

# The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

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

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## Identification

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SURVEY ID NUMBER  
SWZ\_2024\_FINDEX\_v02\_M

TITLE  
The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

ABBREVIATION OR ACRONYM  
FINDEX 2025

COUNTRY

Name	Country code
Eswatini	SWZ

STUDY TYPE  
Other Household Survey [hh/oth]

SERIES INFORMATION

The Global Findex is the world's most comprehensive database on digital and financial inclusion. It is also the only global source of comparable demand-side data, allowing cross-country analysis of how adults access and use mobile phones, the internet, and financial accounts to reach digital information and resources, save, borrow, make payments, and manage their financial health. Data for the Global Findex 2025 were collected from nationally representative surveys of about 145,000 adults in 141 economies. The latest edition follows the 2011, 2014, 2017, and 2021 editions and includes new series measuring mobile phone ownership and internet use, digital safety, and frequency of transactions using financial services.

ABSTRACT

The Global Findex 2025 reveals how mobile technology is equipping more adults around the world to own and use financial accounts to save formally, access credit, make and receive digital payments, and pursue opportunities. Including the inaugural Global Findex Digital Connectivity Tracker, this fifth edition of Global Findex presents new insights on the interactions among mobile phone ownership, internet use, and financial inclusion.

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The Global Findex 2025 is an indispensable resource for policy makers in the fields of digital connectivity and financial inclusion, as well as for practitioners, researchers, and development professionals.

KIND OF DATA  
Observation data/ratings [obs]

UNIT OF ANALYSIS  
Individual

## Version

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VERSION DESCRIPTION  
Edited, anonymized dataset for public distribution.

VERSION DATE  
2025-09-24

VERSION NOTES  
This update to the Global Findex Database 2025 adds 16 new variables from the Identification for Development

(ID4D)–Global Findex Database 2025. The indicators include: fin46, fin47, fin48a, fin48b, fin48c, fin48d, fin48e, fin48f, fin49a, fin49b, fin49c, fin49d, fin49e, fin49f, fin50, fin51.

## Coverage

### GEOGRAPHIC COVERAGE

National Coverage

## Producers and sponsors

### PRIMARY INVESTIGATORS

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

### PRODUCERS

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

### FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Financial Support
Gates Foundation	Financial Support
Mastercard Foundation	Financial Support
Digital Vice Presidency, World Bank	Financial Support
Prosperity Vice Presidency, World Bank	Financial Support

## Sampling

### SAMPLING PROCEDURE

In most low- and middle-income economies, Global Findex data were collected through face-to-face interviews. In these economies, an area frame design was used for interviewing. In most high-income economies, telephone surveys were used. In 2024, face-to-face interviews were again conducted in 22 economies after phone-based surveys had been employed in 2021 as a result of mobility restrictions related to COVID-19. In addition, an abridged form of the questionnaire was administered by phone to survey participants in Algeria, China, the Islamic Republic of Iran, Libya, Mauritius, and Ukraine because of economy-specific restrictions. In just one economy, Singapore, did the interviewing mode change from face to face in 2021 to phone based in 2024.

In economies in which face-to-face surveys were conducted, the first stage of sampling was the identification of primary sampling units. These units were then stratified by population size, geography, or both and clustered through one or more stages of sampling. Where population information was available, sample selection was based on probabilities proportional to population size; otherwise, simple random sampling was used. Random route procedures were used to select sampled households. Unless an outright refusal occurred, interviewers made up to three attempts to survey each sampled household. To increase the probability of contact and completion, attempts were made at different times of the day and, where possible, on different days. If an interview could not be completed at a household that was initially part of the sample, a simple substitution method was used to select a replacement household for inclusion.

Respondents were randomly selected within sampled households. Each eligible household member (that is, all those ages 15 or older) was listed, and a handheld survey device randomly selected the household member to be interviewed. For paper surveys, the Kish grid method was used to select the respondent. In economies in which cultural restrictions dictated gender matching, respondents were randomly selected from among all eligible adults of the interviewer's gender.

In economies in which Global Findex surveys have traditionally been phone based, respondent selection followed the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies in which mobile phone and landline penetration is high, a dual sampling frame was used.

The same procedure for respondent selection was applied to economies in which phone-based interviews were being conducted for the first time. Dual-frame (landline and mobile phone) random digit dialing was used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digit dialing was used in economies with limited or no landline presence (less than 20 percent).

For landline respondents in economies in which mobile phone or landline penetration is 80 percent or higher, respondents were selected randomly by using either the next-birthday method or the household enumeration method, which involves listing all eligible household members and randomly selecting one to participate. For mobile phone respondents in these economies or in economies in which mobile phone or landline penetration is less than 80 percent, no further selection was performed. At least three attempts were made to reach the randomly selected person in each household, spread over different days and times of day.

#### WEIGHTING

Data weighting was used to ensure a nationally representative sample for each economy. Final weights consisted of a base sampling weight, which corrects for unequal probability of selection based on household size, and a 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. Table A.1 of the report shows the data collection period, number of interviews, approximate design effect, and margin of error for each economy, as well as sampling details where relevant.

## Data collection

#### DATES OF DATA COLLECTION

Start	End
2024-05-01	2024-12-31

## questionnaires

#### QUESTIONNAIRES

The English version of the questionnaire is provided for download.

## 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: Klapper, Leora, Dorothe Singer, Laura Starita, and Alexandra Norris. 2025. The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-2204-9>.

## Access policy

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#### CONFIDENTIALITY

## CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number
- the source and date of download

Example:

Development Research Group, Finance and Private Sector Development Unit (World Bank). Eswatini - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy (FINDEX 2025). Ref: SWZ\_2024\_FINDEX\_v02\_M. Downloaded from [uri] on [date].

## ACCESS AUTHORITY

Name	Affiliation
GlobalFindex	World Bank
Alexandra Norris	World Bank

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## Metadata production

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## DDI DOCUMENT ID

DDI\_SWZ\_2024\_FINDEX\_v02\_M\_WB

## PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

## DATE OF METADATA PRODUCTION

2025-12-15

## DDI DOCUMENT VERSION

Version 02 (2025-12-15)

**data\_dictionary**

Data file	Cases	variables
<b>Findex_Microdata_2025_updateEswatini</b> 2025 Global Findex - Eswatini Microdata	1051	199



**Data file: Findex\_Microdata\_2025\_updateEswatini**

2025 Global Findex - Eswatini Microdata

Cases: 1051

variables: 199

**variables**

ID	Name	Label	Question
V1	year		
V2	economy	Economy	
V3	economycode	Economy code	
V4	regionwb	Regional code	
V5	pop_adult	Population 15+, 2023, WDI	
V6	wpid_random	Gallup World Poll identifier	
V7	wgt	Weight	
V8	female	Respondent is female	
V9	age	Respondent age	
V10	educ	Respondent education level	
V11	inc_q	Within-economy household income quintile	
V12	emp_in	Respondent is in workforce	
V13	urbanicity	Respondent lives in rural area	
V14	account_fin	Has an account at a financial institution	
V15	account_mob	Has a mobile money account	
V16	account	Has an account	
V17	dig_account	Has a digitally enabled account	
V18	borrowed	Borrowed	
V19	saved	Saved	
V20	receive_wages	Received a wage payment	
V21	receive_transfers	Received a government transfer payment	
V22	receive_pensions	Received a government pension payment	
V23	receive_agriculture	Received a payment for the sale of agricultural goods	
V24	merchantpay_dig	Made a digital merchant payment	
V25	pay_utilities	Paid a utility bill	
V26	domestic_remittances	Made or received a domestic remittance payment	
V27	anydigpayment	Made or received a digital payment	
V28	fin2	Has a debit card	[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

ID	Name	Label	Question
V29	fin3	Used a card or mobile phone to access account	Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?
V30	fin4	Opened first account to receive a wage or salary payment or money from the gover	Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?
V31	fin5	Frequency of money deposited into accounts	In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V32	fin6	Frequency of money sent or taken out of accounts	In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?
V33	fin7	Any deposits or withdrawals	In the past 12 months, has money been put into or taken out of your personal account(s)?
V34	fin8	Store money in account	Is there typically any money kept in your personal account(s)?
V35	fin9a	Receive account balance information using a mobile phone or the internet	In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?
V36	fin9b	Check account balance using a mobile phone or the internet	In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?
V37	fin10	Has a credit card	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?
V38	fin11_0	Has a card that you can add money to and use to send and receive money or make p	Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?
V39	fin11_1	Ever had an account at a bank or similar financial institution	Have you ever had an account at a bank or similar financial institution?
V40	fin11_2	Could use account without help	If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?
V41	fin11a	Reason for no account: too far	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away
V42	fin11b	Reason for no account: fees too expensive	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive
V43	fin11c	Reason for no account: lack documentation	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation
V44	fin11d	Reason for no account: lack money	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

