

# Madagascar - Global Financial Inclusion (Global Findex) Database 2021

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

Report generated on: February 22, 2024

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## Identification

SURVEY ID NUMBER  
MDG\_2022\_FINDEX\_v01\_M

TITLE  
Global Financial Inclusion (Global Findex) Database 2021

ABBREVIATION OR ACRONYM  
FINDEX 2021

COUNTRY/ECONOMY

Name	Country code
Madagascar	MDG

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.

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 people in 139 economies, representing 97 percent of the world's population. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

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

KIND OF DATA  
Observation data/ratings [obs]

## 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.

## Coverage

### GEOGRAPHIC COVERAGE

Regions that were unsafe or unreachable were excluded from the sample. The excluded areas represent approximately 17% of the total population.

## 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 Madagascar 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
2022-06-16	2022-07-24

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): French, Malagasy

## 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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## CONFIDENTIALITY

## CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number
- the source and date of download

Example:

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
GlobalFindex	World Bank
Saniya Ansar	World Bank
Jijun Wang	World Bank
Mansi Vipin Panchamia	World Bank

## 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\_MDG\_2022\_FINDEX\_v01\_M\_WB

## PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

## DATE OF METADATA PRODUCTION

2024-02-22

## DDI DOCUMENT VERSION

Version 01 (2024-02-22)

**Data Dictionary**

<b>Data file</b>	<b>Cases</b>	<b>Variables</b>
<b>micro_mdg</b> 2021 Global Findex - Madagascar Microdata	1000	120



**Data file: micro\_mdg**

2021 Global Findex - Madagascar 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	An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no? - Bank
V12	account_fin	Has an account at a financial institution	An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no? - Financial Institution
V13	account_mob	Has a mobile money account	An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no? - Mobile Money
V14	fin1_1a	Opened first account to receive a wage payment	Thinking about the FIRST account you opened, did you open it for any of the following reasons? - To receive a wage payment
V15	fin1_1b	Opened first account to receive money from the government	Thinking about the FIRST account you opened, did you open it for any of the following reasons? - To receive money from the government
V16	fin2	Has a debit card	A/An [insert local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an [insert local terminology for ATM/debit card]? Yes or no?
V17	fin4	Used a debit card	In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?
V18	fin4a	Used a debit card in-store	In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to pay for a purchase IN a store?
V19	fin5	Used a mobile phone or internet to access account	Thinking about your account at a bank or financial institution, in the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make payments, buy things, or to send or receive money using this account?

ID	Name	Label	Question
V20	fin6	Used a mobile phone or internet to check account balance	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
V21	fin7	Has a credit card	A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?
V22	fin8	Used a credit card	In the PAST 12 MONTHS, have you, personally, used your credit card?
V23	fin8a	Used a credit card in-store	In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store?
V24	fin8b	Paid credit card balances in full	In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date?
V25	fin9	Made any deposit into the account	IN THE PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.
V26	fin9a	Make deposits into the account two or more times per month	IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month?
V27	fin10	Withdrew from the account	IN THE PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [insert local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.
V28	fin10a	Withdrew from the account two or more times per month	IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month?
V29	fin10b	Used account to store money	Do you typically keep any money in your personal account(s)?
V30	fin11_1	Unbanked: use account without help	If you were to open an account at a bank or another type of formal financial institution, do you think you could use it by yourself, without the help of another person?
V31	fin11a	Reason for no account: too far	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate) - Because financial institutions are too far away
V32	fin11b	Reason for no account: too expensive	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because financial services are too expensive
V33	fin11c	Reason for no account: lack documentation	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because you don't have the necessary documentation
V34	fin11d	Reason for no account: lack trust	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because you don't trust financial institutions
V35	fin11e	Reason for no account: religious reasons	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because of religious reasons
V36	fin11f	Reason for no account: lack money	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because you don't have enough money to use financial institutions
V37	fin11g	Reason for no account: family member already has one	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because someone else in the family already has an account

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? - Because you have no need for financial services at a formal institution
V39	fin13_1a	Reason for no mobile money account: too far	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V40	fin13_1b	Reason for no mobile money account: too expensive	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V41	fin13_1c	Reason for no mobile money account: lack documentation	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V42	fin13_1d	Reason for no mobile money account: lack of money	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V43	fin13_1e	Reason for no mobile money account: use agent	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V44	fin13_1f	Reason for no mobile money account: no mobile phone	Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...? -
V45	fin13a	Use mobile money account two or more times a month	IN A TYPICAL MONTH, have you personally used a mobile money account to make payments, buy things, or to send or receive money using a service such as [insert local example of mobile money product, like M-PESA] two or more times a month?
V46	fin13b	Use mobile money account to store money	Do you typically keep any money in your mobile money account?
V47	fin13c	Use mobile money account to borrow money	In the PAST 12 MONTHS, have you borrowed any money using your mobile money account?
V48	fin13d	Use mobile money account without help	Can you use your mobile money account by yourself without the help of another person or mobile money agent?
V49	fin14_1	Use mobile phone to pay for a purchase in-store	In the PAST 12 MONTHS, have you, personally, used a mobile phone to pay for a purchase IN a store?
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	Before the [insert local term for coronavirus] situation started in (your country), did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store? - After COVID-19
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	Prior to 2020, did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?
V52	fin14a	Made bill payments online using the Internet	In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...? - Make bill payments
V53	fin14a1	Send money to a relative or friend online using the Internet	In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...? - Send money to a relative or friend
V54	fin14b	Bought something online using the Internet	In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...? - Buy something online
V55	fin14c	Paid online or in cash at delivery	Do you usually pay online or in cash when the order is delivered?
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	Before the [insert local term for coronavirus] situation started in (your country) did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online? - after COVID-19
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	Prior to 2020, did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?
V58	fin16	Saved for old age	In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR your OLD AGE?
V59	fin17a	Saved using an account at a financial institution	In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using an account at a bank or another type of formal financial institution (INTERVIEWER: This can include using another person's account)

ID	Name	Label	Question
V60	fin17a1	Saved using a mobile money account	In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using a mobile money account
V61	fin17b	Saved using an informal savings club	In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family
V62	fin20	Borrowed for medical purposes	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
V63	fin22a	Borrowed from a financial institution	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From a bank or another type of formal financial institution?
V64	fin22b	Borrowed from family or friends	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From family, relatives, or friends in the past 12 months?
V65	fin22c	Borrowed from an informal savings club	In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From an informal savings group/club such as [insert local terminology for savings group/club]?
V66	fin24	Main source of emergency funds in 30 days	Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency units]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 30 days? (
V67	fin24a	Difficulty of emergency funds in 30 days	How difficult would it be for you to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?
V68	fin24b	Difficulty of emergency funds in 7 days	How difficult would it be for you to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?
V69	fin26	Sent domestic remittances	In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE (your country)? This can be money you brought yourself or sent in some other way.
V70	fin27_1	Sent domestic remittances through an account	In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) using a bank account or a mobile money account?
V71	fin27c1	Sent domestic remittances in cash	In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) in any of the following ways? - You handed cash to this person or sent cash through someone you know
V72	fin27c2	Sent domestic remittances through an MTO	In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) in any of the following ways? - You sent money through a money transfer service
V73	fin28	Received domestic remittances	In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area INSIDE (your country) including any money you received in person? Yes or no?
V74	fin29_1	Received domestic remittances through an account	In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area inside (your country) using a bank account or a mobile money account?
V75	fin29c1	Received domestic remittances in cash	In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (your country) in any of the following ways? - You were handed cash by this person or by someone you know

