Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
AZE_2022_FINDEX_v01_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY

Name	Country code
Azerbaijan	AZE

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

Kelbadjaro-Lacha, Nakhichevan, East Zangezur, and Nagorno-Karabakh territories not included. These areas represent approximately 18% of the total population.

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

Sampling

SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19–related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Additionally, phone surveys were not a viable option in 16 economies in 2021, which were then surveyed in 2022.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample size for Azerbaijan is 1028.

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
2022-10-15	2023-02-26

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): Azeri

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
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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_AZE_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_aze.dta 2021 Global Findex - Azerbaijan Microdata	1008	113

Data file	Cases	variables
micro_aze.dta 2021 Global Findex - Azerbaijan Microdata		

Data file: micro_aze.dta

2021 Global Findex - Azerbaijan Microdata

Cases:	1008
variables:	113

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	fin1_1a	Opened first account to receive a wage payment	
V14	fin1_1b	Opened first account to receive money from the government	
V15	fin2	Has a debit card	
V16	fin4	Used a debit card	
V17	fin4a	Used a debit card in-store	
V18	fin5	Used a mobile phone or internet to access account	
V19	fin6	Used a mobile phone or internet to check account balance	
V20	fin7	Has a credit card	
V21	fin8	Used a credit card	
V22	fin8a	Used a credit card in-store	
V23	fin8b	Paid credit card balances in full	
V24	fin9	Made any deposit into the account	
V25	fin9a	Make deposits into the account two or more times per month	
V26	fin10	Withdrew from the account	
V27	fin10a	Withdrew from the account two or more times per month	
V28	fin10b	Used account to store money	
V29	fin11_1	Unbanked: use account without help	
V30	fin11a	Reason for no account: too far	
V31	fin11b	Reason for no account: too expensive	
V32	fin11c	Reason for no account: lack documentation	
V33	fin11d	Reason for no account: lack trust	
V34	fin11e	Reason for no account: religious reasons	
V35	fin11f	Reason for no account: lack money	
V36	fin11g	Reason for no account: family member already has one	
V37	fin11h	Reason for no account: no need for financial services	

ID	Name	Label	Question
V38	fin13a	Use mobile money account two or more times a month	
V39	fin13b	Use mobile money account to store money	
V40	fin13c	Use mobile money account to borrow money	
V41	fin13d	Use mobile money account without help	
V42	fin14_1	Use mobile phone to pay for a purchase in-store	
V43	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V44	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V45	fin14a	Made bill payments online using the Internet	
V46	fin14a1	Send money to a relative or friend online using the Internet	
V47	fin14b	Bought something online using the Internet	
V48	fin14c	Paid online or in cash at delivery	
V49	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V50	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V51	fin16	Saved for old age	
V52	fin17a	Saved using an account at a financial institution	
V53	fin17a1	Saved using a mobile money account	
V54	fin17b	Saved using an informal savings club	
V55	fin20	Borrowed for medical purposes	
V56	fin22a	Borrowed from a financial institution	
V57	fin22b	Borrowed from family or friends	
V58	fin22c	Borrowed from an informal savings club	
V59	fin24	Main source of emergency funds in 30 days	
V60	fin24a	Difficulty of emergency funds in 30 days	
V61	fin24b	Difficulty of emergency funds in 7 days	
V62	fin26	Sent domestic remittances	
V63	fin27_1	Sent domestic remittances through an account	
V64	fin27c1	Sent domestic remittances in cash	
V65	fin27c2	Sent domestic remittances through an MTO	
V66	fin28	Received domestic remittances	
V67	fin29_1	Received domestic remittances through an account	
V68	fin29c1	Received domestic remittances in cash	
V69	fin29c2	Received domestic remittances through an MTO	
V70	fin30	Paid a utility bill	
V71	fin31a	Paid a utility bill using an account	
V72	fin31b	Paid a utility bill using a mobile phone	
V73	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V74	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V75	fin31c	Paid a utility bill in cash	
V76	fin32	Received wage payments	
V77	fin33	Received public sector wage payments	
V78	fin34a	Received wage payments into an account	
V79	fin34b	Received wage payments to a mobile phone	
V80	fin34d	Received wage payments in cash	
V81	fin34e	Received wage payments to a card	
V82	fin35	Received wage payments into an account or to a phone or a card and paid higher t	

