Accelerating Financial Inclusion for Rural Women through Digital Financial Services in the Central African Republic

Dataset Documentation

Research Project:	Fletcher Leadership Program for Financial Inclusion (FLPFI) 2023 Research Brief
Project Period:	July 2024 - December 2024
Location:	Pissa Municipality, Central African Republic

1 Overview

This documentation describes two datasets collected as part of a research program examining mobile money adoption and barriers to financial inclusion among 62 female traders in the Pissa market. The study employed a mixed-methods approach combining baseline survey data with transactional mobile money records over a five-month observation period.

1.1 Datasets Included

1. **Baseline Survey Data** (anonymized_baseline_data.csv)
2. **Mobile Money Transaction Data** (anonymized_transaction_data.csv)

Both datasets contain a common identifier (**ID**) that allows for linking participant characteristics to their transaction behavior.

2 Dataset 1: Baseline Survey Data

File:	anonymized_baseline_data.csv
Date Collected:	June 28, 2024
Number of Observations:	62 female traders
Survey Method:	In-person interviews conducted by trained enumerators using Google Forms

2.1 Description

This dataset contains sociodemographic characteristics, economic activities, savings behaviors, and mobile phone/mobile money usage patterns of participants at the time of enrollment. The survey captured information on household composition, education, income sources, savings practices, and attitudes toward mobile money services.

Note: The actual baseline dataset contains responses in French as collected during the survey. The English translations provided in this documentation are for reference only to help users understand the data structure and variable meanings.

2.2 Variables

French Label	English Translation	Data Type	Response Options / Description (Translated here only)
Timestamp	Timestamp	DateTime	Date and time of survey completion
consent	Consent	Text	"Oui" (Yes) for all participants
Etes-vous d'accord que votre image...	Do you agree that your image may be used?	Text	Yes/No/Other
Date d'enquête	Survey date	Date	Date of data collection
Unique ID	Unique ID	Integer	Unique participant identifier (links to transaction data)
Sexe	Sex/Gender	Text	All "Femme" (Female)
Âge ou année de naissance	Age or year of birth	Integer	Participant's age in years
Milieu de résidence	Area of residence	Text	Urban/Rural
Etes-vous marié ?	Are you married?	Text	Yes/No
Etes-vous mère d'enfants ?	Are you a mother of children?	Text	Yes/No
Si oui, combien d'enfants...	If yes, how many living children?	Integer	Number of living children (1-10+)
Avez-vous perdu des enfants ?	Have you lost any children?	Text	Yes/No

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French Label	**English Translation**	**Data Type**	**Response Options / Description (Translated here only)**
Si oui, combien ?	If yes, how many?	Integer	Number of deceased children (1-5+)
Connaissez-vous la cause de décès ?	Do you know the cause of death?	Text	Yes/No/Open text
Combien de personnes vivent...	How many people live in your household?	Integer	Household size (1-10+)
Quelle est la composition...	What is the composition of your household?	Text	Open text description
Avez-vous été scolarisé ?	Have you been to school?	Text	Yes/No
Quel est votre niveau d'étude ?	What is your level of education?	Text	Literate/Primary/Secondary/ Higher/Not schooled/Other
Quelle est la nature de votre logement	What is the nature of your housing?	Text	Tenant/Owner/Borrowed
Maintenant j'aimerais bien...	Does your household own...?	Text	Multiple selection: Bicycle/Motorcycle/Radio/TV/ Sofa/Mattress/Car/ Washing machine/Generator
Quelle est votre principale activité...	What is your main income-generating activity?	Text	Agriculture/Livestock/Trade/ Civil servant/Business owner/ No activity/Other
Pouvez-vous décrire votre activité...	Can you describe your trading activity?	Text	Fluent description/Hesitant description/Unable to describe
Depuis combien de temps...	How long have you been engaged in this activity?	Text	<6 months/ 6months-1yr/1-2yr/ 2-3yr/3-5yr/>5yr
Considérez-vous vos revenus...	Do you consider your income sufficient?	Text	Yes/No
Réalisez-vous des bénéfices...	Do you make profits with your current income?	Text	Yes/No
Etes-vous seul(e) à contrôler...	Are you the only one who controls finances?	Text	Yes exclusive control/Shared with spouse/Shared with other family

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French Label	**English Translation**	**Data Type**	**Response Options / Description (Translated here only)**
Comment épargnez-vous...	How do you save your money?	Text	At bank/At home/Mobile money/Tontine (AVEC)/Does not save/Other
Si vous épargnez à la banque...	If you save at bank, do you have debit card?	Text	Yes/No
Si oui, quelles transactions...	If yes, what transactions in last 6 months?	Text	Multiple: Purchase/Cash withdrawal/Deposit/Bill payment
Avez-vous un téléphone ?	Do you have a phone?	Text	Yes/No
Pour quelles raisons ?	For what reasons?	Text	Open text
Etes-vous abonné(e) à	Are you subscribed to mobile network(s)?	Text	1 network/2 networks/3 networks/No network
Le/les quel(s) ?	Which one(s)?	Text	Orange/Telecel/Other
Votre téléphone mobile vous rend la vie	Your mobile phone makes life	Text	Very easy/Easy/ Complicated/ Very complicated/Other
Partagez-vous votre téléphone...	Do you share your phone with someone?	Text	Yes/No
Utilisez-vous le Mobile Money ?	Do you use Mobile Money?	Text	Yes/No
Si oui, lequel ?	If yes, which one?	Text	Orange Money/Telecel Money/Other
Vous utilisez le mobile money pour...	You use mobile money to	Text	Multiple: Payments/Transfers/Savings
L'utilisation du mobile money...	Using mobile money makes life	Text	Very easy/Easy/ Complicated/Very complicated/ Not applicable
Si vous n'utilisez pas...	If you don't use mobile money, reasons?	Text	Multiple: No phone/No ID/No technical knowledge/No network/Cost prohibitive/No security mastery
Préférez-vous	Do you prefer to use mobile money	Text	Alone/With partner/With family member