ID	Name	Label	Question
V76	fin29c2	Received domestic remittances through an MTO	In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (your country) in any of the following ways? - You received money through a money transfer service
V77	fin30	Paid a utility bill	In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?
V78	fin31a	Paid a utility bill using an account	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used an account at a bank or another type of formal financial institution to directly make a payment
V79	fin31b	Paid a utility bill using a mobile phone	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used a mobile phone to make a payment
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	Before the [insert local term for coronavirus] situation started in (your country), did you ONLY use cash to make payments for electricity, water, OR trash collection, or did you also use other methods of payment such as an account or mobile phone to pay for these services? - After COVID-19
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	Prior to 2020, did you ONLY use cash to make payments for electricity OR water, or did you also use other methods of payment such as an account or mobile phone to pay for these services?
V82	fin31c	Paid a utility bill in cash	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?
V83	fin32	Received wage payments	Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers.
V84	fin33	Received public sector wage payments	In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?
V85	fin34a	Received wage payments into an account	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V86	fin34b	Received wage payments to a mobile phone	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments through a mobile phone
V87	fin34d	Received wage payments in cash	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in cash?
V88	fin34e	Received wage payments to a card	In the PAST 12 MONTHS, has an employer paid your salary or wages to a card?
V89	fin35	Received wage payments into an account or to a phone or a card and paid higher t	In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?
V90	fin37	Received a government transfer	In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.
V91	fin38	Received a government pension	IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?
V92	fin39a	Received a government transfer or pension into an account	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V93	fin39b	Received a government transfer or pension to a mobile phone	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments through a mobile phone

ID	Name	Label	Question
V94	fin39d	Received a government transfer or pension in cash	In the PAST 12 MONTHS, have you received any money from the government in cash?
V95	fin39e	Received a government transfer or pension to a card	In the PAST 12 MONTHS, have you received any money from the government to a card?
V96	fin42	Received an agricultural payment	In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock?
V97	fin42a	Grow own crops or raise livestock	Does your household grow these crops or raise the livestock?
V98	fin43a	Received an agricultural payment into an account	In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V99	fin43b	Received an agricultural payment to a mobile phone	In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments through a mobile phone
V100	fin43d	Received an agricultural payment in cash	In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?
V101	fin43e	Received an agricultural payment to a card	In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?
V102	fin44a	Financially worried: old age	How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? - Not having enough money for your old age
V103	fin44b	Financially worried: medical cost	How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? - Not being able to pay for medical costs in case of a serious illness or accident
V104	fin44c	Financially worried: bills	How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? - Not having enough money to pay for monthly expenses or bills
V105	fin44d	Financially worried: education	How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time? - Not being able to pay school fees or fees for education
V106	fin45	Financially most worried	Among the financial issues you mentioned, which one are you MOST worried about?
V107	fin45_1	Financially worried due to COVID-19	Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship as a result of the disruption caused by [insert local term for coronavirus]? - After COVID-19
V108	fin45_1_China	Financial worry	Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship?
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	

ID	Name	Label	Question
V116	remittances	Made or received a domestic remittance payment	
V117	mobileowner	Owns a mobile phone	Do you have a mobile phone that you use to make and receive PERSONAL calls?
V118	internetaccess	Internet access	Do you have access to the Internet in any way, whether on a mobile phone, a computer, or some other device?
V119	anydigpayment	Made or received a digital payment	
V120	merchantpay_dig	Made a digital merchant payment	

Total: 120



**ECONOMY: Economy****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 24 Range: - Format: character

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Rural	650	65%
2	Urban	350	35%

**ECONOMYCODE: Economy Code****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0 Minimum: 111175947 Maximum: 211085425  
 Type: Discrete Decimal: 0 Width: 12 Range: 111175947 - 211085425 Format: Numeric

**WGT: Weight****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0 Minimum: 0.2383883623401401 Maximum: 2.7066572971706706  
 Type: Discrete Decimal: 0 Width: 12 Range: 0.2383883623401401 - 2.7066572971706706 Format: Numeric

**FEMALE: Respondent is female**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	female	573	57.3%
2	male	427	42.7%

**AGE: Respondent age**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 15 Maximum: 84  
 Type: Discrete Decimal: 0 Width: 9 Range: 15 - 84 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
15	15	13	1.3%
16	16	19	1.9%
17	17	22	2.2%
18	18	33	3.3%
19	19	34	3.4%
20	20	37	3.7%
21	21	22	2.2%
22	22	42	4.2%
23	23	32	3.2%
24	24	36	3.6%
25	25	49	4.9%
26	26	20	2%
27	27	27	2.7%
28	28	23	2.3%

29	29	17	1.7%
30	30	47	4.7%
31	31	12	1.2%
32	32	27	2.7%
33	33	22	2.2%
34	34	18	1.8%
35	35	33	3.3%
36	36	12	1.2%
37	37	17	1.7%
38	38	13	1.3%
39	39	13	1.3%
40	40	22	2.2%
41	41	11	1.1%
42	42	18	1.8%
43	43	13	1.3%
44	44	6	0.6%
45	45	24	2.4%
46	46	12	1.2%
47	47	7	0.7%
48	48	13	1.3%
49	49	13	1.3%
50	50	23	2.3%
51	51	12	1.2%
52	52	20	2%
53	53	4	0.4%
54	54	10	1%
55	55	13	1.3%
56	56	11	1.1%
57	57	5	0.5%
58	58	7	0.7%
59	59	9	0.9%
60	60	14	1.4%
61	61	3	0.3%
62	62	12	1.2%
63	63	8	0.8%
64	64	8	0.8%
65	65	8	0.8%
66	66	6	0.6%
67	67	4	0.4%

68	68	5	0.5%
69	69	6	0.6%
70	70	6	0.6%
71	71	4	0.4%
72	72	5	0.5%
73	73	4	0.4%
74	74	0	0%
75	75	1	0.1%
76	76	3	0.3%
77	77	0	0%
78	78	4	0.4%
79	79	0	0%
80	80	1	0.1%
81	81	2	0.2%
82	82	1	0.1%
83	83	1	0.1%
84	84	1	0.1%
85	85	0	0%
86	86	0	0%
87	87	0	0%
88	88	0	0%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

## EDUC: Respondent education level

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 36 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	completed primary school or less	653	65.3%
2	completed secondary school	331	33.1%
3	completed tertiary education or more	10	1%
4	(dk)	3	0.3%
5	(rf)	3	0.3%

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

Data file: micro\_mdg

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Poorest 20%	163	16.3%
2	Second 20%	188	18.8%
3	Middle 20%	178	17.8%
4	Fourth 20%	193	19.3%
5	Richest 20%	278	27.8%

### EMP\_IN: Respondent is in workforce

Data file: micro\_mdg

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	in the workforce	811	81.1%
2	out of the workforce	189	18.9%

**ACCOUNT: Has an account****Data file: micro\_mdg****Overview**

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

**Questions and instructions**

## QUESTION PRETEXT

(READ:) This next section is about banks, [insert local terminology for Formal Financial Institutions] and other formal financial institutions. We are trying to understand how people across the world use financial institutions and how available they are to people. Please remember that all information you provide is completely confidential.

## LITERAL QUESTION

An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?

- Bank

## CATEGORIES

Value	Category	Cases	
0	no	693	69.3%
1	yes	307	30.7%

## QUESTION POST TEXT

(If code 1, Continue; Otherwise, Skip to FIN2)

**ACCOUNT\_FIN: Has an account at a financial institution****Data file: micro\_mdg****Overview**

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

**Questions and instructions**

## LITERAL QUESTION

An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?

