



The reference citation for all indicators in the Global Findex Database is: Demircuc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden. 2015. "The Global Findex Database 2014: Measuring Financial Inclusion around the World." Policy Research Working Paper 7255.

Account (% age 15+)

The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for "account at a financial institution") or personally using a mobile money service in the past 12 months (see definition for "mobile money account").

Account at a financial institution (% age 15+)

The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution.¹

Borrowed any money in the past year (% age 15+)

The percentage of respondents who report borrowing any money for any reason and from any source in the past 12 months.

Borrowed for education or school fees (% age 15+)

The percentage of respondents who report borrowing any money for education or school fees in the past 12 months.

Borrowed for health or medical purposes (% age 15+)

The percentage of respondents who report borrowing any money for health or medical purposes in the past 12 months.

Borrowed from a financial institution (% age 15+)

The percentage of respondents who report borrowing any money from a bank or another type of financial institution in the past 12 months.

Borrowed from a private informal lender (% age 15+)

The percentage of respondents who report borrowing any money from a private informal lender in the past 12 months.

Borrowed from a store by buying on credit (% age 15+)

The percentage of respondents who report borrowing any money from a store by using installment credit or buying on credit in the past 12 months.

Borrowed from family or friends (% age 15+)

The percentage of respondents who report borrowing any money from family, relatives, or friends in the past 12 months.

Borrowed to start, operate, or expand a farm or business (% age 15+)

The percentage of respondents who report borrowing any money to start, operate, or expand a farm or business in the past 12 months.

Coming up with emergency funds: not at all possible (% age 15+)

The percentage of respondents who report that in case of an emergency it is not at all possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency within the next month.

Coming up with emergency funds: not very possible (% age 15+)

The percentage of respondents who report that in case of an emergency it is not very possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency within the next month.

Coming up with emergency funds: somewhat possible (% age 15+)

The percentage of respondents who report that in case of an emergency it is somewhat possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency within the next month.

Coming up with emergency funds: very possible (% age 15+)

The percentage of respondents who report that in case of an emergency it is very possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency within the next month.

Credit card (% age 15+)

The percentage of respondents who report having a credit card.

Credit card used in the past year (% age 15+)

The percentage of respondents who report using their own credit card in the past 12 months.

Debit card (% age 15+)

The percentage of respondents who report having a debit card.

Debit card in own name (% age 15+)

The percentage of respondents who report having a debit card linked to an account with their name on it.

Debit card used in the past year (% age 15+)

The percentage of respondents who report using their own debit card to directly make a purchase in the past 12 months.

Deposit in the past year (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report one or more

deposits into their account in the past 12 months. This includes cash or electronic deposits or any time money is transferred into the account by the respondent, an employer, or another person or institution.

Deposits in a typical month: 0 (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that no money is deposited into their account in a typical month.

Deposits in a typical month: 1 or 2 (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that money is deposited into their account one or two times in a typical month.

Deposits in a typical month: 3+ (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that money is deposited into their account three or more times in a typical month.

Made transaction from an account at a financial institution using a mobile phone (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report making a transaction with money from their account using a mobile phone in the past 12 months. This can include using a mobile phone to make payments, to make purchases, or to send or receive money.

Main mode of withdrawal: ATM (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report usually obtaining cash from their account at an automated teller machine (ATM).

Main mode of withdrawal: bank agent (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report usually obtaining cash from their account from a bank agent who works at a store or goes to their home.

Main mode of withdrawal: bank teller (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report usually obtaining cash from their account over the counter in a branch of their financial institution.

Main mode of withdrawal: other (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report usually obtaining cash from their account in some other way.

Main source of emergency funds: family or friends (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite family, relatives, or friends as their main source of this money.

Main source of emergency funds: financial institution or credit card (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite a credit card or borrowing from a bank or another type of financial institution as their main source of this money.

Main source of emergency funds: other (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite some other source as their main source of this money.

