# Survey Methodology

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 145,000 people in 139 economies, representing 97 percent of the world's population (see table A.1 for a list of the economies included). The survey was carried out over the 2021 and 2022 calendar years by Gallup, Inc., as part of its Gallup World Poll, which since 2005 has annually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 150 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and up.

Interview procedure

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19–related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017 (see map A.1). These 67 economies were selected for inclusion based on population size,

Economies that switched from face-to-face to phone surveys in 2021
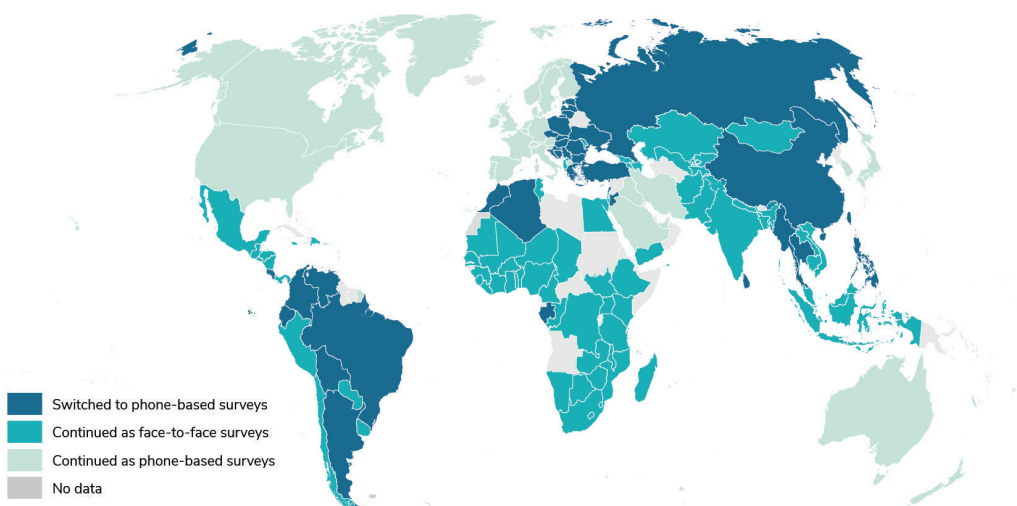
Sources: Global Findex Database 2021; Gallup World Poll.
Note: Iraq was surveyed using a phone-based survey in 2017 but switched to face-to-face in 2021.

phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership.[1] All samples are probability-based and nationally representative of the resident adult population. In 2021, however, phone surveys were not a viable option in 16 economies that had been part of previous Global Findex surveys because of low mobile phone ownership and surveying restrictions. Data for 16 of these economies, including Mexico and Vietnam, were collected through face-to-face interviews in 2022 and were released in early 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used.

Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used.

Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent.[2] In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Data preparation

Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status. Table A.1 shows the data collection period, number of interviews, approximate design effect, and margin of error for each economy as well as sampling details where relevant.

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1. In 2019, mobile phone ownership was reported as 78 percent in Myanmar, 76 percent in Sri Lanka, and 69 percent in República Bolivariana de Venezuela.

Additional information about the Global Findex data, including the complete database, can be found at http://www.worldbank.org/globalfindex.

Additional information about the methodology used in the Gallup World Poll can be found at http://www.gallup.com/178667/gallup-world-poll-work.aspx.

Details of survey methodology for economies included in the Global Findex 2021 survey and database

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Afghanistan	SAR	Low	Aug 8–Sep 27, 2021	1,002	1.6	3.9	Face-to-face (HH)d	Dari, Pashto	Gender-matched sampling was used during the final stage of selection.
Albania	ECA	Upper-middle	Jun 29–Aug 27, 2021	1,000	1.65	4	Face-to-face (HH)d	Albanian	People living in remote or difficult-to-access rural areas were excluded. The excluded area represents approximately 2 percent of the total population.
Algeria	MENA	Lower-middle	Oct 2–Nov 1, 2021	1,002	1.88	4.2	Mobile telephone	Arabic	
Argentina	LAC	Upper-middle	Oct 16, 2021–Jan 31, 2022	1,003	2.51	4.9	Landline and mobile telephone	Spanish	
Armenia	ECA	Upper-middle	Aug 5–Dec 12, 2021	1,000	1.59	3.9	Face-to-face (HH)d	Armenian	Settlements near territories disputed with Azerbaijan were not included for security reasons. The excluded area represents approximately 3 percent of the total population.
Australia	HI	High	Oct 4– Nov 14, 2021	1,000	1.66	4	Landline and mobile telephone	English	
Austria	HI	High	Oct 18–Nov 12, 2021	1,000	1.64	4	Landline and mobile telephone	German	
Azerbaijan[e]	ECA	Upper-middle	Oct 14, 2022 – Feb 27, 2023	1,008	1.63	4	Face-to-Face (HH)*	Azeri, Russian	Kelbadjaro-Lacha, Nakhichevan, East Zangezur, and Nagorno-Karabakh territories not included. These areas represent approximately 18% of the total population.
Bangladesh	SAR	Lower-middle	Feb 27–Mar 30, 2022	1,000	1.27	3.5	Face-to-face (HH)d	Bengali	
Belgium	HI	High	Nov 10–Dec 30, 2021	1,012	1.32	3.5	Landline and mobile telephone	French, Dutch	
Benin	SSA	Lower-middle	Jul 26–Aug 12, 2021	1,000	1.49	3.8	Face-to-face (HH)d	Bariba, Fon, French	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Bolivia	LAC	Lower-middle	Sep 11–Oct 20, 2021	1,000	2.14	4.5	Mobile telephone	Spanish	
Bosnia and Herzegovina	ECA	Upper-middle	Oct 2–Nov 8, 2021	1,000	1.81	4.2	Landline and mobile telephone	Bosnian	
Botswana[e]	SSA	Upper-middle	Sep 25–Oct 21, 2022	1,000	1.81	4.2	Face-to-face (HH)d	English, Setswana	Sampling units of population size less than 50 are excluded from the sampling frame. This exclusion is approximately 4% of the population of Botswana.
Brazil	LAC	Upper-middle	Jul 21–Sep 10, 2021	1,002	2.39	1.5	Landline and mobile telephone	Portu-guese	
Bulgaria	ECA	Upper-middle	Sep 14–Oct 26, 2021	1,005	1.64	4	Landline and mobile telephone	Bulgarian	
Burkina Faso	SSA	Low	Aug 16–Sep 7, 2021	1,000	1.51	3.8	Face-to-face (HH)d	Dioula, French, Fulfulde, Moore	Some communities in the East and Sahel regions were excluded for security reasons. The areas represent 4 percent of the total population.
Cambodia	EAP	Lower-middle	Aug 28–Oct 5, 2021	1,000	1.95	4.3	Face-to-face (HH)d	Khmer	Koh Kong, Stueng Treng, Otdor Meanchey, and Kep provinces were excluded. These areas represent approximately 3 percent of the total population of Cambodia.
Cameroon	SSA	Lower-middle	Jun 11–Jul 4, 2021	1,000	1.49	3.8	Face-to-face (HH)d	French, English, Fulfulde	Some arrondissements in the Extreme North region, the Northwest region, and the South West region were excluded for security reasons. Neighborhoods with less than 50 households were also excluded from the sample. The exclusion represents 20 percent of the total population.
Canada	HI	High	Sep 3–Oct 26, 2021	1,007	1.39	3.6	Landline and mobile telephone	English, French	Northwest Territories, Yukon, and Nunavut (representing approximately 0.3 percent of the Canadian population) were excluded.