- Financial Institution

## CATEGORIES

Value	Category	Cases	
0	no	839	83.9%

1	yes	161	16.1%
---	-----	-----	-------

## QUESTION POST TEXT

(If code 1, Continue; Otherwise, Skip to FIN2)

**ACCOUNT\_MOB: Has a mobile money account**

Data file: micro\_mdg

**Overview**

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

**Questions and instructions**

## LITERAL QUESTION

An account can be used to save money, to make or to receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?

- Mobile Money

## CATEGORIES

Value	Category	Cases	
0	no	774	77.4%
1	yes	226	22.6%

## QUESTION POST TEXT

(If code 1, Continue; Otherwise, Skip to FIN2)

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

Data file: micro\_mdg

**Overview**

Valid: 115 Invalid: 885 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Thinking about the FIRST account you opened, did you open it for any of the following reasons?

- To receive a wage payment

## CATEGORIES

Value	Category	Cases	
1	yes	50	43.5%
2	no	65	56.5%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		885	

## INTERVIEWER INSTRUCTIONS

Read Items

**FIN1\_1B: Opened first account to receive money from the government**

Data file: micro\_mdg

**Overview**

Valid: 115 Invalid: 885 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Thinking about the FIRST account you opened, did you open it for any of the following reasons?

- To receive money from the government

## CATEGORIES

Value	Category	Cases	
1	yes	31	27%
2	no	84	73%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		885	

## INTERVIEWER INSTRUCTIONS

Read Items

**FIN2: Has a debit card**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

A/An [insert local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an [insert local terminology for ATM/debit card]? Yes or no?

## CATEGORIES

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

1	yes	77	7.7%
2	no	923	92.3%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(INTERVIEWER: The respondent must CURRENTLY have a/an [insert local terminology for ATM/debit card])

## QUESTION POST TEXT

(If code 1 in FIN1 OR code 1 in FIN2 [respondent has an account at a financial institution OR has a/an [insert local terminology for ATM/debit card], Continue with Read below; Otherwise, Skip to FIN11\_1 [UNBANKED SECTION])

## FIN4: Used a debit card

Data file: micro\_mdg

### Overview

Valid: 77 Invalid: 923 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

## QUESTION PRETEXT

(READ:) Now I would like to ask you a few questions about different ways to make payments from your account. (If code 1 in FIN2, Continue; Otherwise, Skip to FIN5)

## LITERAL QUESTION

In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?

## CATEGORIES

Value	Category	Cases	
1	yes	30	39%
2	no	47	61%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		923	

## QUESTION POST TEXT

(If code 1 in FIN4, Continue; Otherwise, Skip to FIN5)

## FIN4A: Used a debit card in-store

Data file: micro\_mdg

### Overview

Valid: 30 Invalid: 970 Minimum: 1 Maximum: 2

Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to pay for a purchase IN a store?

## CATEGORIES

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

**FIN5: Used a mobile phone or internet to access account**

Data file: micro\_mdg

**Overview**

Valid: 128    Invalid: 872    Minimum: 1    Maximum: 3

Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Thinking about your account at a bank or financial institution, in the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make payments, buy things, or to send or receive money using this account?

## CATEGORIES

Value	Category	Cases	
1	yes	48	37.5%
2	no	79	61.7%
3	(dk)	1	0.8%
4	(ref)	0	0%
Sysmiss		872	

## INTERVIEWER INSTRUCTIONS

(INTERVIEWER: This should not include transactions made through phone calls.)

**FIN6: Used a mobile phone or internet to check account balance**

Data file: micro\_mdg

**Overview**

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?

## CATEGORIES

Value	Category	Cases	
1	yes	42	32.8%
2	no	85	66.4%
3	(dk)	0	0%
4	(ref)	1	0.8%
Sysmiss		872	

## INTERVIEWER INSTRUCTIONS

(INTERVIEWER: If respondent mentions "text messages", code as Yes)

**FIN7: Has a credit card**

Data file: micro\_mdg

**Overview**

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?

## CATEGORIES

Value	Category	Cases	
1	yes	27	21.1%
2	no	101	78.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		872	

## QUESTION POST TEXT

(If code 1 in FIN7, Continue; Otherwise, Skip to Read before FIN9)

**FIN8: Used a credit card****Data file:** micro\_mdg**Overview**

Valid: 27 Invalid: 973 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, used your credit card?

## CATEGORIES

Value	Category	Cases	
1	yes	23	85.2%
2	no	4	14.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		973	

## QUESTION POST TEXT

(If code 1 in FIN8, Continue; Otherwise, Skip to FIN8B)

**FIN8A: Used a credit card in-store****Data file:** micro\_mdg**Overview**

Valid: 23 Invalid: 977 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, used your credit card to pay for a purchase IN a store?

## CATEGORIES

Value	Category	Cases	
1	yes	12	52.2%
2	no	11	47.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		977	

**FIN8B: Paid credit card balances in full**

Data file: micro\_mdg

**Overview**

Valid: 27 Invalid: 973 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, did you pay off ALL your credit card balances in full by their due date?

## CATEGORIES

Value	Category	Cases	
1	yes	20	74.1%
2	no	7	25.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		973	

**FIN9: Made any deposit into the account**

Data file: micro\_mdg

**Overview**

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## QUESTION PRETEXT

(READ:) Now, thinking about

ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

## LITERAL QUESTION

IN THE PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.

## CATEGORIES

Value	Category	Cases	
1	yes	52	40.6%
2	no	76	59.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		872	

## QUESTION POST TEXT

(If code 1 in FIN9, Continue; Otherwise, Skip to FIN10)

**FIN9A: Make deposits into the account two or more times per month****Data file:** micro\_mdg**Overview**

Valid: 52 Invalid: 948 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

IN A TYPICAL MONTH, is money DEPOSITED into your personal account(s) two or more times per month?

## CATEGORIES

Value	Category	Cases	
1	yes	25	48.1%
2	no	27	51.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		948	

**FIN10: Withdrew from the account****Data file:** micro\_mdg**Overview**

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

IN THE PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [insert local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or another person or institution.

## CATEGORIES

Value	Category	Cases	
1	yes	54	42.2%
2	no	73	57%
3	(dk)	0	0%
4	(ref)	1	0.8%
Sysmiss		872	

## QUESTION POST TEXT

(If code 1 in FIN10, Continue; Otherwise, Skip to FIN10B)

**FIN10A: Withdrew from the account two or more times per month****Data file:** micro\_mdg**Overview**

Valid: 54 Invalid: 946 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

IN A TYPICAL MONTH, is money TAKEN OUT of your personal account(s) two or more times per month?

## CATEGORIES

Value	Category	Cases	
1	yes	24	44.4%
2	no	30	55.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		946	

**FIN10B: Used account to store money****Data file:** micro\_mdg**Overview**

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you typically keep any money in your personal account(s)?

## CATEGORIES

Value	Category	Cases	
1	yes	77	60.2%
2	no	50	39.1%
3	(dk)	0	0%
4	(ref)	1	0.8%
Sysmiss		872	

## QUESTION POST TEXT

(All in FIN10B, Skip to FIN12 [MOBILE MONEY SECTION])  
UNBANKED SECTION

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

Data file: micro\_mdg

### Overview

Valid: 693 Invalid: 307 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

If you were to open an account at a bank or another type of formal financial institution, do you think you could use it by yourself, without the help of another person?

