

# Afghanistan, Albania, Algeria, Argentina, Armenia, Australia, Austria, Azerbaijan, Bahrain, Belgium, - Global Financial Inclusion (Global Findex) Database 2017

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

Report generated on: August 26, 2021

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## Overview

### Identification

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ID NUMBER  
WLD\_2017\_FINDEX\_v02\_M

### Version

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#### NOTES

This version differs from version 1 in that it includes one or both of the following additional variables from the questionnaire, that had been left out of version 1:

- fin48 "Has a national ID"
- mobileowner "Owns a mobile for personal calls"

### Overview

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#### ABSTRACT

Financial inclusion is critical in reducing poverty and achieving inclusive economic growth. When people can participate in the financial system, they are better able to start and expand businesses, invest in their children's education, and absorb financial shocks. Yet prior to 2011, little was known about the extent of financial inclusion and the degree to which such groups as the poor, women, and rural residents were excluded from formal financial systems.

By collecting detailed indicators about how adults around the world manage their day-to-day finances, the Global Findex allows policy makers, researchers, businesses, and development practitioners to track how the use of financial services has changed over time. The database can also be used to identify gaps in access to the formal financial system and design policies to expand financial inclusion.

#### KIND OF DATA

Observation data/ratings [obs]

### Scope

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#### NOTES

The Global Findex database provides more than 200 indicators on topics such as account ownership, payments, saving, credit, and financial resilience. Global Findex data is available for more than 140 countries around the world which make up 97% of the world's population. Data is available for 2017, 2014, and 2011.

### Coverage

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#### GEOGRAPHIC COVERAGE

See Methodology document for country-specific geographic coverage details.

#### UNIVERSE

The target population is the civilian, non-institutionalized population 15 years and above.

### Producers and Sponsors

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#### PRIMARY INVESTIGATOR(S)

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

#### OTHER PRODUCER(S)

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

#### FUNDING

| Name                                   | Abbreviation | Role              |
|--|--------------|-------------------|
| Development Research Group, World Bank |              |                   |
| The Bill and Melinda Gates Foundation  |              | Financial Support |

## Metadata Production

#### METADATA PRODUCED BY

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

#### DATE OF METADATA PRODUCTION

2018-10-09

#### DDI DOCUMENT VERSION

DDI Document - Version 03 - (05/24/21)

This version is identical to DDI\_WLD\_2017\_FINDEX\_v02\_M\_WB but country field has been updated to capture all the countries covered by survey.

Version 01 (October 2018)

#### DDI DOCUMENT ID

DDI\_WLD\_2017\_FINDEX\_v03\_M\_WB

## Sampling

### Sampling Procedure

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The indicators in the 2017 Global Findex database are drawn from survey data covering almost 150,000 people in 144 economies-representing more than 97 percent of the world's population (see Table A.1 of the Global Findex Database 2017 Report for a list of the economies included). The survey was carried out over the 2017 calendar year by Gallup, Inc., as part of its Gallup World Poll, which since 2005 has annually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 150 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and above. Interview procedure Surveys are conducted face to face in economies where telephone coverage represents less than 80 percent of the population or where this is the customary methodology. In most economies the fieldwork is completed in two to four weeks.

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 handheld 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 economies where telephone interviewing is employed, random digit dialing or a nationally representative list of phone numbers is used. In most economies where cell phone penetration is high, a dual sampling frame is used. Random selection of respondents is achieved by using either the latest birthday or household enumeration method. At least three attempts are made to reach a person in each household, spread over different days and times of day.

### Weighting

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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.

# Questionnaires

## Overview

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The questionnaire was designed by the World Bank, in conjunction with a Technical Advisory Board composed of leading academics, practitioners, and policy makers in the field of financial inclusion. The Bill and Melinda Gates Foundation and Gallup Inc. also provided valuable input. The questionnaire was piloted in multiple countries, using focus groups, cognitive interviews, and field testing. The questionnaire is available in more than 140 languages upon request.

Questions on cash on delivery, saving using an informal savings club or person outside the family, domestic remittances, and agricultural payments are only asked in developing economies and few other selected countries. The question on mobile money accounts was only asked in economies that were part of the Mobile Money for the Unbanked (MMU) database of the GSMA at the time the interviews were being held.

## Data Collection

### Data Collection Dates

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**Start**                      **End**                      **Cycle**

### Data Collection Mode

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Other [oth]

### Data Collection Notes

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Multiple:

Face-to-face [f2f]

Computer Assisted Personal Interview [capi]

Landline and cellular telephone

### Questionnaires

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## Data Processing

No content available

## 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, and Jake Hess. 2018. The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. Washington, DC: World Bank

## **File Description**

## **Variable List**

## micro\_world

|              |                                      |
|--------------|--------------------------------------|
| Content      | 2017 Global Findex - World Microdata |
| Cases        | 154923                               |
| Variable(s)  | 105                                  |
| Structure    | Type:<br>Keys: ()                    |
| Version      |                                      |
| Producer     |                                      |
| Missing Data |                                      |

