

2017 GLOBAL FINDEX GLOSSARY

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The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at <http://www.worldbank.org/globalfindex>.

Account (% age 15+) denotes 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 *financial institution account*) or report personally using a mobile money service in the past 12 months (see definition for *mobile money account*).

Borrowed any money in the past year (% age 15+) denotes 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 12 months.

Borrowed for education or school fees (% age 15+) denotes 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+) denotes 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+) denotes 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 financial institution or used a credit card (% age 15+) denotes 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 12 months.

Borrowed from a savings club (% age 15+) denotes the percentage of respondents who report borrowing any money from an informal savings club in the past 12 months.

Borrowed from a store by buying on credit (% age 15+) denotes 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+) denotes 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+) denotes 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 possible (% age 15+) denotes the percentage of respondents who report that in case of an emergency it is not 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: possible (% age 15+) denotes the percentage of respondents who report 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 within the next month.

Credit card ownership (% age 15+) denotes the percentage of respondents who report having a credit card.

Credit card used in the past year (% age 15+) denotes the percentage of respondents who report using their own credit card in the past 12 months.

Debit card ownership (% age 15+) denotes the percentage of respondents who report having a debit card.

Debit card used to make a purchase in the past year (% age 15+) denotes the percentage of respondents who report using their own debit card directly to make a purchase in the past 12 months.

Deposit in the past year (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage 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.

Financial institution account (% age 15+) denotes 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

Has a national identity card (% age 15+) denotes the percentage of respondents who report having a national identity card. (To see the full list of IDs included in the survey by country, visit the Global Findex web page at <http://www.worldbank.org/globalindex>.)

Made digital payments in the past year (% age 15+) denotes 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, in the past 12 months. It also includes respondents who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past 12 months.

Made or received digital payments in the past year (% age 15+) denotes 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, in the past 12 months. It also 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 12 months.

Main mode of withdrawal: ATM (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage who report usually obtaining cash from their account at an automated teller machine (ATM).

Main mode of withdrawal: bank teller (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage who report usually obtaining cash from their account over the counter in a branch of their financial institution.

Main source of emergency funds: family or friends (% able to raise funds, age 15+) denotes, 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: loan from a bank, employer, or private lender (% able to raise funds, age 15+) denotes, 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 borrowing from a bank, an employer, or a private lender as their main source of this money.

Main source of emergency funds: money from working (% able to raise funds, age 15+) denotes, 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 as their main source of this money.

Main source of emergency funds: other (% able to raise funds, age 15+) denotes, 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: sale of assets (% able to raise funds, age 15+) denotes, 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 the sale of assets as their main source of this money.

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

Mobile money account (% age 15+) denotes the percentage of respondents who report personally using a mobile money service in the past 12 months.²

No account because financial institutions are too far away (% age 15+) denotes the percentage of respondents who report not having a financial institution account because financial institutions are too far away.

No account because financial institutions are too far away (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that financial institutions are too far away.

No account because financial services are too expensive (% age 15+) denotes the percentage of respondents who report not having a financial institution account because financial services are too expensive.

No account because financial services are too expensive (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that financial services are too expensive.

No account because of insufficient funds (% age 15+) denotes the percentage of respondents who report not having a financial institution account because they do not have enough money to use one.

No account because of insufficient funds (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that they do not have enough money to use one.

No account because of lack of necessary documentation (% age 15+) denotes the percentage of respondents who report not having a financial institution account because they lack the documentation needed to open one, such as an identity card, a wage slip, or the like.

No account because of lack of necessary documentation (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that they lack the documentation needed to open one, such as an identity card, a wage slip, or the like.

No account because of lack of trust in financial institutions (% age 15+) denotes the percentage of respondents who report not having a financial institution account because they do not trust financial institutions.

No account because of lack of trust in financial institutions (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that they do not trust financial institutions.

No account because of no need for financial services ONLY (% age 15+) denotes the percentage of respondents who report not having a financial institution account *only* because they have no need for formal financial services.

No account because of no need for financial services ONLY (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as the *only* reason for not having one that they have no need for formal financial services.

No account because of religious reasons (% age 15+) denotes the percentage of respondents who report not having a financial institution account for religious reasons.

No account because of religious reasons (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report not having one for religious reasons.

No account because someone in the family has an account (% age 15+) denotes the percentage of respondents who report not having a financial institution account because someone else in their family already has an account.