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

total: 113

ECONOMY: Economy

Data file: micro_aze.dta

Overview

Valid: 1008   Invalid: 0
Type: Discrete   Width: 10   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_aze.dta

Overview

Valid: 1008   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	249	24.7%
2	Urban	759	75.3%

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_aze.dta

Overview

Valid: 1008   Invalid: 0
Type: Discrete   Width: 3   Range: -   Format: character

Others

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

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▍ WPID_RANDOM: Gallup World Poll identifier

Data file: micro_aze.dta

Overview

Valid: 1008   Invalid: 0   Minimum: 111190717   Maximum: 211060304
Type: Continuous   Decimal: 0   Width: 9   Range: 111190717 - 211060304   Format: Numeric

Others

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

▍ WGT: Weight

Data file: micro_aze.dta

Overview

Valid: 1008   Invalid: 0   Minimum: 0.235937907845433   Maximum: 4.00068626346603
Type: Continuous   Decimal: 15   Width: 17   Range: 0.235937907845433 - 4.00068626346603   Format: Numeric

Others

NOTES
Weight assigned to each observation

▍ FEMALE: Respondent is female

Data file: micro_aze.dta

Overview

Valid: 1008   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	642	63.7%
2	male	366	36.3%

▍ AGE: Respondent age

Data file: micro_aze.dta

Overview

Valid: 1004   Invalid: 4   Minimum: 15   Maximum: 96
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 96   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	4	0.4%
16	16	6	0.6%
17	17	14	1.4%
18	18	14	1.4%
19	19	12	1.2%
20	20	21	2.1%
21	21	10	1%
22	22	13	1.3%
23	23	20	2%
24	24	17	1.7%
25	25	27	2.7%
26	26	15	1.5%
27	27	14	1.4%
28	28	23	2.3%
29	29	23	2.3%
30	30	30	3%
31	31	12	1.2%
32	32	23	2.3%
33	33	27	2.7%
34	34	19	1.9%
35	35	28	2.8%
36	36	16	1.6%
37	37	19	1.9%
38	38	21	2.1%
39	39	21	2.1%
40	40	19	1.9%
41	41	11	1.1%
42	42	28	2.8%
43	43	20	2%
44	44	20	2%
45	45	24	2.4%
46	46	14	1.4%

47	47	8	0.8%
48	48	18	1.8%
49	49	18	1.8%
50	50	21	2.1%
51	51	14	1.4%
52	52	20	2%
53	53	17	1.7%
54	54	13	1.3%
55	55	31	3.1%
56	56	12	1.2%
57	57	17	1.7%
58	58	25	2.5%
59	59	13	1.3%
60	60	20	2%
61	61	12	1.2%
62	62	19	1.9%
63	63	11	1.1%
64	64	15	1.5%
65	65	14	1.4%
66	66	6	0.6%
67	67	17	1.7%
68	68	6	0.6%
69	69	8	0.8%
70	70	13	1.3%
71	71	9	0.9%
72	72	10	1%
73	73	5	0.5%
74	74	8	0.8%
75	75	7	0.7%
76	76	2	0.2%
77	77	4	0.4%
78	78	0	0%
79	79	0	0%
80	80	1	0.1%
81	81	2	0.2%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	0	0%

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

EDUC: Respondent education level

Data file: micro_aze.dta

Overview

Valid: 1008   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	241	23.9%
2	completed secondary school	628	62.3%
3	completed tertiary education or more	137	13.6%
4	(dk)	1	0.1%
5	(rf)	1	0.1%

INC_Q: Within-economy household income quintile

Data file: micro_aze.dta

Overview

Valid: 1008   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%	181	18%
2	Second 20%	178	17.7%
3	Middle 20%	193	19.1%
4	Fourth 20%	198	19.6%
5	Richest 20%	258	25.6%

Others

NOTES

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

▌ EMP_IN: Respondent is in workforce

Data file: micro_aze.dta

Overview

Valid: 1008   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	457	45.3%
2	out of the workforce	551	54.7%

▌ ACCOUNT: Has an account

Data file: micro_aze.dta

Overview

Valid: 1008   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	494	49%

| 1 | yes | 514 | 51% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_aze.dta

Overview

Valid: 1008   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	494	49%
1	yes	514	51%

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.

