Data dictionary for the survey on Measuring Financial Inclusion

July-August 2021

STATE

The state in which the repondent's household is located, as known to the FSP.
Answer:
-State A
-State B

Table 1: **Summary Statistics**

Variable	NotNA	%
STATE	310	
State-A	152	49%
State-B	158	51%

DISTRICT

The district in which the repondent's household is located, as known to the FSP.

Table 2: **Summary Statistics**

Variable	NotNA	%
DISTRICT	310	
State-A District-1	32	10%
State-A District-2	1	0%
State-A District-3	3	1%
State-A District-4	15	5%
State-A District-5	12	4%
State-A District-6	60	19%
State-A District-7	11	4%
State-A District-8	10	3%
State-A District-9	8	3%
State-B District-1	21	7%
State-B District-2	3	1%
State-B District-3	3	1%
State-B District-4	10	3%
State-B District-5	2	1%
State-B District-6	2	1%
State-B District-7	2	1%
State-B District-8	32	10%
State-B District-9	4	1%
State-B District-10	2	1%
State-B District-11	55	18%
State-B District-12	2	1%
State-B District-13	4	1%
State-B District-14	8	3%
State-B District-15	4	1%
State-B District-16	4	1%

REGION_TYPE

The region type in which the repondent's household is located:
Question construct: Region type?
Answer:
-Urban
-Rural

Table 3: **Summary Statistics**

Variable	NotNA	%
REGION_TYPE	310	
Rural	243	78%
Urban	67	22%

HH_SIZE

The number of people that constitute the respondent's household/family.
Question construct: How many members are there in your household?

Table 4: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_SIZE	310	4.5	1.7	1	4	4	5	10

HH_MIGRATED_SIZE

The number of the respondent's family members who have migrated out of the house.
Question construct: How many members of your household have migrated?

Table 5: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_MIGRATED_SIZE	310	0.2	0.6	0	0	0	0	6

AGE_MEM1

The age of the respondent as of the date of the survey.
Question construct: What is your age in years, completed as of today?

Table 6: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
AGE_MEM1	310	41.8	11.9	19	32	41	51	69

GENDER_MEM1

The gender of the respondent.
Question construct: What is your gender?
Answer:
-Male
-Female
-Others

Table 7: **Summary Statistics**

Variable	NotNA	%
GENDER_MEM1	310	
Female	122	39%
Male	188	61%

MARITAL_STATUS_MEM1

The marital status of the respondent.
Question construct: What is your marital status?
Answer:
-Never married
-Married
-Divorced
-Separated
-Do not want to disclose

Table 8: **Summary Statistics**

Variable	NotNA	%
MARITAL_STATUS_MEM1	310	
Do not want to disclose	3	1%
Married	266	86%
Never married	35	11%
Separated	6	2%

OCCUPATION_MEM1

The occuption type of the respondent.
Question construct: How would you classify your occupation?
Answer:
-Self-employed in Agriculture
-Self-employed in Non-.Agriculture
-Regular wage/salary earning
-Casual Labor in Agriculture
-Casual Labor in Non-.Agriculture
-Unemployed
-Retired
-Others

Table 9: **Summary Statistics**

Variable	NotNA	%
OCCUPATION_MEM1	310	
Casual Labor in Agriculture	29	9%
Casual Labor in Non-Agriculture	22	7%
Regular wage/salary earning	82	26%
Retired	1	0%
Self-employed in Agriculture	54	17%
Self-employed in Non-Agriculture	62	20%
Unemployed	60	19%

EDUCATION_MEM1

The education qualification of the respondent.
Question construct: What is your education qualification?
Answer:
-No education
-Pre primary (Up to 1st standard)
-2nd to 5th standard
-6th to 9th standard
-Completed 10th standard
-Completed 12th standard
-Diploma/Certificate course
-Graduation
-Post Graduation and above

Table 10: **Summary Statistics**

Variable	NotNA	%
EDUCATION_MEM1	310	
2nd to 5th standard	31	10%
6th to 9th standard	63	20%
Completed 10th standard	69	22%
Completed 12th standard	41	13%
Diploma/Certificate course	5	2%
Graduation	30	10%
No education	64	21%
Post Graduation and above	6	2%
Pre primary (Up to 1st standard)	1	0%

ADDRESS_PROOF_MEM1

Whether the respondent has an address proof document which is acceptable as a KYC document.

Question construct: Do you have this KYC document: Address proof - (Aadhar card,Rent agreement,Electricity bill,Sale deed,Passport,Voter ID,Driving license)
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 11: **Summary Statistics**

Variable	NotNA	%
ADDRESS_PROOF_MEM1	310	
Yes	310	100%

IDENTITY_PROOF_MEM1

Whether the repondent has an identity proof document which is acceptable as a KYC document.

Question construct: Do you have this KYC document: Identity proof (Passport, Voter ID, Driving license, Student ID card from a renowned institute)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 12: **Summary Statistics**

Variable	NotNA	%
IDENTITY_PROOF_MEM1	310	
No	3	1%
Yes	307	99%

PAN_CARD_MEM1

Whether the respondent has a PAN card which is acceptable as a KYC document.
Question construct: Do you have a pan card?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 13: **Summary Statistics**

Variable	NotNA	%
PAN_CARD_MEM1	310	
No	49	16%
Yes	261	84%

PHY_INFRA_HH_CICO_TOUCHPOINT

Whether there is a brick-and-mortar financial service access point within 15 minutes of walking distance from the respondent's house. It could be any cash-in-cash-out touchpoint like a bank branch, a post office, an AePS/kirana store/Business Correspondent, or an ATM.

Question construct: Would you be able to use a financial service access point (bank branch, post office, AEPS/kirana store/Business Correspondent, ATM) within 15 minutes of walking distance as and when required?