## Variables

| ID   | NAME        | LABEL  | TYPE     | FORMAT    | QUESTION  |
|------|-------------|--|----------|-----------|---|
| V104 | economy     | Economy  | discrete | character |   |
| V105 | economycode | Economy Code                                       | discrete | character |   |
| V106 | regionwb    | Region, WB   | discrete | character |   |
| V107 | pop_adult   | Population 15+, 2016, WDI                          | contin   | numeric   |   |
| V108 | wpid_random | Gallup World Poll identifier                       | contin   | numeric   |   |
| V109 | wgt         | Weight   | contin   | numeric   |   |
| V110 | female      | Respondent is female                               | discrete | numeric   |   |
| V111 | age         | Respondent age                                     | discrete | numeric   |   |
| V112 | educ        | Respondent education level                         | discrete | numeric   |   |
| V113 | inc_q       | Within-economy household income quintile           | discrete | numeric   |   |
| V114 | emp_in      | Respondent is in the workforce                     | discrete | numeric   |   |
| V115 | fin2        | Has a debit card                                   | discrete | numeric   | A/An [local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an [local terminology for ATM/debit card]? Yes or no? |
| V116 | fin3        | If has debit card: card in own name                | discrete | numeric   | Is this [local terminology for ATM/debit card] connected to an account with your name on it?  |
| V117 | fin4        | If has debit card: used card in past 12 months     | discrete | numeric   | In the PAST 12 MONTHS, have you used your OWN [local terminology for ATM/debit card] DIRECTLY to make a purchase?   |
| V118 | fin5        | Used mobile phone or internet to access FI account | discrete | numeric   | In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?  |

|      |        |   |          |         |  |
|------|--------|---|----------|---------|--|
| V119 | fin6   | Used mobile phone or internet to check account balance        | discrete | numeric | In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?   |
| V120 | fin7   | Has a credit card   | discrete | numeric | A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?  |
| V121 | fin8   | If has credit card: used card in past 12 months               | discrete | numeric | In the PAST 12 MONTHS, have you, personally, used your credit card?  |
| V122 | fin9   | If has account: any deposit into account in past 12 months    | discrete | numeric | In the PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.   |
| V123 | fin10  | If has account: any withdrawal from account in past 12 months | discrete | numeric | In the PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution. |
| V124 | fin11a | If does not have account: b/c too far away                    | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - FIN11A.Because financial institutions are too far away   |
| V125 | fin11b | If does not have account: b/c too expensive                   | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because financial services are too expensive   |
| V126 | fin11c | If does not have account: b/c lack documentation              | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you don't have the necessary documentation (identity card, wage slip, etc.)  |
| V127 | fin11d | If does not have account: b/c lack trust                      | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you don't trust financial institutions   |
| V128 | fin11e | If does not have account: b/c religious reasons               | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because of religious reasons   |

|      |        |  |          |         |   |
|------|--------|--|----------|---------|---|
| V129 | fin11f | If does not have account: b/c lack of money                          | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you don't have enough money to use financial institutions       |
| V130 | fin11g | If does not have account: b/c family member already has one          | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because someone else in the family already has an account               |
| V131 | fin11h | If does not have account: b/c no need for financial services         | discrete | numeric | UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you have no need for financial services at a formal institution |
| V132 | fin14a | Made bill payments online using the Internet                         | discrete | numeric | In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Make bill payments   |
| V133 | fin14b | Bought something online using the Internet                           | discrete | numeric | In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Buy something online   |
| V134 | fin14c | Paid online or in cash at delivery                                   | discrete | numeric | In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Do you usually pay online or in cash when the order is delivered?  |
| V135 | fin15  | Saved in past 12 months: for farm/business purposes                  | discrete | numeric | SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?  |
| V136 | fin16  | Saved in past 12 months: for old age                                 | discrete | numeric | SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?  |
| V137 | fin17a | Saved in past 12 months: using an account at a financial institution | discrete | numeric | SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using an account at a bank or another type of formal financial institution (This can include using another person's account)  |
| V138 | fin17b | Saved in past 12 months: using an informal savings club              | discrete | numeric | SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using an informal savings group/club such as [local terminology for savings group/club] or a person outside the family  |

|      |        |  |          |         |  |
|------|--------|--|----------|---------|--|
| V139 | fin19  | Has loan from a financial institution for home, apartment, or land | discrete | numeric | BORROWING SECTION Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a HOME, APARTMENT, OR LAND?  |
| V140 | fin20  | Borrowed in past 12 months: for medical purposes                   | discrete | numeric | BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?   |
| V141 | fin21  | Borrowed in past 12 months: for farm/business purposes             | discrete | numeric | BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?  |
| V142 | fin22a | Borrowed in past 12 months: from a financial institution           | discrete | numeric | BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From a bank or another type of formal financial institution  |
| V143 | fin22b | Borrowed in past 12 months: from family or friends                 | discrete | numeric | BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From family, relatives, or friends   |
| V144 | fin22c | Borrowed in past 12 months: from an informal savings club          | discrete | numeric | BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From an informal savings group/club such as [local terminology for savings group/club]   |
| V145 | fin24  | Possibility of coming up with emergency funds                      | discrete | numeric | FINANCIAL RESILIENCE SECTION Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?  |
| V146 | fin25  | Main source of emergency funds                                     | discrete | numeric | What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH? CIRCLE ONE RESPONSE  |
| V147 | fin26  | Sent domestic remittances in past 12 months                        | discrete | numeric | PAYMENTS SECTION In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE (country where survey takes place)? This can be money you brought yourself or sent in some other way. (This can be money given or sent for any reason) |
| V148 | fin27a | If sent domestic remittances: through a financial institution      | discrete | numeric | In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You sent money through a bank or another type of formal financial institution                        |