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Chad[e]	SSA	Low	Oct 9 – Nov 12, 2022	1,000	1.73	4.1	Face-to-face (HH)d	French, Chadian Arabic, Ngambaye	Because of security issues and difficult terrain, seven regions are excluded from the sampling: Lac, Ouaddaï, Wadi Fira, Bourkou, Ennedi, Tibesti, Salamat. In addition, the North Kanem and Bahr El Gazal North districts were excluded due to accessibility issues. Quartiers/villages with less than 50 inhabitants are also excluded from sampling. The excluded areas represent 23% of the population.
Chile	HI	High	Aug 20– Dec 22, 2021	1,000	1.52	3.8	Face-to-face (HH)d	Spanish	
China	EAP	Upper-middle	Nov 29, 2021–Jan 4, 2022	3,500	2.66	2.7	Mobile telephone	Chinese	Tibet was excluded from the sample. The excluded areas represent less than 1 percent of the total population of China.
Colombia	LAC	Upper-middle	Oct 5–Nov 23, 2021	1,000	1.5	3.8	Landline and mobile telephone	Spanish	
Comoros[e]	SSA	Lower-middle	Aug 5 – Sep 27, 2022	1,000	1.52	3.8	Face-to-face (HH)d	French, Comorian	
Congo, Democratic Repubic of The[e]	SSA	Low	Aug 16 – Sep 19, 2022	1,000	1.97	4.4	Face-to-face (HH)d	French, Lingala, Swahili	Parts of Province Orientale, Nord Kivu, Sud Kivu, Katanga were excluded due to insecurity. Geographic exclusions represent 19% of the population.
Congo, Rep.	SSA	Lower-middle	Jun 25–Jul 21, 2021	1,000	1.62	3.9	Face-to-face (HH)d	French, Kituba, Lingala	
Costa Rica	LAC	Upper-middle	Sep 23– Nov 5, 2021	1,001	1.41	3.7	Landline and mobile telephone	Spanish	
Côte d'Ivoire	SSA	Lower-middle	Oct 28– Nov 27, 2021	1,000	1.62	3.9	Face-to-face (HH)d	French, Dioula	
Croatia	HI	High	Sep 30– Nov 9, 2021	1,001	1.57	3.9	Landline and mobile telephone	Croatian	
Cyprus	HI	High	Oct 5– Nov 17, 2021	1,019	2.11	4.5	Landline and mobile telephone	Greek, English	
Czech Republic	HI	High	Nov 1–Dec 18, 2021	1,005	1.45	3.7	Landline and mobile telephone	Czech	
Denmark	HI	High	Sep 3–Oct 12, 2021	1,002	1.74	4.1	Mobile telephone	Danish	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Dominican Republic	LAC	Upper-middle	Aug 1–30, 2021	1,000	1.32	3.6	Face-to-face (HH)d	Spanish	
Ecuador	LAC	Upper-middle	Oct 5– Dec 2, 2021	1,000	1.66	4	Landline and mobile telephone	Spanish	
Egypt, Arab Rep.	MENA	Lower-middle	Sep 4–28, 2021	1,003	1.53	3.8	Face-to-face (HH)d	Arabic	Frontier governorates (Matruh, Red Sea, New Valley, North Sinai, and South Sinai) were excluded, as they are remote and represent a small proportion of the population of the country. The excluded areas represent less than 2 percent of the total population.
El Salvador	LAC	Lower-middle	Sep 22–Nov 24, 2021	1,002	1.61	3.9	Face-to-face (HH)d	Spanish	
Estonia	HI	High	Oct 20–Nov 21, 2021	1,001	1.32	3.6	Mobile telephone	Estonian, Russian	
Eswatini[e]	SSA	Lower-middle	Nov 1–Nov 29, 2022	1,000	1.58	3.9	Face-to-face (HH)d	English, Siswati	
Ethiopia[e]	SSA	Low	Sep 22–Nov 16, 2022	1,000	1.47	3.8	Face-to-face (HH)d	Amharic, Oromo	Due to ongoing conflict and security issues, Tigray, Gambella, Harari regions were excluded. The excluded areas represent approximately 7% of the total population.
Finland	HI	High	Sep 9–Nov 10, 2021	1,000	1.49	3.8	Mobile telephone	Finnish	
France	HI	High	Oct 18–Nov 15, 2021	1,000	1.61	3.9	Landline and mobile telephone	French	
Gabon	SSA	Upper-middle	Nov 4–16, 2021	1,020	2.36	4.7	Mobile telephone	French, Fang	
Gambia, The[e]	SSA	Low	Sep 10–Oct 30, 2022	1,000	1.44	3.7	Face-to-face (HH)d	English, Pulaar, Wolof, Malinke	
Georgia	ECA	Upper-middle	Jul 29–Dec 5, 2021	1,000	1.42	3.7	Face-to-face (HH)d	Georgian, Russian	South Ossetia and Abkhazia were not included for the safety of the interviewers. In addition, very remote mountainous villages or those with less than 100 inhabitants were also excluded. The excluded areas represent approximately 8 percent of the total population.
Germany	HI	High	Oct 18–Nov 13, 2021	1,000	2.34	4.7	Landline and mobile telephone	German	

