no	590	57.6%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

**FIN27\_1: Sent domestic remittances through an account****Data file:** micro\_iso.dta**Overview**

Valid: 429    Invalid: 596    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	334	77.9%
2	no	95	22.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		596	

**FIN27C1: Sent domestic remittances in cash****Data file:** micro\_iso.dta**Overview**

Valid: 95    Invalid: 930    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	50	52.6%
2	no	43	45.3%
3	(dk)	1	1.1%
4	(ref)	1	1.1%
Sysmiss		930	

**FIN27C2: Sent domestic remittances through an MTO****Data file:** micro\_iso.dta**Overview**

Valid: 95    Invalid: 930    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	48	50.5%
2	no	45	47.4%
3	(dk)	2	2.1%
4	(ref)	0	0%
Sysmiss		930	

### FIN28: Received domestic remittances

Data file: micro Iso.dta

#### Overview

Valid: 1025   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	478	46.6%
2	no	543	53%
3	(dk)	4	0.4%
4	(ref)	0	0%

### FIN29\_1: Received domestic remittances through an account

Data file: micro Iso.dta

#### Overview

Valid: 478   Invalid: 547   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	393	82.2%
2	no	83	17.4%
3	(dk)	2	0.4%

4	(ref)	0	0%
Sysmiss		547	

## FIN29C1: Received domestic remittances in cash

Data file: micro\_iso.dta

### Overview

Valid: 85 Invalid: 940 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	46	54.1%
2	no	37	43.5%
3	(dk)	2	2.4%
4	(ref)	0	0%
Sysmiss		940	

## FIN29C2: Received domestic remittances through an MTO

Data file: micro\_iso.dta

### Overview

Valid: 85 Invalid: 940 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	30	35.3%
2	no	53	62.4%
3	(dk)	2	2.4%
4	(ref)	0	0%
Sysmiss		940	

## FIN30: Paid a utility bill

Data file: micro\_iso.dta

## Overview

Valid: 1025   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	451	44%
2	no	568	55.4%
3	(dk)	6	0.6%
4	(ref)	0	0%

## FIN31A: Paid a utility bill using an account

Data file: micro\_iso.dta

## Overview

Valid: 451   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	153	33.9%
2	no	294	65.2%
3	(dk)	4	0.9%
4	(ref)	0	0%
Sysmiss		574	

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

Data file: micro\_iso.dta

## Overview

Valid: 451   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	347	76.9%
2	no	104	23.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		574	

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

Data file: micro\_iso.dta

#### Overview

Valid: 367 Invalid: 658 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	152	41.4%
2	Used other methods, such as a card or mobile phone	209	56.9%
3	(dk)	6	1.6%
4	(ref)	0	0%
Sysmiss		658	

### FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro\_iso.dta

#### Overview

Valid: 0 Invalid: 1025 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN31C: Paid a utility bill in cash

Data file: micro\_iso.dta

#### Overview

Valid: 84 Invalid: 941 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES



Value	Category	Cases	
1	yes	65	77.4%
2	no	18	21.4%
3	(dk)	1	1.2%
4	(ref)	0	0%
Sysmiss		941	

## FIN32: Received wage payments

Data file: micro Iso.dta

### Overview

Valid: 1025   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	328	32%
2	no	695	67.8%
3	(dk)	2	0.2%
4	(ref)	0	0%

## FIN33: Received public sector wage payments

Data file: micro Iso.dta

### Overview

Valid: 328   Invalid: 697   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	76	23.2%
2	no	252	76.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		697	

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

Valid: 328    Invalid: 697    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	140	42.7%
2	no	185	56.4%
3	(dk)	3	0.9%
4	(ref)	0	0%
Sysmiss		697	

**FIN34B: Received wage payments to a mobile phone****Data file:** micro\_iso.dta**Overview**

Valid: 328    Invalid: 697    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	133	40.5%
2	no	193	58.8%
3	(dk)	1	0.3%
4	(ref)	1	0.3%
Sysmiss		697	