|      |         |   |          |         |   |
|------|---------|---|----------|---------|---|
| V149 | fin27b  | If sent domestic remittances: through a mobile phone              | discrete | numeric | In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You sent money through a mobile phone   |
| V150 | fin27c1 | If sent domestic remittances: in cash                             | discrete | numeric | In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You handed cash to this person or sent cash through someone you know  |
| V151 | fin27c2 | If sent domestic remittances: through an MTO                      | discrete | numeric | In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You sent money through a money transfer service   |
| V152 | fin28   | Received domestic remittances in past 12 months                   | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area INSIDE (country where survey takes place), including any money you received in person? Yes or no? (This can be money received for any reason except payments for goods and services) CIRCLE ONE RESPONSE |
| V153 | fin29a  | If received domestic remittances: through a financial institution | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You received money through a bank or another type of formal financial institution  |
| V154 | fin29b  | If received domestic remittances: through a mobile phone          | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You received money through a mobile phone  |
| V155 | fin29c1 | If received domestic remittances: in cash                         | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You were handed cash by this person or by someone you know   |
| V156 | fin29c2 | If received domestic remittances: through an MTO                  | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways? - You received money through a money transfer service  |
| V157 | fin30   | Paid utility bills in past 12 months                              | discrete | numeric | In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?  |

|      |         |  |          |         |   |
|------|---------|--|----------|---------|---|
| V158 | fin31a  | If paid utility bills: using an account                        | discrete | numeric | In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used an account at a bank or another type of formal financial institution to directly make a payment   |
| V159 | fin31b  | If paid utility bills: through a mobile phone                  | discrete | numeric | In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used a mobile phone to make a payment  |
| V160 | fin31c  | If paid utility bills: in cash                                 | discrete | numeric | In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? (Read) You made a payment using cash.  |
| V161 | fin32   | Received wage payments in past 12 months                       | discrete | numeric | Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. CIRCLE ONE RESPONSE   |
| V162 | fin33   | If received wage payments: work in public sector               | discrete | numeric | In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?   |
| V163 | fin34a  | If received wage payments: into an account                     | discrete | numeric | In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution   |
| V164 | fin34b  | If received wage payments: through a mobile phone              | discrete | numeric | In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments through a mobile phone   |
| V165 | fin34c1 | If received wage payments: in cash                             | discrete | numeric | In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments DIRECTLY in cash   |
| V166 | fin34c2 | If received wage payments: to a card                           | discrete | numeric | In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments to a card  |
| V167 | fin35   | If received cashless wage payments: first account              | discrete | numeric | Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?  |
| V168 | fin36   | If received cashless wage payments: opened to receive payments | discrete | numeric | Did you open this account in order to receive payments from this employer?  |
| V169 | fin37   | Received government transfers in past 12 months                | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work. |
| V170 | fin38   | Received government transfers in past 12 months: pension       | discrete | numeric | In the PAST 12 MONTHS, have you, personally, received a pension from the government, military, or public sector?  |

|      |         |   |          |         |   |
|------|---------|---|----------|---------|---|
| V171 | fin39a  | If received government transfers: into an account                     | discrete | numeric | In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution   |
| V172 | fin39b  | If received government transfers: through a mobile phone              | discrete | numeric | In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments through a mobile phone   |
| V173 | fin39c1 | If received government transfers: in cash                             | discrete | numeric | In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments DIRECTLY in cash   |
| V174 | fin39c2 | If received government transfers: to a card                           | discrete | numeric | In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments to a card  |
| V175 | fin40   | If received cashless government transfers: first account              | discrete | numeric | Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not? CIRCLE ONE RESPONSE   |
| V176 | fin41   | If received cashless government transfers: opened to receive payments | discrete | numeric | Did you open this account in order to receive payments from the government? CIRCLE ONE RESPONSE   |
| V177 | fin42   | Received agricultural payments in past 12 months                      | discrete | numeric | In the PAST 12 MONTHS, have you, personally, RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock? CIRCLE ONE RESPONSE  |
| V178 | fin43a  | If received agricultural payments: into an account                    | discrete | numeric | In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution |
| V179 | fin43b  | If received agricultural payments: through a mobile phone             | discrete | numeric | In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments through a mobile phone   |
| V180 | fin43c1 | If received agricultural payments: in cash                            | discrete | numeric | In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments DIRECTLY in cash   |
| V181 | fin43c2 | If received agricultural payments: to a card                          | discrete | numeric | In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? - You received payments to a card  |
| V182 | fin44   | If received agricultural payments: opened to receive payments         | discrete | numeric | Thinking about the account you use to receive payments for the sale of agricultural products, crops, produce, or livestock, was it the first account you ever opened, or not? CIRCLE ONE RESPONSE   |
| V183 | fin45   | If received agricultural payments: opened to receive payments         | discrete | numeric | Did you open this account in order to receive these payments?   |

