

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

NER_2022_FINDEX_v01_M

TITLE

Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

| Name | Country code |
|-------|--------------|
| Niger | NER |

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 the Agadez region and Diffa region were excluded because of insecurity. In addition PSUs with fewer than 25 households were also excluded. The excluded area represents approximately 8% 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 Niger 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 |
|------------|------------|
| 2022-09-22 | 2022-10-18 |

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

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

questionnaires

QUESTIONNAIRES

Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR

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

Access policy

CONTACTS

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CITATION REQUIREMENTS

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

ACCESS AUTHORITY

| Name | Affiliation | Email |
|--------------|-------------|----------------------------|
| GlobalFindex | World Bank | globalfindex@worldbank.org |

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DISCLAIMER

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

Metadata production

DDI DOCUMENT ID

DDI_NER_2022_FINDEX_v01_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION

2023-05-23

DDI DOCUMENT VERSION

Version 01 (May 2023).

data_dictionary

| Data file | Cases | variables |
|--|--------------|------------------|
| micro_ner.dta 2021 Global Findex - Niger Microdata | 1000 | 120 |

Data file: micro_ner.dta

2021 Global Findex - Niger 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_ner.dta**Overview**

Valid: 1000 Invalid: 0
 Type: Discrete Width: 5 Range: - Format: character

URBANICITY_F2F: Respondent lives in rural area**Data file:** micro_ner.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 | 350 | 35% |
| 2 | Urban | 650 | 65% |

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_ner.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_ner.dta**Overview**

Valid: 1000 Invalid: 0 Minimum: 111296469 Maximum: 210848507
 Type: Continuous Decimal: 0 Width: 9 Range: 111296469 - 210848507 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

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

Valid: 1000 Invalid: 0 Minimum: 0.173298235537461 Maximum: 2.97051563700234
 Type: Continuous Decimal: 15 Width: 17 Range: 0.173298235537461 - 2.97051563700234 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_ner.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 | 552 | 55.2% |
| 2 | male | 448 | 44.8% |

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

Overview

Valid: 998 Invalid: 2 Minimum: 15 Maximum: 93
 Type: Discrete Decimal: 0 Width: 2 Range: 15 - 93 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|------|
| 15 | 15 | 36 | 3.6% |
| 16 | 16 | 25 | 2.5% |
| 17 | 17 | 21 | 2.1% |
| 18 | 18 | 48 | 4.8% |
| 19 | 19 | 28 | 2.8% |
| 20 | 20 | 56 | 5.6% |
| 21 | 21 | 20 | 2% |
| 22 | 22 | 29 | 2.9% |
| 23 | 23 | 18 | 1.8% |
| 24 | 24 | 21 | 2.1% |
| 25 | 25 | 55 | 5.5% |
| 26 | 26 | 23 | 2.3% |
| 27 | 27 | 32 | 3.2% |
| 28 | 28 | 29 | 2.9% |
| 29 | 29 | 19 | 1.9% |
| 30 | 30 | 75 | 7.5% |
| 31 | 31 | 9 | 0.9% |
| 32 | 32 | 19 | 1.9% |
| 33 | 33 | 15 | 1.5% |
| 34 | 34 | 17 | 1.7% |
| 35 | 35 | 54 | 5.4% |
| 36 | 36 | 11 | 1.1% |
| 37 | 37 | 7 | 0.7% |
| 38 | 38 | 15 | 1.5% |
| 39 | 39 | 3 | 0.3% |
| 40 | 40 | 51 | 5.1% |
| 41 | 41 | 9 | 0.9% |
| 42 | 42 | 18 | 1.8% |
| 43 | 43 | 9 | 0.9% |
| 44 | 44 | 7 | 0.7% |
| 45 | 45 | 26 | 2.6% |
| 46 | 46 | 4 | 0.4% |