**FIN34D: Received wage payments in cash****Data file:** micro\_iso.dta**Overview**

Valid: 115    Invalid: 910    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	85	73.9%
2	no	28	24.3%
3	(dk)	2	1.7%
4	(ref)	0	0%
Sysmiss		910	

### FIN34E: Received wage payments to a card

Data file: micro Iso.dta

#### Overview

Valid: 30 Invalid: 995 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	3.3%
2	no	28	93.3%
3	(dk)	1	3.3%
4	(ref)	0	0%
Sysmiss		995	

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

Data file: micro Iso.dta

#### Overview

Valid: 214 Invalid: 811 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	70	32.7%
2	no	141	65.9%

3	(dk)	3	1.4%
4	(ref)	0	0%
Sysmiss		811	

### FIN37: Received a government transfer

Data file: micro\_iso.dta

#### Overview

Valid: 1025   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	124	12.1%
2	no	897	87.5%
3	(dk)	4	0.4%
4	(ref)	0	0%

### FIN43D: Received an agricultural payment in cash

Data file: micro\_iso.dta

#### Overview

Valid: 85   Invalid: 940   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	64	75.3%
2	no	21	24.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		940	

### FIN38: Received a government pension

Data file: micro\_iso.dta

## Overview

Valid: 1025   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	112	10.9%
2	no	909	88.7%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

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

Data file: micro\_iso.dta

## Overview

Valid: 189   Invalid: 836   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	31.2%
2	no	128	67.7%
3	(dk)	2	1.1%
4	(ref)	0	0%
Sysmiss		836	

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

Data file: micro\_iso.dta

## Overview

Valid: 189   Invalid: 836   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
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1	yes	50	26.5%
2	no	138	73%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		836	

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

Data file: micro\_iso.dta

### Overview

Valid: 107   Invalid: 918   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	81	75.7%
2	no	26	24.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		918	

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

Data file: micro\_iso.dta

### Overview

Valid: 26   Invalid: 999   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	5	19.2%
2	no	21	80.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		999	

**FIN42: Received an agricultural payment**

Data file: micro\_iso.dta

**Overview**

Valid: 1025    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	167	16.3%
2	no	852	83.1%
3	(dk)	5	0.5%
4	(ref)	1	0.1%

**FIN42A: Grow own crops or raise livestock**

Data file: micro\_iso.dta

**Overview**

Valid: 167    Invalid: 858    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	111	66.5%
2	No	24	14.4%
3	(Both)	32	19.2%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		858	

**FIN43A: Received an agricultural payment into an account**

Data file: micro\_iso.dta

**Overview**

Valid: 167    Invalid: 858    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	55	32.9%
2	no	112	67.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		858	

### FIN43B: Received an agricultural payment to a mobile phone

Data file: micro\_iso.dta

#### Overview

Valid: 167   Invalid: 858   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	60	35.9%
2	no	107	64.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		858	

### FIN43E: Received an agricultural payment to a card

Data file: micro\_iso.dta

#### Overview

Valid: 21   Invalid: 1004   Minimum: 2   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	21	100%



3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1004	

## FIN44A: Financially worried: old age

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	Very worried	826	80.6%
2	Somewhat worried	84	8.2%
3	Not worried at all	102	10%
4	(Does not apply)	13	1.3%
5	(DK)	0	0%
6	(ref)	0	0%

## FIN44B: Financially worried: medical cost

Data file: micro\_iso.dta

### Overview

Valid: 1025   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	877	85.6%
2	Somewhat worried	72	7%
3	Not worried at all	68	6.6%
4	(Does not apply)	7	0.7%
5	(DK)	0	0%
6	(ref)	1	0.1%

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

Valid: 1025   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	860	83.9%
2	Somewhat worried	81	7.9%
3	Not worried at all	76	7.4%
4	(Does not apply)	7	0.7%
5	(DK)	0	0%
6	(ref)	1	0.1%