Economy	Regionª	Income group	Data collection date	Number of interviews	Design effectᵇ	Margin of errorᶜ	Mode of interviewᵈ	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Ghana	SSA	Lower-middle	Jul 27– Sep 11, 2021	1,000	1.48	3.8	Face-to-face (HH)d	English, Ewe, Twi, Dagbani, Hausa	Localities with less than 100 inhabitants were excluded from the sample. The excluded areas represent approximately 4 percent of the total population
Greece	HI	High	Oct 1–29, 2021	1,003	2.2	4.6	Landline and mobile telephone	Greek	
Guatemalaᵉ	LAC	Upper-middle	Jun 29–Oct 6, 2022	1,000	1,43	3.7	Face-to-face (HH)d	Spanish	
Guinea	SSA	Low	Sep 4–27, 2021	1,000	1.4	3.8	Face-to-face (HH)d	French, Malinke, Pular, Soussou	
Honduras	LAC	Lower-middle	Sep 22–Dec 21, 2021	1,000	1.98	4.4	Face-to-face (HH)d	Spanish	
Hong Kong SAR, China	HI	High	Aug 18–Nov 9, 2021	1,003	1.18	3.4	Landline and mobile telephone	Chinese	
Hungary	HI	High	Nov 15–Dec 17, 2021	1,003	1.9	4.3	Landline and mobile telephone	Hungarian	
Iceland	HI	High	Oct 5–31, 2021	502	1.38	5.1	Landline and mobile telephone	Icelandic	
India	SAR	Lower-middle	Jul 30–Oct 18, 2021	3,000	1.34	2.1	Face-to-face (HH)d	Assamese, Bengali, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu	Excluded populations living in Northeast states and remote islands and Jammu and Kashmir. The excluded areas represent less than 10 percent of the total population.
Indonesia	EAP	Lower-middle	Jul 7–Oct 15, 2021	1,062	1.42	3.6	Face-to-face (HH)d	Bahasa Indonesia	
Iran, Islamic Rep.	MENA	Upper-middle	Sep 14–20, 2021	1,005	1.26	3.5	Landline and mobile telephone	Farsi	
Iraq	MENA	Upper-middle	Nov 1–Dec 9, 2021	1,012	1.66	4	Face-to-face (HH)d	Arabic, Kurdish	
Ireland	HI	High	Oct 18–Nov 13, 2021	1,000	1.9	4.3	Landline and mobile telephone	English	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Israel	HI	High	Aug 15–Nov 26, 2021	1,000	1.16	3.3	Face-to-face (HH)d	Hebrew, Arabic	The sample does not include the area of East Jerusalem. This area is included in the sample of Palestinian Territories.
Italy	HI	High	Oct 18–Nov 13, 2021	1,000	2.51	4.9	Landline and mobile telephone	Italian	
Jamaica	LAC	Upper-middle	Sep 17–Nov 24, 2021	502	1.36	5.1	Face-to-face (HH)d	English	
Japan	HI	High	Sep 29–Dec 16, 2021	1,010	1.28	3.5	Landline and mobile telephone	Japanese	For landline random digit dialing, excluded 12 municipalities near the nuclear power plant in Fukushima. These areas were designated as not-to-call districts due to the devastation from the 2011 disasters. The exclusion represents less than 1 percent of the total population of Japan.
Jordan	MENA	Upper-middle	Nov 8–Dec 1, 2021	1,009	1.38	3.6	Mobile telephone	Arabic	
Kazakhstan	ECA	Upper-middle	Sep 3–Oct 19, 2021	1,000	1.46	3.8	Face-to-face (HH)d	Russian, Kazakh	
Kenya	SSA	Lower-middle	Jun 19–Jul 18, 2021	1,000	1.37	3.6	Face-to-face (HH)d	English, Swahili/Kishwahili	
Korea, Rep.	HI	High	Sep 8–Oct 31, 2021	1,011	1.59	3.9	Landline and mobile telephone	Korean	
Kosovo	ECA	Upper-middle	Jul 3–Oct 4, 2021	1,000	1.55	3.9	Face-to-face (HH)d	Albanian, Serbian	
Kyrgyz Republic	ECA	Lower-middle	Aug 26–Oct 23, 2021	1,000	1.43	3.7	Face-to-face (HH)d	Kyrgyz, Russian, Uzbek	
Lao People's Democratic Republic	EAP	Lower-middle	Aug 30–Dec 14, 2021	1,000	1.49	3.8	Face-to-face (HH)d	Lao	Excluded Xaisomboun Province, Xayaboury Province, and some communes that are unreachable or have security considerations. In addition, during fieldwork Attapu and Houaphan were also excluded due to COVID-19 (COVID-19 red zones). The excluded areas represent approximately 14 percent of the total population.
Latvia	HI	High	Nov 10–Dec 10, 2021	1,006	1.55	3.8	Mobile telephone	Latvian, Russian	
Lebanon	MENA	Upper-middle	Oct 26–Nov 6, 2021	1,022	1.24	3.4	Landline and mobile telephone	Arabic	