ID	Name	Label	Question
V45	fin11e	Reason for no account: family member already has one	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account
V46	fin11f	Reason for no account: lack trust	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions
V47	fin13_1	Mobile money meets financial needs	Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?
V48	fin13a	Frequency of money deposited into mobile money accounts	In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V49	fin13b	Frequency of money sent from mobile money accounts	In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?
V50	fin13c	Frequency of money taken out of mobile money accounts	In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?
V51	fin13d	Store money in mobile money account	Do you typically keep any money in your mobile money account?
V52	fin13e	Asked for mobile money PIN or password	Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?
V53	fin13f	Sent money to the wrong number	Have you ever sent money from your mobile money account to the wrong number?
V54	fin13f_1	Received money back after sending to the wrong number	Were you able to get back the money you sent to the wrong number?
V55	fin14a	Reason for no mobile money account: too far	Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away
V56	fin14b	Reason for no mobile money account: too expensive	
V57	fin14c	Reason for no mobile money account: lack documentation	
V58	fin14d	Reason for no mobile money account: lack of money	
V59	fin14e	Reason for no mobile money account: worried about security	
V60	fin15	Used an agent or someone else to make a mobile money payment	Do you ever use an agent or ask someone else to make a mobile money payment for you?
V61	fin16	Ever had a mobile money account	Have you ever had a mobile money account such as [insert local terminology for mobile money products]?
V62	fin17a	Saved at a bank or similar financial institution	In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?
V63	fin17b	Saved using a mobile money account	In the past 12 months, have you saved or set aside any money by: using a mobile money account?
V64	fin17c	Saved using a savings club or a person outside the family	In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

ID	Name	Label	Question
V65	fin17d	Formal saving frequency	In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?
V66	fin17e	Received interest	In the past 12 months, did you receive interest or additional money for the savings in your account?
V67	fin17f	Saved formally for old age	In the past 12 months, have you saved or set aside any money for your old age?
V68	fin18	Saved for any reason	In the past 12 months, have you saved or set aside any money for any reason?
V69	fin19	Made regular payments to insurance agent or company	In the past 12 months, have you made any regular payments to an insurance agent or company?
V70	fin20	Applied for a loan using a mobile phone	In the past 12 months, have you applied for a loan using a mobile phone?
V71	fin21	Received loan applied for using a mobile phone	Did you receive this loan?
V72	fin22a	Borrowed from a formal bank or similar financial institution	In the past 12 months, have you borrowed any money from a bank or a similar financial institution?
V73	fin22a_1	Borrowed from a mobile money provider	In the past 12 months, have you borrowed any money from your mobile money provider?
V74	fin22b	Borrowed from friends or family	In the past 12 months, have you borrowed any money from family, relatives, or friends?
V75	fin22c	Borrowed from an informal savings club	In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?
V76	fin22d	Borrowed for health or medical purposes	In the past 12 months, have you borrowed money for health or medical purposes?
V77	fin22e	Borrowed to start or operate a business	In the past 12 months, have you borrowed money to start or operate a business?
V78	fin22f	Purchased food on credit	In the past 12 months, did you ever buy household food but pay for it at a later date?
V79	fin22g	Used a credit card	In the past 12 months, have you used your credit card?
V80	fin22h	Paid off all credit card balances in full by their due date	In the past 12 months, did you pay off all your credit card balances in full by their due date?
V81	fin23	Borrowed money for any reason	In the past 12 months, have you borrowed money from any source for any reason?
V82	fin24	Main source of emergency money in 30 days	Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewelry 6. Some other source 7. I could not come up with the money
V83	fin24a	Difficulty of emergency funds in 30 days	How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?
V84	fin24b	How long household could cover expenses if main source of income was lost	Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

ID	Name	Label	Question
V85	fin24c	Experienced a natural disaster or severe weather event	In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?
V86	fin24d1	Natural disaster in the past three years: Income lost or unable to work, by self	
V87	fin24d2	Natural disaster in the past three years: Damage to home or livestock	
V88	fin24d3	Natural disaster in the past three years: Unable to access or use their account	
V89	fin25e1	Use a mobile phone or card to pay for household cleaning supplies	
V90	fin25e2	Used a mobile phone or a card to pay for an in-store purchase	
V91	fin25e3	Frequency of digital in-store merchant payments	
V92	fin25e4	Main reason for only using cash for in-store merchant payments	
V93	fin26a	Used a mobile phone or computer to make a bill payment	In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?
V94	fin26b	Used a mobile phone or the internet to buy something online	In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?
V95	fin27	Online purchase mode of payment	Do you usually pay online or in cash when the order is delivered?
V96	fh1	Made a domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.
V97	fin28	Made a digital domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?
V98	fh2	Received a domestic remittance	In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.
V99	fin29	Received a digital domestic remittance	In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?
V100	fh2a	Received an international remittance payment	In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?
V101	fin30	Made a utility payment	In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?
V102	fin31a	Made a utility payment using a bank account	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?
V103	fin31b	Made a utility payment using a mobile phone	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?
V104	fin31c	Made a utility payment by handing cash to a bank agent or staff	In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?

ID	Name	Label	Question
V105	fin31d	Made utility payments exclusively in cash	Do you only use cash to pay for electricity, water, or trash collection?
V106	fin32	Received a wage payment	In the past 12 months, have you received any salary or wages from an employer?
V107	fin33	Employed by the government, military, or public sector	In the past 12 months, have you been employed by the government, military, or public sector? Yes or no?
V108	fin34a	Received wage payment into a bank or similar institution account	In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?
V109	fin34b	Received a wage payment through a mobile phone	In the past 12 months, has an employer paid your salary or wages through a mobile phone?
V110	fin34c	Received a wage payment in cash	In the past 12 months, has an employer paid your salary or wages in cash?
V111	fin34d	Received a wage payment into a card	In the past 12 months, has an employer paid your salary or wages to a card?
V112	fin35	Paid an unexpected fee to withdraw wages	Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?
V113	fin36	Mode of wage withdrawal from account	When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?
V114	fin36a	Person withdrawing wage from account	Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?
V115	fin37	Received financial support from the government	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 or subsidy payments. Please do NOT include wages or any payments related to work.
V116	fin38	Received a public sector pension	In the past 12 months, have you personally received a pension from the government, military, or public sector?
V117	fin39a	Received money from the government into a bank account	In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution
V118	fin39b	Received money from the government through a mobile phone	In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone
V119	fin39c	Received money from the government only in cash	In the past 12 months, have you received any money from the government in cash?
V120	fin39d	Received money from the government into a card	In the past 12 months, have you received any money from the government to a card?
V121	fin40	Mode of government money withdrawal from account	When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?
V122	fin41	Paid an unexpected fee to withdraw government money from account	Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?
V123	fin41a	Person withdrawing money from the government from account	Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?
V124	fin42	Received an agricultural payment	In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock?

ID	Name	Label	Question
V125	fin43a	Received an agricultural payment into a bank account	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 similar financial institution
V126	fin43b	Received an agricultural payment through a mobile phone	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
V127	fin43c	Received an agricultural payment only in cash	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?
V128	fin43d	Received an agricultural payment into a card	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?
V129	fin44	Use phone or internet to access weather or farming information	Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?
V130	fin45	Greatest financial worry	Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason
V131	internet_use	Used the internet within the past three months	
V132	con1	Have a mobile phone	Do you have a mobile phone that you use to make and receive personal calls?
V133	con2a	Reason for no phone: lack of money	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone
V134	con2b	Reason for no phone: mobile minutes are too expensive	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive
V135	con2c	Reason for no mobile phone: lack of reliable coverage	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live
V136	con2d	Reason for no mobile phone: difficulties reading or typing	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone
V137	con2e	Reason for no mobile phone: family or community disapproval	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone
V138	con2f	Reason for no mobile phone: worried about safety or security	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone
V139	con2g	Reason for no mobile phone: used someone else's mobile phone	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

ID	Name	Label	Question
V140	con3	Main reason for not having a mobile phone	What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons
V141	con4	Used someone else's mobile phone	Have you used someone else's mobile phone in the past 3 months?
V142	con5	Type of phone used when using someone else's phone	Was the mobile phone you used a smartphone or a basic text phone?
V143	con6	Personal SIM card used in someone else's phone	Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?
V144	con7	Rules for using someone else's phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V145	con8	Someone in the household owns a mobile phone	Does anyone in your household currently own a mobile phone?
V146	con9	Type of phone	Is the main mobile phone you use a smartphone or a basic text phone?
V147	con10	Could use whatsapp on basic phone	Could you use WhatsApp on this basic text phone if you wanted to?
V148	con11	SIM registered in own name	Is the SIM number in this mobile phone registered in your name?
V149	con12	Mobile phone use frequency	How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?
V150	con13	Used a mobile phone in the past three months	Did you use a mobile phone in the past 3 months?
V151	con14	Read a text message	Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V152	con15	Can understand a text message with English letters	Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V153	con16	Sent a text message	Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.
V154	con17	Preferred mode of government communication	If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?
V155	con18	Have a PIN or password on mobile phone	Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?
V156	con19	Can change PIN or password	Are you able to change the PIN or password on the mobile phone that you use without help?
V157	con20	Rules about using own phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V158	con21	Received scam text or call	In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?
V159	con22	Sent money to scammer	Did you send the money to this person?