|      |                   |  |          |         |  |
|------|-------------------|--|----------|---------|--|
| V184 | fin46             | Received self-employment payments: in past 12 months             | discrete | numeric | In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work? CIRCLE ONE RESPONSE   |
| V185 | fin47a            | If received self-employment payments: into an account            | discrete | numeric | In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution |
| V186 | fin47b            | If received self-employment payments: through a mobile phone     | discrete | numeric | In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments through a mobile phone   |
| V187 | fin47c1           | If received self-employment payments: in cash                    | discrete | numeric | In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments DIRECTLY in cash   |
| V188 | fin47c2           | If received self-employment payments: to a card                  | discrete | numeric | In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments to a card  |
| V189 | fin47c3           | Marginal: Used debit card in your own name                       | discrete | numeric | In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?   |
| V190 | fin47c4           | Marginal: Used mobile phone or internet to access FI account     | discrete | numeric | In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?   |
| V191 | fin47c5           | Marginal: Used mobile phone or internet to check account balance | discrete | numeric | In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?   |
| V192 | mobileowner       | Owns a mobile phone  | discrete | numeric |  |
| V193 | fin48             | Has a national ID  | discrete | numeric |  |
| V194 | account_fin       | Has an account at a financial institution                        | discrete | numeric |  |
| V195 | account_mob       | Has a mobile money account                                       | discrete | numeric |  |
| V196 | account           | Has an account   | discrete | numeric |  |
| V197 | saved             | Saved in the past year   | discrete | numeric |  |
| V198 | borrowed          | Borrowed in the past year  | discrete | numeric |  |
| V199 | receive_wages     | Payments: wage payments  | discrete | numeric |  |
| V200 | receive_transfers | Payments: government transfers                                   | discrete | numeric |  |
| V201 | receive_pension   | Payments: government pension                                     | discrete | numeric |  |

|      |                      |  |          |         |
|------|----------------------|--|----------|---------|
| V202 | receive_agriculture  | Payments: selling agricultural goods                       | discrete | numeric |
| V203 | pay_utilities        | Payments: utility bills                                    | discrete | numeric |
| V204 | remittances          | Domestic remittances                                       | discrete | numeric |
| V205 | pay_online           | Pay online [of adults]-<br>F2F                             | discrete | numeric |
| V206 | pay_online_mobintbuy | Pay online [of buyers]-<br>F2F                             | discrete | numeric |
| V207 | pay_cash             | Pay in cash when order<br>is delivered [of adults]-<br>F2F | discrete | numeric |
| V208 | pay_cash_mobintbuy   | Pay in cash when order<br>is delivered [of buyers]-<br>F2F | discrete | numeric |



## Economy(economy)

File: micro\_world

### Overview

Type: Discrete  
Format: character  
Width: 24

Valid cases: 154923  
Invalid: 0

## Economy Code(economycode)

File: micro\_world

### Overview

Type: Discrete  
Format: character  
Width: 3

Valid cases: 154923  
Invalid: 0

## Region, WB(regionwb)

File: micro\_world

### Overview

Type: Discrete  
Format: character  
Width: 50

Valid cases: 153923  
Invalid: 0

## Population 15+, 2016, WDI(pop\_adult)

File: micro\_world

### Overview

Type: Continuous  
Format: numeric  
Width: 13  
Decimals: 2  
Range: 373991.15625-1134633728

Valid cases: 154923  
Invalid: 0  
Minimum: 373991.2  
Maximum: 1134633728

## Gallup World Poll identifier(wpid\_random)

File: micro\_world

### Overview

Type: Continuous  
Format: numeric  
Width: 9  
Decimals: 0  
Range: 11111-211110934

Valid cases: 154923  
Invalid: 0  
Minimum: 11111  
Maximum: 211110934

## Weight(wgt)

File: micro\_world

### Overview

Type: Continuous  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0.16335601931422-4.01000848283184

Valid cases: 154923  
Invalid: 0  
Minimum: 0.2  
Maximum: 4

## Respondent is female(female)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-2

Valid cases: 154923  
Invalid: 0  
Minimum: 1  
Maximum: 2

## Respondent age(age)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 15-99

Valid cases: 154472  
Invalid: 451  
Minimum: 15  
Maximum: 99

## Respondent education level(educ)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 154913  
Invalid: 10  
Minimum: 1  
Maximum: 5

## Within-economy household income quintile(inc\_q)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 154923  
Invalid: 0  
Minimum: 1  
Maximum: 5

## Respondent is in the workforce(emp\_in)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 153923 |
| Format: numeric | Invalid: 1000       |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-1      |                     |

## Has a debit card(fin2)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

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

### Post question

(If respondent has an account at a financial institution AND has a/an [local terminology for ATM/debit card] [code 1 in FIN1 AND code 1 in FIN2], Continue to FIN3)  
(If respondent has an account at a financial institution but does NOT have a/an [local terminology for ATM/debit card] or says "don't know" or refuses [code 1 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN5)  
(If respondent does NOT have an account at a financial institution or says "don't know" or refuses but DOES have a/an [local terminology for ATM/debit card] [code 2, 3, or 4 in FIN1 AND code 1 in FIN2], Continue to FIN3)  
(If respondent does NOT have an account at a financial institution or says "don't know" or refuses AND does NOT have a/an [local terminology for ATM/debit card] or says "don't know" or refuses [code 2, 3, or 4 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN7)

### Interviewer instructions

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

## If has debit card: card in own name(fin3)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 69925 |
| Format: numeric | Invalid: 84998     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

Is this [local terminology for ATM/debit card] connected to an account with your name on it?

### Post question

DK/Refused > (Skip to FIN7)

## If has debit card: used card in past 12 months(fin4)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 66146 |
| Format: numeric | Invalid: 88777     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

Used mobile phone or internet to access FI account(fin5)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 84150 |
| Format: numeric | Invalid: 70773     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?

