

# Global Financial Inclusion (Global Findex) Database 2021

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

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

## Identification

### SURVEY ID NUMBER

MRT\_2022\_FINDEX\_v01\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Mauritania	MRT

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of almost 145,000 adults in 139 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Due to ongoing COVID-19 restrictions that were in place in 2021, Global Findex 2021 data for 16 countries were collected through face-to-face interviews in 2022 and released now.

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

## Version

### VERSION DESCRIPTION

Version 01: Edited, anonymous dataset for public distribution.

### VERSION DATE

2023-05-19

### VERSION NOTES

This is the second update (May 2023) to the microdata originally released in Oct 2022 with the first update in Dec 2022. This includes 16 new countries that were surveyed in 2022 (Azerbaijan, Botswana, Chad, Comoros, Congo, Dem. Rep., Eswatini, Ethiopia, Gambia, The, Guatemala, Lesotho, Madagascar, Mauritania, Mexico, Niger, Vietnam, Yemen, Rep.). Please also see Microdata\_update\_details\_2022.xlsx which details these updates.

## Scope

### NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 145,000 people in 139 economies, representing 97 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

## Coverage

### GEOGRAPHIC COVERAGE

Some communes in Hodh Ech Chargui and Hodh El Gharbi were excluded due to increasing insecurity. The excluded areas represent approximately 4% of the 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 Mauritania 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
2022-08-19	2022-10-21

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

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

## questionnaires

#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

#### ESTIMATES OF SAMPLING ERROR

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

## Access policy

## CONTACTS

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## CITATION REQUIREMENTS

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

## ACCESS AUTHORITY

Name	Affiliation	Email
GlobalFindex	World Bank	globalfindex@worldbank.org

## Disclaimer and copyrights

## DISCLAIMER

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

## Metadata production

## DDI DOCUMENT ID

DDI\_MRT\_2022\_FINDEX\_v01\_M\_WB

## PRODUCERS

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

## DATE OF METADATA PRODUCTION

2023-05-23

## DDI DOCUMENT VERSION

Version 01 (May 2023).

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_mrt.dta</b> 2021 Global Findex - Mauritania Microdata	1000	120



**Data file: micro\_mrt.dta**

2021 Global Findex - Mauritania Microdata

Cases: 1000

variables: 120

**variables**

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

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

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

total: 120



**ECONOMY: Economy****Data file:** micro\_mrt.dta**Overview**

Valid: 1000   Invalid: 0  
 Type: Discrete   Width: 10   Range: -   Format: character

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Rural	300	30%
2	Urban	700	70%

**Others**

## NOTES

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

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

**ECONOMYCODE: Economy Code****Data file:** micro\_mrt.dta**Overview**

Valid: 1000   Invalid: 0  
 Type: Discrete   Width: 3   Range: -   Format: character

**Others**

## NOTES

International Standards Organization (ISO) 3-digit alphabetic code for each economy

**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_mrt.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 111117295   Maximum: 210549328  
 Type: Continuous   Decimal: 0   Width: 9   Range: 111117295 - 210549328   Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000   Invalid: 0   Minimum: 0.235656058534093   Maximum: 3.14275982791747  
 Type: Continuous   Decimal: 15   Width: 17   Range: 0.235656058534093 - 3.14275982791747   Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	female	549	54.9%
2	male	451	45.1%

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

## Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 90  
 Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 90   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
15	15	25	2.5%
16	16	19	1.9%
17	17	28	2.8%
18	18	31	3.1%
19	19	33	3.3%
20	20	30	3%
21	21	25	2.5%
22	22	36	3.6%
23	23	25	2.5%
24	24	32	3.2%
25	25	39	3.9%
26	26	20	2%
27	27	23	2.3%
28	28	36	3.6%
29	29	15	1.5%
30	30	51	5.1%
31	31	13	1.3%
32	32	27	2.7%
33	33	17	1.7%
34	34	17	1.7%
35	35	37	3.7%
36	36	35	3.5%
37	37	20	2%
38	38	24	2.4%
39	39	21	2.1%
40	40	34	3.4%
41	41	11	1.1%
42	42	18	1.8%
43	43	14	1.4%
44	44	12	1.2%
45	45	28	2.8%
46	46	5	0.5%