Answer:

-Yes

-No

-Don't know

-Do not want to answer

Table 14: **Summary Statistics**

Variable	NotNA	%
PHY_INFRA_HH_CICO_TOUCHPOINT	310	
No	93	30%
Yes	217	70%

DIGI_INFRA_HH_TF_MONEY

Whether anyone in the respondent's house used digital mode of financial services like debit/credit card, mobile phone, internet, payment wallets to transfer money in the last month.
Question construct: In the last one month, did anyone in your household use any digital mode of financial services (that is services through an electronic platform like mobile phones, debit or credit electronic cards, internet, payment wallets such as Google-pay, Paytm, etc.) to: Transfer money
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 15: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_TF_MONEY	309	
No	208	67%
Yes	101	33%

DIGI_INFRA_HH_BILL_PYMNT

Whether anyone in the respondent's house used digital mode of financial services like debit/credit card, mobile phone, internet, payment wallets for bill payment in the last month.
Question construct: In the last one month, did anyone in your household use any digital mode of financial services (that is services through an electronic platform like mobile phones, debit or credit electronic cards, internet, payment wallets such as Google-pay, Paytm, etc.) to: Bill payment
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 16: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_BILL_PYMNT	309	
No	205	66%
Yes	104	34%

DIGI_INFRA_HH_MRCHNT_PYMNT

Whether anyone in the respondent's house used digital mode of financial services like debit/credit card, mobile phone, internet, payment wallets for merchant payment in the last month.

Question construct: In the last one month, did anyone in your household use any digital mode of financial services (that is services through an electronic platform like mobile phones, debit or credit electronic cards, internet, payment wallets such as Google-pay, Paytm, etc.) to: Merchant payment (for any purchases you made)

Answer:

-Yes

-No

-Don't know

-Do not want to answer

Table 17: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_MRCHNT_PYMNT	308	
No	266	86%
Yes	42	14%

DIGI_INFRA_HH_SALARY_RCVD

Whether anyone in the respondent's house used digital mode of financial services like debit/credit card, mobile phone, internet, payment wallets for receiving wages/salary from employer in the last month.
Question construct: In the last one month, did anyone in your household use any digital mode of financial services (that is services through an electronic platform like mobile phones, debit or credit electronic cards, internet, payment wallets such as Google-pay, Paytm, etc.) to: Received wages/ salary from employer digitally
Answer:
-Yes
-No
-Don't know
-Do not want to answer
-Not applicable since not in a salaried occupation

Table 18: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_SALARY_RCVD	308	
No	237	77%
Not applicable since not in a salaried occupation	1	0%
Yes	70	23%

DIGI_INFRA_HH_GVT_TF_RCVD

Whether anyone in the respondent's house used digital mode of financial services like debit/credit card, mobile phone, internet, payment wallets to reveive government transfers in the last month.
Question construct: In the last one month, did anyone in your household use any digital mode of financial services (that is services through an electronic platform like mobile phones, debit or credit electronic cards, internet, payment wallets such as Google-pay, Paytm, etc.) to: Received government transfers digitally (from MGN-REGS, PM-KISAN scheme, maternity or any other state level schemes)
Answer:
-Yes
-No
-Don't know
-Do not want to answer
-Not eligible for any such scheme

Table 19: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_GVT_TF_RCVD	310	
No	245	79%
Not eligible for any such scheme	5	2%
Yes	60	19%

DIGI_INFRA_HH_SS_SIDE

Whether merchants in the respondent's vicinity accept payments digitally.
Question construct: Do shops and other service providers (eg: beauty parlours, hairdressers etc.) in your locality accept payments digitally?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 20: **Summary Statistics**

Variable	NotNA	%
DIGI_INFRA_HH_SS_SIDE	300	
No	223	74%
Yes	77	26%

HH_VERNACULAR_DOCS

Whether respondent's go-to financial institution offers documents in vernacular/regional language.
Question construct: In your go-to financial institutions, do you find financial product documents in vernacular language? For example: Tamil, Hindi etc
Answer:
- Yes
- Yes, for some products
-. No
- Not applicable (I don't have a go-to financial institution)
- Don't know

Table 21: **Summary Statistics**

Variable	NotNA	%
HH_VERNACULAR_DOCS	304	
No	38	12%
Not applicable (I don't have a go-to financial institution)	1	0%
Yes	263	87%
Yes, for some products	2	1%

PHY_ASSETS_HH_NON_AGRI_LAND_CNT

The number of plots of land the respondent's household owns, not for agricultural purposes.

Question construct: How many units do you own of: Plot of land for non-agri purpose

Table 22: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_NON_AGRI_LAND_CNT	310	0.1	0.3	0	0	0	0	1

PHY_ASSETS_HH_HOUSE_CNT

The number of plots of indpendent house/residential apartments the respondent's household owns.
Question construct: How many units do you own of: Independent house/Residential apartment

Table 23: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_HOUSE_CNT	310	0.9	0.3	0	1	1	1	1

PHY_ASSETS_HH_OFFICES_CNT

The number of office spaces the respondent's household owns.
Question construct: How many units do you own of: Office space

Table 24: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_OFFICES_CNT	310	0	0.1	0	0	0	0	1

PHY_ASSETS_HH_SHOPS_CNT

The number of shops the respondent's household owns.
Question construct: How many units do you own of: Shop

Table 25: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_SHOPS_CNT	310	0.2	0.4	0	0	0	0	1

PHY_ASSETS_HH_AGRI_LAND_CNT

The number of plots of land the respondent's household owns, for agricultural purposes.
Question construct: How many units do you own of: Plot of land for agri purpose

Table 26: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_AGRI_LAND_CNT	310	0.4	0.5	0	0	0	1	1

HH_LIVING_ARRANGEMENT

Whether the respondent's household owns the house they live in or pay rent for it.
Question construct: Which of these describes your living arrangement:
Answer:
-Own the house you live in
-Pay rent for the house you live in
-Don't know

Table 27: **Summary Statistics**

Variable	NotNA	%
HH_LIVING_ARRANGEMENT	310	
Own the house you live in	270	87%
Pay rent for the house you live in	40	13%