Economy	Regionª	Income group	Data collection date	Number of interviews	Design effectᵇ	Margin of errorᶜ	Mode of interviewᵈ	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Lesotho[e]	SSA	Lower-middle	Sep 9–Dec 29, 2022	1,025	1.87	4.2	Face-to-face (HH)d	English, Sesotho	
Liberia	SSA	Low	Jul 27–Sep 6, 2021	1,000	1.53	3.8	Face-to-face (HH)d	English, Pidgin English	
Lithuania	HI	High	Oct 20–Dec 3, 2021	1,009	1.79	4.1	Landline and mobile telephone	Lithuanian	
Madagascar[e]	SSA	Low	Jun 18–Sep 6, 2022	1,000	1.47	3.8	Face-to-face (HH)d	French, Malagasy	Regions that were unsafe or unreachable were excluded from the sample. This excluded areas represent approximately 17% of the total population.
Malawi	SSA	Low	Aug 2–13, 2021	1,000	1.42	3.7	Face-to-face (HH)d	Chichewa, English, Tumbuka	
Malaysia	EAP	Upper-middle	Dec 17, 2021–Jan 28, 2022	1,000	1.7	4	Face-to-face (HH)d	Bahasa Malay, Chinese, English	Labuan and Putrajaya were excluded due to low population. The excluded areas represent approximately 1 percent of the total population.
Mali	SSA	Low	Jul 15–Aug 11, 2021	1000	1.35	3.6	Face-to-face (HH)d	French, Bambara	The regions of Gao, Kidal, Mopti, and Tombouctou were excluded for security reasons. Quartiers and villages with less than 50 inhabitants were also excluded from the sample. The excluded areas represent 23 percent of the total population.
Malta	HI	High	Sep 14–Nov 8, 2021	1,000	1.41	3.7	Landline and mobile telephone	Maltese, English	
Mauritania[e]	SSA	Lower-middle	Aug 19–Oct 20, 2022	1,000	1.68	4.0	Face-to-face (HH)d	French, Poulaar, Hassanya	Some communes in Hodh Ech Chargui and Hodh El Gharbi were excluded due to increasing insecurity. The excluded areas represent approximately 4% of the population.
Mauritius	SSA	Upper-middle	Oct 21–Dec 13, 2021	1,000	2	4.4	Landline and mobile telephone	Creole, English, French	
Mexico[e]	LAC	Upper-middle	Jul 8–Aug 23, 2022	1,000	1.45	3.7	Face-to-face (HH)d	Spanish	
Moldova	ECA	Lower-middle	Jul 12–Sep 10, 2021	1,000	1.25	3.5	Face-to-face (HH)d	Romanian/Moldavian, Russian	Transnistria (Prednestrovie) excluded for safety of interviewers. The excluded area represents approximately 13 percent of the total population.
Mongolia	EAP	Lower-middle	Aug 20–Oct 13, 2021	1,000	1.49	3.8	Face-to-face (HH)d	Mongolian	
Morocco	MENA	Lower-middle	Oct 14–28, 2021	1,000	1.84	4.2	Mobile telephone	Moroccan Arabic	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Mozambique	SSA	Low	Oct 28–Dec 16, 2021	1,000	1.87	4.2	Face-to-face (HH)d	Portu-guese, Xichan-gana, Emakhuwa	Cabo Delgado province, as well as a small number of districts in other provinces, were excluded for security reasons. The excluded areas represent 11 percent of the total population.
Myanmar	EAP	Lower-middle	Oct 9–Nov 11, 2021	1,000	2.01	4.4	Mobile telephone	Myanmar, Burmese	
Namibia	SSA	Upper-middle	Aug 29–Oct 13, 2021	1,000	1.62	3.9	Face-to-face (HH)d	English, Oshi-vambo, Afrikaans	
Nepal	SAR	Lower-middle	Sep 10–Nov 19, 2021	1,000	1.45	3.7	Face-to-face (HH)d	Nepali	
Netherlands	HI	High	Oct 25–Nov 27, 2021	1,000	1.39	3.7	Landline and mobile telephone	Dutch	
New Zealand	HI	High	Sep 27–Nov 7, 2021	1,000	1.48	3.8	Landline and mobile telephone	English	
Nicaragua	LAC	Lower-middle	Sep 15–Nov 23, 2021	1,007	1.62	3.9	Face-to-face (HH)d	Spanish	
Niger[e]	SSA	Low	Sep 22–Oct 18, 2022	1,000	1.58	3.9	Face-to-face (HH)d	French, Hausa, Zarma	Some communes in the Agadez region and Diffa region were excluded because of insecurity. In addition PSUs with fewer than 25 households were also excluded. The excluded area represents approximately 8% of the population.
Nigeria	SSA	Lower-middle	Jul 15–Aug 20, 2021	1,000	1.91	4.3	Face-to-face (HH)d	English, Hausa, Igbo, Pidgin English, Yoruba	The states of Adamawa, Borno, and Yobe were excluded for safety and security reasons. These states represent 7 percent of the total population.
North Macedonia	ECA	Upper-middle	Oct 22–Dec 12, 2021	1,003	1.22	3.4	Landline and mobile telephone	Mace-donian, Albanian	
Norway	HI	High	Aug 31–Oct 17, 2021	1,001	1.94	4.3	Mobile telephone	Norwegian	
Pakistan	SAR	Lower-middle	Oct 16–Dec 14, 2021	1,002	1.72	4.1	Face-to-face (HH)d	Urdu	Did not include Azad Jammu and Kashmir (AJK) and Gilgit-Baltistan. The excluded area represents approximately 5 percent of the total population. Gender-matched sampling was used during the final stage of selection.
Panama	LAC	Upper-middle	Oct 4–Dec 17, 2021	1,002	1.64	4	Face-to-face (HH)d	Spanish	

