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

Posted by [Janet-DHS](#) on Tue, 14 May 2024 17:31:33 GMT

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Following is a response from DHS staff member, Tom Pullum:

Thank you for alerting us to this inconsistency between women and men in the questionnaire and tables (for the Tanzania 2022 survey) for using a mobile phone for banking transactions in the past 12 months. I will re-state what you said in terms of the numbers in the final report.

Both tables 15.6.1 (women) and 15.6.3 (men) have a footnote saying "Respondents were asked about use of a mobile phone for financial transactions whether or not they owned a mobile phone." However, I have checked, and this footnote only applied for women, not for men. I will paste here a table from TZMR82, in which I try to match the 21.7% in column 3 of table 15.6.3.

```
. tab mv169b mv169a [iweight=wt],m col
```

```
last 12 |
months use |
mobile |
telephone |
for |
financial | owns a mobile
transactio | telephone
ns | no yes | Total
-----+-----+-----
no | 1,317.95 93.589638 | 1,411.54
| 91.78 2.16 | 24.49
-----+-----+-----
yes | 118.07353 1,134.521 |1,252.5945
| 8.22 26.22 | 21.74
-----+-----+-----
```

. | 0 3,098.865 | 3,098.865

| 0.00 71.62 | 53.77

-----+-----+-----

Total | 1,436.024 4,326.976 | 5,763

| 100.00 100.00 | 100.00

This table matches the n for men (5,673) but it confirms that there was a skip in the questionnaire for men, such that some men were NOT asked the banking question. The following table shows that men who did not have a SMART phone were not asked the banking question.

. tab mv169b mv169c [iweight=wt],m col

last 12 |

months use |

mobile |

telephone |

for |

financial | is respondent's mobile phone a

transactio | smart phone

ns | no yes . | Total

-----+-----+-----

no | 0 93.589638 1,317.95 | 1,411.54

| 0.00 7.62 91.78 | 24.49

-----+-----+-----

yes | 0 1,134.521 118.07353 | 1,252.5945

| 0.00 92.38 8.22 | 21.74

-----+-----+-----

. | 3,098.865 0 0 | 3,098.865

	100.00	0.00	0.00		53.77
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-----+-----+-----

Total		3,098.865	1,228.111	1,436.024		5,763
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	100.00	100.00	100.00		100.00
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Because this is a discrepancy in the questionnaire, I don't believe there is any way to modify table 15.6.3 to correspond with table 15.6.1. It WOULD be possible to modify table 15.6.1 to correspond with table 15.6.3, by re-classifying the women who did not have a smartphone as NA on the banking question (but including them in the denominator). I would not recommend that. As a general rule, NA cases should not be included in the denominator of a percentage. You could re-calculate the percentages for both women and men by removing those without a smartphone from the denominator. This would give consistency but could be misleading. I will not make a recommendation, but I hope other users will suggest something.

I have informed our data processing staff of this discrepancy and also the staff who work on questionnaire design.