PHY_ASSETS_HH_CAR_CNT

The number of cars the respondent's household owns.
Question construct: How many units do you own of: Car

Table 28: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_CAR_CNT	310	0	0.2	0	0	0	0	1

PHY_ASSETS_HH_TWOWHEELER_CNT

The number of two-wheelers the respondent's household owns.
Question construct: How many units do you own of: Two wheeler ' Motorbike/Scooter

Table 29: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_TWOWHEELER_CNT	310	0.7	0.5	0	0	1	1	1

PHY_ASSETS_HH_BICYCLE_CNT

The number of bicycles the respondent's household owns.
Question construct: How many units do you own of: Bicycle

Table 30: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_BICYCLE_CNT	310	0.4	0.5	0	0	0	1	1

PHY_ASSETS_HH_TRACTOR_CNT

The number of tractors the respondent's household owns.
Question construct: How many units do you own of: Tractor

Table 31: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_ASSETS_HH_TRACTOR_CNT	310	0	0.2	0	0	0	0	1

PHY_ASSETS_HH_OWN_LIVESTOCK

Whether respondent's household owns any livestock like cow/buffalo/goat/rooster.
Question construct: Do you own livestock (cow, buffalo, goat/rooster etc.)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 32: **Summary Statistics**

Variable	NotNA	%
PHY_ASSETS_HH_OWN_LIVESTOCK	310	
No	197	64%
Yes	113	36%

HH_OWN_SMARTPHONE

Whether anyone in the respondent's household owns a smartphone.
Question construct: Does anyone in the household own a smartphone?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 33: **Summary Statistics**

Variable	NotNA	%
HH_OWN_SMARTPHONE	310	
No	85	27%
Yes	225	73%

HH_OWN_BUTTONPHONE

Whether anyone in the respondent's household owns a buttonphone.
Question construct: Does anyone in the household own a regular mobile phone (not a smartphone)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 34: **Summary Statistics**

Variable	NotNA	%
HH_OWN_BUTTONPHONE	310	
No	26	8%
Yes	284	92%

HH_NETWORK_ACCESS

Whether the respondent's phone has network address.
Question construct: Is there network access on your mobile (are you able to make or receive calls)?
Answer:
-Yes
-No
-Sometimes
-Don't know
-Do not want to answer

Table 35: **Summary Statistics**

Variable	NotNA	%
HH_NETWORK_ACCESS	310	
No	52	17%
Sometimes	23	7%
Yes	235	76%

HH_INTERNET_ACCESS

Whether the respondent's phone has internet address.
Question construct: Is there internet access (mobile data, wifi or portable internet devices like JioFi etc)?
Answer:
-Yes
-No
-Sometimes
-Don't know
-Do not want to answer

Table 36: **Summary Statistics**

Variable	NotNA	%
HH_INTERNET_ACCESS	308	
No	85	28%
Sometimes	20	6%
Yes	203	66%

HH_GOLD

Whether anyone in the respondent's household owns gold.
Question construct: Does anyone in your household own gold (gold bars or gold jewellery or gold coins)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 37: **Summary Statistics**

Variable	NotNA	%
HH_GOLD	285	
No	156	55%
Yes	129	45%

HH_ACCESS_TRANSACTIONAL_ASSETS

Whether anyone in the respondent's household owns a transactional asset like savings bank account or post-office savings account.
Question construct: Does anyone in your household own at least one transactional asset (like savings bank account or post-office savings account)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 38: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_TRANSACTIONAL_ASSETS	309	
No	12	4%
Yes	297	96%

MEM1_ACCESS_TRANSACTIONAL_ASSETS

Whether the respondent owns a transactional asset like savings bank account or post-office savings account.
Question construct: Do you own at least one transactional asset (like savings bank account or post-office savings account)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 39: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_TRANSACTIONAL_ASSETS	309	
No	14	5%
Yes	295	95%

MEM1_USE_TRANSACTIONAL_ASSETS

The frequency with which the respondent uses the transactional assets that they own.
Question construct: How often do you deposit/withdraw/operate your transactional accounts (like savings bank account or post-office savings account)?
Answer:
-many times in a month
-once a month
-once in 3 months
-once in 6 months
-once in 12 months
-more than a year ago
-Don't know
-Do not want to answer

Table 40: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_TRANSACTIONAL_ASSETS	289	
many times in a month	34	12%
more than a year ago	8	3%
once a month	182	63%
once in 12 months	20	7%
once in 3 months	21	7%
once in 6 months	24	8%

HH_ACCESS_RISKFREE_ASSETS

Whether anyone in the respondent's household owns a risk-free asset like fixed and recurring deposits, National Savings Certificate, Kisan Vikas Patra or post-office time deposit account.
Question construct: Does anyone in your household own at least one risk-free asset (like fixed and recurring deposits, National Savings Certificate, Kisan Vikas Patra or post-office time deposit a/c)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 41: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_RISKFREE_ASSETS	309	
No	291	94%
Yes	18	6%

MEM1_ACCESS_RISKFREE_ASSETS

Whether the respondent owns a risk-free asset like fixed and recurring deposits, National Savings Certificate, Kisan Vikas Patra or post-office time deposit account.
Question construct: Do you own at least one Risk free asset (like fixed and recurring deposits, National Savings Certificate, Kisan Vikas Patra or post-office time deposit a/c)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 42: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_RISKFREE_ASSETS	309	
No	294	95%
Yes	15	5%

MEM1_USE_RISKFREE_ASSETS

The frequency with which the respondent uses the risk-free assets that they own.
Question construct: How often do you use (invest in/ withdraw from) your Risk free assets (like fixed and recurring deposits, National Savings Certificate, Kisan Vikas Patra or post-office time deposit a/c)?
Answer:
-many times in a month
-once a month
-once in 3 months
-once in 6 months
-once in 12 months
-more than a year ago
-Don't know
-Do not want to answer

Table 43: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_RISKFREE_ASSETS	14	
more than a year ago	2	14%
once a month	9	64%
once in 12 months	2	14%
once in 6 months	1	7%