#### CATEGORIES

Value	Category	Cases	
1	yes	194	28%
2	no	489	70.6%
3	(dk)	10	1.4%
4	(ref)	0	0%
Sysmiss		307	

## FIN11A: Reason for no account: too far

Data file: micro\_mdg

### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_? (Randomly rotate)

- Because financial institutions are too far away

#### CATEGORIES

Value	Category	Cases	
1	yes	490	56.2%
2	no	378	43.3%
3	(dk)	4	0.5%
4	(ref)	0	0%

Sysmiss		128	
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INTERVIEWER INSTRUCTIONS  
(Randomly rotate)

### FIN11B: Reason for no account: too expensive

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?

- Because financial services are too expensive

##### CATEGORIES

Value	Category	Cases	
1	yes	459	52.6%
2	no	384	44%
3	(dk)	28	3.2%
4	(ref)	1	0.1%
Sysmiss		128	

INTERVIEWER INSTRUCTIONS  
(Randomly rotate)

### FIN11C: Reason for no account: lack documentation

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?

- Because you don't have the necessary documentation

##### CATEGORIES

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

1	yes	490	56.2%
2	no	378	43.3%
3	(dk)	4	0.5%
4	(ref)	0	0%
Sysmiss		128	

INTERVIEWER INSTRUCTIONS  
(Randomly rotate)

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

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?  
- Because you don't trust financial institutions

##### CATEGORIES

Value	Category	Cases	
1	yes	273	31.3%
2	no	588	67.4%
3	(dk)	10	1.1%
4	(ref)	1	0.1%
Sysmiss		128	

INTERVIEWER INSTRUCTIONS  
(Randomly rotate)

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

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or

another type of formal financial institution. Is it \_\_\_\_\_?

- Because of religious reasons

#### CATEGORIES

Value	Category	Cases	
1	yes	175	20.1%
2	no	681	78.1%
3	(dk)	16	1.8%
4	(ref)	0	0%
Sysmiss		128	

#### INTERVIEWER INSTRUCTIONS

(Randomly rotate)

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

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?

- Because you don't have enough money to use financial institutions

#### CATEGORIES

Value	Category	Cases	
1	yes	669	76.7%
2	no	201	23.1%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		128	

#### INTERVIEWER INSTRUCTIONS

(Randomly rotate)

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

Data file: micro\_mdg

#### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?

- Because someone else in the family already has an account

### CATEGORIES

Value	Category	Cases	
1	yes	197	22.6%
2	no	663	76%
3	(dk)	12	1.4%
4	(ref)	0	0%
Sysmiss		128	

### INTERVIEWER INSTRUCTIONS

(Randomly rotate)

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

Data file: micro\_mdg

### Overview

Valid: 872 Invalid: 128 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_?

- Because you have no need for financial services at a formal institution

### CATEGORIES

Value	Category	Cases	
1	yes	239	27.4%
2	no	622	71.3%
3	(dk)	11	1.3%
4	(ref)	0	0%
Sysmiss		128	

### INTERVIEWER INSTRUCTIONS

(Randomly rotate)

## FIN13\_1A: Reason for no mobile money account: too far

Data file: micro\_mdg

**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?  
 -

## CATEGORIES

Value	Category	Cases	
1	yes	362	50.1%
2	no	355	49.1%
3	(dk)	6	0.8%
4	(ref)	0	0%
Sysmiss		277	

## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

**FIN13\_1B: Reason for no mobile money account: too expensive**

Data file: micro\_mdg

**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?  
 -

## CATEGORIES

Value	Category	Cases	
1	yes	376	52%
2	no	329	45.5%
3	(dk)	18	2.5%
4	(ref)	0	0%
Sysmiss		277	

## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

**FIN13\_1C: Reason for no mobile money account: lack documentation****Data file:** micro\_mdg**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?

-

## CATEGORIES

Value	Category	Cases	
1	yes	384	53.1%
2	no	334	46.2%
3	(dk)	5	0.7%
4	(ref)	0	0%
Sysmiss		277	

## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

**FIN13\_1D: Reason for no mobile money account: lack of money****Data file:** micro\_mdg**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?

-

## CATEGORIES

Value	Category	Cases	
1	yes	534	73.9%
2	no	189	26.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		277	

## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

**FIN13\_1E: Reason for no mobile money account: use agent****Data file:** micro\_mdg**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?

-

## CATEGORIES

Value	Category	Cases	
1	yes	156	21.6%
2	no	554	76.6%
3	(dk)	13	1.8%
4	(ref)	0	0%
Sysmiss		277	

## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

**FIN13\_1F: Reason for no mobile money account: no mobile phone****Data file:** micro\_mdg**Overview**

Valid: 723 Invalid: 277 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please tell me whether each of the following is A REASON why you, personally, do NOT have a mobile money account. Is it...?

-

## CATEGORIES

Value	Category	Cases	
1	yes	422	58.4%
2	no	297	41.1%
3	(dk)	4	0.6%
4	(ref)	0	0%

Sysmiss		277	
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## INTERVIEWER INSTRUCTIONS

(Read Items)(Programmer: Randomize Items)

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

Valid: 203 Invalid: 797 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

IN A TYPICAL MONTH, have

you personally used a mobile money account to make payments, buy things, or to send or receive money using a service such as [insert local example of mobile money product, like M-PESA] two or more times a month?

## CATEGORIES

Value	Category	Cases	
1	yes	119	58.6%
2	no	84	41.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		797	

**FIN13B: Use mobile money account to store money****Data file: micro\_mdg****Overview**

Valid: 203 Invalid: 797 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you typically keep any money in your mobile money account?

## CATEGORIES

Value	Category	Cases	
1	yes	104	51.2%
2	no	99	48.8%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		797	

### FIN13C: Use mobile money account to borrow money

Data file: micro\_mdg

#### Overview

Valid: 203 Invalid: 797 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the PAST 12 MONTHS, have you borrowed any money using your mobile money account?

##### CATEGORIES

Value	Category	Cases	
1	yes	59	29.1%
2	no	144	70.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		797	

### FIN13D: Use mobile money account without help

Data file: micro\_mdg

#### Overview

Valid: 214 Invalid: 786 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Can you use your mobile money account by yourself without the help of another person or mobile money agent?

##### CATEGORIES

Value	Category	Cases	
1	yes	147	68.7%
2	no	66	30.8%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		786	

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

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS,  
 have you, personally, used a mobile phone to pay for a purchase IN a store?

## CATEGORIES

Value	Category	Cases	
1	yes	84	8.4%
2	no	914	91.4%
3	(dk)	2	0.2%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

MOBILE/INTERNET SECTION  
 (ASK ALL)

## QUESTION POST TEXT

(If code 1 in FIN4A, FIN8A OR FIN14\_1,  
 Continue; Otherwise, Skip to FIN14)

**FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19****Data file:** micro\_mdg**Overview**

Valid: 92 Invalid: 908 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 50 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Before the [insert local term for coronavirus] situation started in (your country), did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?  
 - After COVID-19

## CATEGORIES

Value	Category	Cases	
1	Only used cash	65	70.7%
2	Used other methods, such as a card or mobile phone	16	17.4%

3	(dk)	11	12%
4	(ref)	0	0%
Sysmiss		908	

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

Data file: micro\_mdg

### Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 50 Range: - Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Prior to 2020, did you ONLY use cash to pay for purchases IN a store, or did you also use other methods of payment such as a card or mobile phone to pay for purchases IN a store?

#### CATEGORIES

Value	Category
1	Only used cash
2	Used other methods, such as a card or mobile phone
3	(dk)
4	(ref)
Sysmiss	

## FIN14A: Made bill payments online using the Internet

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...?