No account because someone in the family has an account (% without a financial institution account, age 15+) denotes, among respondents without a financial institution account, the percentage who report as a reason for not having one that someone else in their family already has an account.

No deposit and no withdrawal in the past year (% with an account, age 15+) denotes, among respondents with a financial institution account or a mobile money account, the percentage who report neither a deposit into nor a withdrawal from their account in the past 12 months.

No deposit and no withdrawal in the past year (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage who report neither a deposit into nor a withdrawal from their account in the past 12 months.

No deposit and no withdrawal from an account in the past year (% age 15+) denotes the percentage of respondents who report neither a deposit into nor a withdrawal from their account in the past 12 months.

No deposit and no withdrawal from a financial institution account in the past year (% age 15+) denotes the percentage of respondents who report neither a deposit into nor a withdrawal from their financial institution account in the past 12 months.

Outstanding housing loan (% age 15+) denotes the percentage of respondents who report having an outstanding loan (by themselves or together with someone else) from a bank or another type of financial institution to purchase a home, an apartment, or land.

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

Paid cash on delivery for internet purchase (% internet purchasers, age 15+) denotes, among respondents reporting using the internet to buy something online in the past 12 months, the percentage who report paying cash on delivery for their internet purchase.

Paid online for internet purchase (% internet purchasers, age 15+) denotes, among respondents reporting using the internet to buy something online in the past 12 months, the percentage who report paying online for their internet purchase.

Paid school fees in the past year (% age 15+) denotes 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 (% age 15+) denotes the percentage of respondents who report personally making regular payments for school fees in the past 12 months through a mobile phone.

Paid school fees: using a mobile phone (% paying school fees, age 15+) denotes, 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 (% age 15+) denotes the percentage of respondents who report personally making regular payments for school fees in the past 12 months directly from a financial institution account or using a mobile money account.

Paid school fees: using an account (% paying school fees, age 15+) denotes, among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments directly from a financial institution account or using a mobile money account.

Paid school fees: using a financial institution account (% age 15+) denotes the percentage of respondents who report personally making regular payments for school fees in the past 12 months directly from a financial institution account.

Paid school fees: using a financial institution account (% paying school fees, age 15+) denotes, among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments directly from a financial institution account.

Paid school fees: using cash only (% age 15+) denotes the percentage of respondents who report personally making regular payments for school fees in the past 12 months using cash only.

Paid school fees: using cash only (% paying school fees, age 15+) denotes, among respondents reporting personally making regular payments for school fees in the past 12 months, the percentage who report making these payments using cash only.

Paid utility bills in the past year (% age 15+) denotes the percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past 12 months.

Paid utility bills: using a mobile phone (% age 15+) denotes the percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past 12 months through a mobile phone.

Paid utility bills: using a mobile phone (% paying utility bills, age 15+) denotes, among respondents reporting personally making regular payments for water, electricity, or trash collection in the past 12 months, the percentage who report making these payments through a mobile phone.

Paid utility bills: using an account (% age 15+) denotes the percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past 12 months directly from a financial institution account or using a mobile money account.

Paid utility bills: using an account (% paying utility bills, age 15+) denotes, among respondents reporting personally making regular payments for water, electricity, or trash collection in the past 12 months, the percentage who report making these payments directly from a financial institution account or using a mobile money account.

Paid utility bills: using a financial institution account (% age 15+) denotes the percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past 12 months directly from a financial institution account.

Paid utility bills: using a financial institution account (% paying utility bills, age 15+) denotes, among respondents reporting personally making regular payments for water, electricity, or trash collection in the past 12 months, the percentage who report making these payments directly from a financial institution account.

Paid utility bills: using cash only (% age 15+) denotes the percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past 12 months using cash only.

Paid utility bills: using cash only (% paying utility bills, age 15+) denotes, among respondents reporting personally making regular payments for water, electricity, or trash collection in the past 12 months, the percentage who report making these payments using cash only.

Received a public sector pension in the past year (% age 15+) denotes the percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past 12 months.

Received a public sector pension: first account opened to receive pension (% age 15+) denotes the percentage of respondents who report both using a financial institution account, a card, or a mobile money account to receive a pension from the government, military, or public sector in the past 12 months and opening their first account to receive the pension.

Received a public sector pension: first account opened to receive pension (% receiving pension into an account, age 15+) denotes, among respondents reporting using a financial institution account, a card, or a mobile money account to receive a pension from the government, military, or public sector in the past 12 months, the percentage who report opening their first account to receive the pension.