HH_ACCESS_LIFE_AND_HEALTH_INSURANCE

Whether anyone in the respondent's household owns a life/health/accident insurance policy. These could be either of Term Life Policy, Whole Life Policy, Endowment Plan, ULIP or Money Back Plan, or any medical/accident insurance policy.
Question construct: Does anyone in your household own a life insurance (such as Term Life Policy, Whole Life Policy, Endowment Plan, ULIP or Money Back Plan) policy, health or medical insurance, accident insurance policy?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 44: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_LIFE_AND_HEALTH_INSURANCE	309	
No	211	68%
Yes	98	32%

MEM1_ACCESS_LIFE_AND_HEALTH_INSURANCE

Whether the respondent owns a life/health/accident insurance policy. These could be either of Term Life Policy, Whole Life Policy, Endowment Plan, ULIP or Money Back Plan, or any medical/accident insurance policy.
Question construct: Do you own a life insurance (such as Term Life Policy, Whole Life Policy, Endowment Plan, ULIP or Money Back Plan) policy, health or medical insurance, accident insurance policy?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 45: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_LIFE_AND_HEALTH_INSURANCE	309	
No	229	74%
Yes	80	26%

MEM1_USE_LIFE_AND_HEALTH_INSURANCE

The frequency with which the respondent pays premium for the life/health/accident insurance policies that they own.

Question construct: How often do you pay a premium for or renew your investment in your life insurance (such as Term Life Policy, Whole Life Policy, Endowment Plan, ULIP or Money Back Plan) policy, health or medical insurance, accident insurance policy?

Answer:

-Whenever it is due

-Sometimes

-Paid premium but did not renew it.

-Do not need to pay premium/ renew it (true in case of a public insurance scheme).

-Don't know

-.Do not want to answer

Table 46: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_LIFE_AND_HEALTH_INSURANCE	74	
Do not need to pay premium/ renew it (true in case of a public insurance scheme)	3	4%
Paid premium but did not renew it	6	8%
Sometimes	5	7%
Whenever it is due	60	81%

HH_ACCESS_GENERAL_INSURANCE

Whether anyone in the respondent's household owns a general insurance policy. This could be a shop, livestock or crop insurance policy.
Question construct: Does anyone in your household own Shop, cattle and livestock, and crop insurance?
Answer:
-Yes
-No
-Don't know
-Not Applicable
- Do not want to answer

Table 47: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_GENERAL_INSURANCE	309	
No	296	96%
Yes	13	4%

MEM1_ACCESS_GENERAL_INSURANCE

Whether the respondent owns a general insurance policy. This could be a shop, livestock or crop insurance policy.
Question construct: Do you own Shop, cattle and livestock, and crop insurance?
Answer:
-Yes
-No
-Don't know
-Not Applicable
- Do not want to answer

Table 48: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_GENERAL_INSURANCE	309	
No	297	96%
Yes	12	4%

MEM1_USE_GENERAL_INSURANCE

The frequency with which the respondent pays premium for the general insurance policies that they own.
Question construct: How often do you pay a premium for or renew your investment in Shop, cattle and livestock, and crop insurance?
Answer:
-Whenever it is due
-Sometimes
-Paid premium but did not renew it.
-Do not need to pay premium/ renew it (true in case of a public insurance scheme).
-Don't know
-.Do not want to answer

Table 49: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_GENERAL_INSURANCE	11	
Paid premium but did not renew it	2	18%
Whenever it is due	9	82%

HH_ACCESS_RISKY_ASSETS

Whether anyone in the respondent's household owns a risky asset like listed shares, mutual funds or gold ETF.

Question construct: Does anyone in your household hold at least one Risky asset (like listed shares, mutual funds or gold ETF)?

Answer:

-Yes

-No

-Don't know

-Do not want to answer

Table 50: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_RISKY_ASSETS	309	
No	300	97%
Yes	9	3%

MEM1_ACCESS_RISKY_ASSETS

Whether the respondent owns a risky asset like listed shares, mutual funds or gold ETF.
Question construct: Do you hold at least one Risky asset (like listed shares, mutual funds or gold ETF)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 51: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_RISKY_ASSETS	309	
No	304	98%
Yes	5	2%

MEM1_USE_RISKY_ASSETS

The frequency with which the respondent uses the risky assets that they own.
Question construct: How often do you use (invest in / buy or sell / withdraw from)
your Risky assets (like listed shares, mutual funds or gold ETF)?
Answer:
-many times in a month
-once a month
-once in 3 months
-once in 6 months
-once in 12 months
-more than a year ago
-Don't know
-Do not want to answer

Table 52: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_RISKY_ASSETS	3	
once a month	3	100%

HH_ACCESS_RETIREMENT_ACCOUNTS

Whether anyone in the respondent's household owns a retirement or pension account. This could be in any of the old age income support schemes available in India like the PMVVS, NOAPS, NWPS, NDPS, APY, NPS, PPF, EPF or the Senior Citizens Savings Scheme (SCSS) by post offices.
Question construct: Does anyone in your household own a retirement or pension account in an old age income support scheme (like PMVVS, NOAPS, NWPS, NDPS, APY, NPS, PPF, EPF, or Senior Citizens Savings Scheme (SCSS) by post offices)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 53: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_RETIREMENT_ACCOUNTS	309	
No	292	94%
Yes	17	6%

MEM1_ACCESS_RETIREMENT_ACCOUNTS

Whether the respondent owns a retirement or pension account. This could be in any of the old age income support schemes available in India like the PMVVS, NOAPS, NWPS, NDPS, APY, NPS, PPF, EPF or the Senior Citizens Savings Scheme (SCSS) by post offices.