- Make bill payments

#### CATEGORIES

Value	Category	Cases	
1	yes	60	6%
2	no	933	93.3%
3	(dk)	7	0.7%

4	(ref)	0	0%
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## INTERVIEWER INSTRUCTIONS

(Read Items)

(INTERVIEWER: This should not include transactions made through phone calls.)

## QUESTION POST TEXT

(If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)

**FIN14A1: Send money to a relative or friend online using the Internet****Data file: micro\_mdg****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...?

- Send money to a relative or friend

## CATEGORIES

Value	Category	Cases	
1	yes	205	20.5%
2	no	792	79.2%
3	(dk)	3	0.3%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(Read Items)

(INTERVIEWER: This should not include transactions made through phone calls.)

## QUESTION POST TEXT

(If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)

**FIN14B: Bought something online using the Internet****Data file: micro\_mdg****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, used a mobile phone or the Internet to...?

- Buy something online

## CATEGORIES

Value	Category	Cases	
1	yes	60	6%
2	no	938	93.8%
3	(dk)	2	0.2%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(Read Items)

(INTERVIEWER: This should not include transactions made through phone calls.)

## QUESTION POST TEXT

(If code 1 in FIN14B, Continue; Otherwise, Skip to FIN16)

**FIN14C: Paid online or in cash at delivery****Data file:** micro\_mdg**Overview**

Valid: 60 Invalid: 940 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 10 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you usually pay online or in cash when the order is delivered?

## CATEGORIES

Value	Category	Cases	
1	Pay online	11	18.3%
2	In cash	41	68.3%
3	(both)	2	3.3%
4	(dk)	5	8.3%
5	(ref)	1	1.7%
Sysmiss		940	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19****Data file:** micro\_mdg**Overview**

Valid: 60 Invalid: 940 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 17 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Before the [insert local term for coronavirus]

situation started in (your country) did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

- after COVID-19

## CATEGORIES

Value	Category	Cases	
1	Only paid in cash	47	78.3%
2	Paid online	9	15%
3	(dk)	4	6.7%
4	(ref)	0	0%
Sysmiss		940	

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

Data file: micro\_mdg

### Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

### Questions and instructions

## QUESTION PRETEXT

SAVINGS SECTION

(ASK ALL)

## LITERAL QUESTION

Prior to 2020, did you ONLY pay in cash when online purchases were delivered, or did you ALSO pay online?

## CATEGORIES

Value	Category
1	Only paid in cash
2	Paid online
3	(dk)
4	(ref)
Sysmiss	

## FIN16: Saved for old age

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR your OLD AGE?

### CATEGORIES

Value	Category	Cases	
1	yes	141	14.1%
2	no	854	85.4%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

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

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by \_\_\_\_\_?

- Using an account at a bank or another type of formal financial institution (INTERVIEWER: This can include using another person's account)

### CATEGORIES

Value	Category	Cases	
1	yes	41	4.1%
2	no	955	95.5%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

### INTERVIEWER INSTRUCTIONS

(Read Items) (Programmer: Display

FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.)

### QUESTION POST TEXT

(If code 1 to ANY in FIN16, FIN17A, FIN17A1, OR FIN17B [respondent has saved money for old age OR saved using an account at a financial institution, a mobile money account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)

## FIN17A1: Saved using a mobile money account

Data file: micro\_mdg

## Overview

Valid: 277 Invalid: 723 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by \_\_\_\_\_?  
 - Using a mobile money account

### CATEGORIES

Value	Category	Cases	
1	yes	117	42.2%
2	no	159	57.4%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		723	

### INTERVIEWER INSTRUCTIONS

(Read Items) (Programmer: Display FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.)

### QUESTION POST TEXT

(If code 1 to ANY in FIN16, FIN17A, FIN17A1, OR FIN17B [respondent has saved money for old age OR saved using an account at a financial institution, a mobile money account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)

## FIN17B: Saved using an informal savings club

Data file: micro\_mdg

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by \_\_\_\_\_?  
 - Using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family

### CATEGORIES

Value	Category	Cases	
1	yes	52	5.2%
2	no	943	94.3%
3	(dk)	4	0.4%
4	(ref)	1	0.1%

## INTERVIEWER INSTRUCTIONS

(Read Items) (Programmer: Display FIN17A and FIN17B for ALL respondents. Only display FIN17A1 if code 1 in FIN13.)

## QUESTION POST TEXT

(If code 1 to ANY in FIN16, FIN17A, FIN17A1, OR FIN17B [respondent has saved money for old age OR saved using an account at a financial institution, a mobile money account, or an informal savings group/club], Skip to Read before FIN20 [BORROWING SECTION]; Otherwise, Continue)

## FIN20: Borrowed for medical purposes

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

## QUESTION PRETEXT

## BORROWING SECTION

(ASK ALL)

(READ:) This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [insert local terminology for Formal Financial Lenders], or other formal financial institutions.

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

## CATEGORIES

Value	Category	Cases	
1	yes	212	21.2%
2	no	787	78.7%
3	(dk)	1	0.1%
4	(ref)	0	0%

## FIN22A: Borrowed from a financial institution

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

- From a bank or another type of formal financial institution?

## CATEGORIES

Value	Category	Cases	
1	yes	61	6.1%
2	no	939	93.9%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(Read Items)

(Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.)

## QUESTION POST TEXT

(If code 1 to ANY in FIN20, FIN22A, FIN22B, OR FIN22C [respondent has borrowed money for health or medical purposes OR borrowed money from a financial institution, family, relatives, friends or from an informal savings group/club], Skip to FIN24 [FINANCIAL RESILIENCE SECTION]; Otherwise, Continue)

### FIN22B: Borrowed from family or friends

Data file: micro\_mdg

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

- From family, relatives, or friends in the past 12 months?

## CATEGORIES

Value	Category	Cases	
1	yes	351	35.1%
2	no	649	64.9%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(Read Items)

(Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.)

## QUESTION POST TEXT

(If code 1 to ANY in FIN20, FIN22A, FIN22B, OR FIN22C [respondent has borrowed money for health or medical purposes OR borrowed money from a financial institution, family, relatives, friends or from an informal savings group/club], Skip to FIN24 [FINANCIAL RESILIENCE SECTION]; Otherwise, Continue)

### FIN22C: Borrowed from an informal savings club

Data file: micro\_mdg

## Overview

Valid: 52 Invalid: 948 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources?

- From an informal savings group/club such as [insert local terminology for savings group/club]?

### CATEGORIES

Value	Category	Cases	
1	yes	22	42.3%
2	no	30	57.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		948	

### INTERVIEWER INSTRUCTIONS

(Read Items)

(Programmer: Display FIN22A and FIN22B for ALL respondents. Only display FIN22C if code 1 in FIN17B.)

### QUESTION POST TEXT

(If code 1 to ANY in FIN20, FIN22A, FIN22B, OR FIN22C [respondent has borrowed money for health or medical purposes OR borrowed money from a financial institution, family, relatives, friends or from an informal savings group/club], Skip to FIN24 [FINANCIAL RESILIENCE SECTION]; Otherwise, Continue)

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

Data file: micro\_mdg

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 62 Range: 1 - 9 Format: Numeric

## Questions and instructions

### QUESTION PRETEXT

FINANCIAL RESILIENCE SECTION

(ASK ALL)

### LITERAL QUESTION

Now, imagine that you have an emergency and you need to pay [insert 1/20 of GNI per capita in local currency units]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 30 days? (

### CATEGORIES

Value	Category	Cases	
1	Main source: Savings	84	8.4%

2	Main source: Family or friends	228	22.8%
3	Main source: Money from working	335	33.5%
4	Main source: Borrowing from a bank, employer, or private lender	32	3.2%
5	Main source: Selling assets	144	14.4%
6	Main source: Some other source	62	6.2%
7	(I could not come up with the money)	54	5.4%
8	(dk)	58	5.8%
9	ref	3	0.3%

## INTERVIEWER INSTRUCTIONS

(Read Items)

(Interviewer: If respondent says "credit card," please code as "borrowing from a bank, employer, or private lender.")