47	47	17	1.7%
48	48	15	1.5%
49	49	11	1.1%
50	50	22	2.2%
51	51	5	0.5%
52	52	9	0.9%
53	53	5	0.5%
54	54	10	1%
55	55	9	0.9%
56	56	5	0.5%
57	57	6	0.6%
58	58	5	0.5%
59	59	5	0.5%
60	60	12	1.2%
61	61	5	0.5%
62	62	9	0.9%
63	63	6	0.6%
64	64	3	0.3%
65	65	1	0.1%
66	66	3	0.3%
67	67	4	0.4%
68	68	6	0.6%
69	69	4	0.4%
70	70	5	0.5%
71	71	0	0%
72	72	1	0.1%
73	73	2	0.2%
74	74	3	0.3%
75	75	1	0.1%
76	76	1	0.1%
77	77	2	0.2%
78	78	1	0.1%
79	79	2	0.2%
80	80	1	0.1%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	1	0.1%

86	86	0	0%
87	87	1	0.1%
88	88	0	0%
89	89	0	0%
90	90	1	0.1%
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\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	completed primary school or less	496	49.6%
2	completed secondary school	470	47%
3	completed tertiary education or more	26	2.6%
4	(dk)	5	0.5%
5	(rf)	3	0.3%

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

Data file: micro\_mrt.dta

### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Poorest 20%	176	17.6%
2	Second 20%	170	17%
3	Middle 20%	182	18.2%
4	Fourth 20%	196	19.6%
5	Richest 20%	276	27.6%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_mrt.dta

### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	in the workforce	591	59.1%
2	out of the workforce	409	40.9%

## ACCOUNT: Has an account

Data file: micro\_mrt.dta

### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	713	71.3%

1	yes	287	28.7%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	751	75.1%
1	yes	249	24.9%

### Others

#### NOTES

The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 3 percent of respondents.

## ACCOUNT\_MOB: Has a mobile money account

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	880	88%
1	yes	120	12%

### Others

#### NOTES

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

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

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

Data file: micro\_mrt.dta

### Overview

Valid: 173    Invalid: 827    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	114	65.9%
2	no	58	33.5%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		827	

### Others

#### NOTES

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

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

Data file: micro\_mrt.dta

### Overview

Valid: 173    Invalid: 827    Minimum: 1    Maximum: 3  
Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	49	28.3%
2	no	122	70.5%

3	(dk)	2	1.2%
4	(ref)	0	0%
Sysmiss		827	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	109	10.9%
2	no	866	86.6%
3	(dk)	22	2.2%
4	(ref)	3	0.3%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	47	43.1%

2	no	60	55%
3	(dk)	2	1.8%
4	(ref)	0	0%
Sysmiss		891	

## Others

### NOTES

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

## FIN4A: Used a debit card in-store

Data file: micro\_mrt.dta

### Overview

Valid: 47 Invalid: 953 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	18	38.3%
2	no	29	61.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		953	

## Others

### NOTES

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

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

Data file: micro\_mrt.dta

### Overview

Valid: 206 Invalid: 794 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	81	39.3%
2	no	124	60.2%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		794	

## Others

### NOTES

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

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

Data file: micro\_mrt.dta

### Overview

Valid: 206    Invalid: 794    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	94	45.6%
2	no	109	52.9%
3	(dk)	3	1.5%
4	(ref)	0	0%
Sysmiss		794	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_mrt.dta

### Overview

Valid: 206    Invalid: 794    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	39	18.9%
2	no	164	79.6%
3	(dk)	2	1%
4	(ref)	1	0.5%
Sysmiss		794	

### Others

### NOTES

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

## FIN8: Used a credit card

Data file: micro\_mrt.dta

### Overview

Valid: 39 Invalid: 961 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	25	64.1%
2	no	14	35.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		961	

### Others

### NOTES

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

## FIN8A: Used a credit card in-store

Data file: micro\_mrt.dta

## Overview

Valid: 25   Invalid: 975   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	10	40%
2	no	15	60%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

## Others

### NOTES

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

## FIN8B: Paid credit card balances in full

Data file: micro\_mrt.dta

## Overview

Valid: 39   Invalid: 961   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	23	59%
2	no	15	38.5%
3	(dk)	1	2.6%
4	(ref)	0	0%
Sysmiss		961	

## Others

### NOTES

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

**FIN9: Made any deposit into the account****Data file:** micro\_mrt.dta**Overview**

Valid: 206    Invalid: 794    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	107	51.9%
2	no	96	46.6%
3	(dk)	3	1.5%
4	(ref)	0	0%
Sysmiss		794	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash or electronic deposits, or any time money is put into their account(s) by themselves, by an employer, or another person or institution.