Received a public sector pension: in cash only (% age 15+) denotes the percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past 12 months in cash only.

Received a public sector pension: in cash only (% pension recipients, age 15+) denotes, among respondents reporting personally receiving a pension from the government, military, or public sector in the past 12 months, the percentage who report receiving the pension in cash only.

Received a public sector pension: into an account (% age 15+) denotes the percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past 12 months directly into a financial institution account, into a card, or into a mobile money account.

Received a public sector pension: into an account (% pension recipients, age 15+) denotes, among respondents reporting personally receiving a pension from the government, military, or public sector in the past 12 months, the percentage who report receiving the pension directly into a financial institution account, into a card, or into a mobile money account.

Received a public sector pension: into a financial institution account (% age 15+) denotes the percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past 12 months directly into a financial institution account or into a card.

Received a public sector pension: into a financial institution account (% pension recipients, age 15+) denotes, among respondents reporting personally receiving a pension from the government, military, or public sector in the past 12 months, the percentage who report receiving the pension directly into a financial institution account or into a card.

Received a public sector pension: through a mobile phone (% age 15+) denotes the percentage of respondents who report personally receiving a pension from the government, military, or public sector in the past 12 months through a mobile phone.

Received a public sector pension: through a mobile phone (% pension recipients, age 15+) denotes, among respondents reporting personally receiving a pension from the government, military, or public sector in the past 12 months, the percentage who report receiving the pension through a mobile phone.

Received digital payments in the past year (% age 15+) denotes the percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also 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 through a mobile money account in the past 12 months.

Received domestic remittances in the past year (% age 15+) denotes 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 only (% age 15+) denotes 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 *only* by having cash handed to them by that person or by someone else they know.

Received domestic remittances: in person and in cash only (% recipients, age 15+) denotes, 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 *only* by having cash handed to them by that person or by someone else they know.

Received domestic remittances: through a financial institution (% age 15+) denotes 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 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.

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

Received domestic remittances: through a mobile phone (% age 15+) denotes 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 through a mobile phone.

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

Received domestic remittances: through a money transfer service (% age 15+) denotes 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 through a money transfer service.

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

Received domestic remittances: through an over-the-counter service (% age 15+) denotes 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 over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Received domestic remittances: through an over-the-counter service (% recipients, age 15+) denotes, 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 over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Received domestic remittances: using an account (% age 15+) denotes 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 using a financial institution account or a mobile money account.

Received domestic remittances: using an account (% recipients, age 15+) denotes, 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 using a financial institution account or a mobile money account.

Received government payments in the past year (% age 15+) denotes the percentage of respondents who report personally receiving any payment 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 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: first account opened to receive government payments (% age 15+) denotes the percentage of respondents who report both using a financial institution account, a card, or a mobile money account to receive payments from the government in the past 12 months and opening their first account to receive payments from the government.

Received government payments: first account opened to receive government payments (% receiving payments into an account, age 15+) denotes, among respondents reporting using a financial institution account, a card, or a mobile money account to receive payments from the government in the past 12 months, the percentage who report opening their first account to receive payments from the government.

Received government payments: in cash only (% age 15+) denotes the percentage of respondents who report personally receiving payments from the government in the past 12 months in cash only.

Received government payments: in cash only (% payment recipients, age 15+) denotes, among respondents reporting personally receiving payments from the government in the past 12 months, the percentage who report receiving the payments in cash only.

Received government payments: into an account (% age 15+) denotes the percentage of respondents who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account.

Received government payments: into an account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving payments from the government in the past 12 months, the percentage who report receiving the payments directly into a financial institution account, into a card, or into a mobile money account.

Received government payments: into a financial institution account (% age 15+) denotes the percentage of respondents who report personally receiving payments from the government in the past 12 months directly into a financial institution account or into a card.

Received government payments: into a financial institution account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving payments from the government in the past 12 months, the percentage who report receiving the payments directly into a financial institution account or into a card.

Received government payments: through a mobile phone (% age 15+) denotes the percentage of respondents who report personally receiving payments from the government in the past 12 months through a mobile phone.

Received government payments: through a mobile phone (% payment recipients, age 15+) denotes, among respondents reporting personally receiving payments from the government in the past 12 months, the percentage who report receiving the payments through a mobile phone.

Received government transfers in the past year (% age 15+) denotes 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 a pension from the government, military, or public sector; wages; or any other payments related to work.