## QUESTION POST TEXT

(If code 1-6 in FIN24, Continue; Otherwise, Skip to FIN26 [PAYMENTS SECTION])

**FIN24A: Difficulty of emergency funds in 30 days****Data file:** micro\_mdg**Overview**

Valid: 885 Invalid: 115 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How difficult would it be for you to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

## CATEGORIES

Value	Category	Cases	
1	Very difficult	588	66.4%
2	Somewhat difficult	247	27.9%
3	Not difficult at all	47	5.3%
4	(DK)	2	0.2%
5	(ref)	1	0.1%
Sysmiss		115	

**FIN24B: Difficulty of emergency funds in 7 days****Data file:** micro\_mdg**Overview**

Valid: 885 Invalid: 115 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 36 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How difficult would it be for you to come up with [insert 1/20 of GNI per capita in local currency units] within the NEXT 7 days? Would it be very difficult, somewhat difficult, or not difficult at all?

### CATEGORIES

Value	Category	Cases	
1	Very difficult	725	81.9%
2	Somewhat difficult	132	14.9%
3	Not difficult at all	24	2.7%
4	(I could not come up with the money)	2	0.2%
5	(DK)	1	0.1%
6	(ref)	1	0.1%
Sysmiss		115	

## FIN26: Sent domestic remittances

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

## Questions and instructions

### QUESTION PRETEXT

### PAYMENTS SECTION

(ASK ALL)

### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE (your country)? This can be money you brought yourself or sent in some other way.

### CATEGORIES

Value	Category	Cases	
1	yes	231	23.1%
2	no	767	76.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

### INTERVIEWER INSTRUCTIONS

(INTERVIEWER: This can be money given or sent for any reason)

### QUESTION POST TEXT

(If code 1 in FIN26, Continue; Otherwise, Skip to FIN28)

**FIN27\_1: Sent domestic remittances through an account****Data file:** micro\_mdg**Overview**

Valid: 231    Invalid: 769    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) using a bank account or a mobile money account?

## CATEGORIES

Value	Category	Cases	
1	yes	112	48.5%
2	no	119	51.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		769	

## QUESTION POST TEXT

(If code 2-4 in FIN27\_1, Continue; Otherwise, Skip to FIN28)

**FIN27C1: Sent domestic remittances in cash****Data file:** micro\_mdg**Overview**

Valid: 119    Invalid: 881    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) in any of the following ways?

- You handed cash to this person or sent cash through someone you know

## CATEGORIES

Value	Category	Cases	
1	yes	59	49.6%
2	no	60	50.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		881	

INTERVIEWER INSTRUCTIONS  
(Read Items)

## FIN27C2: Sent domestic remittances through an MTO

Data file: micro\_mdg

### Overview

Valid: 119 Invalid: 881 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (your country) in any of the following ways?

- You sent money through a money transfer service

#### CATEGORIES

Value	Category	Cases	
1	yes	44	37%
2	no	75	63%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		881	

INTERVIEWER INSTRUCTIONS  
(Read Items)

## FIN28: Received domestic remittances

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area INSIDE (your country) including any money you received in person? Yes or no?

#### CATEGORIES

Value	Category	Cases	
1	yes	308	30.8%
2	no	690	69%

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

## INTERVIEWER INSTRUCTIONS

(INTERVIEWER: This can be money received for any reason except payments for goods and services)

## QUESTION POST TEXT

(If code 1 in FIN28, Continue; Otherwise, Skip to FIN30)

**FIN29\_1: Received domestic remittances through an account****Data file: micro\_mdg****Overview**

Valid: 308 Invalid: 692 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, RECEIVED MONEY from a relative or friend living in a different city or area inside (your country) using a bank account or a mobile money account?

## CATEGORIES

Value	Category	Cases	
1	yes	126	40.9%
2	no	182	59.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		692	

## QUESTION POST TEXT

(If code 2-4 in FIN29\_1, Continue; Otherwise, Skip to FIN30)

**FIN29C1: Received domestic remittances in cash****Data file: micro\_mdg****Overview**

Valid: 182 Invalid: 818 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (your country) in any of the following ways?

- You were handed cash by this person or by someone you know

## CATEGORIES

Value	Category	Cases	
1	yes	82	45.1%
2	no	98	53.8%
3	(dk)	2	1.1%
4	(ref)	0	0%
Sysmiss		818	

## INTERVIEWER INSTRUCTIONS

(Read Items)

**FIN29C2: Received domestic remittances through an MTO**

Data file: micro\_mdg

**Overview**

Valid: 182 Invalid: 818 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (your country) in any of the following ways?

- You received money through a money transfer service

## CATEGORIES

Value	Category	Cases	
1	yes	42	23.1%
2	no	140	76.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		818	

## INTERVIEWER INSTRUCTIONS

(Read Items)

**FIN30: Paid a utility bill**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

QUESTION PRETEXT  
(ASK ALL)

LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

CATEGORIES

Value	Category	Cases	
1	yes	186	18.6%
2	no	814	81.4%
3	(dk)	0	0%
4	(ref)	0	0%

QUESTION POST TEXT

(If code 1 in FIN30, Continue; Otherwise, Skip to FIN32)

### FIN31A: Paid a utility bill using an account

Data file: micro\_mdg

#### Overview

Valid: 186 Invalid: 814 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

## Questions and instructions

LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways?

- You used an account at a bank or another type of formal financial institution to directly make a payment

CATEGORIES

Value	Category	Cases	
1	yes	18	9.7%
2	no	167	89.8%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		814	

INTERVIEWER INSTRUCTIONS

(Read Items)

QUESTION POST TEXT

(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue; Otherwise, Skip to FIN31C)

**FIN31B: Paid a utility bill using a mobile phone****Data file:** micro\_mdg**Overview**

Valid: 186 Invalid: 814 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways?

- You used a mobile phone to make a payment

## CATEGORIES

Value	Category	Cases	
1	yes	34	18.3%
2	no	151	81.2%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		814	

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 in FIN31A OR code 1 in FIN31B [respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone], Continue; Otherwise, Skip to FIN31C)

**FIN31B1: Paid a utility bill from an account or mobile phone for the first time after the****Data file:** micro\_mdg**Overview**

Valid: 42 Invalid: 958 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 50 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Before the [insert local term for coronavirus] situation started in (your country), did you ONLY use cash to make payments for electricity, water, OR trash collection, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

- After COVID-19

## CATEGORIES

Value	Category	Cases	
1	Only used cash	28	66.7%
2	Used other methods, such as a card or mobile phone	13	31%

3	(dk)	1	2.4%
4	(ref)	0	0%
Sysmiss		958	

QUESTION POST TEXT  
(All in FIN31B1, Skip to FIN32)

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

Data file: micro\_mdg

#### Overview

Valid: 0 Invalid: 1000  
Type: Discrete Decimal: 0 Width: 50 Range: - Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Prior to 2020, did you ONLY use cash to make payments for electricity OR water, or did you also use other methods of payment such as an account or mobile phone to pay for these services?