| | | | |
|----|----|----|------|
| 47 | 47 | 8 | 0.8% |
| 48 | 48 | 4 | 0.4% |
| 49 | 49 | 5 | 0.5% |
| 50 | 50 | 33 | 3.3% |
| 51 | 51 | 2 | 0.2% |
| 52 | 52 | 12 | 1.2% |
| 53 | 53 | 9 | 0.9% |
| 54 | 54 | 8 | 0.8% |
| 55 | 55 | 10 | 1% |
| 56 | 56 | 7 | 0.7% |
| 57 | 57 | 8 | 0.8% |
| 58 | 58 | 5 | 0.5% |
| 59 | 59 | 1 | 0.1% |
| 60 | 60 | 15 | 1.5% |
| 61 | 61 | 1 | 0.1% |
| 62 | 62 | 4 | 0.4% |
| 63 | 63 | 3 | 0.3% |
| 64 | 64 | 2 | 0.2% |
| 65 | 65 | 4 | 0.4% |
| 66 | 66 | 4 | 0.4% |
| 67 | 67 | 2 | 0.2% |
| 68 | 68 | 3 | 0.3% |
| 69 | 69 | 1 | 0.1% |
| 70 | 70 | 11 | 1.1% |
| 71 | 71 | 0 | 0% |
| 72 | 72 | 0 | 0% |
| 73 | 73 | 3 | 0.3% |
| 74 | 74 | 1 | 0.1% |
| 75 | 75 | 2 | 0.2% |
| 76 | 76 | 1 | 0.1% |
| 77 | 77 | 1 | 0.1% |
| 78 | 78 | 2 | 0.2% |
| 79 | 79 | 0 | 0% |
| 80 | 80 | 9 | 0.9% |
| 81 | 81 | 0 | 0% |
| 82 | 82 | 3 | 0.3% |
| 83 | 83 | 0 | 0% |
| 84 | 84 | 1 | 0.1% |
| 85 | 85 | 1 | 0.1% |

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

EDUC: Respondent education level

Data file: micro_ner.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 | 790 | 79% |
| 2 | completed secondary school | 205 | 20.5% |
| 3 | completed tertiary education or more | 0 | 0% |
| 4 | (dk) | 3 | 0.3% |
| 5 | (rf) | 2 | 0.2% |

INC_Q: Within-economy household income quintile

Data file: micro_ner.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% | 180 | 18% |
| 2 | Second 20% | 174 | 17.4% |
| 3 | Middle 20% | 179 | 17.9% |
| 4 | Fourth 20% | 190 | 19% |
| 5 | Richest 20% | 277 | 27.7% |

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_ner.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 | 641 | 64.1% |
| 2 | out of the workforce | 359 | 35.9% |

ACCOUNT: Has an account

Data file: micro_ner.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 | 852 | 85.2% |

| | | | |
|---|-----|-----|-------|
| 1 | yes | 148 | 14.8% |
|---|-----|-----|-------|

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 0 | no | 885 | 88.5% |
| 1 | yes | 115 | 11.5% |

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_ner.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 | 932 | 93.2% |
| 1 | yes | 68 | 6.8% |

Others

NOTES

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

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_ner.dta

Overview

Valid: 72 Invalid: 928 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 | 62.5% |
| 2 | no | 25 | 34.7% |
| 3 | (dk) | 2 | 2.8% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 928 | |

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_ner.dta

Overview

Valid: 72 Invalid: 928 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 35 | 48.6% |
| 2 | no | 36 | 50% |

| | | | |
|---------|-------|-----|------|
| 3 | (dk) | 1 | 1.4% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 928 | |

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_ner.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 | 41 | 4.1% |
| 2 | no | 955 | 95.5% |
| 3 | (dk) | 4 | 0.4% |
| 4 | (ref) | 0 | 0% |

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_ner.dta

Overview

Valid: 41 Invalid: 959 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 | 41.5% |

| | | | |
|---------|-------|-----|-------|
| 2 | no | 24 | 58.5% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 959 | |

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_ner.dta

Overview

Valid: 17 Invalid: 983 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 | 58.8% |
| 2 | no | 7 | 41.2% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 983 | |

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_ner.dta

Overview

Valid: 84 Invalid: 916 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 27 | 32.1% |
| 2 | no | 56 | 66.7% |
| 3 | (dk) | 1 | 1.2% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

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_ner.dta

Overview

Valid: 84 Invalid: 916 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 | 33.3% |
| 2 | no | 55 | 65.5% |
| 3 | (dk) | 1 | 1.2% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_ner.dta