Economy	Regionª	Income group	Data collection date	Number of interviews	Design effectᵇ	Margin of errorᶜ	Mode of interviewᵈ	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Paraguay	LAC	Upper-middle	Sep 1–Nov 11, 2021	1,000	1.37	3.6	Face-to-face (HH)d	Spanish, Jopara	
Peru	LAC	Upper-middle	Aug 22–Oct 21, 2021	1,000	1.34	3.6	Face-to-face (HH)d	Spanish	
Philippines	EAP	Lower-middle	Sep 20–Nov 15, 2021	1,000	1.82	4.2	Mobile telephone	Filipino, Cebuano, Bicol, Waray	
Poland	HI	High	Sep 11–Oct 22, 2021	1,001	1.45	3.7	Landline and mobile telephone	Polish	
Portugal	HI	High	Oct 8–Nov 8, 2021	1,002	1.74	4.1	Landline and mobile telephone	Portu-guese	
Romania	ECA	Upper-middle	Sep 4–Oct 6, 2021	1,001	1.44	3.7	Landline and mobile telephone	Romanian	
Russian Federation	ECA	Upper-middle	Oct 4–Dec 13, 2021	2,011	1.54	2.7	Landline and mobile telephone	Russian	
Saudi Arabia	HI	High	Sep 5–20, 2021	1,019	2.02	4.4	Landline and mobile telephone	Arabic, English, Hindi, Urdu	Includes Saudis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Urdu, or Hindi.
Senegal	SSA	Lower-middle	Aug 17–Sep 9, 2021	1,000	1.49	3.8	Face-to-face (HH)d	French, Wolof	
Serbia	ECA	Upper-middle	Sep 29–Dec 3, 2021	1,001	1.95	4.3	Landline and mobile telephone	Serbian	
Sierra Leone	SSA	Low	Jun 16–Jul 19, 2021	1,001	1.46	3.7	Face-to-face (HH)d	English, Krio, Mende	
Singapore	HI	High	Nov 23, 2021–Jan 17, 2022	1,000	1.24	3.4	Face-to-face (HH)d	English, Chinese	Twenty-eight of 55 Planning Areas were excluded due to zero or small population size, accounting for less than 3 percent of the total population. In addition, individuals living in private condos or landed properties were excluded, representing approximately 20 percent of households in Singapore.
Slovak Republic	HI	High	Sep 28–Nov 6, 2021	1,005	1.51	3.8	Landline and mobile telephone	Hungarian, Slovak	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Slovenia	HI	High	Nov 10–Dec 8, 2021	1,000	1.97	4.4	Landline and mobile telephone	Slovene	
South Africa	SSA	Upper-middle	Aug 6–Nov 8, 2021	1,014	1.71	4	Face-to-face (HH)d	Afrikaans, English, Sotho, Xhosa, Zulu	
South Sudan	SSA	Low	Oct 13–Dec 14, 2021	1,001	1.84	4.2	Face-to-face (HH)d	Arabic, Bari, Dinka, English, Juba Arabic, Nuer, Zande	Some areas were excluded due to territorial dispute, security reasons, or inaccessibility. The excluded areas represent approximately 10 percent of the total population. In addition, 40 percent of the primary sampling units (PSUs) were replaced during fieldwork, primarily due to flooding.
Spain	HI	High	Oct 18–Nov 13, 2021	1,000	1.86	4.2	Landline and mobile telephone	Spanish	
Sri Lanka	SAR	Lower-middle	Nov 11–Dec 28, 2021	1,005	2.47	4.9	Mobile telephone	Sinhala, Tamil	
Sweden	HI	High	Sep 29–Nov 9, 2021	1,006	1.44	3.7	Landline and mobile telephone	Swedish	
Switzerland	HI	High	Oct 18–Nov 12, 2021	1,000	1.76	4.1	Landline and mobile telephone	German, French, Italian	
Taiwan, China	HI	High	Aug 16–Sep 14, 2021	1,000	1.88	4.3	Landline and mobile telephone	Chinese	
Tajikistan	ECA	Lower-middle	Aug 18–Oct 11, 2021	1,000	1.67	4	Face-to-face (HH)d	Tajik	
Tanzania	SSA	Lower-middle	Aug 2–29, 2021	1,001	1.54	3.9	Face-to-face (HH)d	Swahili, Kishwahili	
Thailand	EAP	Upper-middle	Oct 11–Dec 1, 2021	1,017	2.68	5.09	Mobile telephone	Thai	
Togo	SSA	Low	Sep 4–21, 2021	1,000	1.66	4	Face-to-face (HH)d	French, Ewe	
Tunisia	MENA	Lower-middle	Sep 24–Oct 16, 2021	1,000	1.29	3.5	Face-to-face (HH)d	Arabic	
Türkiye	ECA	Upper-middle	Nov 24–Dec 17, 2021	1,000	1.41	3.7	Landline and mobile telephone	Turkish	

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Uganda	SSA	Low	Sep 12–Oct 5, 2021	1,000	1.46	3.7	Face-to-face (HH)d	Ateso, English, Luganda, Runyan-kole	Three districts in the North region were excluded for security reasons– Kotido, Moroto, and Nakapiripirit. The excluded areas represent 2 percent or less of the total population.
Ukraine	ECA	Lower-middle	Sep 27–Oct 14, 2021	1,001	1.88	4.3	Landline and mobile telephone	Russian, Ukrainian	
United Arab Emirates	HI	High	Oct 19–Nov 17, 2021	1,000	1.41	3.7	Mobile telephone	Arabic, English, Hindi, Urdu	Includes only Emiratis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Hindi or Urdu
United Kingdom	HI	High	Oct 18–Nov 12, 2021	1,000	1.47	3.8	Landline and mobile telephone	English	
United States	HI	High	Oct 5–Dec 27, 2021	1,007	1.61	3.9	Landline and mobile telephone	English, Spanish	
Uruguay	HI	High	Aug 24–Nov 20, 2021	1,000	1.29	3.5	Face-to-face (HH)d	Spanish	
Uzbekistan	ECA	Lower-middle	Aug 12–Oct 6, 2021	1,000	1.65	4	Face-to-face (HH)d	Uzbek, Russian	
Venezuela, RB	LAC	Upper-middle	Oct 4–Nov 24, 2021	1,000	1.72	4.1	Landline and mobile telephone	Spanish	
Vietnam[e]	EAP	Lower-middle	Jun 22–Aug 13, 2022	1,000	1.3	3.5	Face-to-face (HH)d	Vietnam-ese	
West Bank and Gaza	MENA	Lower-middle	Aug 16–Sep 22, 2021	1,000	1.3	3.5	Face-to-face (HH)d	Arabic	Areas with security concerns close to the Israeli borders, areas that are accessible only to special Israeli permit holders, and areas with population concentrations of less than 1,000 people were excluded. The excluded areas represent less than 2 percent of the total population. The sample includes East Jerusalem.