ID	Name	Label	Question
V160	con23	Received unwanted or offensive messages	In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?
V161	con24	Used the internet in the past 7 days	Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?
V162	con25	Used the internet in the past 3 months	Did you use the Internet in the past 3 months?
V163	con26	Frequency of internet use	In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?
V164	con27	Purchase a data package	Do you buy a data package to use the Internet?
V165	con28	Frequency of data package purchase	How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?
V166	con29	Connect to the internet only through free WiFi	Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?
V167	con30a	Sent a voice message from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone
V168	con30b	Sent a photo from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone
V169	con30c	Used social media on a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone
V170	con30d	Read about news or current events online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online
V171	con30e	Accessed educational information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else
V172	con30f	Earned money online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online
V173	con30g	Accessed government services or searched for government information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online
V174	con30h	Searched or applied for a job online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online
V175	con31a	Reason for no smartphone: not enough money	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone
V176	con31b	Reason for no smartphone: data plan is too expensive	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive
V177	con31c	Reason for no smartphone: no reliable coverage	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live
V178	con31d	Reason for no smartphone: difficulties reading or typing on a smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone

ID	Name	Label	Question
V179	con31e	Reason for no smartphone: family or community disapproval	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone
V180	con31f	Reason for no smartphone: worried about safety or security	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone
V181	con31g	Reason for no smartphone: use someone else's smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone
V182	con31h	Reason for no smartphone: no need	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone
V183	con32	Main reason for not having a smartphone	What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)
V184	fin46	ID ownership	
V185	fin47	Foundational ID has been used without permission for illegal purposes	
V186	fin48a	Reason no ID: Have another ID	
V187	fin48b	Reason no ID: Do not need an ID	
V188	fin48c	Reason no ID: Too expensive	
V189	fin48d	Reason no ID: No documents	
V190	fin48e	Reason no ID: Travel too far	
V191	fin48f	Reason no ID: Uncomfortable sharing information	
V192	fin49a	Challenge: Receiving financial support from the government	
V193	fin49b	Challenge: Using financial services	
V194	fin49c	Challenge: Obtaining a SIM card	
V195	fin49d	Challenge: Participating in elections	
V196	fin49e	Challenge: Applying for a job	
V197	fin49f	Challenge: Receiving medical care	
V198	fin50	Online digital ID ownership	
V199	fin51	Online digital ID has been used on phone or computer to confirm identity online	

total: 199



**YEAR:****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 2024 Maximum: 2024  
 Type: Discrete Decimal: 0 Width: 12 Range: 2024 - 2024 Format: Numeric

**EDUC: Respondent education level****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1041 Invalid: 10 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Primary education or less	286	27.5%
2	Secondary education	668	64.2%
3	Tertiary education or more	87	8.4%
Sysmiss		10	

**ECONOMY: Economy****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0  
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

**ECONOMYCODE: Economy code****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0  
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

**REGIONWB: Regional code****Data file:** Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0  
 Type: Discrete Decimal: 0 Width: -9 Range: - Format: character

---

**POP\_ADULT: Population 15+, 2023, WDI**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 816208 Maximum: 816208  
 Type: Discrete Decimal: 0 Width: 12 Range: 816208 - 816208 Format: Numeric

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**WPID\_RANDOM: Gallup World Poll identifier**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 111280854 Maximum: 211101680  
 Type: Discrete Decimal: 0 Width: 12 Range: 111280854 - 211101680 Format: Numeric

---

**WGT: Weight**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 0.171572469766396 Maximum: 3.18546652438591  
 Type: Discrete Decimal: 0 Width: 10 Range: 0.171572469766396 - 3.18546652438591 Format: Numeric

---

**FEMALE: Respondent is female**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Female	664	63.2%
2	Male	387	36.8%

---

**AGE: Respondent age****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 15 Maximum: 100  
 Type: Discrete Decimal: 0 Width: 10 Range: 15 - 100 Format: Numeric

**INC\_Q: Within-economy household income quintile****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

**EMP\_IN: Respondent is in workforce****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	In the workforce	578	55%
2	Out of the workforce	473	45%

**URBANICITY: Respondent lives in rural area****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Rural	1051	100%
2	Urban	0	0%

**ACCOUNT\_FIN: Has an account at a financial institution****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	514	48.9%
1	Yes	537	51.1%

**ACCOUNT\_MOB: Has a mobile money account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	440	41.9%
1	Yes	611	58.1%

**ACCOUNT: Has an account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	282	26.8%

1	Yes	769	73.2%
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## DIG\_ACCOUNT: Has a digitally enabled account

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	364	34.6%
1	Yes	687	65.4%

## BORROWED: Borrowed

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	284	27%
1	Yes	767	73%

## SAVED: Saved

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
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0	No/DK/Ref	371	35.3%
1	Yes	680	64.7%

## RECEIVE\_WAGES: Received a wage payment

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Into an account	282	26.8%
2	In cash only	72	6.9%
3	In some other way	18	1.7%
4	Did not receive	675	64.2%
5	DK/ref	4	0.4%

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Into an account	110	10.5%
2	In cash only	8	0.8%
3	In some other way	74	7%
4	Did not receive	852	81.1%
5	DK/ref	7	0.7%

## RECEIVE\_PENSIONS: Received a government pension payment

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Into an account	71	6.8%
2	In cash only	7	0.7%
3	In some other way	16	1.5%
4	Did not receive	950	90.4%
5	DK/ref	7	0.7%

**RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Into an account	82	7.8%
2	In cash only	37	3.5%
3	In some other way	31	2.9%
4	Did not receive	893	85%
5	DK/ref	8	0.8%

**MERCHANTPAY\_DIG: Made a digital merchant payment**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	812	77.3%
1	Yes	239	22.7%

### **PAY\_UTILITIES: Paid a utility bill**

Data file: Findex\_Microdata\_2025\_updateEswatini

#### **Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

#### **Questions and instructions**

##### CATEGORIES

Value	Category	Cases	
1	From an account	439	41.8%
2	In cash only	70	6.7%
3	In some other way	18	1.7%
4	Did not	520	49.5%
5	DK/ref	4	0.4%

### **DOMESTIC\_REMITTANCES: Made or received a domestic remittance payment**

Data file: Findex\_Microdata\_2025\_updateEswatini

#### **Overview**

Valid: 1045 Invalid: 6 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 23 Range: 1 - 4 Format: Numeric

#### **Questions and instructions**

##### CATEGORIES

Value	Category	Cases	
1	Using an account	515	49.3%
2	Not using an account	154	14.7%
3	Did not make or receive	371	35.5%
4	DK/ref	5	0.5%
Sysmiss		6	

**ANYDIGPAYMENT: Made or received a digital payment****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	320	30.4%
1	Yes	731	69.6%

**FIN2: Has a debit card****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

## CATEGORIES

Value	Category	Cases	
1	Yes	418	39.8%
2	No	623	59.3%
3	Don't know	6	0.6%
4	Refused	4	0.4%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN3: Used a card or mobile phone to access account****Data file:** Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?

### CATEGORIES

Value	Category	Cases	
1	Yes	319	66.5%
2	No	156	32.5%
3	Don't know	5	1%
4	Refused	0	0%
Sysmiss		571	

### INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN4: Opened first account to receive a wage or salary payment or money from the gover

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?

### CATEGORIES

Value	Category	Cases	
1	Yes	338	70.4%
2	No	137	28.5%
3	Don't know	4	0.8%
4	Refused	1	0.2%

Sysmiss		571	
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## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN5: Frequency of money deposited into accounts**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

## CATEGORIES

Value	Category	Cases	
1	Weekly	40	8.3%
2	Monthly	300	62.5%
3	Less than once a month	80	16.7%
4	Never	47	9.8%
5	Don't know	13	2.7%
6	Refused	0	0%
Sysmiss		571	

## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN6: Frequency of money sent or taken out of accounts**

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?

### CATEGORIES

Value	Category	Cases	
1	Weekly	58	12.1%
2	Monthly	262	54.6%
3	Less than once a month	86	17.9%
4	Never	57	11.9%
5	Don't know	17	3.5%
6	Refused	0	0%
Sysmiss		571	

### INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN7: Any deposits or withdrawals

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 117 Invalid: 934 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, has money been put into or taken out of your personal account(s)?

### CATEGORIES

Value	Category	Cases	
1	Yes	57	48.7%
2	No	55	47%

3	Don't know	5	4.3%
4	Refused	0	0%
Sysmiss		934	

## INTERVIEWER INSTRUCTIONS

Fin5 and Fin6 = "less than once a month/never/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN8: Store money in account**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is there typically any money kept in your personal account(s)?

## CATEGORIES

Value	Category	Cases	
1	Yes	193	40.2%
2	No	280	58.3%
3	Don't know	6	1.3%
4	Refused	1	0.2%
Sysmiss		571	

## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN9A: Receive account balance information using a mobile phone or the internet**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?

## CATEGORIES

Value	Category	Cases	
1	Yes	303	63.1%
2	No	167	34.8%
3	Don't know	10	2.1%
4	Refused	0	0%
Sysmiss		571	

## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN9B: Check account balance using a mobile phone or the internet**

**Data file: Findex\_Microdata\_2025\_updateEswatini**

**Overview**

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?

## CATEGORIES

Value	Category	Cases	
1	Yes	296	61.7%
2	No	182	37.9%
3	Don't know	2	0.4%
4	Refused	0	0%

Sysmiss		571	
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## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN10: Has a credit card**Data file: **Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 480 Invalid: 571 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## 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?

## CATEGORIES

Value	Category	Cases	
1	Yes	68	14.2%
2	No	407	84.8%
3	Don't know	4	0.8%
4	Refused	1	0.2%
Sysmiss		571	

## INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11\_0: Has a card that you can add money to and use to send and receive money or make p**Data file: **Findex\_Microdata\_2025\_updateEswatini**

**Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11\_1: Ever had an account at a bank or similar financial institution****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Have you ever had an account at a bank or similar financial institution?