### Interviewer instructions

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

Used mobile phone or internet to check account balance(fin6)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 84150 |
| Format: numeric | Invalid: 70773     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

### Interviewer instructions

(If respondent mentions "text messages," code as Yes [code 1])

Has a credit card(fin7)

File: micro\_world

#### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

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

### Post question

No/DH/Refused > (Skip to Note after FIN8)

If has credit card: used card in past 12 months(fin8)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 30098 |
| Format: numeric | Invalid: 124825    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

#### Interviewer instructions

(If respondent has an account at a financial institution OR has a debit card in their name which is connected to an account [code 1 in FIN1 OR code 1 in FIN3], Continue; Otherwise, Skip to FIN11)

## If has account: any deposit into account in past 12 months(fin9)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 86537 |
| Format: numeric | Invalid: 68386     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Pre question

(READ:) Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

#### Literal question

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

## If has account: any withdrawal from account in past 12 months(fin10)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 86537 |
| Format: numeric | Invalid: 68386     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

#### Post question

(ALL in FIN10, Skip to FIN12 IN GSMA MOBILE MONEY COUNTRIES OR FIN14)

## If does not have account: b/c too far away(fin11a)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

#### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- FIN11A.Because financial institutions are too far away

### If does not have account: b/c too expensive(fin11b)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

#### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because financial services are too expensive

### If does not have account: b/c lack documentation(fin11c)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

#### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you don't have the necessary documentation (identity card, wage slip, etc.)

### If does not have account: b/c lack trust(fin11d)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

#### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because you don't trust financial institutions

### If does not have account: b/c religious reasons(fin11e)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

##### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because of religious reasons

If does not have account: b/c lack of money(fin11f)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

##### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

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

If does not have account: b/c family member already has one(fin11g)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

##### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

- Because someone else in the family already has an account

If does not have account: b/c no need for financial services(fin11h)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 68386 |
| Format: numeric | Invalid: 86537     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

##### UNBANKED SECTION

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (Randomly rotate FIN11A-FIN11H)

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

## Made bill payments online using the Internet(fin14a)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_?  
- Make bill payments

### Post question

(If respondent has used the Internet to buy something online in the past 12 months [code 1 in FIN14B], Continue; Otherwise, Skip to FIN15)

### Interviewer instructions

(Read FIN14A-FIN14B)

## Bought something online using the Internet(fin14b)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_?  
- Buy something online

### Post question

(If respondent has used the Internet to buy something online in the past 12 months [code 1 in FIN14B], Continue; Otherwise, Skip to FIN15)

### Interviewer instructions

(Read FIN14A-FIN14B)

## Paid online or in cash at delivery(fin14c)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 12936 |
| Format: numeric | Invalid: 141987    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_?  
- Do you usually pay online or in cash when the order is delivered?

### Interviewer instructions

(Read FIN14A-FIN14B)

## Saved in past 12 months: for farm/business purposes(fin15)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

SAVINGS SECTION

In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

## Saved in past 12 months: for old age(fin16)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

SAVINGS SECTION

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

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

## Saved in past 12 months: using an account at a financial institution(fin17a)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

## SAVINGS SECTION

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

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

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

(Read FIN17A-FIN17B)

## Saved in past 12 months: using an informal savings club(fin17b)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 119788  
Invalid: 35135  
Minimum: 1  
Maximum: 4

### Literal question

SAVINGS SECTION

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

- Using an informal savings group/club such as [local terminology for savings group/club] or a person outside the family

### Post question

(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

(Read FIN17A-FIN17B)

## Has loan from a financial institution for home, apartment, or land(fin19)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 154923  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Pre question

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

### Literal question

BORROWING SECTION

Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a HOME, APARTMENT, OR LAND?

### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: for medical purposes(fin20)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Pre question

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

### Literal question

BORROWING SECTION

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

### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: for farm/business purposes(fin21)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Pre question

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

### Literal question

BORROWING SECTION

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?

### Interviewer instructions

(ASK ALL)

## Borrowed in past 12 months: from a financial institution(fin22a)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Pre question

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

### Literal question

## BORROWING SECTION

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

- From a bank or another type of formal financial institution

### Interviewer instructions

(ASK ALL)

(Read FIN22A-FIN22C)

## Borrowed in past 12 months: from family or friends(fin22b)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 154923  
Invalid: 0  
Minimum: 1  
Maximum: 4

### Pre question

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

### Literal question

BORROWING SECTION

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

- From family, relatives, or friends

### Interviewer instructions

(ASK ALL)

(Read FIN22A-FIN22C)

## Borrowed in past 12 months: from an informal savings club(fin22c)

File: micro\_world

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 16225  
Invalid: 138698  
Minimum: 1  
Maximum: 4

### Pre question

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

FIN22C. (ASK ONLY IF CODE 1 IN FIN17B)

### Literal question

BORROWING SECTION

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

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

### Post question

(If respondent has borrowed money from a financial institution, from family, relatives, or friends, or from an informal savings group/club [code 1 to ANY in FIN20, FIN21, FIN22A, FIN22B, OR FIN22C], Skip to FIN24; Otherwise, Continue)

### Interviewer instructions

(ASK ALL)

(Read FIN22A-FIN22C)

## Possibility of coming up with emergency funds(fin24)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Pre question

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

### Literal question

FINANCIAL RESILIENCE SECTION

Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?