Main source of emergency funds: private informal lender (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite a private informal lender as their main source of this money.

Main source of emergency funds: savings (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite savings as their main source of this money.

Main source of emergency funds: work or loan from employer (% able to raise funds, age 15+)

Among respondents reporting that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, the percentage who cite money from working or a loan from an employer as their main source of this money.

Mobile money account (% age 15+)

The percentage of respondents who report personally using a mobile money service in the past 12 months.²

No deposit and no withdrawal in the past year (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report neither a deposit into nor a withdrawal from their account in the past 12 months.

Outstanding mortgage (% age 15+)

The percentage of respondents who report having an outstanding loan from a bank or another type of financial institution to purchase a home, an apartment, or land.

Paid school fees in the past year (% age 15+)

The percentage of respondents who report personally making regular payments for school fees in the past 12 months.

Paid school fees: using a mobile phone (% paying school fees, age 15+)

Among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments through a mobile phone.

Paid school fees: using an account at a financial institution (% paying school fees, age 15+)

Among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments directly from an account at a bank or another type of financial institution. This includes using a debit card, a bank transfer, or a check.

Paid school fees: using cash (% paying school fees, age 15+)

Among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments using cash.

Paid utility bills in the past year (% age 15+)

The percentage of respondents who report personally making regular payments in the past 12 months for water, electricity, or trash collection.

Paid utility bills: using a mobile phone (% paying utility bills, age 15+)

Among respondents reporting personally making regular payments in the past 12 months for water, electricity, or trash collection, the percentage who report making these payments through a mobile phone.

Paid utility bills: using an account at a financial institution (% paying utility bills, age 15+)

Among respondents reporting personally making regular payments in the past 12 months for water, electricity, or trash collection, the percentage who report making these payments directly from an account at a bank or another type of financial institution. This includes using a debit card, a bank transfer, or a check.

Paid utility bills: using cash (% paying utility bills, age 15+)

Among respondents reporting personally making regular payments in the past 12 months for water, electricity, or trash collection, the percentage who report making these payments using cash.

Received domestic remittances in the past year (% age 15+)

The percentage of respondents who report personally receiving any money in the past 12 months from a relative or friend living in a different area of their country. This includes any money received in person.

Received domestic remittances: in person and in cash (% recipients, age 15+)

Among respondents reporting personally receiving any money in the past 12 months from a relative or friend living in a different area of their country, the percentage who report receiving it by having cash handed to them by a relative or friend or by someone else they know.

Received domestic remittances: through a financial institution (% recipients, age 15+)

Among respondents reporting personally receiving any money in the past 12 months from a relative or friend living in a different area of their country, the percentage who report receiving it through a bank or another type of financial institution. This includes at a branch, at an automated teller machine (ATM), or through direct deposit into an account, using their own account or someone else's.

Received domestic remittances: through a mobile phone (% recipients, age 15+)

Among respondents reporting personally receiving any money in the past 12 months from a relative or friend living in a different area of their country, the percentage who report receiving it through a mobile phone, using their own account or someone else's.

Received domestic remittances: through a money transfer operator (% recipients, age 15+)

Among respondents reporting personally receiving any money in the past 12 months from a relative or friend living in a different area of their country, the percentage who report receiving it through a money transfer operator.

Received government transfers in the past year (% age 15+)

The percentage of respondents who report personally receiving any financial support from the government in the past 12 months. This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits. It does not include wages or any payments related to work.

Received government transfers: in cash (% transfer recipients, age 15+)

Among respondents reporting personally receiving any financial support from the government in the past 12 months, the percentage who report receiving this financial support directly in cash.

Received government transfers: into a new and first account (% cashless transfer recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive financial support from the government in the past 12 months, the percentage who report opening their first account to receive transfers from the government.

Received government transfers: into a new but not first account (% cashless transfer recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive financial support from the government in the past 12 months, the percentage who report having an account before, but opening that particular account to receive transfers from the government.