Economy	Region[a]	Income group	Data collection date	Number of interviews	Design effect[b]	Margin of error[c]	Mode of interview[d]	Languages	Exclusions and other sampling details (samples are nationally representative unless otherwise noted)
Yemen, Rep[e]	MENA	Low	Nov 7, 2022–Jan 10, 2023	1,000	1.9	4.3	Face-to-face (HH)d	Arabic	Al Baydaa, Al Jawf, Mareb, Sadah, the Island of Socotra, and several districts in other governorates were excluded due to their small size, remoteness or security issues. The excluded areas represent approximately 23% of the population. In addition, due to the ongoing security situation, during field over one-fourth of the PSUs were replaced with a similar PSU in the same province.
Zambia	SSA	Lower-middle	Aug 31–Sep 28, 2021	1,000	1.54	3.9	Face-to-face (HH)d	Bemba, English, Lozi, Nyanja, Tonga	
Zimbabwe	SSA	Lower-middle	Jun 26–Aug 8, 2021	1,000	1.4	3.7	Face-to-face (HH)d	English, Shona, Ndebele	

Note: EAP = East Asia and Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MENA = Middle East and North Africa (referred to as MNA in Global Findex 2017); SAR = South Asia (referred to as SAS in Global Findex 2017); SSA = Sub-Saharan Africa.

a.   Regions exclude high-income economies (HI) and may differ from common geographic usage.

b.   The design effect calculation reflects the weights and does not incorporate the intraclass correlation coefficients because they vary by question. Design effect calculation: n*(sum of squared weights)/[(sum of weights)*(sum of weights)].

c.   The margin of error is calculated around a proportion at the 95 percent confidence level. The maximum margin of error was calculated assuming a reported percentage of 50 percent and takes into account the design effect. Margin of error calculation: $\sqrt{(0.25/N)}*1.96*\sqrt{(DE)}$. Other errors that can affect survey validity include measurement error associated with the questionnaire, such as translation issues, and coverage error, where a part of the target population has a zero probability of being selected for the survey.

d.   Hand-held (HH) data collection.

e.   In these countries, data collection took place in 2022 due to COVID-19 related issues that restricted earlier access.

Indicator table

ACCOUNT OWNERSHIP, 2021			
Economy	Adults with an account (%)	Women with an account (%)	Poor adults with an account (%)[a]
Afghanistan	10	5	6
Albania	44	46	27
Algeria	44	31	32
Argentina	72	74	65
Armenia	55	52	45
Australia	99	100	98
Austria	100	100	100
Azerbaijan[b]	46	39	36
Bangladesh	53	43	49
Belgium	99	99	98
Benin	49	40	41
Bolivia	69	63	56
Bosnia and Herzegovina	79	70	72
Botswana[b]	59	54	48
Brazil	84	81	82
Bulgaria	84	84	74
Burkina Faso	36	31	25
Cambodia	33	33	23
Cameroon	52	49	34
Canada	100	100	99
Chad[b]	24	23	24
Chile	87	87	86
China	89	87	83
Colombia	60	56	48
Comoros[b]	34	29	27
Congo, Dem. Rep.[b]	27	20	18

Congo, Rep.	47	44	33
Costa Rica	68	61	57
Côte d'Ivoire	51	37	44
Croatia	92	90	84
Cyprus	93	93	91
Czech Republic	95	93	95
Denmark	100	100	100
Dominican Republic	51	49	39
Ecuador	64	58	59
Egypt, Arab Rep.	27	24	20
El Salvador	36	29	23
Estonia	99	100	99
Eswatini[b]	66	69	61
Ethiopia[b]	46	39	35
Finland	100	99	99
France	99	100	98
Gabon	66	61	59
Gambia[b]	33	28	29
Georgia	70	71	62
Germany	100	100	100
Ghana	68	63	55
Greece	95	93	92
Guatemala[b]	37	34	34
Guinea	30	24	24
Honduras	38	29	27
Hong Kong SAR, China	98	98	96
Hungary	88	87	81
Iceland	100	100	100
India	78	78	78
Indonesia	52	52	47
Iran, Islamic Rep.	90	85	87
Iraq	19	15	14
Ireland	100	100	99
Israel	93	92	89
Italy	97	97	95
Jamaica	73	72	68
Japan	98	99	98
Jordan	47	34	37
Kazakhstan	81	84	82

Kenya	79	75	67
Korea, Rep.	99	99	97
Kosovo	58	47	52
Kyrgyz Republic	45	44	44
Lao PDR	37	38	23
Latvia	97	98	94
Lebanon	21	17	13
Lesotho[b]	64	62	59
Liberia	52	44	42
Lithuania	94	90	91
Madagascar[b]	26	25	15
Malawi	43	38	33
Malaysia	88	88	83
Mali	44	41	38
Malta	96	95	93
Mauritania[b]	23	16	23
Mauritius	91	89	91
Mexico[b]	49	42	32
Moldova	64	63	54
Mongolia	98	99	98
Morocco	44	33	34
Mozambique	49	39	34
Myanmar	48	46	33
Namibia	71	69	56
Nepal	54	50	45
Netherlands	100	99	99
New Zealand	99	99	97
Nicaragua	26	22	21
Niger[b]	12	10	12
Nigeria	45	35	33
North Macedonia	85	80	78
Norway	99	100	99
Pakistan	21	13	18
Panama	45	43	32
Paraguay	54	55	48
Peru	57	53	46
Philippines	51	47	34
Poland	96	96	94
Portugal	93	90	88

Romania	69	66	57
Russian Federation	90	90	86
Saudi Arabia	74	63	67
Senegal	56	50	48
Serbia	89	90	84
Sierra Leone	29	25	21
Singapore	98	97	96
Slovak Republic	96	94	91
Slovenia	99	98	98
South Africa	85	86	78
South Sudan	6	4	4
Spain	98	97	98
Sri Lanka	89	89	87
Sweden	100	100	99
Switzerland	99	99	99
Taiwan, China	95	94	93
Tajikistan	39	39	38
Tanzania	52	46	39
Thailand	96	93	98
Togo	50	44	39
Tunisia	37	29	32
Türkiye	74	63	61
Uganda	66	65	51
Ukraine	84	81	80
United Arab Emirates	86	87	83
United Kingdom	100	100	100
United States	95	97	91
Uruguay	74	76	63
Uzbekistan	44	39	41
Venezuela, RB	84	80	78
Vietnam[b]	56	53	41
West Bank and Gaza	34	26	17
Yemen[b]	12	5	7
Zambia	49	45	33
Zimbabwe	60	54	47

Global Findex Glossary

Account (%): 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 (financial institution account), or report personally using a mobile money service in the past year (see mobile money account).