### Post question

Possible > (Continue)  
Not possible > (Skip to FIN26)  
(DK) > (Continue)  
(Refused) > Continue

### Interviewer instructions

(ASK ALL)

## Main source of emergency funds(fin25)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 87159 |
| Format: numeric | Invalid: 67764     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 8         |
| Range: 1-8      |                    |

### Literal question

What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?  
CIRCLE ONE RESPONSE

### Interviewer instructions

(Read 1-5)

## Sent domestic remittances in past 12 months(fin26)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

PAYMENTS SECTION

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

### Post question

Yes > (Continue)

No/ DK/ Refused > (Skip to FIN28)

If sent domestic remittances: through a financial institution(fin27a)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 23751  
Invalid: 131172  
Minimum: 1  
Maximum: 4

#### Literal question

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

- You sent money through a bank or another type of formal financial institution

#### Interviewer instructions

(Read FIN27A-FIN27B)

If sent domestic remittances: through a mobile phone(fin27b)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 23751  
Invalid: 131172  
Minimum: 1  
Maximum: 4

#### Literal question

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

- You sent money through a mobile phone

#### Post question

(If respondent has given or sent money through a financial institution OR through a mobile phone [code 1 in FIN27A OR code 1 in FIN27B], Skip to FIN28; Otherwise, Continue)

#### Interviewer instructions

(Read FIN27A-FIN27B)

If sent domestic remittances: in cash(fin27c1)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 8724  
Invalid: 146199  
Minimum: 1  
Maximum: 4

#### Literal question

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

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

#### Interviewer instructions

(Read FIN27C1-FIN27C2)

## If sent domestic remittances: through an MTO(fin27c2)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 8724 |
| Format: numeric | Invalid: 146199   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

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

- You sent money through a money transfer service

### Interviewer instructions

(Read FIN27C1-FIN27C2)

## Received domestic remittances in past 12 months(fin28)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area INSIDE (country where survey takes place), including any money you received in person? Yes or no? (This can be money received for any reason except payments for goods and services)

CIRCLE ONE RESPONSE

### Post question

Yes > (Continue)

No/DK/Refused > (Skip to FIN30)

## If received domestic remittances: through a financial institution(fin29a)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 27454 |
| Format: numeric | Invalid: 127469    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

- You received money through a bank or another type of formal financial institution

### Interviewer instructions

(Read FIN29A-FIN29B)

## If received domestic remittances: through a mobile phone(fin29b)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 27454 |
| Format: numeric | Invalid: 127469    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways?  
 - You received money through a mobile phone

### Post question

(If respondent has received money through a financial institution OR through a mobile phone [code 1 in FIN29A OR code 1 in FIN29B], Skip to FIN30; Otherwise, Continue)

### Interviewer instructions

(Read FIN29A-FIN29B)

## If received domestic remittances: in cash(fin29c1)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 11499 |
| Format: numeric | Invalid: 143424    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways?  
 - You were handed cash by this person or by someone you know

### Interviewer instructions

(Read FIN29C1-FIN29C2)

## If received domestic remittances: through an MTO(fin29c2)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 11499 |
| Format: numeric | Invalid: 143424    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside (country where survey takes place) in any of the following ways?  
 - You received money through a money transfer service

### Interviewer instructions

(Read FIN29C1-FIN29C2)

## Paid utility bills in past 12 months(fin30)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

#### Literal question

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

#### Post question

Yes > (Continue)

No/DK/Refused >(Skip to FIN32)

## If paid utility bills: using an account(fin31a)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 88999 |
| Format: numeric | Invalid: 65924     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

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

#### Post question

(If respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone [code 1 in FIN31A OR code 1 in FIN31B], Skip to FIN32; Otherwise, Continue)

#### Interviewer instructions

(Read FIN31A-FIN31B)

## If paid utility bills: through a mobile phone(fin31b)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 88999 |
| Format: numeric | Invalid: 65924     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

- You used a mobile phone to make a payment

#### Post question

(If respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone [code 1 in FIN31A OR code 1 in FIN31B], Skip to FIN32; Otherwise, Continue)

#### Interviewer instructions

(Read FIN31A-FIN31B)

## If paid utility bills: in cash(fin31c)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 48894  
Invalid: 106029  
Minimum: 1  
Maximum: 4

#### Literal question

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? (Read) You made a payment using cash.

## Received wage payments in past 12 months(fin32)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 154923  
Invalid: 0  
Minimum: 1  
Maximum: 4

#### Literal question

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

#### Post question

Yes > (Continue)  
No/DK/Refused > (Skip to FIN37)

#### Interviewer instructions

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

## If received wage payments: work in public sector(fin33)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 54997  
Invalid: 99926  
Minimum: 1  
Maximum: 4

#### Literal question

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

## If received wage payments: into an account(fin34a)

File: micro\_world

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 54997  
Invalid: 99926  
Minimum: 1  
Maximum: 4

#### Literal question

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

#### Post question

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

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34A-FIN34B)

## If received wage payments: through a mobile phone(fin34b)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 54997 |
| Format: numeric | Invalid: 99926     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

#### Post question

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

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34A-FIN34B)

## If received wage payments: in cash(fin34c1)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 17838 |
| Format: numeric | Invalid: 137085    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

#### Post question

(All in FIN34C2, Skip to FIN37)

#### Interviewer instructions

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34C1-FIN34C2)

## If received wage payments: to a card(fin34c2)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 17838 |
| Format: numeric | Invalid: 137085    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?