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

Valid: 107    Invalid: 893    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	54	50.5%
2	no	49	45.8%
3	(dk)	2	1.9%
4	(ref)	2	1.9%
Sysmiss		893	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_mrt.dta

### Overview

Valid: 206 Invalid: 794 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	127	61.7%
2	no	76	36.9%
3	(dk)	2	1%
4	(ref)	1	0.5%
Sysmiss		794	

### Others

#### NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash withdrawals made in person using a debit card or mobile phone, electronic payments or purchases, checks, or any other sanctioned circumstance in which money is removed from the account(s) either by the account owner or by another person or institution.

## FIN10A: Withdrew from the account two or more times per month

Data file: micro\_mrt.dta

### Overview

Valid: 127 Invalid: 873 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	85	66.9%
2	no	42	33.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_mrt.dta

#### Overview

Valid: 206    Invalid: 794    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	125	60.7%
2	no	73	35.4%
3	(dk)	4	1.9%
4	(ref)	4	1.9%
Sysmiss		794	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 713    Invalid: 287    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	220	30.9%
2	no	445	62.4%
3	(dk)	46	6.5%
4	(ref)	2	0.3%
Sysmiss		287	

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

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	218	27.5%
2	no	538	67.8%
3	(dk)	38	4.8%
4	(ref)	0	0%
Sysmiss		206	

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

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	232	29.2%
2	no	493	62.1%
3	(dk)	69	8.7%
4	(ref)	0	0%
Sysmiss		206	

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

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	171	21.5%
2	no	604	76.1%
3	(dk)	19	2.4%
4	(ref)	0	0%
Sysmiss		206	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	151	19%
2	no	608	76.6%
3	(dk)	35	4.4%
4	(ref)	0	0%
Sysmiss		206	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	178	22.4%
2	no	604	76.1%

3	(dk)	12	1.5%
4	(ref)	0	0%
Sysmiss		206	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	548	69%
2	no	233	29.3%
3	(dk)	12	1.5%
4	(ref)	1	0.1%
Sysmiss		206	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	117	14.7%
2	no	629	79.2%
3	(dk)	48	6%
4	(ref)	0	0%
Sysmiss		206	

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

Valid: 794    Invalid: 206    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	188	23.7%
2	no	579	72.9%
3	(dk)	27	3.4%
4	(ref)	0	0%
Sysmiss		206	

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

Valid: 931    Invalid: 69    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	244	26.2%
2	no	656	70.5%
3	(dk)	30	3.2%
4	(ref)	1	0.1%
Sysmiss		69	

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

Valid: 931    Invalid: 69    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	264	28.4%
2	no	595	63.9%
3	(dk)	71	7.6%
4	(ref)	1	0.1%
Sysmiss		69	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 931    Invalid: 69    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	191	20.5%
2	no	718	77.1%
3	(dk)	21	2.3%
4	(ref)	1	0.1%
Sysmiss		69	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 931    Invalid: 69    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	523	56.2%
2	no	394	42.3%

3	(dk)	13	1.4%
4	(ref)	1	0.1%
Sysmiss		69	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 931   Invalid: 69   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	155	16.6%
2	no	765	82.2%
3	(dk)	10	1.1%
4	(ref)	1	0.1%
Sysmiss		69	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 931   Invalid: 69   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	195	20.9%
2	no	729	78.3%
3	(dk)	6	0.6%
4	(ref)	1	0.1%
Sysmiss		69	

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

Valid: 42   Invalid: 958   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	30	71.4%
2	no	12	28.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		958	

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

Valid: 42   Invalid: 958   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	21	50%
2	no	21	50%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		958	

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

Valid: 42   Invalid: 958   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	17	40.5%
2	no	25	59.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		958	

### FIN13D: Use mobile money account without help

Data file: micro\_mrt.dta

#### Overview

Valid: 48 Invalid: 952 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	22	45.8%
2	no	24	50%
3	(dk)	2	4.2%
4	(ref)	0	0%
Sysmiss		952	

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

Data file: micro\_mrt.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	89	8.9%
2	no	901	90.1%

3	(dk)	7	0.7%
4	(ref)	3	0.3%

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

Data file: micro\_mrt.dta

### Overview

Valid: 96 Invalid: 904 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Only used cash	67	69.8%
2	Used other methods, such as a card or mobile phone	27	28.1%
3	(dk)	1	1%
4	(ref)	1	1%
Sysmiss		904	