Overview

Valid: 84 Invalid: 916 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 | 23.8% |
| 2 | no | 64 | 76.2% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_ner.dta

Overview

Valid: 20 Invalid: 980 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-----|
| 1 | yes | 16 | 80% |
| 2 | no | 4 | 20% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 980 | |

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_ner.dta

Overview

Valid: 16 Invalid: 984 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 | 37.5% |
| 2 | no | 10 | 62.5% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 984 | |

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_ner.dta

Overview

Valid: 20 Invalid: 980 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-----|
| 1 | yes | 8 | 40% |
| 2 | no | 10 | 50% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 2 | 10% |
| Sysmiss | | 980 | |

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_ner.dta**Overview**

Valid: 84 Invalid: 916 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 33 | 39.3% |
| 2 | no | 49 | 58.3% |
| 3 | (dk) | 2 | 2.4% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

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_ner.dta**Overview**

Valid: 33 Invalid: 967 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 18 | 54.5% |
| 2 | no | 13 | 39.4% |
| 3 | (dk) | 2 | 6.1% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 967 | |

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_ner.dta

Overview

Valid: 84 Invalid: 916 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 38 | 45.2% |
| 2 | no | 45 | 53.6% |
| 3 | (dk) | 1 | 1.2% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

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_ner.dta

Overview

Valid: 38 Invalid: 962 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 19 | 50% |
| 2 | no | 17 | 44.7% |
| 3 | (dk) | 2 | 5.3% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 962 | |

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_ner.dta

Overview

Valid: 84 Invalid: 916 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 46 | 54.8% |
| 2 | no | 35 | 41.7% |
| 3 | (dk) | 3 | 3.6% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 916 | |

FIN11_1: Unbanked: use account without help

Data file: micro_ner.dta

Overview

Valid: 852 Invalid: 148 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 163 | 19.1% |
| 2 | no | 605 | 71% |
| 3 | (dk) | 83 | 9.7% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 148 | |

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

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 349 | 38.1% |
| 2 | no | 533 | 58.2% |
| 3 | (dk) | 34 | 3.7% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 84 | |

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

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 346 | 37.8% |
| 2 | no | 491 | 53.6% |
| 3 | (dk) | 76 | 8.3% |
| 4 | (ref) | 3 | 0.3% |
| Sysmiss | | 84 | |

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

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 325 | 35.5% |
| 2 | no | 555 | 60.6% |
| 3 | (dk) | 35 | 3.8% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 84 | |

FIN11D: Reason for no account: lack trust

Data file: micro_ner.dta

Overview

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 122 | 13.3% |
| 2 | no | 764 | 83.4% |
| 3 | (dk) | 29 | 3.2% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 84 | |

FIN11E: Reason for no account: religious reasons

Data file: micro_ner.dta

Overview

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 200 | 21.8% |
| 2 | no | 687 | 75% |

| | | | |
|---------|-------|----|------|
| 3 | (dk) | 26 | 2.8% |
| 4 | (ref) | 3 | 0.3% |
| Sysmiss | | 84 | |

FIN11F: Reason for no account: lack money

Data file: micro_ner.dta

Overview

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 738 | 80.6% |
| 2 | no | 167 | 18.2% |
| 3 | (dk) | 10 | 1.1% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 84 | |

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

Data file: micro_ner.dta

Overview

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 41 | 4.5% |
| 2 | no | 838 | 91.5% |
| 3 | (dk) | 36 | 3.9% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 84 | |

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

Valid: 916 Invalid: 84 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 132 | 14.4% |
| 2 | no | 740 | 80.8% |
| 3 | (dk) | 42 | 4.6% |
| 4 | (ref) | 2 | 0.2% |
| Sysmiss | | 84 | |

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

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 335 | 36.7% |
| 2 | no | 538 | 59% |
| 3 | (dk) | 38 | 4.2% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 88 | |

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

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 282 | 30.9% |
| 2 | no | 560 | 61.4% |
| 3 | (dk) | 69 | 7.6% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 88 | |

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_ner.dta

Overview

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 326 | 35.7% |
| 2 | no | 551 | 60.4% |
| 3 | (dk) | 33 | 3.6% |
| 4 | (ref) | 2 | 0.2% |
| Sysmiss | | 88 | |