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_aze.dta

Overview

Valid: 167   Invalid: 841   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	55.1%
2	no	74	44.3%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		841	

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_aze.dta

Overview

Valid: 167   Invalid: 841   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	41	24.6%
2	no	126	75.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		841	

Others

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

FIN2: Has a debit card

Data file: micro_aze.dta

Overview

Valid: 1008   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	433	43%
2	no	572	56.7%
3	(dk)	1	0.1%

4	(ref)	2	0.2%

Others

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

FIN4: Used a debit card

Data file: micro_aze.dta

Overview

Valid: 433   Invalid: 575   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	161	37.2%
2	no	272	62.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		575	

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_aze.dta

Overview

Valid: 161   Invalid: 847   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	141	87.6%
2	no	20	12.4%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		847	

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_aze.dta

Overview

Valid: 467   Invalid: 541   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	140	30%
2	no	325	69.6%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		541	

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_aze.dta

Overview

Valid: 467   Invalid: 541   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	196	42%
2	no	267	57.2%
3	(dk)	4	0.9%
4	(ref)	0	0%
Sysmiss		541	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_aze.dta

Overview

Valid: 467   Invalid: 541   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	22.3%
2	no	358	76.7%
3	(dk)	5	1.1%
4	(ref)	0	0%
Sysmiss		541	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_aze.dta

Overview

Valid: 104   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	yes	87	83.7%
2	no	16	15.4%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		904	

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_aze.dta

Overview

Valid: 87   Invalid: 921   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	69	79.3%
2	no	18	20.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		921	

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_aze.dta

Overview

Valid: 104   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	yes	73	70.2%
2	no	30	28.8%
3	(dk)	0	0%
4	(ref)	1	1%
Sysmiss		904	

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_aze.dta

Overview

Valid: 467   Invalid: 541   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	299	64%
2	no	158	33.8%
3	(dk)	8	1.7%
4	(ref)	2	0.4%
Sysmiss		541	

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_aze.dta

Overview

Valid: 299   Invalid: 709   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	132	44.1%
2	no	166	55.5%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		709	

Others

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

FIN10: Withdrew from the account

Data file: micro_aze.dta

Overview

Valid: 467   Invalid: 541   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	362	77.5%
2	no	101	21.6%
3	(dk)	3	0.6%
4	(ref)	1	0.2%
Sysmiss		541	

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_aze.dta

Overview

Valid: 362   Invalid: 646   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	168	46.4%
2	no	187	51.7%
3	(dk)	7	1.9%
4	(ref)	0	0%
Sysmiss		646	

Others

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

FIN10B: Used account to store money

Data file: micro_aze.dta

Overview

Valid: 467   Invalid: 541   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	32.8%
2	no	312	66.8%
3	(dk)	0	0%
4	(ref)	2	0.4%
Sysmiss		541	

FIN11_1: Unbanked: use account without help

Data file: micro_aze.dta

Overview

Valid: 494   Invalid: 514   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	210	42.5%
2	no	206	41.7%
3	(dk)	77	15.6%
4	(ref)	1	0.2%
Sysmiss		514	

FIN11A: Reason for no account: too far

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	137	25.3%
2	no	361	66.7%
3	(dk)	42	7.8%
4	(ref)	1	0.2%
Sysmiss		467	

FIN11B: Reason for no account: too expensive

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	243	44.9%
2	no	225	41.6%
3	(dk)	68	12.6%
4	(ref)	5	0.9%
Sysmiss		467	