Question construct: Do you own a retirement or pension account in an old age income support scheme (like PMVVS, NOAPS, NWPS, NDPS, APY, NPS, PPF, EPF, or Senior Citizens Savings Scheme (SCSS) by post offices)?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 54: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_RETIREMENT_ACCOUNTS	309	
No	303	98%
Yes	6	2%

MEM1_USE_RETIREMENT_ACCOUNTS

The frequency with which the respondent uses the old-age/long-term saving instruments that they own.

Question construct: How often do you deposit in /withdraw from your retirement or pension account in an old age income support scheme (like PMVVS, NOAPS, NWPS, NDPS, APY, NPS, PPF, EPF, or Senior Citizens Savings Scheme (SCSS) by post offices)?

Answer:
-many times in a month
-once a month
-once in 3 months
-once in 6 months
-once in 12 months
-more than a year ago
-Don't know
-Do not want to answer

Table 55: **Summary Statistics**

Variable	NotNA	%
MEM1_USE_RETIREMENT_ACCOUNTS	6	
Many times in a month	1	17%
Once a month	3	50%
Once in 3 months	1	17%
Once in 6 months	1	17%

MEM1_FIN_ADVICE_ASSETS

The source of financial advice (on which financial assets to hold in their portfolio) that anyone in the respondent's household received.
Question construct: Who did you receive financial advice from, for any formal financial asset:
Answer:
-Same financial service provider that you approached
-Third party financial advisor
-Social network
-Did not seek advice
-Did not receive advice
-Don't know
-Do not want to answer

Table 56: **Summary Statistics**

Variable	NotNA	%
MEM1_FIN_ADVICE_ASSETS	256	
Did not receive advice	13	5%
Did not seek advice	161	63%
Same financial service provider that you approached	2	1%
Social network	54	21%
Third party financial advisor	26	10%

HH_ACCESS_FORMAL_CREDIT

Whether anyone in the respondent's household has an outstanding borrowing from a formal financial institution as of the date of the survey. The formal financial institutions here could be either banks, NBFC dealers, SHGs (either via a bank loan or an NGO linked SHG), MFIs or credit cards.

Question construct: Does anyone in your household have an outstanding borrowing from Banks, NBFC dealers, SHGs (either via a bank loan or an NGO linked SHG), MFIs or credit cards for any purpose?

Answer:

-Yes

-No

-Don't know

-Do not want to answer

Table 57: **Summary Statistics**

Variable	NotNA	%
HH_ACCESS_FORMAL_CREDIT	308	
No	99	32%
Yes	209	68%

MEM1_ACCESS_FORMAL_CREDIT

Whether the respondent has an outstanding borrowing from a formal financial institution as of the date of the survey. The formal financial institutions here could be either banks, NBFC dealers, SHGs (either via a bank loan or an NGO linked SHG), MFIs or credit cards.
Question construct: Do you have an outstanding borrowing from Banks, NBFC dealers, SHGs (either via a bank loan or an NGO linked SHG), MFIs or credit cards for any purpose?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 58: **Summary Statistics**

Variable	NotNA	%
MEM1_ACCESS_FORMAL_CREDIT	303	
No	111	37%
Yes	192	63%

MEM1_FIN_ADVICE_LIAB

The source of financial advice (on formal credit) that anyone in the respondent's household received.

Question construct: Who did you receive financial advice from, for formal credit:
Answer:
-Third party financial advisor
-Social network
-Did not seek advice
-Did not receive advice
-Don't know
-Do not want to answer

Table 59: **Summary Statistics**

Variable	NotNA	%
MEM1_FIN_ADVICE_LIAB	170	
Did not receive advice	8	5%
Did not seek advice	135	79%
Social network	18	11%
Third party financial advisor	9	5%

HH_FORMAL_CREDIT_DENIED

Whether the respondent applied for credit from a formal financial institution but was denied a loan. The formal financial institutions here could be either banks, NBFC dealers, SHGs (either via a bank loan or an NGO linked SHG), MFIs or credit cards.

Question construct: In the past 12 months, in case you tried to get a loan from a formal financial institution, did you get rejected?

Answer:

-Yes

-No

-Did not try

-Don't Know

-Do not want to answer

Table 60: **Summary Statistics**

Variable	NotNA	%
HH_FORMAL_CREDIT_DENIED	302	
Did not try	22	7%
No	263	87%
Yes	17	6%

HH_INFORMAL_FIN_PURPOSE

The reasons for which the respondent's household borrows informally.
Question construct: What all do you rely on informal financial products for select all that apply

Answer:
-Day-to-day functioning
-Borrowing
-Sale of assets (eg gold, livestock, other physical asset)
-Financing unexpected events (eg medical shocks)
-Financing expected life events (eg marriage, education)
-Others, please specify
-Do not use informal finance
-Don't know
- Do not want to answer

Table 61: **Summary Statistics**

Variable	NotNA	%
HH_INFORMAL_FIN_PURPOSE	290	
Borrowing	154	53%
Borrowing, Financing expected life events (eg marriage, education)	1	0%
Borrowing, Financing unexpected events (eg medical shocks)	1	0%
Borrowing, Sale of assets (eg gold, livestock, other physical asset)	22	8%
Day-to-day functioning	11	4%
Day-to-day functioning, Borrowing	47	16%
Day-to-day functioning, Borrowing, Financing expected life events (eg marriage, education)	1	0%
Day-to-day functioning, Borrowing, Sale of assets (eg gold, livestock, other physical asset)	5	2%
Day-to-day functioning, Financing expected life events (eg marriage, education)	4	1%
Day-to-day functioning, Financing unexpected events (eg medical shocks), Financing expected life events (eg marriage, education)	5	2%
Day-to-day functioning, Sale of assets (eg gold, livestock, other physical asset)	1	0%
Do not use informal finance	13	4%
Financing expected life events (eg marriage, education)	1	0%
Financing unexpected events (eg medical shocks)	2	1%
Financing unexpected events (eg medical shocks), Financing expected life events (eg marriage, education)	9	3%
Others	2	1%
Sale of assets (eg gold, livestock, other physical asset)	11	4%

HH_INCOME_AVG_12MTHS

The monthly income of the respondent's household in the last 12 months, on average. If the respondent defined a range of values, a simple average was computed.
Question construct: What was the monthly income of the whole household in the last year on average?

