

*The reference citation for all indicators in the Global Index Database is:*

Demirguc-Kunt, Asli and Leora Klapper, 2012. "Measuring Financial Inclusion: The Global Index Database." World Bank Policy Research Working Paper 6025.

**0 deposits in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making zero deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others.

**0 deposits/withdrawals in typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making zero deposits into or zero withdrawals from their personal account(s) in a typical month (also called "inactive account"). This includes cash or electronic deposits, or any time money is put into or removed from account(s) by self or others.

**0 withdrawals in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making zero withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others.

**1–2 deposits in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making 1 to 2 deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others.

**1–2 withdrawals in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making 1 to 2 withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others.

**3+ deposits in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making 3 or more deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others.

**3+ withdrawals in a typical month (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report making 3 or more withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others.

**Account at a formal financial institution (% age 15+)** denotes the percentage of respondents with an account (self or together with someone else) at a bank, credit union, another financial institution (e.g., cooperative, microfinance institution), or the post office (if applicable) including respondents who reported having a debit card.

**Account used for business purposes (% age 15+)** denotes the percentage of respondents who report using their accounts at a formal financial institution for business purposes only or for both business purposes and personal transactions.

**Account used to receive government payments (% age 15+)** denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money or payments from the government in the past 12 months.

**Account used to receive remittances (% age 15+)** denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money from family members living elsewhere in the past 12 months.

**Account used to receive wages (% age 15+)** denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money or payments for work or from selling goods in the past 12 months.

**Account used to send remittances (% age 15+)** denotes the percentage of respondents who report using their accounts at a formal financial institution to send money to family members living elsewhere in the past 12 months.

**ATM is main mode of deposit (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report utilizing an automated teller machine (ATM) as their usual mode of access to put cash (paper or coins) into their account(s).

**ATM is main mode of withdrawal (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report utilizing an automated teller machine (ATM) as their usual mode of access to get cash (paper or coins) from their account(s).

**Bank agent is main mode of deposit (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report utilizing some other person who is associated with their bank or financial institution as their usual mode of access to put cash (paper or coins) into their account(s).

**Bank agent is main mode of withdrawal (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report utilizing some other person who is associated with their bank or financial institution as their usual mode of access to get cash (paper or coins) from their account(s).

**Bank teller is main mode of deposit (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report transacting with a teller over the counter in a branch of their bank or financial institution as their usual mode of access to put cash (paper or coins) into their account(s).

**Bank teller is main mode of withdrawal (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report transacting with a teller over the counter in a branch of their bank or financial institution as their usual mode of access to get cash (paper or coins) from their account(s).

**Checks used to make payments (% age 15+)** denotes the percentage of respondents who used checks in the past 12 months to make payments on bills or to buy things using money from their accounts.

**Credit card (% age 15+)** denotes the percentage of respondents with a credit card.

**Debit card (% age 15+)** denotes the percentage of respondents with a debit card.

**Electronic payments used to make payments (% age 15+)** denotes the percentage of respondents who used electronic payments (payments that one makes or that are made automatically including wire transfers or payments made online) in the past 12 months to make payments on bills or to buy things using money from their accounts.

**Loan from a financial institution in the past year (% age 15+)** denotes the percentage of respondents who report borrowing any money from a bank, credit union, microfinance institution, or another financial institution such as a cooperative in the past 12 months.

**Loan from a private lender in the past year (% age 15+)** Loan from a private lender in the past year denotes the percentage of respondents who report borrowing any money from a private lender in the past 12 months.

**Loan from an employer in the past year (% age 15+)** denotes the percentage of respondents who report borrowing any money from an employer in the past 12 months.

**Loan from family or friends in the past year (% age 15+)** denotes the percentage of respondents who report borrowing any money from family or friends in the past 12 months.

**Loan in the past year (% age 15+)** denotes the percentage of respondents who borrowed any money in the past 12 months from any of the following sources: a formal financial institution, a store by using installment credit, family or friends, employer, or another private lender.

**Loan through store credit in the past year (% age 15+)** denotes the percentage of respondents who borrowed any money in the past 12 months from a store by using installment credit or buying on credit.

**Mobile phone used to pay bills (% age 15+)** denotes the percentage of respondents who report using a mobile phone to pay bills in the past 12 months.

**Mobile phone used to receive money (% age 15+)** denotes the percentage of respondents who report using a mobile phone to receive money in the past 12 months.

**Mobile phone used to send money (% age 15+)** denotes the percentage of respondents who report using a mobile phone to send money in the past 12 months.

**Outstanding loan for funerals or weddings (% age 15+)** denotes the percentage of respondents who report having an outstanding loan for a funeral or wedding.

**Outstanding loan for health or emergencies (% age 15+)** denotes the percentage of respondents who report having an outstanding loan for emergency or health purposes.

**Outstanding loan for home construction (% age 15+)** denotes the percentage of respondents who report having an outstanding loan to purchase materials or services to build, extend, or renovate their home or apartment.

**Outstanding loan to pay school fees (% age 15+)** denotes the percentage of respondents who report having an outstanding loan to pay for school fees.

**Outstanding loan to purchase a home (% age 15+)** denotes the percentage of respondents who report having an outstanding loan to purchase their home or apartment.

**Personally paid for health insurance (% age 15+)** Denotes the percent of respondents who currently have health or medical insurance (in addition to national health insurance) and who personally purchased this insurance.

**Purchased agriculture insurance (% working in agriculture, age 15+)** Denotes the percent of respondents who are farming, fishing or forestry workers and in the past 12 months have personally paid for crop, rainfall, or livestock insurance.

**Retail store is main mode of deposit (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report transacting with someone over the counter at a retail store as their usual mode of access to put cash (paper or coins) into their account(s).

**Retail store is main mode of withdrawal (% with an account, age 15+)** denotes the percentage of respondents with an account at a formal financial institution who report transacting with someone over the counter at a retail store as their usual mode of access to get cash (paper or coins) from their account(s).

**Saved any money in the past year (% age 15+)** denotes the percentage of respondents who report saving or setting aside any money in the past 12 months.

**Saved at a financial institution in the past year (% age 15+)** denotes the percentage of respondents who report saving or setting aside any money by using an account at a formal financial institution such as a bank, credit union, microfinance institution, or cooperative in the past 12 months.

**Saved for emergencies in the past year (% age 15+)** denotes the percentage of respondents who report having saved for emergencies or a time when they expect to have less income in the past 12 months.

**Saved for future expenses in the past year (% age 15+)** denotes the percentage of respondents who report saving for expenses in the future such as education, a wedding, or a big purchase in the past 12 months.

**Saved using a savings club in the past year (% age 15+)** denotes 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.