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

Data file: micro\_mrt.dta

### Overview

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

## FIN14A: Made bill payments online using the Internet

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	103	10.3%
2	no	890	89%

3	(dk)	7	0.7%
4	(ref)	0	0%

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

Data file: micro\_mrt.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	182	18.2%
2	no	811	81.1%
3	(dk)	7	0.7%
4	(ref)	0	0%

### FIN14B: Bought something online using the Internet

Data file: micro\_mrt.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	50	5%
2	no	942	94.2%
3	(dk)	7	0.7%
4	(ref)	1	0.1%

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

Data file: micro\_mrt.dta

#### Overview

Valid: 50 Invalid: 950 Minimum: 1 Maximum: 4

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Pay online	10	20%
2	In cash	27	54%
3	(both)	11	22%
4	(dk)	2	4%
5	(ref)	0	0%
Sysmiss		950	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 50    Invalid: 950    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Only paid in cash	31	62%
2	Paid online	17	34%
3	(dk)	1	2%
4	(ref)	1	2%
Sysmiss		950	

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

Data file: micro\_mrt.dta

#### Overview

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

### FIN16: Saved for old age

Data file: micro\_mrt.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	85	8.5%
2	no	898	89.8%
3	(dk)	14	1.4%
4	(ref)	3	0.3%

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

Data file: micro\_mrt.dta

**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	118	11.8%
2	no	865	86.5%
3	(dk)	17	1.7%
4	(ref)	0	0%

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

Data file: micro\_mrt.dta

**Overview**

Valid: 69   Invalid: 931   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	25	36.2%

2	no	43	62.3%
3	(dk)	1	1.4%
4	(ref)	0	0%
Sysmiss		931	

## FIN17B: Saved using an informal savings club

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	191	19.1%
2	no	793	79.3%
3	(dk)	16	1.6%
4	(ref)	0	0%

## FIN20: Borrowed for medical purposes

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	320	32%
2	no	664	66.4%
3	(dk)	15	1.5%
4	(ref)	1	0.1%

## FIN22A: Borrowed from a financial institution

Data file: micro\_mrt.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	91	9.1%
2	no	899	89.9%
3	(dk)	10	1%
4	(ref)	0	0%

## FIN22B: Borrowed from family or friends

Data file: micro\_mrt.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	407	40.7%
2	no	581	58.1%
3	(dk)	12	1.2%
4	(ref)	0	0%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_mrt.dta

## Overview

Valid: 191 Invalid: 809 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	102	53.4%

2	no	89	46.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		809	

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

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Main source: Savings	122	12.2%
2	Main source: Family or friends	337	33.7%
3	Main source: Money from working	219	21.9%
4	Main source: Borrowing from a bank, employer, or private lender	55	5.5%
5	Main source: Selling assets	70	7%
6	Main source: Some other source	45	4.5%
7	(I could not come up with the money)	109	10.9%
8	(dk)	36	3.6%
9	ref	7	0.7%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_mrt.dta

### Overview

Valid: 848    Invalid: 152    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	265	31.3%
2	Somewhat difficult	307	36.2%
3	Not difficult at all	267	31.5%

4	(DK)	9	1.1%
5	(ref)	0	0%
Sysmiss		152	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_mrt.dta

### Overview

Valid: 848 Invalid: 152 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	325	38.3%
2	Somewhat difficult	280	33%
3	Not difficult at all	216	25.5%
4	(I could not come up with the money)	18	2.1%
5	(DK)	9	1.1%
6	(ref)	0	0%
Sysmiss		152	

## FIN26: Sent domestic remittances

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	312	31.2%
2	no	672	67.2%
3	(dk)	13	1.3%
4	(ref)	3	0.3%

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

Valid: 312    Invalid: 688    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	101	32.4%
2	no	210	67.3%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		688	

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

Valid: 211    Invalid: 789    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	148	70.1%
2	no	61	28.9%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		789	

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

Valid: 211    Invalid: 789    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	145	68.7%
2	no	64	30.3%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		789	

### FIN28: Received domestic remittances

Data file: micro\_mrt.dta

#### Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	385	38.5%
2	no	595	59.5%
3	(dk)	18	1.8%
4	(ref)	2	0.2%

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

Data file: micro\_mrt.dta

#### Overview

Valid: 385   Invalid: 615   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	121	31.4%
2	no	262	68.1%
3	(dk)	1	0.3%