##### CATEGORIES

Value	Category
1	Only used cash
2	Used other methods, such as a card or mobile phone
3	(dk)
4	(ref)
Sysmiss	

QUESTION POST TEXT  
(All in FIN31B1, Skip to FIN32)

### FIN31C: Paid a utility bill in cash

Data file: micro\_mdg

#### Overview

Valid: 144 Invalid: 856 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection using cash?

##### CATEGORIES

Value	Category	Cases	
1	yes	115	79.9%
2	no	28	19.4%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		856	

INTERVIEWER INSTRUCTIONS  
(ASK ALL)

## FIN32: Received wage payments

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers.

#### CATEGORIES

Value	Category	Cases	
1	yes	194	19.4%
2	no	805	80.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

#### INTERVIEWER INSTRUCTIONS

(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

#### QUESTION POST TEXT

(If code 1 in FIN32, Continue; Otherwise, Skip to FIN37)

## FIN33: Received public sector wage payments

Data file: micro\_mdg

### Overview

Valid: 194 Invalid: 806 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?

### CATEGORIES

Value	Category	Cases	
1	yes	32	16.5%
2	no	162	83.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

## FIN34A: Received wage payments into an account

Data file: micro\_mdg

### Overview

Valid: 194 Invalid: 806 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?  
- You received payments directly into an account at a bank or another type of formal financial institution

### CATEGORIES

Value	Category	Cases	
1	yes	32	16.5%
2	no	162	83.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

### INTERVIEWER INSTRUCTIONS

(Read Items)

(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

### QUESTION POST TEXT

(If code 1 in FIN34A OR code 1 in FIN34B [respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone], Skip to Note before FIN35; Otherwise, Continue)

## FIN34B: Received wage payments to a mobile phone

Data file: micro\_mdg

## Overview

Valid: 194 Invalid: 806 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?  
 - You received payments through a mobile phone

### CATEGORIES

Value	Category	Cases	
1	yes	41	21.1%
2	no	153	78.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

### INTERVIEWER INSTRUCTIONS

(Read Items)

(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

### QUESTION POST TEXT

(If code 1 in FIN34A OR code 1 in FIN34B [respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone], Skip to Note before FIN35; Otherwise, Continue)

## FIN34D: Received wage payments in cash

Data file: micro\_mdg

## Overview

Valid: 137 Invalid: 863 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the PAST 12 MONTHS,  
 has an EMPLOYER paid your salary or wages in cash?

### CATEGORIES

Value	Category	Cases	
1	yes	101	73.7%
2	no	35	25.5%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		863	

## INTERVIEWER INSTRUCTIONS

(INTERVIEWER: Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)

## QUESTION POST TEXT

(If code 2-4 in FIN34D, Continue; Otherwise, Skip to FIN37)

**FIN34E: Received wage payments to a card**

Data file: micro\_mdg

**Overview**

Valid: 36 Invalid: 964 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS,  
 has an employer paid your salary or wages to a card?

## CATEGORIES

Value	Category	Cases	
1	yes	1	2.8%
2	no	35	97.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		964	

## QUESTION POST TEXT

(If code 1 in FIN34A, FIN34B, OR FIN34E, Continue; Otherwise, Skip to FIN37)

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

Data file: micro\_mdg

**Overview**

Valid: 58 Invalid: 942 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, did you ever pay higher fees than you expected to receive your salary or wages?

## CATEGORIES

Value	Category	Cases	
1	yes	14	24.1%

2	no	42	72.4%
3	(dk)	2	3.4%
4	(ref)	0	0%
Sysmiss		942	

INTERVIEWER INSTRUCTIONS  
(ASK ALL)

## FIN37: Received a government transfer

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.

#### CATEGORIES

Value	Category	Cases	
1	yes	60	6%
2	no	939	93.9%
3	(dk)	1	0.1%
4	(ref)	0	0%

## FIN43D: Received an agricultural payment in cash

Data file: micro\_mdg

### Overview

Valid: 332 Invalid: 668 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

#### CATEGORIES

Value	Category	Cases	
1	yes	294	88.6%

2	no	38	11.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		668	

## QUESTION POST TEXT

(If code 2-4 in FIN43D, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])

## FIN38: Received a government pension

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

## LITERAL QUESTION

IN THE PAST 12 MONTHS, have you personally received a pension from the government, military, or public sector?

## CATEGORIES

Value	Category	Cases	
1	yes	16	1.6%
2	no	983	98.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

## QUESTION POST TEXT

(If code 1 in FIN37 OR code 1 in FIN38

[respondent received financial support from the government or a pension from the government, military or public sector], Continue; Otherwise, Skip to FIN42)

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

Data file: micro\_mdg

### Overview

Valid: 72 Invalid: 928 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?  
 - You received payments directly into an account at a bank or another type of formal financial institution

## CATEGORIES

Value	Category	Cases	
1	yes	13	18.1%
2	no	59	81.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		928	

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 in FIN39A OR code 1 in FIN39B [respondent received any money from the government directly into an account at a financial institution OR through a mobile phone], Skip to FIN42; Otherwise, Continue)

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

Data file: micro\_mdg

#### Overview

Valid: 72 Invalid: 928 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?

- You received payments through a mobile phone

## CATEGORIES

Value	Category	Cases	
1	yes	16	22.2%
2	no	55	76.4%
3	(dk)	1	1.4%
4	(ref)	0	0%
Sysmiss		928	

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 in FIN39A OR code 1 in FIN39B [respondent received any money from the government directly into an account at a financial institution OR through a mobile phone], Skip to FIN42; Otherwise, Continue)

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

Data file: micro\_mdg

**Overview**

Valid: 51 Invalid: 949 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received any money from the government in cash?

## CATEGORIES

Value	Category	Cases	
1	yes	19	37.3%
2	no	31	60.8%
3	(dk)	1	2%
4	(ref)	0	0%
Sysmiss		949	

## QUESTION POST TEXT

(If code 2-4 in FIN39D, Continue; Otherwise, Skip to FIN42)

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

Data file: micro\_mdg

**Overview**

Valid: 32 Invalid: 968 Minimum: 2 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 2 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received any money from the government to a card?

## CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	32	100%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		968	

## INTERVIEWER INSTRUCTIONS

(ASK ALL)

**FIN42: Received an agricultural payment****Data file:** micro\_mdg**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you personally RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock?

## CATEGORIES

Value	Category	Cases	
1	yes	390	39%
2	no	606	60.6%
3	(dk)	4	0.4%
4	(ref)	0	0%

## QUESTION POST TEXT

(If code 1 in FIN42, Continue; Otherwise, Skip to Read before FIN44 [FINANCIAL WORRY SECTION])

**FIN42A: Grow own crops or raise livestock****Data file:** micro\_mdg**Overview**

Valid: 390    Invalid: 610    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Does your household grow these crops or raise the livestock?

## CATEGORIES

Value	Category	Cases	
1	Yes	321	82.3%
2	No	9	2.3%
3	(Both)	60	15.4%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		610	

**FIN43A: Received an agricultural payment into an account****Data file:** micro\_mdg**Overview**

Valid: 390    Invalid: 610    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways?

- You received payments directly into an account at a bank or another type of formal financial institution

## CATEGORIES

Value	Category	Cases	
1	yes	26	6.7%
2	no	364	93.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		610	

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)

**FIN43B: Received an agricultural payment to a mobile phone****Data file:** micro\_mdg**Overview**

Valid: 390    Invalid: 610    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways?