- You received payments to a card

**Post question**

(All in FIN34C2, Skip to FIN37)

**Interviewer instructions**

(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34C1-FIN34C2)

## If received cashless wage payments: first account(fin35)

File: micro\_world

**Overview**

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 36941 |
| Format: numeric | Invalid: 117982    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

**Literal question**

Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?

**Post question**

Yes > (Continue)

No/DK/Refused > (Skip to FIN37)

## If received cashless wage payments: opened to receive payments(fin36)

File: micro\_world

**Overview**

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 16383 |
| Format: numeric | Invalid: 138540    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

**Literal question**

Did you open this account in order to receive payments from this employer?

## Received government transfers in past 12 months(fin37)

File: micro\_world

**Overview**

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

**Literal question**

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

## Received government transfers in past 12 months: pension(fin38)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

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

### Post question

(If respondent received financial support from the government or a pension from the government, military, or public sector [code 1 in FIN37 OR code 1 in FIN38, Continue; Otherwise, Skip to FIN42)

## If received government transfers: into an account(fin39a)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 36629 |
| Format: numeric | Invalid: 118294    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

### Post question

(If respondent received any money from the government directly into an account at a financial institution OR through a mobile phone [code 1 in FIN39A OR code 1 in FIN39B], Skip to FIN40; Otherwise, Continue)

### Interviewer instructions

(Read FIN39A-FIN39B)

## If received government transfers: through a mobile phone(fin39b)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 36629 |
| Format: numeric | Invalid: 118294    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways?  
- You received payments through a mobile phone

### Post question

(If respondent received any money from the government directly into an account at a financial institution OR through a mobile phone [code 1 in FIN39A OR code 1 in FIN39B], Skip to FIN40; Otherwise, Continue)

### Interviewer instructions

(Read FIN39A-FIN39B)

## If received government transfers: in cash(fin39c1)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 13571 |
| Format: numeric | Invalid: 141352    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

- You received payments DIRECTLY in cash

### Interviewer instructions

(Read FIN39C1-FIN39C2)

## If received government transfers: to a card(fin39c2)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 13571 |
| Format: numeric | Invalid: 141352    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

- You received payments to a card

### Post question

(All in FIN39C2, Skip to FIN42)

### Interviewer instructions

(Read FIN39C1-FIN39C2)

## If received cashless government transfers: first account(fin40)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 4643 |
| Format: numeric | Invalid: 150280   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not?

CIRCLE ONE RESPONSE

### Post question

Yes > Continue

No/DK/Refused > (Skip to FIN42)

## If received cashless government transfers: opened to receive payments(fin41)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 2137 |
| Format: numeric | Invalid: 152786   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

Did you open this account in order to receive payments from the government?  
CIRCLE ONE RESPONSE

## Received agricultural payments in past 12 months(fin42)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

### Literal question

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

### Post question

Yes > (Continue)  
No/DK/Refused > (Skip to Note before FIN46)

## If received agricultural payments: into an account(fin43a)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 18101 |
| Format: numeric | Invalid: 136822    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

### Literal question

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

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

### Post question

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

### Interviewer instructions

(Read FIN43A-FIN43B)

## If received agricultural payments: through a mobile phone(fin43b)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 18101 |
| Format: numeric | Invalid: 136822    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

- You received payments through a mobile phone

#### Post question

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

#### Interviewer instructions

(Read FIN43A-FIN43B)

## If received agricultural payments: in cash(fin43c1)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 15055 |
| Format: numeric | Invalid: 139868    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

- You received payments DIRECTLY in cash

#### Interviewer instructions

(Read FIN43C1-FIN43C2)

## If received agricultural payments: to a card(fin43c2)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 15055 |
| Format: numeric | Invalid: 139868    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

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

- You received payments to a card

#### Post question

(All in FIN43C2, Skip to Note before FIN47C3)

#### Interviewer instructions

(Read FIN43C1-FIN43C2)

## If received agricultural payments: opened to receive payments(fin44)

File: micro\_world

#### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 2991 |
| Format: numeric | Invalid: 151932   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

#### Literal question

Thinking about the account you use to receive payments for the sale of agricultural products, crops, produce, or livestock, was it the first account you ever opened, or not?  
CIRCLE ONE RESPONSE

#### Post question

Yes > (Continue)  
No /DK/Refused > (Skip to Note before FIN47C3)

## If received agricultural payments: opened to receive payments(fin45) File: micro\_world

#### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 1233 |
| Format: numeric | Invalid: 153690   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

#### Literal question

Did you open this account in order to receive these payments?

#### Post question

(If respondent received salary from an employer OR received payment for the sale of agricultural goods [code 1 in FIN32 OR code 1 in FIN42], Skip to Note before FIN47C3; Otherwise, Continue)

## Received self-employment payments: in past 12 months(fin46) File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 86796 |
| Format: numeric | Invalid: 68127     |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work?  
CIRCLE ONE RESPONSE

#### Post question

Yes > (Continue)  
No/DK/Refused > (Skip to Note before FIN47C3)

## If received self-employment payments: into an account(fin47a) File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 13972 |
| Format: numeric | Invalid: 140951    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

#### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

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

**Post question**

(If respondent received any money from their business or from selling goods directly into an account at a financial institution OR through a mobile phone [code 1 in FIN47A OR code 1 in FIN47B], Skip to Note before FIN47C3; Otherwise, Continue)

