Codebook

Digital Financial Literacy and Capital Access among Youth and Early-Stage Entrepreneurs in India

Dataset Description

This codebook documents the variables contained in the **synthetic anonymised survey dataset** accompanying the working paper *"Digital Financial Literacy as a Determinant of Capital Access among Youth and Early-Stage Entrepreneurs in India."* The dataset reflects the structure, measurement scales, and distributional properties of the original survey data used for empirical analysis, while ensuring participant confidentiality.

- **Data type:** Synthetic / simulated anonymised survey data
- **Study design:** Cross-sectional
- **Sample size:** 100 youth and early-stage entrepreneurs
- **Geographical context:** India
- **Measurement scale:** 5-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree)

Variable Definitions

Identifier

Variable	Description
Participant_ID	Anonymous identifier assigned to each participant (P001–P100)

Digital Financial Literacy (DFL)

Measures respondents' capability to understand, evaluate, and use digital financial services for business purposes.

Variable	Description
DFL1	Ability to compare digital loan or credit options
DFL2	Understanding of interest rates and fees on digital finance platforms
DFL3	Confidence in completing online KYC and documentation processes
DFL4	Awareness of risks related to digital financial fraud
DFL5	Use of digital tools to track and manage business finances

FinTech Adoption (FTA)

Captures the extent of respondents' use and perceived usefulness of FinTech platforms.

Variable	Description
FTA1	Use of digital payment platforms for business transactions
FTA2	Experience using digital lending or credit applications
FTA3	Perceived ease of accessing finance through FinTech platforms
FTA4	Trust in FinTech platforms for financial transactions
FTA5	Intention to continue using FinTech services for business purposes

Financial Self-Efficacy (FSE)

Assesses respondents' confidence in managing financial decisions and challenges.

Variable	Description
FSE1	Confidence in making financial decisions
FSE2	Ability to plan loan repayments before borrowing
FSE3	Ability to manage unexpected financial challenges
FSE4	Ability to independently evaluate financing offers
FSE5	Belief in improving financial outcomes through personal actions

Behavioural Biases (BB)

Represents behavioural tendencies that may influence financial decision-making.

Variable	Description
BB1	Tendency to avoid borrowing despite potential business benefits
BB2	Overconfidence in personal financial judgement
BB3	Loss aversion (greater sensitivity to losses than gains)
BB4	Present bias (preference for immediate benefits over future outcomes)

Access to Capital (CA)

Measures respondents' perceived ability to obtain timely and adequate financing.

Variable	Description
CA1	Ability to access credit when required
CA2	Ability to obtain adequate funding amounts
CA3	Timeliness and efficiency of the financing process
CA4	Access to capital at reasonable cost and terms
CA5	Availability of multiple financing options

Demographic Variables

Variable	Categories
Gender	Male; Female
Age_Group	18–25; 26–35
Entrepreneur_Type	Youth Entrepreneur; Early-Stage Startup
Years_of_Business_Operation	<1; 1–3; 3–5; >5

Notes on Data Use

The dataset is **synthetic and anonymised** and does not contain actual respondent-level data. It has been generated to support methodological transparency, replication, and pedagogical use. Qualitative interview data are excluded due to ethical and confidentiality considerations.

Recommended Data Citation

Gupte, Shruti. (2026). *Synthetic anonymised dataset for "Digital Financial Literacy and Capital Access among Youth and Early-Stage Entrepreneurs in India"*. Harvard Dataverse.