▌ FIN11C: Reason for no account: lack documentation

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	111	20.5%
2	no	395	73%
3	(dk)	30	5.5%
4	(ref)	5	0.9%
Sysmiss		467	

▌ FIN11D: Reason for no account: lack trust

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	144	26.6%
2	no	338	62.5%

3	(dk)	53	9.8%
4	(ref)	6	1.1%
Sysmiss		467	

▌ FIN11E: Reason for no account: religious reasons

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	12%
2	no	440	81.3%
3	(dk)	30	5.5%
4	(ref)	6	1.1%
Sysmiss		467	

▌ FIN11F: Reason for no account: lack money

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	368	68%
2	no	154	28.5%
3	(dk)	15	2.8%
4	(ref)	4	0.7%
Sysmiss		467	

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

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	161	29.8%
2	no	368	68%
3	(dk)	11	2%
4	(ref)	1	0.2%
Sysmiss		467	

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

Data file: micro_aze.dta

Overview

Valid: 541   Invalid: 467   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	150	27.7%
2	no	346	64%
3	(dk)	42	7.8%
4	(ref)	3	0.6%
Sysmiss		467	

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

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN13B: Use mobile money account to store money

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN13C: Use mobile money account to borrow money

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN13D: Use mobile money account without help

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

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

Data file: micro_aze.dta

Overview

Valid: 1008   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	88	8.7%
2	no	913	90.6%
3	(dk)	6	0.6%
4	(ref)	1	0.1%

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

Data file: micro_aze.dta

Overview

Valid: 185   Invalid: 823   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	112	60.5%
2	Used other methods, such as a card or mobile phone	64	34.6%
3	(dk)	7	3.8%
4	(ref)	2	1.1%
Sysmiss		823	

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

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN14A: Made bill payments online using the Internet

Data file: micro_aze.dta

Overview

Valid: 1008   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	15.2%
2	no	850	84.3%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

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

Data file: micro_aze.dta

Overview

Valid: 1008   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	148	14.7%
2	no	857	85%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN14B: Bought something online using the Internet

Data file: micro_aze.dta

Overview

Valid: 1008   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	9.1%
2	no	914	90.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN14C: Paid online or in cash at delivery

Data file: micro_aze.dta

Overview

Valid: 92   Invalid: 916   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	42	45.7%

2	In cash	28	30.4%
3	(both)	21	22.8%
4	(dk)	1	1.1%
5	(ref)	0	0%
Sysmiss		916	

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

Data file: micro_aze.dta

Overview

Valid: 92   Invalid: 916   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	48	52.2%
2	Paid online	36	39.1%
3	(dk)	7	7.6%
4	(ref)	1	1.1%
Sysmiss		916	

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

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN16: Saved for old age

Data file: micro_aze.dta

Overview

Valid: 1008   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	6.9%
2	no	927	92%
3	(dk)	6	0.6%
4	(ref)	5	0.5%

FIN17A: Saved using an account at a financial institution

Data file: micro_aze.dta

Overview

Valid: 1008   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	45	4.5%
2	no	946	93.8%
3	(dk)	14	1.4%
4	(ref)	3	0.3%

FIN17A1: Saved using a mobile money account

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN17B: Saved using an informal savings club

Data file: micro_aze.dta

Overview

Valid: 1008   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	28	2.8%
2	no	962	95.4%
3	(dk)	15	1.5%
4	(ref)	3	0.3%

FIN20: Borrowed for medical purposes

Data file: micro_aze.dta

Overview

Valid: 1008   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	273	27.1%
2	no	728	72.2%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

FIN22A: Borrowed from a financial institution

Data file: micro_aze.dta

Overview

Valid: 1008   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	156	15.5%
2	no	849	84.2%
3	(dk)	3	0.3%
4	(ref)	0	0%

FIN22B: Borrowed from family or friends

Data file: micro_aze.dta

Overview

Valid: 1008   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	382	37.9%
2	no	622	61.7%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN22C: Borrowed from an informal savings club