Received government transfers: first account opened to receive government transfers (% age 15+) denotes the percentage of respondents who report both using a financial institution account, a card, or a mobile money account to receive any financial support from the government in the past 12 months and opening their first account to receive such transfers from the government.

Received government transfers: first account opened to receive government transfers (% receiving transfers into an account, age 15+) denotes, among respondents reporting using a financial institution account, a card, or a mobile money account to receive financial support from the government in the past 12 months, the percentage who report opening their first account to receive such transfers from the government.

Received government transfers: in cash only (% age 15+) denotes the percentage of respondents who report personally receiving any financial support from the government in the past 12 months in cash only.

Received government transfers: in cash only (% transfer recipients, age 15+) denotes, among respondents reporting personally receiving any financial support from the government in the past 12 months, the percentage who report receiving this financial support in cash only.

Received government transfers: into an account (% age 15+) denotes the percentage of respondents who report personally receiving any financial support from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account.

Received government transfers: into an account (% transfer recipients, age 15+) denotes, 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 a financial institution account, into a card, or into a mobile money account.

Received government transfers: into a financial institution account (% age 15+) denotes the percentage of respondents who report personally receiving any financial support from the government in the past 12 months directly into a financial institution account or into a card.

Received government transfers: into a financial institution account (% transfer recipients, age 15+) denotes, 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 a financial institution account or into a card.

Received government transfers: through a mobile phone (% age 15+) denotes the percentage of respondents who report personally receiving any financial support from the government in the past 12 months through a mobile phone.

Received government transfers: through a mobile phone (% transfer recipients, age 15+) denotes, 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 payments for agricultural products in the past year (% age 15+) denotes 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 12 months.

Received payments for agricultural products: first account opened to receive agricultural payments (% age 15+) denotes the percentage of respondents who report both using a financial institution account, a card, or a mobile money account to receive money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months and opening their first account to receive such agricultural payments.

Received payments for agricultural products: first account opened to receive agricultural payments (% receiving payments into an account, age 15+) denotes, among respondents reporting using a financial institution account, a card, or a mobile money account to receive money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months, the percentage who report opening their first account to receive such agricultural payments.

Received payments for agricultural products: in cash only (% age 15+) denotes 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 12 months in cash only.

Received payments for agricultural products: in cash only (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months, the percentage who report receiving this money in cash only.

Received payments for agricultural products: into an account (% age 15+) denotes 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 12 months directly into a financial institution account, into a card, or into a mobile money account.

Received payments for agricultural products: into an account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months, the percentage who report receiving this money directly into a financial institution account, into a card, or into a mobile money account.

Received payments for agricultural products: into a financial institution account (% age 15+) denotes 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 12 months directly into a financial institution account or into a card.

Received payments for agricultural products: into a financial institution account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months, the percentage who report receiving this money directly into a financial institution account or into a card.

Received payments for agricultural products: through a mobile phone (% age 15+) denotes 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 12 months through a mobile phone.

Received payments for agricultural products: through a mobile phone (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from any source for the sale of agricultural products, crops, produce, or livestock in the past 12 months, the percentage who report receiving this money through a mobile phone.

Received payments from self-employment in the past year (% age 15+) denotes the percentage of respondents who report personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months.

Received payments from self-employment: in cash only (% age 15+) denotes the percentage of respondents who report personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months in cash only.

Received payments from self-employment: in cash only (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months, the percentage who report receiving this money in cash only.

Received payments from self-employment: into an account (% age 15+) denotes the percentage of respondents who report personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months directly into a financial institution account, into a card, or into a mobile money account.

Received payments from self-employment: into an account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months, the percentage who report receiving this money directly into a financial institution account, into a card, or into a mobile money account.

Received payments from self-employment: into a financial institution account (% age 15+) denotes the percentage of respondents who report personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months directly into a financial institution account or into a card.

Received payments from self-employment: into a financial institution account (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months, the percentage who report receiving this money directly into a financial institution account or into a card.

Received payments from self-employment: through a mobile phone (% age 15+) denotes the percentage of respondents who report personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months through a mobile phone.

Received payments from self-employment: through a mobile phone (% payment recipients, age 15+) denotes, among respondents reporting personally receiving money from their business, from selling goods, or from providing services (including part-time work) in the past 12 months, the percentage who report receiving this money through a mobile phone.

Received private sector wages in the past year (% age 15+) denotes the percentage of respondents who report being employed in the private sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work.