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

Data file: micro_ner.dta

Overview

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 667 | 73.1% |
| 2 | no | 229 | 25.1% |

| | | | |
|---------|-------|----|------|
| 3 | (dk) | 15 | 1.6% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 88 | |

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_ner.dta

Overview

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 106 | 11.6% |
| 2 | no | 788 | 86.4% |
| 3 | (dk) | 17 | 1.9% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 88 | |

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

Data file: micro_ner.dta

Overview

Valid: 912 Invalid: 88 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 351 | 38.5% |
| 2 | no | 554 | 60.7% |
| 3 | (dk) | 6 | 0.7% |
| 4 | (ref) | 1 | 0.1% |
| Sysmiss | | 88 | |

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

Valid: 54 Invalid: 946 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 38 | 70.4% |
| 2 | no | 14 | 25.9% |
| 3 | (dk) | 2 | 3.7% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 946 | |

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

Valid: 54 Invalid: 946 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 | 40.7% |
| 2 | no | 31 | 57.4% |
| 3 | (dk) | 1 | 1.9% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 946 | |

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

Valid: 54 Invalid: 946 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 16 | 29.6% |
| 2 | no | 37 | 68.5% |
| 3 | (dk) | 1 | 1.9% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 946 | |

FIN13D: Use mobile money account without help

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 32 | 57.1% |
| 2 | no | 23 | 41.1% |
| 3 | (dk) | 1 | 1.8% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 944 | |

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

Data file: micro_ner.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 | 32 | 3.2% |
| 2 | no | 963 | 96.3% |

| | | | |
|---|-------|---|------|
| 3 | (dk) | 4 | 0.4% |
| 4 | (ref) | 1 | 0.1% |

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

Data file: micro_ner.dta

Overview

Valid: 37 Invalid: 963 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 | 21 | 56.8% |
| 2 | Used other methods, such as a card or mobile phone | 10 | 27% |
| 3 | (dk) | 6 | 16.2% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 963 | |

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

Data file: micro_ner.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_ner.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 | 916 | 91.6% |

| | | | |
|---|-------|----|------|
| 3 | (dk) | 12 | 1.2% |
| 4 | (ref) | 2 | 0.2% |

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

Data file: micro_ner.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 | 92 | 9.2% |
| 2 | no | 904 | 90.4% |
| 3 | (dk) | 4 | 0.4% |
| 4 | (ref) | 0 | 0% |

FIN14B: Bought something online using the Internet

Data file: micro_ner.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 | 37 | 3.7% |
| 2 | no | 950 | 95% |
| 3 | (dk) | 12 | 1.2% |
| 4 | (ref) | 1 | 0.1% |

FIN14C: Paid online or in cash at delivery

Data file: micro_ner.dta

Overview

Valid: 37 Invalid: 963 Minimum: 1 Maximum: 5

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|------------|-------|-------|
| 1 | Pay online | 8 | 21.6% |
| 2 | In cash | 20 | 54.1% |
| 3 | (both) | 4 | 10.8% |
| 4 | (dk) | 4 | 10.8% |
| 5 | (ref) | 1 | 2.7% |
| Sysmiss | | 963 | |

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

Data file: micro_ner.dta

Overview

Valid: 37 Invalid: 963 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|-------------------|-------|-------|
| 1 | Only paid in cash | 21 | 56.8% |
| 2 | Paid online | 12 | 32.4% |
| 3 | (dk) | 4 | 10.8% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 963 | |

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

Data file: micro_ner.dta

Overview

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

FIN16: Saved for old age

Data file: micro_ner.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 | 59 | 5.9% |
| 2 | no | 928 | 92.8% |
| 3 | (dk) | 11 | 1.1% |
| 4 | (ref) | 2 | 0.2% |

FIN17A: Saved using an account at a financial institution

Data file: micro_ner.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 | 41 | 4.1% |
| 2 | no | 952 | 95.2% |
| 3 | (dk) | 6 | 0.6% |
| 4 | (ref) | 1 | 0.1% |