4	(ref)	1	0.3%
Sysmiss		615	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_mrt.dta

#### Overview

Valid: 264    Invalid: 736    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	153	58%
2	no	111	42%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		736	

### FIN29C2: Received domestic remittances through an MTO

Data file: micro\_mrt.dta

#### Overview

Valid: 264    Invalid: 736    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	160	60.6%
2	no	103	39%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		736	

### FIN30: Paid a utility bill

Data file: micro\_mrt.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	321	32.1%
2	no	656	65.6%
3	(dk)	22	2.2%
4	(ref)	1	0.1%

## FIN31A: Paid a utility bill using an account

Data file: micro\_mrt.dta

## Overview

Valid: 321   Invalid: 679   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	46	14.3%
2	no	275	85.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		679	

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

Data file: micro\_mrt.dta

## Overview

Valid: 321   Invalid: 679   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

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

1	yes	51	15.9%
2	no	268	83.5%
3	(dk)	2	0.6%
4	(ref)	0	0%
Sysmiss		679	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 75 Invalid: 925 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Only used cash	58	77.3%
2	Used other methods, such as a card or mobile phone	15	20%
3	(dk)	2	2.7%
4	(ref)	0	0%
Sysmiss		925	

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

Data file: micro\_mrt.dta

#### Overview

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

### FIN31C: Paid a utility bill in cash

Data file: micro\_mrt.dta

#### Overview

Valid: 246 Invalid: 754 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	211	85.8%
2	no	35	14.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		754	

## FIN32: Received wage payments

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	208	20.8%
2	no	774	77.4%
3	(dk)	17	1.7%
4	(ref)	1	0.1%

## FIN33: Received public sector wage payments

Data file: micro\_mrt.dta

### Overview

Valid: 208 Invalid: 792 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	45	21.6%
2	no	161	77.4%
3	(dk)	2	1%
4	(ref)	0	0%
Sysmiss		792	

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

Valid: 208   Invalid: 792   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	72	34.6%
2	no	136	65.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		792	

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

Valid: 208   Invalid: 792   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	45	21.6%
2	no	162	77.9%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		792	

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

Valid: 115   Invalid: 885   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	86	74.8%
2	no	28	24.3%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		885	

### FIN34E: Received wage payments to a card

Data file: micro\_mrt.dta

#### Overview

Valid: 29 Invalid: 971 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	1	3.4%
2	no	28	96.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		971	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 94 Invalid: 906 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	37	39.4%
2	no	52	55.3%

3	(dk)	4	4.3%
4	(ref)	1	1.1%
Sysmiss		906	

### FIN37: Received a government transfer

Data file: micro\_mrt.dta

#### Overview

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

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	70	7%
2	no	911	91.1%
3	(dk)	18	1.8%
4	(ref)	1	0.1%

### FIN43D: Received an agricultural payment in cash

Data file: micro\_mrt.dta

#### Overview

Valid: 68   Invalid: 932   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	52	76.5%
2	no	15	22.1%
3	(dk)	1	1.5%
4	(ref)	0	0%
Sysmiss		932	

### FIN38: Received a government pension

Data file: micro\_mrt.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	48	4.8%
2	no	932	93.2%
3	(dk)	19	1.9%
4	(ref)	1	0.1%

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

Data file: micro\_mrt.dta

## Overview

Valid: 96 Invalid: 904 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	33	34.4%
2	no	63	65.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		904	

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

Data file: micro\_mrt.dta

## Overview

Valid: 96 Invalid: 904 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

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

1	yes	28	29.2%
2	no	65	67.7%
3	(dk)	3	3.1%
4	(ref)	0	0%
Sysmiss		904	

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

Data file: micro\_mrt.dta

### Overview

Valid: 49   Invalid: 951   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	17	34.7%
2	no	32	65.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		951	

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

Data file: micro\_mrt.dta

### Overview

Valid: 32   Invalid: 968   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	6	18.8%
2	no	26	81.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		968	

**FIN42: Received an agricultural payment****Data file:** micro\_mrt.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	106	10.6%
2	no	882	88.2%
3	(dk)	12	1.2%
4	(ref)	0	0%

**FIN42A: Grow own crops or raise livestock****Data file:** micro\_mrt.dta**Overview**

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	58	54.7%
2	No	41	38.7%
3	(Both)	7	6.6%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		894	