Table 62: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_INCOME_AVG_12MTHS	230	16167.4	11007.6	3000	8625	15000	20000	90000

HH_EXPENDITURE_AVG_12MTHS

The monthly expenditure of the respondent's household in the last 12 months, on average. This included expenses incurred on food, transport, utilities, medical expenses, education etc. If the respondent defined a range of values, a simple average was computed.

Question construct: What was the monthly expenditure on food, transport, utilities, medical expenses, education etc., of the whole household in the last year on an average?

Table 63: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_EXPENDITURE_AVG_12MTHS	224	13812.1	9774.5	1650	7000	12000	18000	80000

HH_INCOME_AMOUNT_CERTAINTY

The certainty about how much income the respondent's household will earn in any given month of the year.
Question construct: In any given month per year, are you certain about how much money your household will get as income?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 64: **Summary Statistics**

Variable	NotNA	%
HH_INCOME_AMOUNT_CERTAINTY	262	
No	71	27%
Yes	191	73%

HH_INCOME_TIME_CERTAINTY

The certainty about when the respondent's household will receive its income in any given month of the year.
Question construct: In any given month per year, are you certain about when your household will get its income?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 65: **Summary Statistics**

Variable	NotNA	%
HH_INCOME_TIME_CERTAINTY	262	
No	73	28%
Yes	189	72%

HH_EXPENDITURE_AMOUNT_CERTAINTY

The certainty about how much the respondent's household will spend in any given month of the year.
Question construct: In any given month per year, are you certain about how much money your household will spend?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 66: **Summary Statistics**

Variable	NotNA	%
HH_EXPENDITURE_AMOUNT_CERTAINTY	261	
No	90	34%
Yes	171	66%

HH_EXPENDITURE_TIME_CERTAINTY

The certainty about when the respondent's household will incur expenses in any given month of the year.

Question construct: In any given month per year, are you certain about when your money is likely to be spent?

Answer:

-Yes

-No

-Don't know

-Do not want to answer

Table 67: **Summary Statistics**

Variable	NotNA	%
HH_EXPENDITURE_TIME_CERTAINTY	261	
No	91	35%
Yes	170	65%

HH_IF_HEALTH_SHOCK_12MTHS

Whether the respondent's household had to incur expenses on account of unforeseen medical emergency.
Question construct: Over the last 12 months, did your household have to make any unexpected medical expenditure?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 68: **Summary Statistics**

Variable	NotNA	%
HH_IF_HEALTH_SHOCK_12MTHS	308	
No	268	87%
Yes	40	13%

HH_PRIMARY_MEDICAL_EXPENDITURE

The medical expenditure that the respondent's household incurred in the last 12 months on primary healthcare which does not require hospitalisation. If the respondent defined a range of values, a simple average was computed.

Question construct: What was the total medical expenditure that the household incurred in the last 12 months on Primary medical care (does not require hospitalisation)

Table 69: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_PRIMARY_MEDICAL_EXPENDITURE	32	12117.2	19064.1	0	1500	3500	12750	70000

HH_SECONDARY_MEDICAL_EXPENDITURE

The medical expenditure that the respondent's household incurred in the last 12 months on secondary healthcare which requires one-time short-term hospitalisation. If the respondent defined a range of values, a simple average was computed.

Question construct: What was the total medical expenditure that the household incurred in the last 12 months on Secondary medical care (requires one-time short-term hospitalisation)

Table 70: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_SECONDARY_MEDICAL_EXPENDITURE	39	7320.5	13443.6	0	0	0	11500	50000

HH_TERTIARY_MEDICAL_EXPENDITURE

The medical expenditure that the respondent's household incurred in the last 12 months on tertiary healthcare which requires recurring/prolonged hospitalisation. If the respondent defined a range of values, a simple average was computed.
Question construct: What was the total medical expenditure that the household incurred in the last 12 months on Tertiary medical care (requires recurring/prolonged hospitalisation)

Table 71: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH_TERTIARY_MEDICAL_EXPENDITURE	38	1184.2	4567	0	0	0	0	20000

HH_MEDICAL_EMERGENCY_COPING

The manner in which the respondent's household funded this medical emergency.
Question construct: How did you deal with this medical emergency: select all that apply

Answer:
-rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities)
- rely on insurance
- draw down savings/investments
- borrow
- sell gold
- Sell other physical asset
- pledge gold
- pledge other physical asset
- Others,specify
- Don't know
- Do not want to answer

Table 72: **Summary Statistics**

Variable	NotNA	%
HH_MEDICAL_EMERGENCY_COPING	41	
Borrow	2	5%
Draw down savings/investments	6	15%
Draw down savings/investments, Borrow	2	5%
Draw down savings/investments, Sell gold	1	2%
Rely on insurance, Draw down savings/investments	3	7%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities)	1	2%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow	15	37%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow, Sell gold	3	7%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow,Rely on insurance	1	2%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments	2	5%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Sell gold	2	5%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Rely on insurance, Draw down savings/investments	1	2%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Sell gold	2	5%

FWBS1Q1_HH_ABILITY_TO_MEET_BASIC_NEEDS

The respondent's perception on the household's ability to manage its basic expenditure. In tune with the literature, basic needs have not been defined beyond regular needs of the household as deemed necessary by it.

Question construct: Is your household able to meet basic needs?