FIN17A1: Saved using a mobile money account

Data file: micro_ner.dta

Overview

Valid: 88 Invalid: 912 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 20 | 22.7% |

| | | | |
|---------|-------|-----|------|
| 2 | no | 66 | 75% |
| 3 | (dk) | 2 | 2.3% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 912 | |

FIN17B: Saved using an informal savings club

Data file: micro_ner.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 | 153 | 15.3% |
| 2 | no | 840 | 84% |
| 3 | (dk) | 6 | 0.6% |
| 4 | (ref) | 1 | 0.1% |

FIN20: Borrowed for medical purposes

Data file: micro_ner.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 | 380 | 38% |
| 2 | no | 607 | 60.7% |
| 3 | (dk) | 13 | 1.3% |
| 4 | (ref) | 0 | 0% |

FIN22A: Borrowed from a financial institution

Data file: micro_ner.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 | 36 | 3.6% |
| 2 | no | 957 | 95.7% |
| 3 | (dk) | 6 | 0.6% |
| 4 | (ref) | 1 | 0.1% |

FIN22B: Borrowed from family or friends

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 426 | 42.6% |
| 2 | no | 562 | 56.2% |
| 3 | (dk) | 11 | 1.1% |
| 4 | (ref) | 1 | 0.1% |

FIN22C: Borrowed from an informal savings club

Data file: micro_ner.dta

Overview

Valid: 153 Invalid: 847 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 79 | 51.6% |

| | | | |
|---------|-------|-----|-------|
| 2 | no | 72 | 47.1% |
| 3 | (dk) | 1 | 0.7% |
| 4 | (ref) | 1 | 0.7% |
| Sysmiss | | 847 | |

FIN24: Main source of emergency funds in 30 days

Data file: micro_ner.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 | 116 | 11.6% |
| 2 | Main source: Family or friends | 322 | 32.2% |
| 3 | Main source: Money from working | 132 | 13.2% |
| 4 | Main source: Borrowing from a bank, employer, or private lender | 36 | 3.6% |
| 5 | Main source: Selling assets | 143 | 14.3% |
| 6 | Main source: Some other source | 47 | 4.7% |
| 7 | (I could not come up with the money) | 162 | 16.2% |
| 8 | (dk) | 39 | 3.9% |
| 9 | ref | 3 | 0.3% |

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_ner.dta

Overview

Valid: 796 Invalid: 204 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 | 394 | 49.5% |
| 2 | Somewhat difficult | 267 | 33.5% |
| 3 | Not difficult at all | 128 | 16.1% |

| | | | |
|---------|-------|-----|------|
| 4 | (DK) | 6 | 0.8% |
| 5 | (ref) | 1 | 0.1% |
| Sysmiss | | 204 | |

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_ner.dta

Overview

Valid: 796 Invalid: 204 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 | 488 | 61.3% |
| 2 | Somewhat difficult | 176 | 22.1% |
| 3 | Not difficult at all | 95 | 11.9% |
| 4 | (I could not come up with the money) | 32 | 4% |
| 5 | (DK) | 5 | 0.6% |
| 6 | (ref) | 0 | 0% |
| Sysmiss | | 204 | |

FIN26: Sent domestic remittances

Data file: micro_ner.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 | 166 | 16.6% |
| 2 | no | 819 | 81.9% |
| 3 | (dk) | 14 | 1.4% |
| 4 | (ref) | 1 | 0.1% |

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

Valid: 166 Invalid: 834 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 62 | 37.3% |
| 2 | no | 104 | 62.7% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 834 | |

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

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-----|
| 1 | yes | 52 | 50% |
| 2 | no | 52 | 50% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 896 | |

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

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 62 | 59.6% |
| 2 | no | 42 | 40.4% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 896 | |

FIN28: Received domestic remittances

Data file: micro_ner.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 | 276 | 27.6% |
| 2 | no | 714 | 71.4% |
| 3 | (dk) | 10 | 1% |
| 4 | (ref) | 0 | 0% |

FIN29_1: Received domestic remittances through an account

Data file: micro_ner.dta

Overview

Valid: 276 Invalid: 724 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 68 | 24.6% |
| 2 | no | 207 | 75% |
| 3 | (dk) | 1 | 0.4% |

| | | | |
|---------|-------|-----|----|
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 724 | |