**FIN43A: Received an agricultural payment into an account****Data file:** micro\_mrt.dta**Overview**

Valid: 106   Invalid: 894   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	20	18.9%
2	no	86	81.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		894	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 106   Invalid: 894   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	29	27.4%
2	no	77	72.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		894	

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

Data file: micro\_mrt.dta

#### Overview

Valid: 16   Invalid: 984   Minimum: 2   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	15	93.8%

3	(dk)	1	6.3%
4	(ref)	0	0%
Sysmiss		984	

## FIN44A: Financially worried: old age

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very worried	472	47.2%
2	Somewhat worried	246	24.6%
3	Not worried at all	253	25.3%
4	(Does not apply)	14	1.4%
5	(DK)	15	1.5%
6	(ref)	0	0%

## FIN44B: Financially worried: medical cost

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very worried	604	60.4%
2	Somewhat worried	237	23.7%
3	Not worried at all	143	14.3%
4	(Does not apply)	11	1.1%
5	(DK)	5	0.5%
6	(ref)	0	0%

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	427	42.7%
2	Somewhat worried	301	30.1%
3	Not worried at all	235	23.5%
4	(Does not apply)	32	3.2%
5	(DK)	5	0.5%
6	(ref)	0	0%

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	430	43%
2	Somewhat worried	268	26.8%
3	Not worried at all	244	24.4%
4	(Does not apply)	51	5.1%
5	(DK)	7	0.7%
6	(ref)	0	0%

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

## Overview

Valid: 836 Invalid: 164 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Old age	68	8.1%
2	Medical cost	535	64%
3	Bills	111	13.3%
4	Education	107	12.8%
5	(DK)	14	1.7%
6	(ref)	1	0.1%
Sysmiss		164	

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

Data file: micro\_mrt.dta

## Overview

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

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very worried	560	56%
2	Somewhat worried	261	26.1%
3	Not worried at all	165	16.5%
4	(DK)	14	1.4%
5	(ref)	0	0%

## FIN45\_1\_CHINA: Financial worry

Data file: micro\_mrt.dta

## Overview

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

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	594	59.4%
1	yes	406	40.6%

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	427	42.7%
1	yes	573	57.3%

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

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	received payments into an account	94	9.4%
2	received payments in cash only	86	8.6%
3	received payments using other methods	28	2.8%

4	did not receive payments	774	77.4%
5	dk/ref	18	1.8%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	38	3.8%
2	received payments in cash only	13	1.3%
3	received payments using other methods	19	1.9%
4	did not receive payments	911	91.1%
5	dk/ref	19	1.9%

## Others

### NOTES

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

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	30	3%

2	received payments in cash only	9	0.9%
3	received payments using other methods	9	0.9%
4	did not receive payments	932	93.2%
5	dk/ref	20	2%

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

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	38	3.8%
2	received payments in cash only	52	5.2%
3	received payments using other methods	16	1.6%
4	did not receive payments	882	88.2%
5	dk/ref	12	1.2%

### Others

#### NOTES

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

## PAY\_UTILITIES: Paid a utility bill

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	made payments from an account	75	7.5%
2	made payments in cash only	211	21.1%
3	made payments using other methods	35	3.5%

4	did not make payments	656	65.6%
5	dk/ref	23	2.3%

## Others

### NOTES

This includes adults who paid a utility bill in the past year.

## REMITTANCES: Made or received a domestic remittance payment

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	sent/received through an account	171	17.1%
2	sent/received through an otc transaction	205	20.5%
3	sent/received in cash only	73	7.3%
4	sent/received using other methods	54	5.4%
5	did not send/receive	476	47.6%
6	dk/ref	21	2.1%

## Others

### NOTES

This includes adults who made or received a domestic remittance payment in the past year.

## MOBILEOWNER: Owns a mobile phone

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

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

1	yes	775	77.5%
2	no	224	22.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

## INTERNETACCESS: Internet access

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	508	50.8%
2	no	486	48.6%
3	(dk)	6	0.6%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_mrt.dta

### Overview

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

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	751	75.1%
1	yes	249	24.9%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_mrt.dta

### Overview

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

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

## Questions and instructions

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### CATEGORIES

Value	Category	Cases	
0	no	918	91.8%
1	yes	82	8.2%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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

---

## reports

### The Global Findex Database 2021

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title The Global Findex Database 2021  
 subtitle Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19  
 authors Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar  
 language English  
 filename FINDEX\_2021\_report.pdf

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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

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## other\_materials

### Micro 2021 Indicator Stata do-file

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

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