Borrowed any money (%): The percentage of respondents who report borrowing any money (by themselves or together with someone else) for any reason and from any source in the past year.

Borrowed any money using a mobile money account (%): The percentage of respondents who report borrowing any money using a mobile money account in the past year.

Borrowed for health or medical purposes (%): The percentage of respondents who report borrowing any money for health or medical purposes in the past year.

Borrowed from a formal financial institution (%): The percentage of respondents who report borrowing any money from a bank or another type of financial institution or using a credit card in the past year.

Borrowed from a savings club (%): The percentage of respondents who report borrowing any money from an informal savings club in the past year.

Borrowed from family or friends (%): The percentage of respondents who report borrowing any money from family, relatives, or friends in the past year.

Can use a mobile money account without help from anyone, including a mobile money agent (%): The percentage of respondents who report that they can use a mobile money account without the help of another person, including a mobile money agent.

Can use an account at a bank or financial institution without help if they opened one (% without an account): Among the share of respondents without an account, the percentage of respondents who report they could use an account at a bank or a financial institution without help, if they opened one.

Coming up with emergency money in 30 days: possible and not difficult or somewhat difficult (%): The percentage of respondents who say it is possible and not difficult at all or somewhat difficult to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days.

Coming up with emergency money in seven days: possible and not difficult or somewhat difficult (%): The percentage of respondents who say it is possible and not difficult at all or somewhat difficult for them to come up with 1/20 of GNI per capita in local currency units in seven days.

Experience or continue to experience severe financial hardship as a result of the disruption caused by COVID-19: very worried (%): The percentage of respondents who are very worried that they will experience or continue to experience severe financial hardship as a result of the disruption caused by COVID-19.

Financial institution account (%): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank, credit union, microfinance institution, or post office that falls under prudential regulation by a government body. [1]

First financial institution account ever was opened to receive a wage payment (%): The percentage of respondents who report opening a financial institution account for the first time to receive a wage payment.

First financial institution account ever was opened to receive money from the government (%): The percentage of respondents who report opening a financial institution account for the first time to receive money from the government.

Has access to the internet (%): The percentage of respondents who report having access to the internet.

Has an inactive account (%): The percentage of respondents who report neither a deposit into nor a withdrawal from their account in the past year. This also includes making or receiving any kind of digital payment.

Made a digital in-store merchant payment for the first time after COVID-19 started (%): The percentage of respondents who report that after COVID-19 started, they used for the first time a debit or credit card, or a mobile phone, to make a purchase in-store.

Made a digital merchant payment (%): The percentage of respondents who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase.

Made a digital merchant payment for the first time after COVID-19 started (%): The percentage of respondents who report that the first time they used a debit or credit card, or a mobile phone, to make a purchase in-store or to pay online for an internet purchase, happened after COVID-19 started.

Made a digital online merchant payment for an online purchase (%): The percentage of respondents who report using the internet to buy something online in the past year.

Made a digital online payment for an online purchase for the first time after COVID-19 started (%): The percentage of respondents who report that they used the internet to buy something online for the first time after COVID-19 started.

Made a digital payment (%): The percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes respondents who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year.

Made a utility payment (%): The percentage of respondents who report making regular payments for water, electricity, or trash collection in the past year.

Made a utility payment: using an account (%): The percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past year directly from a financial institution account or a mobile phone.

Made a utility payment: using an account for the first time after COVID-19 started (%): The percentage of respondents who report personally making regular payments for water, electricity, or trash collection using a financial institution account or a mobile phone for the first time after COVID-19 started.

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1. Data on adults with a financial institution account include respondents who reported having an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable). The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into a financial institution account in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments into a card in the past year. The definition does not include nonbank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. As used throughout the report, financial institution refers to a formal financial institution.

Made a utility payment: using cash only (%): The percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past year using cash only.

Made or received a digital payment (%): The percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account—or report using the internet to pay bills or to buy something online or in a store—in the past year. This includes respondents who report paying bills, sending or receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly from or into a financial institution account or through a mobile money account in the past year.

Made digital in-store merchant payments (%): The percentage of respondents who report using a debit or credit card, or a mobile phone, to make an in-store purchase.

Mobile money account (%): The percentage of respondents who report personally using a mobile money service to make payments, buy things, or to send or receive money in the past year.[2]

Most worrying financial issue: money for old age (%): The percentage of respondents whose primary financial worry is that they will not have enough money for old age.

Most worrying financial issue: money to pay for monthly expenses or bills (%): The percentage of respondents whose primary financial issue is that they will not have enough money for monthly expenses or bills.

Most worrying financial issue: paying for medical costs in case of a serious illness or accident (%): The percentage of respondents whose primary financial issue is that they will not have enough money for medical costs in the case of a serious illness or accident.

Most worrying financial issue: paying school or education fees (%): The percentage of respondents whose primary financial issue is that they will not have enough money to pay school fees.

Owns a mobile phone (%): The percentage of respondents who report owning a mobile phone.

Owns a debit or credit card (%): The percentage of respondents who report having a debit or credit card.

Received a public sector pension (%): The percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past year.

Received a public sector pension: in cash only (%): The percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past year in cash only.

Received a public sector pension: into an account (%): The percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past year directly into a financial institution account, into a card, or through a mobile phone.

Received digital payments (%): The percentage of respondents who report using a mobile money account, a debit or credit card, or a mobile phone to receive a payment into an account in the past year. This includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or into a mobile money account in the past year.

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2. Data on adults with a mobile money account include respondents who reported personally using services included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database to pay bills or to send or receive money in the past year. The data also include an additional 2 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service.

Received government payments (%): The percentage of respondents who report personally receiving any payment from the government (government transfers, public sector pension, or public sector wages) in the past year. This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits. It also includes pension payments from the government, military, or public sector, as well as wages from employment in the government, military, or public sector.