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused

Sysmiss

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11\_2: Could use account without help****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11A: Reason for no account: too far****Data file:** Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11B: Reason for no account: fees too expensive****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused

Sysmiss

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11C: Reason for no account: lack documentation****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11D: Reason for no account: lack money****Data file:** Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

### CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

### INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN11E: Reason for no account: family member already has one

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account

### CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused

Sysmiss

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN11F: Reason for no account: lack trust****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions

## CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13\_1: Mobile money meets financial needs****Data file: Findex\_Microdata\_2025\_updateEswatini**

## Overview

Valid: 243 Invalid: 808 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 38 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?

### CATEGORIES

Value	Category	Cases	
1	Mobile money meets all financial needs	128	52.7%
2	Would like to open a bank account	97	39.9%
3	Don't know	17	7%
4	Refused	1	0.4%
Sysmiss		808	

### INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r" and Fin12\_13 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN13A: Frequency of money deposited into mobile money accounts

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

### CATEGORIES

Value	Category	Cases	
1	Weekly	98	17.7%
2	Monthly	270	48.6%
3	Less than once a month	120	21.6%
4	Never	39	7%

5	Don't know	26	4.7%
6	Refused	2	0.4%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13B: Frequency of money sent from mobile money accounts**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?

## CATEGORIES

Value	Category	Cases	
1	Weekly	94	16.9%
2	Monthly	237	42.7%
3	Less than once a month	132	23.8%
4	Never	62	11.2%
5	Don't know	28	5%
6	Refused	2	0.4%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13C: Frequency of money taken out of mobile money accounts****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?

## CATEGORIES

Value	Category	Cases	
1	Weekly	123	22.2%
2	Monthly	237	42.7%
3	Less than once a month	120	21.6%
4	Never	38	6.8%
5	Don't know	34	6.1%
6	Refused	3	0.5%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13D: Store money in mobile money account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you typically keep any money in your mobile money account?

## CATEGORIES

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

1	Yes	316	56.9%
2	No	236	42.5%
3	Don't know	2	0.4%
4	Refused	1	0.2%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13E: Asked for mobile money PIN or password**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?

## CATEGORIES

Value	Category	Cases	
1	Yes	202	36.4%
2	No	351	63.2%
3	Don't know	1	0.2%
4	Refused	1	0.2%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13= "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13F: Sent money to the wrong number****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 555 Invalid: 496 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Have you ever sent money from your mobile money account to the wrong number?

## CATEGORIES

Value	Category	Cases	
1	Yes	93	16.8%
2	No	459	82.7%
3	Don't know	2	0.4%
4	Refused	1	0.2%
Sysmiss		496	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN13F\_1: Received money back after sending to the wrong number****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 93 Invalid: 958 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Were you able to get back the money you sent to the wrong number?

## CATEGORIES

Value	Category	Cases	
1	Yes	54	58.1%
2	No	39	41.9%
3	Don't know	0	0%

4	Refused	0	0%
Sysmiss		958	

## INTERVIEWER INSTRUCTIONS

Fin13F = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN14A: Reason for no mobile money account: too far**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away

## CATEGORIES

Value	Category	Cases	
1	Yes	66	20.8%
2	No	233	73.3%
3	Don't know	15	4.7%
4	Refused	4	1.3%
Sysmiss		733	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN14B: Reason for no mobile money account: too expensive**

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	68	21.4%
2	No	219	68.9%
3	Don't know	28	8.8%
4	Refused	3	0.9%
Sysmiss		733	

## FIN14C: Reason for no mobile money account: lack documentation

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	113	35.5%
2	No	189	59.4%
3	Don't know	14	4.4%
4	Refused	2	0.6%
Sysmiss		733	

## FIN14D: Reason for no mobile money account: lack of money

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	170	53.5%
2	No	140	44%
3	Don't know	6	1.9%
4	Refused	2	0.6%
Sysmiss		733	

## FIN14E: Reason for no mobile money account: worried about security

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes	84	26.4%
2	No	215	67.6%
3	Don't know	18	5.7%
4	Refused	1	0.3%
Sysmiss		733	

## FIN15: Used an agent or someone else to make a mobile money payment

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Do you ever use an agent or ask someone else to make a mobile money payment for you?

#### CATEGORIES

Value	Category	Cases	
1	Yes	63	19.8%
2	No	248	78%
3	Don't know	6	1.9%

4	Refused	1	0.3%
Sysmiss		733	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN16: Ever had a mobile money account**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 318 Invalid: 733 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Have you ever had a mobile money account such as [insert local terminology for mobile money products]?

## CATEGORIES

Value	Category	Cases	
1	Yes	78	24.5%
2	No	235	73.9%
3	Don't know	4	1.3%
4	Refused	1	0.3%
Sysmiss		733	

## INTERVIEWER INSTRUCTIONS

Fin12\_13= "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN17A: Saved at a bank or similar financial institution**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?

## CATEGORIES

Value	Category	Cases	
1	Yes	212	20.2%
2	No	830	79%
3	Don't know	8	0.8%
4	Refused	1	0.1%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN17B: Saved using a mobile money account**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 677 Invalid: 374 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using a mobile money account?

## CATEGORIES

Value	Category	Cases	
1	Yes	295	43.6%
2	No	379	56%
3	Don't know	3	0.4%
4	Refused	0	0%
Sysmiss		374	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN17C: Saved using a savings club or a person outside the family

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

#### CATEGORIES

Value	Category	Cases	
1	Yes	271	25.8%
2	No	772	73.5%
3	Don't know	6	0.6%
4	Refused	2	0.2%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN17D: Formal saving frequency

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 406 Invalid: 645 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?

#### CATEGORIES

Value	Category	Cases	
1	Weekly	66	16.3%
2	Monthly	201	49.5%
3	Less than once a month	103	25.4%
4	Don't know	34	8.4%
5	Refused	2	0.5%
Sysmiss		645	

## INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN17E: Received interest**Data file: **Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 406 Invalid: 645 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, did you receive interest or additional money for the savings in your account?

## CATEGORIES

Value	Category	Cases	
1	Yes	112	27.6%
2	No	283	69.7%
3	Don't know	10	2.5%
4	Refused	1	0.2%
Sysmiss		645	

## INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN17F: Saved formally for old age****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 406 Invalid: 645 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for your old age?

## CATEGORIES

Value	Category	Cases	
1	Yes	100	24.6%
2	No	304	74.9%
3	Don't know	2	0.5%
4	Refused	0	0%
Sysmiss		645	

## INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN18: Saved for any reason****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 512 Invalid: 539 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for any reason?

## CATEGORIES

Value	Category	Cases	
1	Yes	141	27.5%

2	No	368	71.9%
3	Don't know	3	0.6%
4	Refused	0	0%
Sysmiss		539	

## INTERVIEWER INSTRUCTIONS

Fin17A, Fin17B, and Fin17C = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN19: Made regular payments to insurance agent or company**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you made any regular payments to an insurance agent or company?

## CATEGORIES

Value	Category	Cases	
1	Yes	233	22.2%
2	No	804	76.5%
3	Don't know	11	1%
4	Refused	3	0.3%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN20: Applied for a loan using a mobile phone**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you applied for a loan using a mobile phone?

## CATEGORIES

Value	Category	Cases	
1	Yes	358	34.1%
2	No	689	65.6%
3	Don't know	3	0.3%
4	Refused	1	0.1%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN21: Received loan applied for using a mobile phone****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 358    Invalid: 693    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Did you receive this loan?

## CATEGORIES

Value	Category	Cases	
1	Yes	279	77.9%
2	No	79	22.1%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		693	

## INTERVIEWER INSTRUCTIONS

Fin20 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22A: Borrowed from a formal bank or similar financial institution

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you borrowed any money from a bank or a similar financial institution?

#### CATEGORIES

Value	Category	Cases	
1	Yes	108	10.3%
2	No	938	89.2%
3	Don't know	5	0.5%
4	Refused	0	0%

### Others

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22A\_1: Borrowed from a mobile money provider

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 677 Invalid: 374 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you borrowed any money from your mobile money provider?

#### CATEGORIES

Value	Category	Cases	
1	Yes	228	33.7%
2	No	438	64.7%

3	Don't know	11	1.6%
4	Refused	0	0%
Sysmiss		374	

## INTERVIEWER INSTRUCTIONS

Fin12\_13 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN22B: Borrowed from friends or family**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you borrowed any money from family, relatives, or friends?

## CATEGORIES

Value	Category	Cases	
1	Yes	499	47.5%
2	No	547	52%
3	Don't know	4	0.4%
4	Refused	1	0.1%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN22C: Borrowed from an informal savings club**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 271 Invalid: 780 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?

### CATEGORIES

Value	Category	Cases	
1	Yes	155	57.2%
2	No	115	42.4%
3	Don't know	0	0%
4	Refused	1	0.4%
Sysmiss		780	

### INTERVIEWER INSTRUCTIONS

Fin17C = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22D: Borrowed for health or medical purposes

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you borrowed money for health or medical purposes?

### CATEGORIES

Value	Category	Cases	
1	Yes	283	26.9%
2	No	763	72.6%
3	Don't know	4	0.4%
4	Refused	1	0.1%

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22E: Borrowed to start or operate a business

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you borrowed money to start or operate a business?

#### CATEGORIES

Value	Category	Cases	
1	Yes	210	20%
2	No	838	79.7%
3	Don't know	2	0.2%
4	Refused	1	0.1%

### Others

#### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22F: Purchased food on credit

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, did you ever buy household food but pay for it at a later date?

#### CATEGORIES

Value	Category	Cases	
1	Yes	203	19.3%
2	No	843	80.2%

3	Don't know	5	0.5%
4	Refused	0	0%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22G: Used a credit card

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 68 Invalid: 983 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you used your credit card?