Received government transfers: into a preexisting account (% cashless transfer recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive financial support from the government in the past 12 months, the percentage who report having that particular account before they began receiving transfers from the government.

Received government transfers: into an account at a financial institution (% transfer recipients, age 15+)

Among respondents reporting personally receiving any financial support from the government in the past 12 months, the percentage who report receiving this financial support directly into an account at a bank or another type of financial institution or into a card.

Received government transfers: through a mobile phone (% transfer recipients, age 15+)

Among respondents reporting personally receiving any financial support from the government in the past 12 months, the percentage who report receiving this financial support through a mobile phone.

Received government transfers: withdraw all right away (% cashless transfer recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive financial support from the government in the past 12 months, the percentage who report withdrawing or transferring all the money out of the account right away.

Received government transfers: withdraw over time as needed (% cashless transfer recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive financial support from the government in the past 12 months, the percentage who report withdrawing or transferring the money over time as needed.

Received payments for agricultural products in the past year (% age 15+)

The percentage of respondents who report personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock (self- or family-owned) in the past 12 months.

Received payments for agricultural products: in cash (% recipients, age 15+)

Among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock (self- or family-owned) in the past 12 months, the percentage who report receiving this money directly in cash.

Received payments for agricultural products: into an account at a financial institution (% recipients, age 15+)

Among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock (self- or family-owned) in the past 12 months, the percentage who report receiving this money directly into an account at a bank or another type of financial institution.

Received payments for agricultural products: through a mobile phone (% recipients, age 15+)

Among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock (self- or family-owned) in the past 12 months, the percentage who report receiving this money through a mobile phone.

Received wages in the past year (% age 15+)

The percentage of respondents who report receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work. This does not include any money received directly from clients or customers.

Received wages: employed in public sector (% wage recipients, age 15+)

Among respondents reporting receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work, the percentage who report being employed by the government, military, or public sector.

Received wages: in cash (% wage recipients, age 15+)

Among respondents reporting receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work, the percentage who report receiving this money directly in cash.

Received wages: into a new and first account (% cashless wage recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wages in the past 12 months, the percentage who report opening their first account to receive payments from an employer.

Received wages: into a new but not first account (% cashless wage recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wages in the past 12 months, the percentage who report having an account before, but opening that particular account to receive payments from an employer.

Received wages: into a preexisting account (% cashless wage recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wages in the past 12 months, the percentage who report having that particular account before they began receiving payments from an employer.

Received wages: into an account at a financial institution (% wage recipients, age 15+)

Among respondents reporting receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work, the percentage who report receiving this money directly into an account at a bank or another type of financial institution or into a card.

Received wages: through a mobile phone (% wage recipients, age 15+)

Among respondents reporting receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work, the percentage who report receiving this money through a mobile phone.

Received wages: withdraw all right away (% cashless wage recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wages in the past 12 months, the percentage who report withdrawing or transferring all the money out of the account right away.

Received wages: withdraw over time as needed (% cashless wage recipients, age 15+)

Among respondents using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wages in the past 12 months, the percentage who report withdrawing or transferring the money over time as needed.

Saved any money in the past year (% age 15+)

The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.

Saved at a financial institution (% age 15+)

The percentage of respondents who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months.

Saved for education or school fees (% age 15+)

The percentage of respondents who report saving or setting aside any money in the past 12 months for education or school fees.

Saved for old age (% age 15+)

The percentage of respondents who report saving or setting aside any money in the past 12 months for old age.

Saved to start, operate, or expand a farm or business (% age 15+)

The percentage of respondents who report saving or setting aside any money to start, operate, or expand a farm or business in the past 12 months.

Saved using a savings club or a person outside the family (% age 15+)

The percentage of respondents who report saving or setting aside any money by using an informal savings club or a person outside the family in the past 12 months.