- You received payments through a mobile phone

## CATEGORIES

Value	Category	Cases	
1	yes	49	12.6%
2	no	341	87.4%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		610	

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 in FIN43A OR code 1 in FIN43B [respondent received any money from the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone], Skip to Read before FIN44 [FINANCIAL WORRY SECTION]; Otherwise, Continue)

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

Data file: micro\_mdg

#### Overview

Valid: 38 Invalid: 962 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

In the PAST 12 MONTHS,  
 have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

## CATEGORIES

Value	Category	Cases	
1	yes	2	5.3%
2	no	36	94.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		962	

## INTERVIEWER INSTRUCTIONS

(ASK ALL)

### FIN44A: Financially worried: old age

Data file: micro\_mdg

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

#### Questions and instructions

## QUESTION PRETEXT

## FINANCIAL WORRY SECTION

(READ:) I will now ask you some questions about your financial situation.

## LITERAL QUESTION

How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time?

- Not having enough money for your old age

## CATEGORIES

Value	Category	Cases	
1	Very worried	629	62.9%
2	Somewhat worried	189	18.9%
3	Not worried at all	163	16.3%
4	(Does not apply)	2	0.2%
5	(DK)	17	1.7%
6	(ref)	0	0%

## INTERVIEWER INSTRUCTIONS

(Read Items)

## QUESTION POST TEXT

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45\_1)

## FIN44B: Financially worried: medical cost

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

### Questions and instructions

## LITERAL QUESTION

How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time?

- Not being able to pay for medical costs in case of a serious illness or accident

## CATEGORIES

Value	Category	Cases	
1	Very worried	681	68.1%
2	Somewhat worried	202	20.2%
3	Not worried at all	100	10%
4	(Does not apply)	1	0.1%
5	(DK)	16	1.6%
6	(ref)	0	0%

## QUESTION POST TEXT

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to

FIN45\_1)

**FIN44C: Financially worried: bills****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time?

- Not having enough money to pay for monthly expenses or bills

## CATEGORIES

Value	Category	Cases	
1	Very worried	574	57.4%
2	Somewhat worried	201	20.1%
3	Not worried at all	191	19.1%
4	(Does not apply)	16	1.6%
5	(DK)	18	1.8%
6	(ref)	0	0%

## QUESTION POST TEXT

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45\_1)

**FIN44D: Financially worried: education****Data file:** micro\_mdg**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How worried are you right now about each of the following? Are you very worried, somewhat worried, or not worried at all at the present time?

- Not being able to pay school fees or fees for education

## CATEGORIES

Value	Category	Cases	
1	Very worried	527	52.7%

2	Somewhat worried	219	21.9%
3	Not worried at all	210	21%
4	(Does not apply)	30	3%
5	(DK)	14	1.4%
6	(ref)	0	0%

## QUESTION POST TEXT

(If code 1 or 2 [very worried or somewhat worried] to TWO OR MORE items in FIN44A-FIN44D, Continue; Otherwise, Skip to FIN45\_1)

## FIN45: Financially most worried

Data file: micro\_mdg

### Overview

Valid: 887 Invalid: 113 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 6 Format: Numeric

### Questions and instructions

## LITERAL QUESTION

Among the financial issues you mentioned, which one are you MOST worried about?

## CATEGORIES

Value	Category	Cases	
1	Old age	199	22.4%
2	Medical cost	413	46.6%
3	Bills	69	7.8%
4	Education	175	19.7%
5	(DK)	30	3.4%
6	(ref)	1	0.1%
Sysmiss		113	

## INTERVIEWER INSTRUCTIONS

(Read Items)

(PROGRAMMER: Only display options from FIN44A-FIN44D where code 1 "Very worried" or code 2 "Somewhat worried" was selected. Always display code 5 "(DK)" and 6 "(Refused)" for ALL respondents.)

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

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 4 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship as a result of the disruption caused by [insert local term for coronavirus]?

- After COVID-19

### CATEGORIES

Value	Category	Cases	
1	Very worried	569	56.9%
2	Somewhat worried	262	26.2%
3	Not worried at all	145	14.5%
4	(DK)	24	2.4%
5	(ref)	0	0%

### INTERVIEWER INSTRUCTIONS

(ASK ALL)

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## FIN45\_1\_CHINA: Financial worry

Data file: micro\_mdg

### Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 18 Range: - Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

Are you very worried, somewhat worried, or not worried at all that you will experience, OR CONTINUE TO EXPERIENCE, severe financial hardship?

### CATEGORIES

Value	Category
1	Very worried
2	Somewhat worried
3	Not worried at all
4	(DK)
5	(ref)
Sysmiss	

### INTERVIEWER INSTRUCTIONS

(ASK ALL)

---

**SAVED: Saved in the past year**

Data file: micro\_mdg

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	673	67.3%
1	yes	327	32.7%

**BORROWED: Borrowed in the past year**

Data file: micro\_mdg

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	551	55.1%
1	yes	449	44.9%

**RECEIVE\_WAGES: Received a wage payment**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	received payments into an account	58	5.8%
2	received payments in cash only	101	10.1%
3	received payments using other methods	35	3.5%

4	did not receive payments	805	80.5%
5	dk/ref	1	0.1%

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	19	1.9%
2	received payments in cash only	17	1.7%
3	received payments using other methods	24	2.4%
4	did not receive payments	939	93.9%
5	dk/ref	1	0.1%

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	6	0.6%
2	received payments in cash only	2	0.2%
3	received payments using other methods	8	0.8%
4	did not receive payments	983	98.3%
5	dk/ref	1	0.1%

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

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	received payments into an account	60	6%
2	received payments in cash only	294	29.4%
3	received payments using other methods	36	3.6%
4	did not receive payments	606	60.6%
5	dk/ref	4	0.4%

**PAY\_UTILITIES: Paid a utility bill**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 33 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	made payments from an account	42	4.2%
2	made payments in cash only	115	11.5%
3	made payments using other methods	29	2.9%
4	did not make payments	814	81.4%
5	dk/ref	0	0%

**REMITTANCES: Made or received a domestic remittance payment**

Data file: micro\_mdg

**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 40 Range: 1 - 6 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	sent/received through an account	175	17.5%
2	sent/received through an otc transaction	61	6.1%
3	sent/received in cash only	71	7.1%
4	sent/received using other methods	87	8.7%
5	did not send/receive	603	60.3%
6	dk/ref	3	0.3%

## MOBILEOWNER: Owns a mobile phone

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you have a mobile phone that you use to make and receive PERSONAL calls?

CATEGORIES

Value	Category	Cases	
1	yes	458	45.8%
2	no	542	54.2%
3	(dk)	0	0%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_mdg

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you have access to the Internet in any way, whether on a mobile phone, a computer, or some other device?

CATEGORIES

Value	Category	Cases	
1	yes	196	19.6%

2	no	795	79.5%
3	(dk)	9	0.9%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_mdg

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	719	71.9%
1	yes	281	28.1%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_mdg

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	923	92.3%
1	yes	77	7.7%

# Documentation

## Questionnaires

### 2021 Global Findex Questionnaire

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

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## Reports

### The Global Findex Database 2021

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Title The Global Findex Database 2021  
subtitle Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19  
Author(s) Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar  
Language English  
Filename FINDEX\_2021\_report.pdf

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## Technical documents

### Microdata Codebook

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Title Microdata Codebook  
Language English  
Filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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Title Microdata update details  
Language English  
Filename microdata\_update\_details\_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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