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Subject: Banking questions in Men's Questionnaire (DHS 2022)

Posted by [aviva](#) on Thu, 09 May 2024 14:34:47 GMT

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I am conducting analysis on the 2022 Tanzania DHS survey and have noticed an issue while using the following questions in the men's recode dataset:

Q124: "In the last 12 months, have you used a mobile phone to make financial transactions such as sending or receiving money, paying bills, purchasing goods or services, or receiving wages?" (mv169b in the men's recode)

Q125: "Do you have an account in a bank or other financial institution that you yourself use?" (mv170 in the men's recode).

There are a lot of NAs/blanks in the data for the above two questions in the men's recode (mv169b and mv170 in the men's recode) - 3072 NA out of 5763.

All the blanks are for men who have a mobile phone but do not have a smartphone.

In the women's questionnaire, it looks like all females were asked and answered Q124 and Q125 (image attached)

In the male's questionnaire, the routing for the questions on whether someone has a bank account differs:

If someone has a mobile phone, but do not have a smartphone, then they skip to question 127, skipping questions Q124 and Q125.

The percentages reported in the 2022 Tanzania DHS Report seem to have grouped the blanks in the men's record data for these questions with those who report to not have a bank account and who report to have not used a mobile phone to make financial transactions in the past 12 months. However, this assumes that those who have a mobile phone but do not have a smartphone also don't have a bank account and have not use a mobile phone to make financial transactions.

Please advise how we should proceed with this analysis, or if any corrections have been published for these questions.

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### File Attachments

1) [female\\_questionnaire\\_finance.png](#), downloaded 161 times

2) [male\\_questionnaire\\_finance.png](#), downloaded 161 times

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