#### CATEGORIES

Value	Category	Cases	
1	Yes	38	55.9%
2	No	29	42.6%
3	Don't know	1	1.5%
4	Refused	0	0%
Sysmiss		983	

#### INTERVIEWER INSTRUCTIONS

Fin10 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN22H: Paid off all credit card balances in full by their due date

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 38 Invalid: 1013 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, did you pay off all your credit card balances in full by their due date?

### CATEGORIES

Value	Category	Cases	
1	Yes	25	65.8%
2	No	11	28.9%
3	Don't know	1	2.6%
4	Refused	1	2.6%
Sysmiss		1013	

### INTERVIEWER INSTRUCTIONS

Fin22G = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN23: Borrowed money for any reason

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 404 Invalid: 647 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you borrowed money from any source for any reason?

### CATEGORIES

Value	Category	Cases	
1	Yes	57	14.1%
2	No	345	85.4%
3	Don't know	2	0.5%
4	Refused	0	0%
Sysmiss		647	

### INTERVIEWER INSTRUCTIONS

Fin22A, Fin22A\_1, Fin22B, Fin22C, and Fin22G = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN24: Main source of emergency money in 30 days

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 69 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewelrey 6. Some other source 7. I could not come up with the money

##### CATEGORIES

Value	Category	Cases	
1	Savings	122	11.6%
2	Family, relatives, or friends	303	28.8%
3	Money from working	80	7.6%
4	A loan from a financial institution, an employer, or a private lender	130	12.4%
5	Selling something you own such as jewelery or livestock	118	11.2%
6	Some other source	27	2.6%
7	I could not come up with the money	136	12.9%
8	Don't know	128	12.2%
9	Refused	7	0.7%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN24A: Difficulty of emergency funds in 30 days

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 780 Invalid: 271 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

### CATEGORIES

Value	Category	Cases	
1	Very difficult	452	57.9%
2	Somewhat difficult	224	28.7%
3	Not difficult at all	89	11.4%
4	Don't know	15	1.9%
5	Refused	0	0%
Sysmiss		271	

### INTERVIEWER INSTRUCTIONS

Fin24 = 1,2,3,4,5, 6

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN24B: How long household could cover expenses if main source of income was lost

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

### CATEGORIES

Value	Category	Cases	
1	Less than two weeks	144	13.7%
2	About one month	169	16.1%

3	About two months	147	14%
4	More than two months	394	37.5%
5	Don't know	190	18.1%
6	Refused	7	0.7%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN24C: Experienced a natural disaster or severe weather event

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?

#### CATEGORIES

Value	Category	Cases	
1	Yes	468	44.5%
2	No	567	53.9%
3	Don't know	16	1.5%
4	Refused	0	0%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN24D1: Natural disaster in the past three years: Income lost or unable to work, by self

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 468 Invalid: 583 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	155	33.1%
2	No	302	64.5%
3	Don't know	11	2.4%
4	Refused	0	0%
Sysmiss		583	

### FIN24D2: Natural disaster in the past three years: Damage to home or livestock

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 468 Invalid: 583 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	291	62.2%
2	No	172	36.8%
3	Don't know	4	0.9%
4	Refused	1	0.2%
Sysmiss		583	

### FIN24D3: Natural disaster in the past three years: Unable to access or use their account

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 355 Invalid: 696 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	75	21.1%
2	No	272	76.6%

3	Don't know	6	1.7%
4	Refused	2	0.6%
Sysmiss		696	

### FIN25E1: Use a mobile phone or card to pay for household cleaning supplies

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 793 Invalid: 258 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	246	31%
2	No	540	68.1%
3	Don't know	7	0.9%
4	Refused	0	0%
Sysmiss		258	

### FIN25E2: Used a mobile phone or a card to pay for an in-store purchase

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 793 Invalid: 258 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	217	27.4%
2	No	572	72.1%
3	Don't know	3	0.4%
4	Refused	1	0.1%
Sysmiss		258	

**FH2A: Received an international remittance payment****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?

## CATEGORIES

Value	Category	Cases	
1	Yes	207	19.7%
2	No	838	79.7%
3	Don't know	4	0.4%
4	Refused	2	0.2%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN25E3: Frequency of digital in-store merchant payments****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 217 Invalid: 834 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Weekly	52	24%
2	Monthly	116	53.5%
3	Less than once a month	44	20.3%
4	Don't know	5	2.3%
5	Refused	0	0%
Sysmiss		834	

**FIN25E4: Main reason for only using cash for in-store merchant payments****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 576 Invalid: 475 Minimum: 1 Maximum: 7  
 Type: Discrete Decimal: 0 Width: 56 Range: 1 - 7 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Because the merchant(s) only accepts cash	44	7.6%
2	Because it's more expensive to pay using a card or phone	47	8.2%
3	Because you don't trust payments using a card or phone	36	6.3%
4	Because you're used to paying by cash	405	70.3%
5	Some other reason	24	4.2%
6	Don't know	18	3.1%
7	Refused	2	0.3%
Sysmiss		475	

**FIN26A: Used a mobile phone or computer to make a bill payment****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 793 Invalid: 258 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?

## CATEGORIES

Value	Category	Cases	
1	Yes	449	56.6%
2	No	337	42.5%
3	Don't know	7	0.9%
4	Refused	0	0%
Sysmiss		258	

## INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN26B: Used a mobile phone or the internet to buy something online

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 793 Invalid: 258 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?

##### CATEGORIES

Value	Category	Cases	
1	Yes	112	14.1%
2	No	673	84.9%
3	Don't know	7	0.9%
4	Refused	1	0.1%
Sysmiss		258	

##### INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN27: Online purchase mode of payment

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 112 Invalid: 939 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you usually pay online or in cash when the order is delivered?

### CATEGORIES

Value	Category	Cases	
1	Pay online	41	36.6%
2	In cash	46	41.1%
3	Both	20	17.9%
4	Don't know	3	2.7%
5	Refused	2	1.8%
Sysmiss		939	

### INTERVIEWER INSTRUCTIONS

Fin26B = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FH1: Made a domestic remittance

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.

### CATEGORIES

Value	Category	Cases	
1	Yes	487	46.3%
2	No	555	52.8%
3	Don't know	8	0.8%
4	Refused	1	0.1%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN28: Made a digital domestic remittance

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 487 Invalid: 564 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?

##### CATEGORIES

Value	Category	Cases	
1	Yes	372	76.4%
2	No	115	23.6%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		564	

##### INTERVIEWER INSTRUCTIONS

FH1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FH2: Received a domestic remittance

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.

### CATEGORIES

Value	Category	Cases	
1	Yes	554	52.7%
2	No	488	46.4%
3	Don't know	8	0.8%
4	Refused	1	0.1%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN29: Received a digital domestic remittance

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 554 Invalid: 497 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?

### CATEGORIES

Value	Category	Cases	
1	Yes	408	73.6%
2	No	146	26.4%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		497	

### INTERVIEWER INSTRUCTIONS

FH2 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN30: Made a utility payment

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?

##### CATEGORIES

Value	Category	Cases	
1	Yes	527	50.1%
2	No	520	49.5%
3	Don't know	4	0.4%
4	Refused	0	0%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN31A: Made a utility payment using a bank account

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 527 Invalid: 524 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?

##### CATEGORIES

Value	Category	Cases	
1	Yes	145	27.5%
2	No	378	71.7%
3	Don't know	3	0.6%
4	Refused	1	0.2%
Sysmiss		524	

## INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN31B: Made a utility payment using a mobile phone**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 527 Invalid: 524 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?

## CATEGORIES

Value	Category	Cases	
1	Yes	421	79.9%
2	No	104	19.7%
3	Don't know	1	0.2%
4	Refused	1	0.2%
Sysmiss		524	

## INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN31C: Made a utility payment by handing cash to a bank agent or staff****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 51    Invalid: 1000    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?

## CATEGORIES

Value	Category	Cases	
1	Yes	28	54.9%
2	No	23	45.1%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		1000	

## INTERVIEWER INSTRUCTIONS

[Fin1, Fin2, and Fin13 = "no/dk/r"] and [Fin31A or Fin31B = "yes"]

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN31D: Made utility payments exclusively in cash****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 88    Invalid: 963    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you only use cash to pay for electricity, water, or trash collection?

## CATEGORIES

Value	Category	Cases	
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1	Yes	70	79.5%
2	No	16	18.2%
3	Don't know	2	2.3%
4	Refused	0	0%
Sysmiss		963	

## INTERVIEWER INSTRUCTIONS

Fin31A and Fin31B = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN32: Received a wage payment**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you received any salary or wages from an employer?

## CATEGORIES

Value	Category	Cases	
1	Yes	372	35.4%
2	No	675	64.2%
3	Don't know	4	0.4%
4	Refused	0	0%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN33: Employed by the government, military, or public sector**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 372 Invalid: 679 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

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

## CATEGORIES

Value	Category	Cases	
1	Yes	111	29.8%
2	No	260	69.9%
3	Don't know	0	0%
4	Refused	1	0.3%
Sysmiss		679	

## INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN34A: Received wage payment into a bank or similar institution account**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 372 Invalid: 679 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?

## CATEGORIES

Value	Category	Cases	
1	Yes	211	56.7%
2	No	160	43%
3	Don't know	0	0%
4	Refused	1	0.3%

Sysmiss		679	
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## INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN34B: Received a wage payment through a mobile phone****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 372 Invalid: 679 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages through a mobile phone?