Received government payments: in cash only (%): The percentage of respondents who report personally receiving payments from the government (government transfers, public sector pension, or public sector wages) in the past year in cash only.

Received government payments: into an account (%): The percentage of respondents who report personally receiving payments from the government (government transfers, public sector pension, or public sector wages) in the past year directly into a financial institution account, into a card, or through a mobile phone.

Received government transfer (%): The percentage of respondents who report personally receiving any transfer from the government in the past year. This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits. It does not include a pension from the government, military, or public sector; wages; or any other payments related to work.

Received government transfer or pension (%): The percentage of respondents who report personally receiving any transfer or pension from the government in the past year. This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits. It also includes payments for a pension from the government, military, or public sector.

Received government transfer or pension: cash only (%): The percentage of respondents who report personally receiving a government transfer or pension in the past year in cash only.

Received government transfer or pension: into an account (%): The percentage of respondents who report personally receiving any transfer or pension from the government in the past year into a financial institution account, into a card, or through a mobile phone.

Received government transfer: cash only (%): The percentage of respondents who report personally receiving any transfer from the government in the past year in cash only.

Received government transfer: into an account (%): The percentage of respondents who report personally receiving any transfer from the government in the past year directly into a financial institution account, into a card, or through a mobile phone.

Received payments for agricultural products: in cash only (%): The percentage of respondents who report personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past year in cash only.

Received payments for agricultural products: into an account (%): The percentage of respondents who report personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past year directly into a financial institution account, into a card, or through a mobile phone.

Received payments for the sale of agricultural products, livestock, or crops (%): The percentage of respondents who report personally receiving payments from any source for the sale of agricultural products, crops, produce, or livestock in the past year.

Received private sector wages (%): The percentage of respondents who report being employed in the private sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work.

Received private sector wages: in cash only (%): The percentage of respondents who report being employed in the private sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work in cash only.

Received private sector wages: into an account (%): The percentage of respondents who report being employed in the private sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work, and who received that money directly into a financial institution account, into a card, or through a mobile phone.

Received public sector wages (%): The percentage of respondents who report being employed by the government, military, or public sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work.

Received public sector wages: in cash only (%): The percentage of respondents who report being employed by the government, military, or public sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work, and who received that money in cash only.

Received public sector wages: into an account (%): The percentage of respondents who report being employed by the government, military, or public sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work, and who received that money directly into a financial institution account, into a card, or into a mobile money account.

Received wages (%): The percentage of respondents who report receiving any money from an employer in the past year 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 into an account: paid higher-than-expected fees (%): The percentage of respondents who report paying higher fees than expected to receive a salary or wages.

Received wages: in cash only (%): The percentage of respondents who report receiving any money from an employer in the past year in the form of a salary or wages for doing work, and who received it in cash only.

Received wages: into an account (%): The percentage of respondents who report receiving any money from an employer in the past year in the form of a salary or wages for doing work, and who received it directly into a financial institution account, into a card, or through a mobile phone.

Saved any money (%): 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 year.

Saved at a financial institution (%): The percentage of respondents who report saving or setting aside any money at a bank or another type of financial institution in the past year.

Saved at a financial institution or using a mobile money account (%): The percentage of respondents who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year.

Saved for old age (%): The percentage of respondents who report saving or setting aside any money in the past year for old age.

Saved money using a mobile money account (%): The percentage of respondents who report saving money using a mobile money account.

Saved using a savings club or a person outside the family (%): The percentage of respondents who report saving or setting aside any money in the past year by using an informal savings club or a person outside the family.

Sent or received domestic remittances (%): The percentage of respondents who report personally sending or receiving any of their money in the past year to or from a relative or friend living in a different area of their country.

Sent or received domestic remittances: in-person and in cash only (%): The percentage of respondents who report personally sending or receiving any of their money in the past year to or from a relative or friend living in a different area of their country and who sent or received it in-person and in cash only.

Sent or received domestic remittances: through a money transfer service (%): The percentage of respondents who report personally sending or receiving any of their money in the past year to or from a relative or friend living in a different area of their country and who sent or received it over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Sent or received domestic remittances: using an account (%): The percentage of respondents who report personally sending or receiving any of their money in the past year to or from a relative or friend living in a different area of their country and who sent or received the money using a financial institution account or a mobile money account.

Store money using a financial institution or a mobile money account (%): The percentage of respondents who report keeping money in a financial institution account or a mobile money account.

Use a mobile phone or the internet to make payments, buy things, or to send or receive money using a financial institution account (%): The percentage of respondents who report that in the past year they used a mobile phone or the internet to make payments, buy things, or to send or receive money using a financial institution account.

Used a credit or a debit card (%): The percentage of respondents who report using their own credit or debit card in the past year.

Used a mobile phone or the internet to access a financial institution account (%): The percentage of respondents who report that in the past year they used a mobile phone or the internet to make a payment, make a purchase, or to send or receive money through their financial institution account.

Used a mobile phone or the internet to access an account (%): The percentage of respondents who report that in the past year they used a mobile phone or the internet to make a payment, make a purchase, or to send or receive money through their account.

Used a mobile phone or the internet to check account balance (%): The percentage of respondents who report using a mobile phone or the internet to check their balance for a financial institution account in the past year.

Used a mobile phone or the internet to pay bills (%): The percentage of respondents who report using a mobile phone or the internet to pay bills in the past year.

Used a mobile phone or the internet to send money (%): The percentage of respondents who report using a mobile phone or the internet to send money to a relative or friend in the past year.

Worried about not being able to pay for medical costs in case of a serious illness or accident: very worried (%): The percentage of respondents who are very worried about not being able to pay for medical costs in the case of a serious illness or accident.

Worried about not being able to pay school fees or fees for education: very worried (%): The percentage of respondents who are very worried about not being able to pay school fees or fees for education.

Worried about not having enough money for monthly expenses or bills: very worried (%): The percentage of respondents who are very worried about not having enough money to pay for monthly expenses or bills.

Worried about not having enough money for old age: very worried (%): The percentage of respondents who are very worried about not having enough money for old age.