Answer:

-Cannot meet basic needs

-Can meet some basic needs

-Can meet most basic needs

-Can meet all basic needs with no surplus left over

-Have money left over after meeting basic needs

-Don't know

-Do not want to answer

Table 73: **Summary Statistics**

Variable	NotNA	%
FWBS1Q1_HH_ABILITY_TO_MEET_BASIC_NEEDS	302	
Can meet all basic needs with no surplus left over	23	8%
Can meet most basic needs	60	20%
Can meet some basic needs	150	50%
Cannot meet basic needs	34	11%
Have money left over after meeting basic needs	35	12%

FWBS1Q2_HH_PAYMENTS_MADE_3MTHS

The respondent's perception on the household's ability to make payments for regular, predictable expenditure like bills and rent.
Question construct: Over the last 3 months, were you able to make your payments (bills and rent) on time and in full?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 74: **Summary Statistics**

Variable	NotNA	%
FWBS1Q2_HH_PAYMENTS_MADE_3MTHS	307	
No	48	16%
Yes	259	84%

FWBS1Q3_HH_MANAGING_PAYMENTS

The manner in which regular, predictable expenditure like bills and rent were funded
by the household, as reported by the respondent.
Question construct: How did you manage to make these payments?
Answer:
-Used monthly disposable income
-Used savings
-Borrowed
-Sold an asset
-Broke an FD
-Tapped into retirement savings
-Did not pay insurance premium
-Others,Please Specify
-Don't know
-Do not want to answer

Table 75: **Summary Statistics**

Variable	NotNA	%
FWBS1Q3_HH_MANAGING_PAYMENTS	291	
Borrowed	4	1%
Borrowed	142	49%
Borrowed, Sold an asset	1	0%
Sold an asset	3	1%
Used monthly disposable income	86	30%
Used Savings	55	19%

FWBS2Q1_HH_DEBT_MANAGEABILITY

The respondent's perception on the household's ability to manage the debt that it owes.
Question construct: Does paying back the money you owe (to any lender) make it difficult for you to pay for other things you need?
Answer:
-Yes
-Sometimes
-No
-Don't know
-Do not want to answer

Table 76: **Summary Statistics**

Variable	NotNA	%
FWBS2Q1_HH_DEBT_MANAGEABILITY	306	
No	150	49%
Sometimes	67	22%
Yes	89	29%

FWBS2Q2_HH_CREDIT_DISCIPLINE_12MTHS

Whether the respondent's household made timely repayments for its debt in the last 12 months, as reported by the respondent.
Question construct: In the past 12 months, have you been contacted by a person or company trying to collect debt from you when it was past your due date?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 77: **Summary Statistics**

Variable	NotNA	%
FWBS2Q2_HH_CREDIT_DISCIPLINE_12MTHS	303	
No	244	81%
Yes	59	19%

FWBS3Q1_HH_ADEQUACY_OF_LIQUID_SAVING

The respondent's perception on how long the household would be able to survive on the existing savings buffer that has been built, if the income stopped.
Question construct: How many weeks or months would your savings last if your income stopped?
Answer:
-Less than a week
-1-3 weeks
-1-2months
-3-5 months
-6 months or more
-Don't know
- Do not want to answer

Table 78: **Summary Statistics**

Variable	NotNA	%
FWBS3Q1_HH_ADEQUACY_OF_LIQUID_SAVING	295	
1-2months	128	43%
1-3 weeks	85	29%
3-5 months	31	11%
6 months or more	17	6%
Less than a week	34	12%

FWBS3Q2_HH_EMERGENCY_COPING_TIME

The respondent's perception on the speed with which the household could raise emergency money equivalent to INR 7000-8000. In tune with the litertaure, this figure was computed as one-twentieth of the GNI per capita and for India, this figure amounted to INR 7000-8000, with 2019 as the base year.

Question construct: If you have to get money for an emergency (Rs. 7000-8000) how quickly can you get it?

Answer:

-Immediately

-Less than a week

-Between 1-2 weeks

-More than 2 weeks

-Don't know

-Do not want to answer

Table 79: **Summary Statistics**

Variable	NotNA	%
FWBS3Q2_HH_EMERGENCY_COPING_TIME	299	
Between 1-2 weeks	78	26%
Immediately	95	32%
Less than a week	98	33%
More than 2 weeks	28	9%

FWBS3Q3_HH_EMERGENCY_COPING

The manner in which unforeseen expenditure on an emergency, medical or otherwise, would be funded by the household, as reported by the respondent.
Question construct: If you found yourself needing extra money to cope with an emergency (medical or otherwise), how would you deal with it: select all that apply

Answer:
- rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities)
- rely on insurance
- draw down savings/investments
- borrow
- sell gold
- Sell other physical asset
- pledge gold
- pledge other physical asset
- Don't know
- Others Please specify
- do not want to answer

Table 80: **Summary Statistics**

Variable	NotNA	%
FWBS3Q3_HH_EMERGENCY_COPING	303	
Borrow	36	12%
Borrow, Sell gold	12	4%
Draw down savings/investments	6	2%
Draw down savings/investments, Borrow	4	1%
Others	1	0%
Rely on insurance	1	0%
Rely on insurance, Draw down savings/investments	1	0%
Rely on insurance, Draw down savings/investments, Borrow	1	0%
Rely on insurance, Draw down savings/investments, Sell gold	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities)	36	12%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow	128	42%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow, Sell gold	10	3%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Borrow, Sell gold, Pledge gold	1	0%

Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments	25	8%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Borrow	11	4%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Borrow, Pledge gold	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Borrow, Sell gold, Pledge gold	4	1%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Borrow, Sell gold, Pledge gold, Pledge other physical asset	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Borrow, Sell gold, Sell other physical asset, Pledge gold	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Draw down savings/investments, Sell gold, Pledge gold	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Rely on insurance, Borrow	3	1%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Rely on insurance, Draw down savings/investments	5	2%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Rely on insurance, Draw down savings/investments, Others	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Rely on insurance, Draw down savings/investments, Sell other physical asset	1	0%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Sell gold	8	3%
Rely on your social network (For example: Friends, immediate family, relatives, neighbours, employer and/or local authorities), Sell gold, Pledge gold	1	0%
Sell gold	1	0%
Sell other physical asset	1	0%

FWBS4Q1_HH_LONGTERM_GOALS

The respondent's perception on whether the household is building a savings buffer for predictable long-term plans for example, the education/wedding of the family members.
Question construct: Are you planning and saving consistently for your long term goals?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 81: **Summary Statistics**

Variable	NotNA	%
FWBS4Q1_HH_LONGTERM_GOALS	307	
No	251	82%
Yes	56	18%

FWBS4Q2_HH_RETIREMENT_SAVINGS

The respondent's perception on whether the household is building a savings buffer for retirement and old-age.