Data file: micro_aze.dta

Overview

Valid: 28   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	2	7.1%
2	no	26	92.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		980	

FIN24: Main source of emergency funds in 30 days

Data file: micro_aze.dta

Overview

Valid: 1008   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	90	8.9%
2	Main source: Family or friends	406	40.3%
3	Main source: Money from working	101	10%
4	Main source: Borrowing from a bank, empoyer, or private lender	70	6.9%
5	Main source: Selling assets	29	2.9%
6	Main source: Some other source	17	1.7%
7	(I could not come up with the money)	237	23.5%
8	(dk)	54	5.4%
9	ref	4	0.4%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_aze.dta

Overview

Valid: 713   Invalid: 295   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	278	39%
2	Somewhat difficult	267	37.4%
3	Not difficult at all	149	20.9%
4	(DK)	17	2.4%
5	(ref)	2	0.3%
Sysmiss		295	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_aze.dta

Overview

Valid: 713   Invalid: 295   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	368	51.6%

2	Somewhat difficult	188	26.4%
3	Not difficult at all	92	12.9%
4	(I could not come up with the money)	45	6.3%
5	(DK)	18	2.5%
6	(ref)	2	0.3%
Sysmiss		295	

FIN26: Sent domestic remittances

Data file: micro_aze.dta

Overview

Valid: 1008   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	125	12.4%
2	no	871	86.4%
3	(dk)	11	1.1%
4	(ref)	1	0.1%

FIN27_1: Sent domestic remittances through an account

Data file: micro_aze.dta

Overview

Valid: 125   Invalid: 883   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	76	60.8%
2	no	48	38.4%
3	(dk)	1	0.8%
4	(ref)	0	0%
Sysmiss		883	

FIN27C1: Sent domestic remittances in cash

Data file: micro_aze.dta

Overview

Valid: 49   Invalid: 959   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	31	63.3%
2	no	17	34.7%
3	(dk)	1	2%
4	(ref)	0	0%
Sysmiss		959	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_aze.dta

Overview

Valid: 49   Invalid: 959   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	42.9%
2	no	26	53.1%
3	(dk)	2	4.1%
4	(ref)	0	0%
Sysmiss		959	

FIN28: Received domestic remittances

Data file: micro_aze.dta

Overview

Valid: 1008   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	182	18.1%
2	no	815	80.9%
3	(dk)	10	1%
4	(ref)	1	0.1%

FIN29_1: Received domestic remittances through an account

Data file: micro_aze.dta

Overview

Valid: 182   Invalid: 826   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	97	53.3%
2	no	84	46.2%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		826	

FIN29C1: Received domestic remittances in cash

Data file: micro_aze.dta

Overview

Valid: 85   Invalid: 923   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	76.5%
2	no	17	20%
3	(dk)	2	2.4%

4	(ref)	1	1.2%
Sysmiss		923	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_aze.dta

Overview

Valid: 85   Invalid: 923   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15	17.6%
2	no	69	81.2%
3	(dk)	1	1.2%
4	(ref)	0	0%
Sysmiss		923	

FIN30: Paid a utility bill

Data file: micro_aze.dta

Overview

Valid: 1008   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	706	70%
2	no	293	29.1%
3	(dk)	7	0.7%
4	(ref)	2	0.2%

FIN31A: Paid a utility bill using an account

Data file: micro_aze.dta

Overview

Valid: 706   Invalid: 302   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	103	14.6%
2	no	596	84.4%
3	(dk)	6	0.8%
4	(ref)	1	0.1%
Sysmiss		302	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_aze.dta

Overview

Valid: 706   Invalid: 302   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	97	13.7%
2	no	607	86%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		302	

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

Data file: micro_aze.dta

Overview

Valid: 132   Invalid: 876   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	78	59.1%
2	Used other methods, such as a card or mobile phone	48	36.4%
3	(dk)	5	3.8%
4	(ref)	1	0.8%
Sysmiss		876	

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

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN31C: Paid a utility bill in cash