## CATEGORIES

Value	Category	Cases	
1	Yes	163	43.8%
2	No	208	55.9%
3	Don't know	0	0%
4	Refused	1	0.3%
Sysmiss		679	

## INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN34C: Received a wage payment in cash****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 93 Invalid: 958 Minimum: 1 Maximum: 4

Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages in cash?

### CATEGORIES

Value	Category	Cases	
1	Yes	72	77.4%
2	No	20	21.5%
3	Don't know	0	0%
4	Refused	1	1.1%
Sysmiss		958	

### INTERVIEWER INSTRUCTIONS

Fin34A and Fin34B = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN34D: Received a wage payment into a card

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 21    Invalid: 1030    Minimum: 1    Maximum: 4

Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages to a card?

### CATEGORIES

Value	Category	Cases	
1	Yes	3	14.3%
2	No	17	81%
3	Don't know	0	0%
4	Refused	1	4.8%
Sysmiss		1030	

### INTERVIEWER INSTRUCTIONS

Fin34C = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN35: Paid an unexpected fee to withdraw wages

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 282 Invalid: 769 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?

##### CATEGORIES

Value	Category	Cases	
1	Yes	109	38.7%
2	No	159	56.4%
3	Don't know	14	5%
4	Refused	0	0%
Sysmiss		769	

##### INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### FIN36: Mode of wage withdrawal from account

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 282 Invalid: 769 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 42 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?

### CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	129	45.7%
2	Leave some money in the account	140	49.6%
3	Transfer money to another personal account	9	3.2%
4	Don't know	4	1.4%
5	Refused	0	0%
Sysmiss		769	

### INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN36A: Person withdrawing wage from account

Data file: [Findex\\_Microdata\\_2025\\_updateEswatini](#)

### Overview

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 42 Range: - Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?

### CATEGORIES

Value	Category
1	Withdrew by self
2	A friend or family withdrew for respondent
3	Both
4	Don't know
5	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN37: Received financial support from the government****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## 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 or subsidy payments. Please do NOT include wages or any payments related to work.

## CATEGORIES

Value	Category	Cases	
1	Yes	192	18.3%
2	No	852	81.1%
3	Don't know	4	0.4%
4	Refused	3	0.3%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN38: Received a public sector pension****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

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

### CATEGORIES

Value	Category	Cases	
1	Yes	94	8.9%
2	No	950	90.4%
3	Don't know	6	0.6%
4	Refused	1	0.1%

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN39A: Received money from the government into a bank account

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 236 Invalid: 815 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution

### CATEGORIES

Value	Category	Cases	
1	Yes	93	39.4%
2	No	143	60.6%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		815	

### INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN39B: Received money from the government through a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 236 Invalid: 815 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone

#### CATEGORIES

Value	Category	Cases	
1	Yes	95	40.3%
2	No	140	59.3%
3	Don't know	1	0.4%
4	Refused	0	0%
Sysmiss		815	

#### INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

### Others

#### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN39C: Received money from the government only in cash

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 105 Invalid: 946 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 12 months, have you received any money from the government in cash?

#### CATEGORIES

Value	Category	Cases	
1	Yes	11	10.5%
2	No	94	89.5%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		946	

## INTERVIEWER INSTRUCTIONS

Fin39A and Fin39B = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN39D: Received money from the government into a card**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 94 Invalid: 957 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In the past 12 months, have you received any money from the government to a card?

## CATEGORIES

Value	Category	Cases	
1	Yes	8	8.5%
2	No	85	90.4%
3	Don't know	1	1.1%
4	Refused	0	0%
Sysmiss		957	

## INTERVIEWER INSTRUCTIONS

Fin39C = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN40: Mode of government money withdrawal from account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 139    Invalid: 912    Minimum: 1    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 42    Range: 1 - 5    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?

## CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	77	55.4%
2	Leave some money in the account	50	36%
3	Transfer money to another personal account	4	2.9%
4	Don't know	7	5%
5	Refused	1	0.7%
Sysmiss		912	

## INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN41: Paid an unexpected fee to withdraw government money from account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 139    Invalid: 912    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?

## CATEGORIES

Value	Category	Cases	
1	Yes	29	20.9%

2	No	93	66.9%
3	Don't know	17	12.2%
4	Refused	0	0%
Sysmiss		912	

## INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN41A: Person withdrawing money from the government from account**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 42 Range: - Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?

## CATEGORIES

Value	Category
1	Withdrew by self
2	A friend or family withdrew for respondent
3	Both
4	Don't know
5	Refused
Sysmiss	

## INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN42: Received an agricultural payment****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## 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?

## CATEGORIES

Value	Category	Cases	
1	Yes	150	14.3%
2	No	893	85%
3	Don't know	6	0.6%
4	Refused	2	0.2%

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN43A: Received an agricultural payment into a bank account****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 150 Invalid: 901 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## 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 similar financial institution

## CATEGORIES

Value	Category	Cases	
1	Yes	35	23.3%
2	No	114	76%
3	Don't know	0	0%
4	Refused	1	0.7%

Sysmiss		901	
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## INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN43B: Received an agricultural payment through a mobile phone**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 150 Invalid: 901 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## 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

## CATEGORIES

Value	Category	Cases	
1	Yes	68	45.3%
2	No	82	54.7%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		901	

## INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN43C: Received an agricultural payment only in cash**

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 72 Invalid: 979 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

### CATEGORIES

Value	Category	Cases	
1	Yes	37	51.4%
2	No	35	48.6%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		979	

### INTERVIEWER INSTRUCTIONS

Fin43A and Fin43B = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN43D: Received an agricultural payment into a card

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 35 Invalid: 1016 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

### CATEGORIES

Value	Category	Cases	
1	Yes	4	11.4%
2	No	31	88.6%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		1016	

## INTERVIEWER INSTRUCTIONS

Fin43C = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN44: Use phone or internet to access weather or farming information****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 150 Invalid: 901 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?

## CATEGORIES

Value	Category	Cases	
1	Yes	84	56%
2	No	65	43.3%
3	Don't know	1	0.7%
4	Refused	0	0%
Sysmiss		901	

## INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**FIN45: Greatest financial worry****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 58 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason

### CATEGORIES

Value	Category	Cases	
1	For their old age	72	6.9%
2	For their business	169	16.1%
3	For medical costs in case of a serious illness or accident	121	11.5%
4	For monthly expenses, such as food, housing, or bills	360	34.3%
5	For school or education fees	258	24.5%
6	Some other reason	31	2.9%
7	Don't know	33	3.1%
8	Refused	7	0.7%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## INTERNET\_USE: Used the internet within the past three months

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	423	40.2%
1	Yes	628	59.8%

## CON1: Have a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you have a mobile phone that you use to make and receive personal calls?

### CATEGORIES

Value	Category	Cases	
1	Yes	933	88.8%
2	No	117	11.1%
3	Don't know	0	0%
4	Refused	1	0.1%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON2A: Reason for no phone: lack of money

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	85	72%
2	No	30	25.4%
8	Don't know	1	0.8%
9	Refused	2	1.7%
Sysmiss		933	

### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON2B: Reason for no phone: mobile minutes are too expensive

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive

##### CATEGORIES

Value	Category	Cases	
1	Yes	36	30.5%
2	No	78	66.1%
8	Don't know	3	2.5%
9	Refused	1	0.8%
Sysmiss		933	

##### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON2C: Reason for no mobile phone: lack of reliable coverage

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live

### CATEGORIES

Value	Category	Cases	
1	Yes	30	25.4%
2	No	79	66.9%
8	Don't know	7	5.9%
9	Refused	2	1.7%
Sysmiss		933	

### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON2D: Reason for no mobile phone: difficulties reading or typing

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	27	22.9%
2	No	89	75.4%
8	Don't know	1	0.8%
9	Refused	1	0.8%
Sysmiss		933	

### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON2E: Reason for no mobile phone: family or community disapproval

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone

##### CATEGORIES

Value	Category	Cases	
1	Yes	23	19.5%
2	No	94	79.7%
8	Don't know	0	0%
9	Refused	1	0.8%
Sysmiss		933	

##### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON2F: Reason for no mobile phone: worried about safety or security

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	28	23.7%
2	No	85	72%
8	Don't know	3	2.5%
9	Refused	2	1.7%
Sysmiss		933	

### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON2G: Reason for no mobile phone: used someone else's mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	41	34.7%
2	No	76	64.4%
8	Don't know	0	0%
9	Refused	1	0.8%
Sysmiss		933	

### INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON3: Main reason for not having a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 107 Invalid: 944 Minimum: 1 Maximum: 99  
Type: Discrete Decimal: 0 Width: 72 Range: 1 - 99 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons

##### CATEGORIES

Value	Category	Cases	
1	Don't have enough money to buy a mobile phone	68	63.6%
2	Buying mobile minutes is too expensive	6	5.6%
3	There is not reliable coverage where they live	6	5.6%
4	Difficulties reading or typing on a mobile phone	6	5.6%
5	People in family or community do not approve of you using a mobile phone	6	5.6%
6	Worried about personal safety or security when using a mobile phone	2	1.9%
7	Use someone else's mobile phone	6	5.6%
97	Some other reason	5	4.7%
98	Don't know	1	0.9%
99	Refused	1	0.9%
Sysmiss		944	

##### INTERVIEWER INSTRUCTIONS

Only display items from Con2A-Con2G if Con2A or Con2B or Con2C or Con2D or Con2E or Con2F or Con2G = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON4: Used someone else's mobile phone****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 118 Invalid: 933 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Have you used someone else's mobile phone in the past 3 months?