**FIN44D: Financially worried: education****Data file:** micro\_iso.dta**Overview**

Valid: 1025   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	782	76.3%
2	Somewhat worried	64	6.2%
3	Not worried at all	160	15.6%
4	(Does not apply)	17	1.7%
5	(DK)	1	0.1%
6	(ref)	1	0.1%

**FIN45: Financially most worried****Data file:** micro\_iso.dta

## Overview

Valid: 970 Invalid: 55 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	193	19.9%
2	Medical cost	238	24.5%
3	Bills	290	29.9%
4	Education	235	24.2%
5	(DK)	12	1.2%
6	(ref)	2	0.2%
Sysmiss		55	

## FIN45\_1: Financially worried due to COVID-19

Data file: micro\_iso.dta

## Overview

Valid: 1025 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	Very worried	919	89.7%
2	Somewhat worried	52	5.1%
3	Not worried at all	49	4.8%
4	(DK)	5	0.5%
5	(ref)	0	0%

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_iso.dta

## Overview

Valid: 0 Invalid: 1025 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**SAVED: Saved in the past year****Data file:** micro\_Iso.dta**Overview**

Valid: 1025   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	468	45.7%
1	yes	557	54.3%

**BORROWED: Borrowed in the past year****Data file:** micro\_Iso.dta**Overview**

Valid: 1025   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	400	39%
1	yes	625	61%

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

Valid: 1025   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	214	20.9%
2	received payments in cash only	85	8.3%
3	received payments using other methods	29	2.8%

4	did not receive payments	695	67.8%
5	dk/ref	2	0.2%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro Iso.dta

### Overview

Valid: 1025 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	60	5.9%
2	received payments in cash only	53	5.2%
3	received payments using other methods	11	1.1%
4	did not receive payments	897	87.5%
5	dk/ref	4	0.4%

## Others

### NOTES

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

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro Iso.dta

### Overview

Valid: 1025 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	46	4.5%

2	received payments in cash only	54	5.3%
3	received payments using other methods	12	1.2%
4	did not receive payments	909	88.7%
5	dk/ref	4	0.4%

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

Data file: micro\_iso.dta

### Overview

Valid: 1025    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	82	8%
2	received payments in cash only	64	6.2%
3	received payments using other methods	21	2%
4	did not receive payments	852	83.1%
5	dk/ref	6	0.6%

### 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\_iso.dta

### Overview

Valid: 1025    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	367	35.8%
2	made payments in cash only	65	6.3%
3	made payments using other methods	19	1.9%

4	did not make payments	568	55.4%
5	dk/ref	6	0.6%

## 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 Iso.dta

### Overview

Valid: 1025 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	494	48.2%
2	sent/received through an otc transaction	41	4%
3	sent/received in cash only	30	2.9%
4	sent/received using other methods	38	3.7%
5	did not send/receive	418	40.8%
6	dk/ref	4	0.4%

## 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 Iso.dta

### Overview

Valid: 1025 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	825	80.5%
2	no	196	19.1%
3	(dk)	4	0.4%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_Iso.dta

### Overview

Valid: 1025   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	535	52.2%
2	no	487	47.5%
3	(dk)	3	0.3%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_Iso.dta

### Overview

Valid: 1025   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	372	36.3%
1	yes	653	63.7%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_Iso.dta

### Overview

Valid: 1025   Invalid: 0   Minimum: 0   Maximum: 1



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

## Questions and instructions

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### CATEGORIES

Value	Category	Cases	
0	no	771	75.2%
1	yes	254	24.8%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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title 2021 Global Findex Questionnaire  
 language English  
 filename questionnaire\_globalfindex.pdf

---

## reports

### The Global Findex Database 2021

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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

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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title Microdata update details  
 language English  
 filename microdata\_update\_details\_2022.xlsx

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## other\_materials

### Micro 2021 Indicator Stata do-file

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title Micro 2021 Indicator Stata do-file  
 language English  
 filename micro2021\_indicators.do

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