Data file: micro_aze.dta

Overview

Valid: 574   Invalid: 434   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	548	95.5%
2	no	24	4.2%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		434	

FIN32: Received wage payments

Data file: micro_aze.dta

Overview

Valid: 1008   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

FIN33: Received public sector wage payments

Data file: micro_aze.dta

Overview

Valid: 214   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	53	24.8%
2	no	159	74.3%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		794	

FIN34A: Received wage payments into an account

Data file: micro_aze.dta

Overview

Valid: 214   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	106	49.5%
2	no	103	48.1%
3	(dk)	5	2.3%

4	(ref)	0	0%
Sysmiss		794	

FIN34B: Received wage payments to a mobile phone

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN34D: Received wage payments in cash

Data file: micro_aze.dta

Overview

Valid: 108   Invalid: 900   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	84	77.8%
2	no	22	20.4%
3	(dk)	2	1.9%
4	(ref)	0	0%
Sysmiss		900	

FIN34E: Received wage payments to a card

Data file: micro_aze.dta

Overview

Valid: 24   Invalid: 984   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14	58.3%
2	no	9	37.5%

3	(dk)	1	4.2%
4	(ref)	0	0%
Sysmiss		984	

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

Data file: micro_aze.dta

Overview

Valid: 120   Invalid: 888   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	42	35%
2	no	69	57.5%
3	(dk)	6	5%
4	(ref)	3	2.5%
Sysmiss		888	

FIN37: Received a government transfer

Data file: micro_aze.dta

Overview

Valid: 1008   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	72	7.1%
2	no	929	92.2%
3	(dk)	4	0.4%
4	(ref)	3	0.3%

FIN38: Received a government pension

Data file: micro_aze.dta

Overview

Valid: 1008   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	195	19.3%
2	no	808	80.2%
3	(dk)	2	0.2%
4	(ref)	3	0.3%

FIN39A: Received a government transfer or pension into an account

Data file: micro_aze.dta

Overview

Valid: 248   Invalid: 760   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	69%
2	no	72	29%
3	(dk)	5	2%
4	(ref)	0	0%
Sysmiss		760	

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

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN39D: Received a government transfer or pension in cash

Data file: micro_aze.dta

Overview

Valid: 77   Invalid: 931   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12	15.6%
2	no	65	84.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		931	

FIN39E: Received a government transfer or pension to a card

Data file: micro_aze.dta

Overview

Valid: 65   Invalid: 943   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55	84.6%
2	no	9	13.8%
3	(dk)	1	1.5%
4	(ref)	0	0%
Sysmiss		943	

FIN42: Received an agricultural payment

Data file: micro_aze.dta

Overview

Valid: 1008   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	131	13%
2	no	870	86.3%
3	(dk)	1	0.1%
4	(ref)	6	0.6%

FIN42A: Grow own crops or raise livestock

Data file: micro_aze.dta

Overview

Valid: 131   Invalid: 877   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	99	75.6%
2	No	13	9.9%
3	(Both)	19	14.5%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		877	

FIN45_1: Financially worried due to COVID-19

Data file: micro_aze.dta

Overview

Valid: 1008   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	493	48.9%
2	Somewhat worried	256	25.4%
3	Not worried at all	218	21.6%
4	(DK)	37	3.7%
5	(ref)	4	0.4%

FIN43A: Received an agricultural payment into an account

Data file: micro_aze.dta

Overview

Valid: 131   Invalid: 877   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12	9.2%
2	no	119	90.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN43D: Received an agricultural payment in cash

Data file: micro_aze.dta

Overview

Valid: 119   Invalid: 889   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	113	95%
2	no	6	5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		889	

FIN43E: Received an agricultural payment to a card

Data file: micro_aze.dta

Overview

Valid: 6   Invalid: 1002   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	33.3%
2	no	4	66.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1002	

FIN44A: Financially worried: old age

Data file: micro_aze.dta

Overview

Valid: 1008   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	485	48.1%
2	Somewhat worried	184	18.3%
3	Not worried at all	238	23.6%
4	(Does not apply)	25	2.5%
5	(DK)	47	4.7%
6	(ref)	29	2.9%