FIN29C1: Received domestic remittances in cash

Data file: micro_ner.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 | 115 | 55.3% |
| 2 | no | 91 | 43.8% |
| 3 | (dk) | 2 | 1% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 792 | |

FIN29C2: Received domestic remittances through an MTO

Data file: micro_ner.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 | 119 | 57.2% |
| 2 | no | 88 | 42.3% |
| 3 | (dk) | 1 | 0.5% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 792 | |

FIN30: Paid a utility bill

Data file: micro_ner.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 | 217 | 21.7% |
| 2 | no | 778 | 77.8% |
| 3 | (dk) | 5 | 0.5% |
| 4 | (ref) | 0 | 0% |

FIN31A: Paid a utility bill using an account

Data file: micro_ner.dta

Overview

Valid: 217 Invalid: 783 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 16 | 7.4% |
| 2 | no | 199 | 91.7% |
| 3 | (dk) | 2 | 0.9% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 783 | |

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_ner.dta

Overview

Valid: 217 Invalid: 783 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 | 17.1% |
| 2 | no | 177 | 81.6% |
| 3 | (dk) | 2 | 0.9% |
| 4 | (ref) | 1 | 0.5% |
| Sysmiss | | 783 | |

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

Data file: micro_ner.dta

Overview

Valid: 46 Invalid: 954 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 | 19 | 41.3% |
| 2 | Used other methods, such as a card or mobile phone | 21 | 45.7% |
| 3 | (dk) | 6 | 13% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 954 | |

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

Data file: micro_ner.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_ner.dta

Overview

Valid: 171 Invalid: 829 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 66 | 38.6% |
| 2 | no | 105 | 61.4% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 829 | |

FIN32: Received wage payments

Data file: micro_ner.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 | 121 | 12.1% |
| 2 | no | 871 | 87.1% |
| 3 | (dk) | 8 | 0.8% |
| 4 | (ref) | 0 | 0% |

FIN33: Received public sector wage payments

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 48 | 39.7% |
| 2 | no | 72 | 59.5% |
| 3 | (dk) | 1 | 0.8% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 879 | |

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

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-----|
| 1 | yes | 29 | 24% |
| 2 | no | 92 | 76% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 879 | |

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

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 14 | 11.6% |
| 2 | no | 107 | 88.4% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 879 | |

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

Valid: 85 Invalid: 915 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 63 | 74.1% |
| 2 | no | 20 | 23.5% |
| 3 | (dk) | 2 | 2.4% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 915 | |

FIN34E: Received wage payments to a card

Data file: micro_ner.dta

Overview

Valid: 22 Invalid: 978 Minimum: 2 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|------|
| 1 | yes | 0 | 0% |
| 2 | no | 22 | 100% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 978 | |

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

Data file: micro_ner.dta

Overview

Valid: 36 Invalid: 964 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 14 | 38.9% |
| 2 | no | 18 | 50% |

| | | | |
|---------|-------|-----|------|
| 3 | (dk) | 3 | 8.3% |
| 4 | (ref) | 1 | 2.8% |
| Sysmiss | | 964 | |

FIN37: Received a government transfer

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 82 | 8.2% |
| 2 | no | 904 | 90.4% |
| 3 | (dk) | 13 | 1.3% |
| 4 | (ref) | 1 | 0.1% |

FIN43D: Received an agricultural payment in cash

Data file: micro_ner.dta

Overview

Valid: 246 Invalid: 754 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 179 | 72.8% |
| 2 | no | 65 | 26.4% |
| 3 | (dk) | 2 | 0.8% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 754 | |

FIN38: Received a government pension

Data file: micro_ner.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 | 26 | 2.6% |
| 2 | no | 965 | 96.5% |
| 3 | (dk) | 9 | 0.9% |
| 4 | (ref) | 0 | 0% |

FIN39A: Received a government transfer or pension into an account

Data file: micro_ner.dta

Overview

Valid: 98 Invalid: 902 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 12 | 12.2% |
| 2 | no | 84 | 85.7% |
| 3 | (dk) | 2 | 2% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 902 | |