**Interviewer instructions**

(Read FIN47A-FIN47B)

If received self-employment payments: through a mobile phone(fin47b)

File: micro\_world

**Overview**

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 13972 |
| Format: numeric | Invalid: 140951    |
| Width: 1        | Minimum: 1         |
| Decimals: 0     | Maximum: 4         |
| Range: 1-4      |                    |

**Literal question**

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments through a mobile phone

**Post question**

(If respondent received any money from their business or from selling goods directly into an account at a financial institution OR through a mobile phone [code 1 in FIN47A OR code 1 in FIN47B], Skip to Note before FIN47C3; Otherwise, Continue)

**Interviewer instructions**

(Read FIN47A-FIN47B)

If received self-employment payments: in cash(fin47c1)

File: micro\_world

**Overview**

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 9682 |
| Format: numeric | Invalid: 145241   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

**Literal question**

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments DIRECTLY in cash

**Post question**

(If code 2, 3, or 4 in FIN1 AND [code 2, 3, or 4 in FIN2 OR code 2, 3, or 4 in FIN3] AND code 1 to ANY in FIN31A, FIN34A, FIN34C2, FIN39A, FIN39C2, FIN43A, FIN43C2, FIN47A, OR FIN47C2, Continue; Otherwise, Skip to FIN48)

**Interviewer instructions**

(Read FIN47C1-FIN47C2)

If received self-employment payments: to a card(fin47c2)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 9682 |
| Format: numeric | Invalid: 145241   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways?

- You received payments to a card

### Post question

(If code 2, 3, or 4 in FIN1 AND [code 2, 3, or 4 in FIN2 OR code 2, 3, or 4 in FIN3] AND code 1 to ANY in FIN31A, FIN34A, FIN34C2, FIN39A, FIN39C2, FIN43A, FIN43C2, FIN47A, OR FIN47C2, Continue; Otherwise, Skip to FIN48)

### Interviewer instructions

(Read FIN47C1-FIN47C2)

Marginal: Used debit card in your own name(fin47c3)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 6628 |
| Format: numeric | Invalid: 148295   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

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

Marginal: Used mobile phone or internet to access FI account(fin47c4)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 6628 |
| Format: numeric | Invalid: 148295   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

### Literal question

In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?

### Interviewer instructions

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

Marginal: Used mobile phone or internet to check account balance(fin47c5)

File: micro\_world

### Overview

|                 |                   |
|-----------------|-------------------|
| Type: Discrete  | Valid cases: 6628 |
| Format: numeric | Invalid: 148295   |
| Width: 1        | Minimum: 1        |
| Decimals: 0     | Maximum: 4        |
| Range: 1-4      |                   |

#### Literal question

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

#### Interviewer instructions

(If respondent mentions "text messages," code as Yes [code 1])

## Owns a mobile phone(mobileowner)

File: micro\_world

#### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154921 |
| Format: numeric | Invalid: 2          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

## Has a national ID(fin48)

File: micro\_world

#### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 109788 |
| Format: numeric | Invalid: 45135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 4          |
| Range: 1-4      |                     |

## Has an account at a financial institution(account\_fin)

File: micro\_world

#### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-3      |                     |

## Has a mobile money account(account\_mob)

File: micro\_world

#### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 84585 |
| Format: numeric | Invalid: 70338     |
| Width: 1        | Minimum: 0         |
| Decimals: 0     | Maximum: 1         |
| Range: 0-3      |                    |

## Has an account(account)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-3      |                     |

## Saved in the past year(saved)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-3      |                     |

## Borrowed in the past year(borrowed)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-3      |                     |

## Payments: wage payments(receive\_wages)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 5          |
| Range: 1-8      |                     |

## Payments: government transfers(receive\_transfers)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 5          |
| Range: 1-5      |                     |

## Payments: government pension(receive\_pension)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 5          |
| Range: 1-5      |                     |

## Payments: selling agricultural goods(receive\_agriculture)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 5          |
| Range: 1-5      |                     |

## Payments: utility bills(pay\_utilities)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 154923 |
| Format: numeric | Invalid: 0          |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 5          |
| Range: 1-5      |                     |

## Domestic remittances(remittances)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 1          |
| Decimals: 0     | Maximum: 6          |
| Range: 1-6      |                     |

## Pay online [of adults]- F2F(pay\_online)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-1      |                     |

## Pay online [of buyers]- F2F(pay\_online\_mobintbuy)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 12936 |
| Format: numeric | Invalid: 141987    |
| Width: 1        | Minimum: 0         |
| Decimals: 0     | Maximum: 1         |
| Range: 0-1      |                    |

## Pay in cash when order is delivered [of adults]- F2F(pay\_cash)

File: micro\_world

### Overview

|                 |                     |
|-----------------|---------------------|
| Type: Discrete  | Valid cases: 119788 |
| Format: numeric | Invalid: 35135      |
| Width: 1        | Minimum: 0          |
| Decimals: 0     | Maximum: 1          |
| Range: 0-1      |                     |

## Pay in cash when order is delivered [of buyers]- F2F(pay\_cash\_mobintbuy)

File: micro\_world

### Overview

|                 |                    |
|-----------------|--------------------|
| Type: Discrete  | Valid cases: 12936 |
| Format: numeric | Invalid: 141987    |
| Width: 1        | Minimum: 0         |
| Decimals: 0     | Maximum: 1         |
| Range: 0-1      |                    |