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French Label	**English Translation**	**Data Type**	**Response Options / Description (Translated here only)**
Si vous deviez utiliser...	If you used mobile money more, control?	Text	Yes/No/Partially/Not authorized
Partagez-vous le code de sécurité...	Do you share your security code?	Text	Yes/No
Pensez-vous que les femmes...	Do you think women are interested?	Text	Yes/No
Etes-vous prête à inciter...	Are you ready to encourage women?	Text	Yes/No
Souhaitez-vous partager votre numéro...	Willing to share phone number?	Text	Yes/No

3 Dataset 2: Mobile Money Transaction Data

File:	anonymized_transaction_data.csv
Date Range:	July 1, 2024 - December 1, 2024
Number of Transactions:	303 transactions across 23 active users
Data Source:	Orange Money account statements (with participant consent)

3.1 Description

This dataset contains mobile money transaction records for participants who actively used their mobile money accounts beyond passively receiving study transfers. Transaction data were obtained through a partnership agreement with Orange Centrafrique. Each transaction record includes the date, service type, transaction type, status, and amount, along with balance information.

3.2 Variables

Column Name	Description	Data Type	Notes
S.No.	Sequential transaction number	Integer	
Transaction Date	Date of transaction	Date	Format: MM-DD-YYYY
User MFS Provider	Mobile financial service provider	Text	Orange Money
User Payment Instrument	Payment instrument type	Text	Mobile Wallet
User Wallet Type/Linked Bank	Wallet type or linked bank	Text	
Treat	Treatment group assignment	Text	"Treatment" or "Control"
ID	Unique participant identifier	Integer	Links to baseline data
User Category	User category	Text	
Other MFS Provider	Counterparty MFS provider	Text	
Other Payment Instrument	Counterparty payment instrument	Text	
Service Type	Type of service	Text	Transfer/Deposit/ Withdrawal/etc.
Transaction Type	Transaction classification	Text	Money In/Money Out/Fee
Transaction Status	Status of transaction	Text	Successful/Failed
Transaction Amount	Amount in FCFA	Decimal	Central African CFA franc

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Table 2 – *Continued from previous page*

Column Name	Description	Data Type	Notes
User Previous Balance	Account balance before transaction	Decimal	FCFA
User Post Balance	Account balance after transaction	Decimal	FCFA

3.3 Transaction Categories

The data include the following transaction types:

- **Money In:** Incoming transfers from study team, family members, or business contacts
- **Money Out:** Outgoing transfers, withdrawals, or payments
- **Fees:** Service charges for deposits, withdrawals, and transfers
- **Commissions:** Agent commissions for certain transaction types

3.4 Key Transaction Statistics

- Total transactions recorded: 303
- Active users (made transactions beyond receiving study transfers): 23 (37% of participants)
- Average transaction amount: 2,704 FCFA
- Transaction range: 10 FCFA to 50,000 FCFA
- Average fee per transaction: 128 FCFA

Transaction breakdown:

- 140 incoming transfers (average: 3,371 FCFA)
- 69 outgoing payments (average: 4,900 FCFA)
- 47 paid commissions (average: 71 FCFA)
- 47 service fees (average: 128 FCFA)

4 Linking the Datasets

Both datasets share the **ID** variable, which uniquely identifies each participant. This allows you to merge the datasets to analyze how participant characteristics relate to their transaction behavior.

4.1 Merge Structure

- **Baseline data:** One row per participant (62 observations)
- **Transaction data:** Multiple rows per participant (303 total transactions across 23 active users)
- **Merge type:** One-to-many (1:m) merge using ID as the key

4.2 Example

After merging, you can analyze questions such as:

- Do participants with higher education levels conduct more transactions?
- How does prior mobile money experience affect transaction frequency?
- What is the difference in transaction patterns between treatment and control groups?

Note: Only 23 out of 62 participants (37%) actively used mobile money beyond receiving the study transfers. Participants without transactions will not appear in the merged dataset unless you perform a left join keeping all baseline observations.

5 Important Notes

5.1 Sample Size

The study enrolled 62 participants. This sample size limits statistical power and precludes robust econometric analysis. Results should be interpreted as exploratory and descriptive.

5.2 Active Users

Only 23 participants (37%) actively used mobile money beyond receiving study transfers. Transaction data are therefore only available for this subset.

5.3 Treatment Groups

Participants were assigned to two groups:

- **Treatment Group (TG):** Mobile phones, SIM cards, 2,000 FCFA in transfers (1,000 FCFA $\times$ 2), and two half-day training sessions
- **Control Group (CG):** Mobile phones, SIM cards, and 2,000 FCFA in a single transfer (no training)

5.4 Missing Transactions

Some participants experienced technical difficulties (blocked accounts, lost phones) that prevented transaction activity. The transaction dataset includes only successful transactions.

5.5 Currency

All monetary values are in Central African CFA francs (FCFA).

- 1 USD 575 FCFA (study period)
- Average daily income: 1,000 FCFA (approximately $1.74)

5.6 Temporal Coverage

Baseline data represent a single point in time (June 28, 2024). Transaction data cover five months (July 1 - December 1, 2024).