Question construct: Are you planning and saving consistently for your old age?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 82: **Summary Statistics**

Variable	NotNA	%
FWBS4Q2_HH_RETIREMENT_SAVINGS	306	
No	264	86%
Yes	42	14%

FWBS5Q1_MEM1_FINANCIAL_CONTROL

The respondent's perception on whether they have control over their finances.
Question construct: Do you think you have the agency to take financial decisions?
Answer:
-Yes
-No
-Don't know
-Do not want to answer

Table 83: **Summary Statistics**

Variable	NotNA	%
FWBS5Q1_MEM1_FINANCIAL_CONTROL	308	
No	1	0%
Yes	307	100%

FWBS5Q2_MEM1_PRODUCT_SATISFACTION

The respondent's reported confidence in the financial instruments that they hold.
Question construct: How confident are you that your financial instruments will provide support when you need them to?
Answer:
-Very confident
-Somewhat confident
-Slightly confident
-Not at all confident
-Don't know
-Do not want to answer
-Not Applicable

Table 84: **Summary Statistics**

Variable	NotNA	%
FWBS5Q2_MEM1_PRODUCT_SATISFACTION	298	
Not at all confident	7	2%
Slightly confident	19	6%
Somewhat confident	107	36%
Very confident	165	55%

FWBS5Q3 MEM1 NEGATIVE FINANCIAL SERVICES EXPERIENCES

The respondent's reported negative experiences at financial institutions such as did not feel respected or felt mistreated or any other kind of negative experiences like discrimination, long waiting time etc.
Question construct: How often have you had negative experiences with financial services where you did not feel respected or where you felt mistreated or any other kind of negative experiences (Experience problems- discrimination, long waiting time etc)?
Answer:
-Always
-Frequently
-Sometimes
-Never
-Don't know
- Do not want to answer

Table 85: **Summary Statistics**

Variable	NotNA	%
FWBS5Q3 MEM1 NEGATIVE FINANCIAL SERVICES EXPERIENCES	301	
Frequently	8	3%
Never	276	92%
Sometimes	17	6%

AGE_GRP

Derived from age of the respondent, to classify them in the age group stratum of:
Answer:
- < 50
- >= 50

Table 86: **Summary Statistics**

Variable	NotNA	%
AGE_GRP	310	
< 50	209	67%
>= 50	101	33%

PHY_INFRA_HH

A ratio derived from two variabes: availability of CICO touchpoint and documents availabe in vernacular language in go-to financial institution.

Table 87: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
PHY_INFRA_HH	310	0.8	0.3	0	0.5	1	1	1

DIGI_INFRA_USE_HH

A ratio of how many of the captured five types of transactions is the digital mode of payment used for, by anyone in the household. Derived from usage for the types of transaction recorded: transferring money, paying bills, paying merchants, receiving salary and receiving government transfers.

Table 88: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
DIGI_INFRA_USE_HH	310	0.2	0.3	0	0	0	0.6	1

MEM1.IP.SCORE

A score derived from the respondent's access to transactional assets, risk-free assets, life and health insurance, general insurance, risky assets, and old age income support schemes. The inputs score is calculated from 6 variables using the methodology specified in the project report.

Table 89: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
MEM1.IP.SCORE	201	0.2	0.1	0	0.2	0.2	0.3	0.7

MEM1.OP.SCORE

A score derived from the respondent's usage of the transactional assets, risk-free assets, life and health insurance, general insurance, risky assets, and old age income support schemes that they own. The outputs score is calculated from 6 variables using the methodology specified in the project report.

Table 90: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
MEM1.OP.SCORE	201	0.2	0.1	0	0.2	0.2	0.3	0.7

FWBS1V4_HH_INCOME_VS_EXPENDITURE

Derived from the difference between average income and average expenditure variables.

Table 91: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
FWBS1V4_HH_INCOME_VS_EXPENDITURE	224	0.7	0.3	0	0.5	0.5	1	1

FWBS5V4_HH_FINANCIAL_SECURITY

Derived from adequacy of liquid savings and debt manageability variables, households reporting a buffer of up till 3 weeks and unmanageable debt are classified as financially insecure while households reporting a buffer of 6 months of more and manageable debt are classified as financially secure.

Table 92: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
FWBS5V4_HH_FINANCIAL_SECURITY	293	0.4	0.2	0	0.5	0.5	0.5	1

OC.FWB.SCORE

A score derived from the respondent's perception about the household's ability to meet basic needs, manage payments and debt, being resilient in the face of shocks, having long term plans and confidence in the household's financial future given their present financial portfolio.The outcomes score is calculated from 15 variables using the methodology specified in the project report.

Table 93: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
OC.FWB.SCORE	201	0.5	0.1	0.2	0.4	0.5	0.6	0.9

HH.TYPES.PHY.ASSETS.OWNED

A ratio capturing how many of the recorded six types of assets are owned by the respondent's household. Derived from physical assets recorded: Real estate ' plot of land/independent house/office/shop, Livestock, Car, Two-wheeler, Bicycle and Tractor.

Table 94: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
HH.TYPES.PHY.ASSETS.OWNED	310	0.4	0.2	0	0.3	0.3	0.5	1

IF.HH.TECH.EXPOSURE

A binary variable based on the respondent owning a smartphone and having access to both, network & internet. Derived from smartphone ownership, network access and internet access variables.

Table 95: **Summary Statistics**

Variable	NotNA	Mean	SD	Min	$25^{th}\%$	Median	$75^{th}\%$	Max
IF.HH.TECH.EXPOSURE	310	0.7	0.5	0	0	1	1	1