Received private sector wages: first account opened to receive wages (% age 15+) denotes the percentage of respondents who report being employed in the private sector; using a financial institution account, a card, or a mobile money account to receive any money from an employer in the past 12 months in the form of a salary or wages for doing work; and opening their first account to receive the wages.

Received private sector wages: first account opened to receive wages (% receiving wages into an account, age 15+) denotes, among respondents reporting being employed in the private sector and using a financial institution account, a card, or a mobile money account to receive 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 opening their first account to receive the wages.

Received private sector wages: in cash only (% age 15+) denotes the percentage of respondents who report being employed in the private sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work in cash only.

Received private sector wages: in cash only (% wage recipients, age 15+) denotes, among respondents reporting being employed in the private sector and 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 in cash only.

Received private sector wages: into an account (% age 15+) denotes the percentage of respondents who report being employed in the private sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work directly into a financial institution account, into a card, or into a mobile money account.

Received private sector wages: into an account (% wage recipients, age 15+) denotes, among respondents reporting being employed in the private sector and 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 a financial institution account, into a card, or into a mobile money account.

Received private sector wages: into a financial institution account (% age 15+) denotes the percentage of respondents who report being employed in the private sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work directly into a financial institution account or into a card.

Received private sector wages: into a financial institution account (% wage recipients, age 15+) denotes, among respondents reporting being employed in the private sector and 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 a financial institution account or into a card.

Received private sector wages: through a mobile phone (% age 15+) denotes the percentage of respondents who report being employed in the private sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work through a mobile phone.

Received private sector wages: through a mobile phone (% wage recipients, age 15+) denotes, among respondents reporting being employed in the private sector and 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 public sector wages in the past year (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work.

Received public sector wages: first account opened to receive wages (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector; using a financial institution account, a card, or a mobile money account to receive any money from an employer in the past 12 months in the form of a salary or wages for doing work; and opening their first account to receive the wages.

Received public sector wages: first account opened to receive wages (% receiving wages into an account, age 15+) denotes, among respondents reporting being employed by the government, military, or public sector and using a financial institution account, a card, or a mobile money account to receive 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 opening their first account to receive the wages.

Received public sector wages: in cash only (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work in cash only.

Received public sector wages: in cash only (% wage recipients, age 15+) denotes, among respondents reporting being employed by the government, military, or public sector and 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 in cash only.

Received public sector wages: into an account (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work directly into a financial institution account, into a card, or into a mobile money account.

Received public sector wages: into an account (% wage recipients, age 15+) denotes, among respondents reporting being employed by the government, military, or public sector and 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 a financial institution account, into a card, or into a mobile money account.

Received public sector wages: into a financial institution account (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work directly into a financial institution account or into a card.

Received public sector wages: into a financial institution account (% wage recipients, age 15+) denotes, among respondents reporting being employed by the government, military, or public sector and 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 a financial institution account or into a card.

Received public sector wages: through a mobile phone (% age 15+) denotes the percentage of respondents who report being employed by the government, military, or public sector and receiving any money from an employer in the past 12 months in the form of a salary or wages for doing work through a mobile phone.

Received public sector wages: through a mobile phone (% wage recipients, age 15+) denotes, among respondents reporting being employed by the government, military, or public sector and 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 in the past year (% age 15+) denotes 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: first account opened to receive wages (% age 15+) denotes the percentage of respondents who report both using a financial institution account, a card, or a mobile money account to receive any money from an employer in the past 12 months in the form of a salary or wages for doing work and opening their first account to receive the wages.

Received wages: first account opened to receive wages (% receiving wages into an account, age 15+) denotes, among respondents reporting using a financial institution account, a card, or a mobile money account to receive 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 opening their first account to receive the wages.

Received wages: in cash only (% age 15+) denotes 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 in cash only.

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

Received wages: into an account (% age 15+) denotes 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 directly into a financial institution account, into a card, or into a mobile money account.

Received wages: into an account (% wage recipients, age 15+) denotes, 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 a financial institution account, into a card, or into a mobile money account.

Received wages: into a financial institution account (% age 15+) denotes 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 directly into a financial institution account or into a card.

Received wages: into a financial institution account (% wage recipients, age 15+) denotes, 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 a financial institution account or into a card.

Received wages: through a mobile phone (% age 15+) denotes 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 through a mobile phone.