## CATEGORIES

Value	Category	Cases	
1	Yes	56	47.5%
2	No	59	50%
8	Don't know	1	0.8%
9	Refused	2	1.7%
Sysmiss		933	

## INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON5: Type of phone used when using someone else's phone****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 56 Invalid: 995 Minimum: 1 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 8 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Was the mobile phone you used a smartphone or a basic text phone?

## CATEGORIES

Value	Category	Cases	
1	A smartphone	27	48.2%
2	A basic text phone	27	48.2%
8	Don't know	2	3.6%

9	Refused	0	0%
Sysmiss		995	

## INTERVIEWER INSTRUCTIONS

Con4 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON6: Personal SIM card used in someone else's phone**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 56 Invalid: 995 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?

## CATEGORIES

Value	Category	Cases	
1	Yes	19	33.9%
2	No	37	66.1%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		995	

## INTERVIEWER INSTRUCTIONS

Con4 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON7: Rules for using someone else's phone**

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 56 Invalid: 995 Minimum: 1 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

### CATEGORIES

Value	Category	Cases	
1	Yes	17	30.4%
2	No	38	67.9%
8	Don't know	1	1.8%
9	Refused	0	0%
Sysmiss		995	

### INTERVIEWER INSTRUCTIONS

Con4 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON8: Someone in the household owns a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

## Overview

Valid: 62 Invalid: 989 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Does anyone in your household currently own a mobile phone?

### CATEGORIES

Value	Category	Cases	
1	Yes	35	56.5%
2	No	25	40.3%
8	Don't know	0	0%
9	Refused	2	3.2%
Sysmiss		989	

## INTERVIEWER INSTRUCTIONS

Con4 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON9: Type of phone****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is the main mobile phone you use a smartphone or a basic text phone?

## CATEGORIES

Value	Category	Cases	
1	A smartphone	582	62.4%
2	A basic text phone	342	36.7%
8	Don't know	6	0.6%
9	Refused	3	0.3%
Sysmiss		118	

## INTERVIEWER INSTRUCTIONS

Con1 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON10: Could use whatsapp on basic phone****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 342 Invalid: 709 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Could you use WhatsApp on this basic text phone if you wanted to?

### CATEGORIES

Value	Category	Cases	
1	Yes	31	9.1%
2	No	306	89.5%
8	Don't know	4	1.2%
9	Refused	1	0.3%
Sysmiss		709	

### INTERVIEWER INSTRUCTIONS

Con9 = "Basic text phone"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON11: SIM registered in own name

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Is the SIM number in this mobile phone registered in your name?

### CATEGORIES

Value	Category	Cases	
1	Yes	811	86.9%
2	No	118	12.6%
8	Don't know	3	0.3%
9	Refused	1	0.1%
Sysmiss		118	

### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON12: Mobile phone use frequency

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 8 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?

##### CATEGORIES

Value	Category	Cases	
1	Daily	802	86%
2	Weekly	93	10%
3	Monthly	23	2.5%
4	Less than once a month	6	0.6%
7	Never	2	0.2%
8	Don't know	7	0.8%
9	Refused	0	0%
Sysmiss		118	

##### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON13: Used a mobile phone in the past three months

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 15 Invalid: 1036 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Did you use a mobile phone in the past 3 months?

### CATEGORIES

Value	Category	Cases	
1	Yes	12	80%
2	No	3	20%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		1036	

### INTERVIEWER INSTRUCTIONS

Con12 = "less than once a month/never/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON14: Read a text message

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.

### CATEGORIES

Value	Category	Cases	
1	Yes	816	87.5%
2	No	113	12.1%
8	Don't know	3	0.3%
9	Refused	1	0.1%
Sysmiss		118	

### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON15: Can understand a text message with English letters

**Data file:** Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.

##### CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

##### INTERVIEWER INSTRUCTIONS

Con14 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON16: Sent a text message

**Data file:** Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 816 Invalid: 235 Minimum: 1 Maximum: 8

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.

### CATEGORIES

Value	Category	Cases	
1	Yes	681	83.5%
2	No	134	16.4%
8	Don't know	1	0.1%
9	Refused	0	0%
Sysmiss		235	

### INTERVIEWER INSTRUCTIONS

Con14 = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON17: Preferred mode of government communication

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 37 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?

### CATEGORIES

Value	Category	Cases	
1	By SMS or text message	631	67.6%
2	By a phone call with a recorded voice	147	15.8%
3	Neither	29	3.1%
4	Both/Either one	97	10.4%
8	Don't know	24	2.6%
9	Refused	5	0.5%
Sysmiss		118	

## INTERVIEWER INSTRUCTIONS

Con1 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON18: Have a PIN or password on mobile phone****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?

## CATEGORIES

Value	Category	Cases	
1	Yes	523	56.1%
2	No	404	43.3%
8	Don't know	4	0.4%
9	Refused	2	0.2%
Sysmiss		118	

## INTERVIEWER INSTRUCTIONS

Con1 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON19: Can change PIN or password****Data file: Findex\_Microdata\_2025\_updateEswatini****Overview**

Valid: 523 Invalid: 528 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Are you able to change the PIN or password on the mobile phone that you use without help?

### CATEGORIES

Value	Category	Cases	
1	Yes	475	90.8%
2	No	48	9.2%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		528	

### INTERVIEWER INSTRUCTIONS

Con18 = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON20: Rules about using own phone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

### CATEGORIES

Value	Category	Cases	
1	Yes	83	8.9%
2	No	846	90.7%
8	Don't know	3	0.3%
9	Refused	1	0.1%
Sysmiss		118	

### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON21: Received scam text or call

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?

##### CATEGORIES

Value	Category	Cases	
1	Yes	291	31.2%
2	No	636	68.2%
8	Don't know	4	0.4%
9	Refused	2	0.2%
Sysmiss		118	

##### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON22: Sent money to scammer

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 291 Invalid: 760 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Did you send the money to this person?

### CATEGORIES

Value	Category	Cases	
1	Yes	49	16.8%
2	No	242	83.2%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		760	

### INTERVIEWER INSTRUCTIONS

Con21 = "yes"

### Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON23: Received unwanted or offensive messages

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 933 Invalid: 118 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?

### CATEGORIES

Value	Category	Cases	
1	Yes	137	14.7%
2	No	787	84.4%
8	Don't know	6	0.6%
9	Refused	3	0.3%
Sysmiss		118	

### INTERVIEWER INSTRUCTIONS

Con1 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON24: Used the internet in the past 7 days

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?

##### CATEGORIES

Value	Category	Cases	
1	Yes	569	54.1%
2	No	473	45%
3		5	0.5%
4		4	0.4%
8	Don't know	0	0%
9	Refused	0	0%

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON25: Used the internet in the past 3 months

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 482 Invalid: 569 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Did you use the Internet in the past 3 months?

## CATEGORIES

Value	Category	Cases	
1	Yes	59	12.2%
2	No	417	86.5%
8	Don't know	5	1%
9	Refused	1	0.2%
Sysmiss		569	

## INTERVIEWER INSTRUCTIONS

Con24 = "no/dk/r"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON26: Frequency of internet use**

Data file: Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 628 Invalid: 423 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?

## CATEGORIES

Value	Category	Cases	
1	Daily	429	68.3%
2	Weekly	113	18%
3	Monthly	52	8.3%
4	Less than once a month	18	2.9%
7	Never	8	1.3%
8	Don't know	7	1.1%
9	Refused	1	0.2%
Sysmiss		423	

## INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON27: Purchase a data package

Data file: **Findex\_Microdata\_2025\_updateEswatini**

#### Overview

Valid: 628 Invalid: 423 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Do you buy a data package to use the Internet?

##### CATEGORIES

Value	Category	Cases	
1	Yes	550	87.6%
2	No	76	12.1%
8	Don't know	2	0.3%
9	Refused	0	0%
Sysmiss		423	

##### INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON28: Frequency of data package purchase

Data file: **Findex\_Microdata\_2025\_updateEswatini**

#### Overview

Valid: 550 Invalid: 501 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 8 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?

## CATEGORIES

Value	Category	Cases	
1	Daily	68	12.4%
2	Weekly	142	25.8%
3	Monthly	317	57.6%
4	Less than once a month	15	2.7%
7	Never	1	0.2%
8	Don't know	7	1.3%
9	Refused	0	0%
Sysmiss		501	

## INTERVIEWER INSTRUCTIONS

Con27 = "yes"

**Others**

## NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

**CON29: Connect to the internet only through free WiFi**

**Data file:** Findex\_Microdata\_2025\_updateEswatini

**Overview**

Valid: 78 Invalid: 973 Minimum: 1 Maximum: 8

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?