Sent domestic remittances in the past year (% age 15+)

The percentage of respondents who report personally giving or sending any of their money to a relative or friend living in a different area of their country in the past 12 months. This can be money they brought themselves or sent in some other way.

Sent domestic remittances: in person and in cash (% senders, age 15+)

Among respondents reporting personally sending any money in the past 12 months to a relative or friend living in a different area of their country, the percentage who report handing cash to the recipient or sending it through someone they know.

Sent domestic remittances: through a financial institution (% senders, age 15+)

Among respondents reporting personally sending any money in the past 12 months to a relative or friend living in a different area of their country, the percentage who report sending it through a bank or another type of financial institution. This includes at a branch, at an automated teller machine (ATM), or through direct deposit into an account, using their own account or someone else's.

Sent domestic remittances: through a mobile phone (% senders, age 15+)

Among respondents reporting personally sending any money in the past 12 months to a relative or friend living in a different area of their country, the percentage who report sending it through a mobile phone, using their own account or someone else's.

Sent domestic remittances: through a money transfer operator (% senders, age 15+)

Among respondents reporting personally sending any money in the past 12 months to a relative or friend living in a different area

of their country, the percentage who report sending it through a money transfer operator.

Used a mobile phone to pay for school fees (% age 15+)

The percentage of respondents who report making a payment for school fees through a mobile phone in the past 12 months.

Used a mobile phone to pay utility bills (% age 15+)

The percentage of respondents who report making a payment for water, electricity, or trash collection through a mobile phone in the past 12 months.

Used an account at a financial institution to make a transaction through a mobile phone (% age 15+)

The percentage of respondents who report making a transaction with money from their account at a bank or another type of financial institution using a mobile phone in the past 12 months. This can include using a mobile phone to make payments, to make purchases, or to send or receive money.

Used an account at a financial institution to pay for school fees (% age 15+)

The percentage of respondents who report making a payment for school fees directly from an account at a bank or another type of financial institution in the past 12 months.

Used an account at a financial institution to pay utility bills (% age 15+)

The percentage of respondents who report making a payment for water, electricity, or trash collection directly from an account at a bank or another type of financial institution in the past 12 months.

Used an account to receive government transfers (% age 15+)

The percentage of respondents who report receiving any financial support from the government directly into an account at a bank or another type of financial institution, into a card, or through a mobile phone in the past 12 months.

Used an account to receive wages (% age 15+)

The percentage of respondents who report receiving a salary or wages directly into an account at a bank or another type of financial institution, into a card, or through a mobile phone in the past 12 months.

Used the Internet to pay bills or make purchases (% age 15+)

The percentage of respondents who report paying bills or making purchases online using the Internet in the past 12 months.

Withdrawal in the past year (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report one or more withdrawals from their account in the past 12 months. This includes cash or electronic withdrawals or any time money is removed from the account by the respondent, an employer, or another person or institution.

Withdrawals in a typical month: 0 (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that no money is withdrawn from their account in a typical month.

Withdrawals in a typical month: 1 or 2 (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that money is withdrawn from their account one or two times in a typical month.

Withdrawals in a typical month: 3+ (% with an account, age 15+)

The percentage of respondents with an account at a bank or another type of financial institution who report that money is withdrawn from their account three or more times in a typical month.

NOTES

1. Account at a financial institution includes respondents who report having an account at a bank or at another type of financial institution, such as a credit union, microfinance institution, cooperative, or the post office (if applicable), or having a debit card in their own name. It includes an additional 2.77 percent of respondents who report receiving wages, government transfers, or payments for agricultural products into an account at a financial institution in the past 12 months; paying utility bills or school fees from an account at a financial institution in the past 12 months; or receiving wages or government transfers into a card in the past 12 months.

2. Mobile money account includes respondents who report personally using GSM Association (GSMA) Mobile Money for the Unbanked (MMU) services in the past 12 months to pay bills or to send or receive money. It includes an additional 0.28 percent of respondents who report receiving wages, government transfers, or payments for agricultural products through a mobile phone in the past 12 months.