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

Data file: micro_ner.dta

Overview

Valid: 98 Invalid: 902 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

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

| | | | |
|---------|-------|-----|-------|
| 1 | yes | 9 | 9.2% |
| 2 | no | 87 | 88.8% |
| 3 | (dk) | 1 | 1% |
| 4 | (ref) | 1 | 1% |
| Sysmiss | | 902 | |

FIN39D: Received a government transfer or pension in cash

Data file: micro_ner.dta

Overview

Valid: 83 Invalid: 917 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-----|
| 1 | yes | 34 | 41% |
| 2 | no | 49 | 59% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 917 | |

FIN39E: Received a government transfer or pension to a card

Data file: micro_ner.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 | 1 | 2% |
| 2 | no | 48 | 98% |
| 3 | (dk) | 0 | 0% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 951 | |

FIN42: Received an agricultural payment**Data file:** micro_ner.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 | 270 | 27% |
| 2 | no | 721 | 72.1% |
| 3 | (dk) | 8 | 0.8% |
| 4 | (ref) | 1 | 0.1% |

FIN42A: Grow own crops or raise livestock**Data file:** micro_ner.dta**Overview**

Valid: 270 Invalid: 730 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | Yes | 213 | 78.9% |
| 2 | No | 17 | 6.3% |
| 3 | (Both) | 40 | 14.8% |
| 4 | (dk) | 0 | 0% |
| 5 | (ref) | 0 | 0% |
| Sysmiss | | 730 | |

FIN43A: Received an agricultural payment into an account**Data file:** micro_ner.dta**Overview**

Valid: 270 Invalid: 730 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|------|
| 1 | yes | 18 | 6.7% |
| 2 | no | 251 | 93% |
| 3 | (dk) | 1 | 0.4% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 730 | |

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_ner.dta

Overview

Valid: 270 Invalid: 730 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | yes | 10 | 3.7% |
| 2 | no | 259 | 95.9% |
| 3 | (dk) | 1 | 0.4% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 730 | |

FIN43E: Received an agricultural payment to a card

Data file: micro_ner.dta

Overview

Valid: 67 Invalid: 933 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | yes | 3 | 4.5% |
| 2 | no | 62 | 92.5% |

| | | | |
|---------|-------|-----|----|
| 3 | (dk) | 2 | 3% |
| 4 | (ref) | 0 | 0% |
| Sysmiss | | 933 | |

FIN44A: Financially worried: old age

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|--------------------|-------|-------|
| 1 | Very worried | 368 | 36.8% |
| 2 | Somewhat worried | 350 | 35% |
| 3 | Not worried at all | 235 | 23.5% |
| 4 | (Does not apply) | 13 | 1.3% |
| 5 | (DK) | 29 | 2.9% |
| 6 | (ref) | 5 | 0.5% |

FIN44B: Financially worried: medical cost

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|--------------------|-------|------|
| 1 | Very worried | 550 | 55% |
| 2 | Somewhat worried | 310 | 31% |
| 3 | Not worried at all | 100 | 10% |
| 4 | (Does not apply) | 12 | 1.2% |
| 5 | (DK) | 25 | 2.5% |
| 6 | (ref) | 3 | 0.3% |

FIN44C: Financially worried: bills**Data file:** micro_ner.dta**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|--------------------|-------|-------|
| 1 | Very worried | 406 | 40.6% |
| 2 | Somewhat worried | 360 | 36% |
| 3 | Not worried at all | 154 | 15.4% |
| 4 | (Does not apply) | 56 | 5.6% |
| 5 | (DK) | 19 | 1.9% |
| 6 | (ref) | 5 | 0.5% |

FIN44D: Financially worried: education**Data file:** micro_ner.dta**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|--------------------|-------|-------|
| 1 | Very worried | 353 | 35.3% |
| 2 | Somewhat worried | 373 | 37.3% |
| 3 | Not worried at all | 186 | 18.6% |
| 4 | (Does not apply) | 62 | 6.2% |
| 5 | (DK) | 22 | 2.2% |
| 6 | (ref) | 4 | 0.4% |

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

Overview

Valid: 852 Invalid: 148 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 | 61 | 7.2% |
| 2 | Medical cost | 616 | 72.3% |
| 3 | Bills | 28 | 3.3% |
| 4 | Education | 113 | 13.3% |
| 5 | (DK) | 33 | 3.9% |
| 6 | (ref) | 1 | 0.1% |
| Sysmiss | | 148 | |