## CATEGORIES

Value	Category	Cases	
1	Yes	27	34.6%
2	No	50	64.1%
8	Don't know	1	1.3%
9	Refused	0	0%
Sysmiss		973	

## INTERVIEWER INSTRUCTIONS

Con27 = "no/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON30A: Sent a voice message from a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone

##### CATEGORIES

Value	Category	Cases	
1	Yes	487	69.9%
2	No	207	29.7%
8	Don't know	1	0.1%
9	Refused	2	0.3%
Sysmiss		354	

##### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON30B: Sent a photo from a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	494	70.9%
2	No	200	28.7%
8	Don't know	0	0%
9	Refused	3	0.4%
Sysmiss		354	

### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON30C: Used social media on a mobile phone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone

### CATEGORIES

Value	Category	Cases	
1	Yes	554	79.5%
2	No	141	20.2%
8	Don't know	1	0.1%
9	Refused	1	0.1%
Sysmiss		354	

### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON30D: Read about news or current events online

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online

##### CATEGORIES

Value	Category	Cases	
1	Yes	454	65.1%
2	No	240	34.4%
8	Don't know	2	0.3%
9	Refused	1	0.1%
Sysmiss		354	

##### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON30E: Accessed educational information online

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else

### CATEGORIES

Value	Category	Cases	
1	Yes	348	49.9%
2	No	347	49.8%
8	Don't know	2	0.3%
9	Refused	0	0%
Sysmiss		354	

### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON30F: Earned money online

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online

### CATEGORIES

Value	Category	Cases	
1	Yes	142	20.4%
2	No	551	79.1%
8	Don't know	2	0.3%
9	Refused	2	0.3%
Sysmiss		354	

### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON30G: Accessed government services or searched for government information online

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online

#### CATEGORIES

Value	Category	Cases	
1	Yes	159	22.8%
2	No	531	76.2%
8	Don't know	6	0.9%
9	Refused	1	0.1%
Sysmiss		354	

#### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON30H: Searched or applied for a job online

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 697 Invalid: 354 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online

### CATEGORIES

Value	Category	Cases	
1	Yes	233	33.4%
2	No	462	66.3%
8	Don't know	2	0.3%
9	Refused	0	0%
Sysmiss		354	

### INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON31A: Reason for no smartphone: not enough money

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone

### CATEGORIES

Value	Category	Cases	
1	Yes	260	74.1%
2	No	87	24.8%
8	Don't know	3	0.9%
9	Refused	1	0.3%
Sysmiss		700	

### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON31B: Reason for no smartphone: data plan is too expensive

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive

##### CATEGORIES

Value	Category	Cases	
1	Yes	70	19.9%
2	No	257	73.2%
8	Don't know	21	6%
9	Refused	3	0.9%
Sysmiss		700	

##### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON31C: Reason for no smartphone: no reliable coverage

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live

### CATEGORIES

Value	Category	Cases	
1	Yes	50	14.2%
2	No	278	79.2%
8	Don't know	21	6%
9	Refused	2	0.6%
Sysmiss		700	

### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON31D: Reason for no smartphone: difficulties reading or typing on a smartphone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone

### CATEGORIES

Value	Category	Cases	
1	Yes	92	26.2%
2	No	252	71.8%
8	Don't know	6	1.7%
9	Refused	1	0.3%
Sysmiss		700	

### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON31E: Reason for no smartphone: family or community disapproval

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone

##### CATEGORIES

Value	Category	Cases	
1	Yes	15	4.3%
2	No	324	92.3%
8	Don't know	10	2.8%
9	Refused	2	0.6%
Sysmiss		700	

##### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON31F: Reason for no smartphone: worried about safety or security

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone

### CATEGORIES

Value	Category	Cases	
1	Yes	69	19.7%
2	No	262	74.6%
8	Don't know	18	5.1%
9	Refused	2	0.6%
Sysmiss		700	

### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## CON31G: Reason for no smartphone: use someone else's smartphone

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone

### CATEGORIES

Value	Category	Cases	
1	Yes	57	16.2%
2	No	288	82.1%
8	Don't know	4	1.1%
9	Refused	2	0.6%
Sysmiss		700	

### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON31H: Reason for no smartphone: no need

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 351 Invalid: 700 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone

##### CATEGORIES

Value	Category	Cases	
1	Yes	85	24.2%
2	No	255	72.6%
8	Don't know	8	2.3%
9	Refused	3	0.9%
Sysmiss		700	

##### INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

### CON32: Main reason for not having a smartphone

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 309 Invalid: 742 Minimum: 1 Maximum: 99  
Type: Discrete Decimal: 0 Width: 66 Range: 1 - 99 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)

### CATEGORIES

Value	Category	Cases	
1	Don't have enough money to buy a smartphone	216	69.9%
2	Buying a mobile data plan is too expensive	6	1.9%
3	There is not reliable Internet coverage where you live	3	1%
4	Difficulties reading or typing on a smartphone	34	11%
5	People in family or community do not approve of using a smartphone	3	1%
6	Worried about personal safety or security when using a smartphone	7	2.3%
7	Use someone else's smartphone	10	3.2%
8	Don't need a smartphone	23	7.4%
97	Some other reason/None of these reasons	5	1.6%
98	Don't know	1	0.3%
99	Refused	1	0.3%
Sysmiss		742	

### INTERVIEWER INSTRUCTIONS

Only display items from Con31A-Con31H if Con31A or Con31B or Con31C or Con31D or Con31E or Con31F or Con31G or Con31H = "yes"

## Others

### NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

## FIN46: ID ownership

Data file: Findex\_Microdata\_2025\_updateEswatini

### Overview

Valid: 1051 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
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1	Yes	922	87.7%
2	No	126	12%
3	Don't know	1	0.1%
4	Refused	2	0.2%

### FIN47: Foundational ID has been used without permission for illegal purposes

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 922 Invalid: 129 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	60	6.5%
2	No	836	90.7%
3	Don't know	26	2.8%
4	Refused	0	0%
Sysmiss		129	

### FIN48A: Reason no ID: Have another ID

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	26	20.2%
2	No	101	78.3%
3	Don't know	1	0.8%
4	Refused	1	0.8%
Sysmiss		922	

**FIN48B: Reason no ID: Do not need an ID****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	16	12.4%
2	No	108	83.7%
3	Don't know	3	2.3%
4	Refused	2	1.6%
Sysmiss		922	

**FIN48C: Reason no ID: Too expensive****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	47	36.4%
2	No	74	57.4%
3	Don't know	5	3.9%
4	Refused	3	2.3%
Sysmiss		922	

**FIN48D: Reason no ID: No documents****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	39	30.2%
2	No	84	65.1%
3	Don't know	4	3.1%
4	Refused	2	1.6%
Sysmiss		922	

### FIN48E: Reason no ID: Travel too far

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	44	34.1%
2	No	81	62.8%
3	Don't know	3	2.3%
4	Refused	1	0.8%
Sysmiss		922	

### FIN48F: Reason no ID: Uncomfortable sharing information

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	23	17.8%
2	No	100	77.5%

3	Don't know	4	3.1%
4	Refused	2	1.6%
Sysmiss		922	

### FIN49A: Challenge: Receiving financial support from the government

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	45	34.9%
2	No	79	61.2%
3	Don't know	4	3.1%
4	Refused	1	0.8%
Sysmiss		922	

### FIN49B: Challenge: Using financial services

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	59	45.7%
2	No	63	48.8%
3	Don't know	6	4.7%
4	Refused	1	0.8%
Sysmiss		922	

**FIN49C: Challenge: Obtaining a SIM card****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	78	60.5%
2	No	45	34.9%
3	Don't know	4	3.1%
4	Refused	2	1.6%
Sysmiss		922	

**FIN49D: Challenge: Participating in elections****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	57	44.2%
2	No	67	51.9%
3	Don't know	3	2.3%
4	Refused	2	1.6%
Sysmiss		922	

**FIN49E: Challenge: Applying for a job****Data file:** Findex\_Microdata\_2025\_updateEswatini**Overview**

Valid: 129    Invalid: 922    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	52	40.3%
2	No	72	55.8%
3	Don't know	3	2.3%
4	Refused	2	1.6%
Sysmiss		922	

### FIN49F: Challenge: Receiving medical care

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 129 Invalid: 922 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	35	27.1%
2	No	90	69.8%
3	Don't know	3	2.3%
4	Refused	1	0.8%
Sysmiss		922	

### FIN50: Online digital ID ownership

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 0 Invalid: 1051  
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category
1	Yes
2	No

3	Don't know
4	Refused
Sysmiss	

### FIN51: Online digital ID has been used on phone or computer to confirm identity online

Data file: Findex\_Microdata\_2025\_updateEswatini

#### Overview

Valid: 0 Invalid: 1051

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

# study\_resources

## questionnaires

### 2025 Global Findex Questionnaire

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title 2025 Global Findex Questionnaire  
country Eswatini  
description 2025 Global Findex Questionnaire  
filename findex\_english.pdf

---

### Identification for Development (ID4D) Questionnaire

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title Identification for Development (ID4D) Questionnaire  
country Eswatini  
description Identification for Development (ID4D) Questionnaire  
filename id\_questionnaire.pdf

---

## reports

### The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

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title The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy  
country Eswatini  
description The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy  
filename globalfindex2025\_report.pdf

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
country Eswatini  
description Microdata Codebook  
filename codebook\_microdata\_2025.pdf

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### Indicator Mapping by Economy

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title Indicator Mapping by Economy  
country Eswatini  
description Indicator Mapping by Economy  
filename indicator\_mapping\_by\_economy.xlsx

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## other\_materials

## Global Findex Microdata Variable Naming Script

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title Global Findex Microdata Variable Naming Script  
country Eswatini  
description This script reads cleaned data from the Global Findex and renames the raw indicators to correspond with the Global Findex questionnaire, and codes key indicators that rely on more than one variable.  
filename microdata\_indicators.r

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