FIN44B: Financially worried: medical cost

Data file: micro_aze.dta

Overview

Valid: 1008   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	597	59.2%
2	Somewhat worried	194	19.2%
3	Not worried at all	150	14.9%
4	(Does not apply)	12	1.2%
5	(DK)	34	3.4%
6	(ref)	21	2.1%

FIN44C: Financially worried: bills

Data file: micro_aze.dta

Overview

Valid: 1008   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	531	52.7%
2	Somewhat worried	216	21.4%
3	Not worried at all	206	20.4%
4	(Does not apply)	8	0.8%
5	(DK)	31	3.1%
6	(ref)	16	1.6%

FIN44D: Financially worried: education

Data file: micro_aze.dta

Overview

Valid: 1008   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	258	25.6%
2	Somewhat worried	119	11.8%
3	Not worried at all	244	24.2%
4	(Does not apply)	313	31.1%
5	(DK)	44	4.4%
6	(ref)	30	3%

FIN45: Financially most worried

Data file: micro_aze.dta

Overview

Valid: 779   Invalid: 229   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	85	10.9%
2	Medical cost	389	49.9%
3	Bills	209	26.8%
4	Education	72	9.2%
5	(DK)	21	2.7%
6	(ref)	3	0.4%
Sysmiss		229	

FIN45_1_CHINA: Financial worry

Data file: micro_aze.dta

Overview

Valid: 0   Invalid: 1008   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

SAVED: Saved in the past year

Data file: micro_aze.dta

Overview

Valid: 1008   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	807	80.1%
1	yes	201	19.9%

BORROWED: Borrowed in the past year

Data file: micro_aze.dta

Overview

Valid: 1008   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	471	46.7%
1	yes	537	53.3%

RECEIVE_WAGES: Received a wage payment

Data file: micro_aze.dta

Overview

Valid: 1008   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	120	11.9%
2	received payments in cash only	84	8.3%
3	received payments using other methods	10	1%
4	did not receive payments	781	77.5%
5	dk/ref	13	1.3%

Others

NOTES

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

▍ RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_aze.dta

Overview

Valid: 1008   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	62	6.2%
2	received payments in cash only	5	0.5%
3	received payments using other methods	5	0.5%
4	did not receive payments	929	92.2%
5	dk/ref	7	0.7%

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_aze.dta

Overview

Valid: 1008   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	183	18.2%
2	received payments in cash only	7	0.7%
3	received payments using other methods	5	0.5%

4	did not receive payments	808	80.2%
5	dk/ref	5	0.5%

▋ RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_aze.dta

Overview

Valid: 1008   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	14	1.4%
2	received payments in cash only	113	11.2%
3	received payments using other methods	4	0.4%
4	did not receive payments	870	86.3%
5	dk/ref	7	0.7%

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_aze.dta

Overview

Valid: 1008   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	103	10.2%
2	made payments in cash only	548	54.4%
3	made payments using other methods	55	5.5%
4	did not make payments	293	29.1%
5	dk/ref	9	0.9%

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_aze.dta

Overview

Valid: 1008   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	132	13.1%
2	sent/received through an otc transaction	29	2.9%
3	sent/received in cash only	74	7.3%
4	sent/received using other methods	15	1.5%
5	did not send/receive	742	73.6%
6	dk/ref	16	1.6%

Others

NOTES

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

MOBILEOWNER: Owns a mobile phone

Data file: micro_aze.dta

Overview

Valid: 1008   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	831	82.4%
2	no	176	17.5%

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

INTERNETACCESS: Internet access

Data file: micro_aze.dta

Overview

Valid: 1008   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	614	60.9%
2	no	389	38.6%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_aze.dta

Overview

Valid: 1008   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	540	53.6%
1	yes	468	46.4%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_aze.dta

Overview

Valid: 1008   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	826	81.9%
1	yes	182	18.1%

CATEGORIES

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