FIN45_1: Financially worried due to COVID-19

Data file: micro_ner.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 | 480 | 48% |
| 2 | Somewhat worried | 206 | 20.6% |
| 3 | Not worried at all | 277 | 27.7% |
| 4 | (DK) | 34 | 3.4% |
| 5 | (ref) | 3 | 0.3% |

FIN45_1_CHINA: Financial worry

Data file: micro_ner.dta

Overview

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

SAVED: Saved in the past year**Data file:** micro_ner.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 | 707 | 70.7% |
| 1 | yes | 293 | 29.3% |

BORROWED: Borrowed in the past year**Data file:** micro_ner.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 | 420 | 42% |
| 1 | yes | 580 | 58% |

RECEIVE_WAGES: Received a wage payment**Data file:** micro_ner.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 | 36 | 3.6% |
| 2 | received payments in cash only | 63 | 6.3% |
| 3 | received payments using other methods | 22 | 2.2% |

| | | | |
|---|--------------------------|-----|-------|
| 4 | did not receive payments | 871 | 87.1% |
| 5 | dk/ref | 8 | 0.8% |

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_ner.dta

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|---------------------------------------|-------|-------|
| 1 | received payments into an account | 11 | 1.1% |
| 2 | received payments in cash only | 31 | 3.1% |
| 3 | received payments using other methods | 40 | 4% |
| 4 | did not receive payments | 904 | 90.4% |
| 5 | dk/ref | 14 | 1.4% |

Others

NOTES

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

RECEIVE_PENSION: Received a government pension payment

Data file: micro_ner.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 | 7 | 0.7% |

| | | | |
|---|---------------------------------------|-----|-------|
| 2 | received payments in cash only | 8 | 0.8% |
| 3 | received payments using other methods | 11 | 1.1% |
| 4 | did not receive payments | 965 | 96.5% |
| 5 | dk/ref | 9 | 0.9% |

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_ner.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 | 27 | 2.7% |
| 2 | received payments in cash only | 179 | 17.9% |
| 3 | received payments using other methods | 64 | 6.4% |
| 4 | did not receive payments | 721 | 72.1% |
| 5 | dk/ref | 9 | 0.9% |

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_ner.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 | 46 | 4.6% |
| 2 | made payments in cash only | 66 | 6.6% |
| 3 | made payments using other methods | 105 | 10.5% |

| | | | |
|---|-----------------------|-----|-------|
| 4 | did not make payments | 778 | 77.8% |
| 5 | dk/ref | 5 | 0.5% |

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_ner.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 | 103 | 10.3% |
| 2 | sent/received through an otc transaction | 136 | 13.6% |
| 3 | sent/received in cash only | 62 | 6.2% |
| 4 | sent/received using other methods | 38 | 3.8% |
| 5 | did not send/receive | 644 | 64.4% |
| 6 | dk/ref | 17 | 1.7% |

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_ner.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 | 576 | 57.6% |
| 2 | no | 422 | 42.2% |
| 3 | (dk) | 1 | 0.1% |
| 4 | (ref) | 1 | 0.1% |

INTERNETACCESS: Internet access

Data file: micro_ner.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 | 201 | 20.1% |
| 2 | no | 782 | 78.2% |
| 3 | (dk) | 16 | 1.6% |
| 4 | (ref) | 1 | 0.1% |

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_ner.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 | 875 | 87.5% |
| 1 | yes | 125 | 12.5% |

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_ner.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 | 967 | 96.7% |
| 1 | yes | 33 | 3.3% |

study_resources

questionnaires

2021 Global Findex Questionnaire

title 2021 Global Findex Questionnaire
 language English
 filename questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title The Global Findex Database 2021
 subtitle Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19
 authors Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar
 language English
 filename FINDEX_2021_report.pdf

technical_documents

Microdata Codebook

title Microdata Codebook
 language English
 filename globalfindex2021_microdatacodebook.pdf

Microdata update details

title Microdata update details
 language English
 filename microdata_update_details_2022.xlsx

other_materials

Micro 2021 Indicator Stata do-file

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