Financial Literacy and Financial Services Survey in Azerbaijan

File: Azerbaijan_financialLiteracy

Notes:

1. This file contains all the data from the questionnaire, which include 4 descriptive variables about the respondent followed by his/her response to the 65 questions in the survey.

2. The first four variables provide descriptive information about the respondent, including unique identification number (ID_number), economic region where the respondent is based (Economical_region), the name of the geographic location (Region) and whether the location is city or village (City_village).

3. For multiple choice questions, each selection made by the individual is saved as a unique variable. For instance, question 5 allowed for multiple choices and if a person selected 3 of the given options, each of his choice will be a saved as q_5_ch1, q_5_ch2 and q_5_ch3 respectively. For the same question, if another person selected only two items, his choices will be saved under q_5_ch1 and q_5_ch2 while the third variable q_5_ch3 will remain blank for him.

4. Questions 63 ask for the total **income** and **expenditures** of the respondent's family. Although the space in the questionnaire provides for only two figures (one for income and one for expenditure), some respondents gave a range of values for each item. To reflect this, 4 variables were created: (1) Minimum income, (2) Maximum income, (3) Minimum expenditure, and (4) Maximum expenditure. The variables are q_63_inc_min, q_63_inc_max, q_63_exp_min, q_63_inc_max respectively. Taking the example of respondent with ID no. 375, we note that he stated his family income was $1,000 but his expenditure ranged from $400 to $500. This information gets saved as follows:

Variable	Input data
q_63_inc_min	1000
q_63_inc_max	1000
q_63_exp_min	400
q_63_inc_max	500