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

Saved any money in the past year (% age 15+) denotes 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+) denotes the percentage of respondents who report saving or setting aside any money at a bank or another type of financial institution in the past 12 months.

Saved for education or school fees (% age 15+) denotes 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+) denotes 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+) denotes the percentage of respondents who report saving or setting aside any money in the past 12 months to start, operate, or expand a farm or business.

Saved using a savings club or a person outside the family (% age 15+) denotes the percentage of respondents who report saving or setting aside any money in the past 12 months by using an informal savings club or a person outside the family.

Sent domestic remittances in the past year (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country. This can be money they brought themselves or sent in some other way.

Sent domestic remittances: in person and in cash only (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country *only* by handing cash to the recipient or sending it through someone they know.

Sent domestic remittances: in person and in cash only (% senders, age 15+) denotes, among respondents reporting personally sending any of their money in the past

12 months to a relative or friend living in a different area of their country, the percentage who report doing so *only* by handing cash to the recipient or sending it through someone they know.

Sent domestic remittances: through a financial institution (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country 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 financial institution (% senders, age 15+) denotes, among respondents reporting personally sending any of their 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 (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country through a mobile phone, using their own account or someone else's.

Sent domestic remittances: through a mobile phone (% senders, age 15+) denotes, among respondents reporting personally sending any of their 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 service (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country through a money transfer service.

Sent domestic remittances: through a money transfer service (% senders, age 15+) denotes, among respondents reporting personally sending any of their 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 service.

Sent domestic remittances: through an over-the-counter service (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to a relative or friend living in a different area of their country over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Sent domestic remittances: through an over-the-counter service (% senders, age 15+) denotes, among respondents reporting personally sending any of their 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 over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Sent domestic remittances: using an account (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to

a relative or friend living in a different area of their country using a financial institution account or a mobile money account.

Sent domestic remittances: using an account (% senders, age 15+) denotes, among respondents reporting personally sending any of their 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 using a financial institution account or a mobile money account.

Sent or received domestic remittances in the past year (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country.

Sent or received domestic remittances: in person and in cash only (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country in person, or through someone they know, and in cash only.

Sent or received domestic remittances: in person and in cash only (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so in person, or through someone they know, and in cash only.

Sent or received domestic remittances: through a financial institution (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country 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.

Sent or received domestic remittances: through a financial institution (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so 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.

Sent or received domestic remittances: through a mobile phone (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country through a mobile phone.

Sent or received domestic remittances: through a mobile phone (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so through a mobile phone.

Sent or received domestic remittances: through a money transfer service (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country through a money transfer service.

Sent or received domestic remittances: through a money transfer service (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so through a money transfer service.

Sent or received domestic remittances: through an over-the-counter service (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country 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: through an over-the-counter service (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so 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 (% age 15+) denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country using a financial institution account or a mobile money account.

Sent or received domestic remittances: using an account (% senders and recipients, age 15+) denotes, among respondents reporting personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country, the percentage who report doing so using a financial institution account or a mobile money account.

Used a debit or credit card to make a purchase in the past year (% age 15+) denotes the percentage of respondents who report using a debit or credit card to make a purchase in the past 12 months.

Used a mobile phone or the internet to access a financial institution account in the past year (% age 15+) denotes the percentage of respondents who report using a mobile phone or the internet to make a payment, to make a purchase, or to send or receive money through their financial institution account in the past 12 months.

Used a mobile phone or the internet to access a financial institution account in the past year (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage who report using a mobile phone or the internet to access their financial institution account in the past 12 months.

Used a mobile phone or the internet to access an account in the past year (% age 15+) denotes the percentage of respondents who report using a mobile phone or the internet to make a payment, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months.

Used a mobile phone or the internet to access an account in the past year (% with an account, age 15+) denotes, among respondents with a financial institution account

or a mobile money account, the percentage who report using a mobile phone or the internet to make a payment, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months.

Used a mobile phone or the internet to check account balance in the past year (% age 15+) denotes 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 12 months.

Used checks to make payments in the past year (% age 15+) denotes the percentage of respondents who report having a financial institution account and using checks to make payments in the past 12 months.

Used the internet to buy something online in the past year (% age 15+) denotes the percentage of respondents who report using the internet to buy something online in the past 12 months.

Used the internet to pay bills in the past year (% age 15+) denotes the percentage of respondents who report using the internet to pay bills in the past 12 months.

Used the internet to pay bills or to buy something online in the past year (% age 15+) denotes the percentage of respondents who report using the internet to pay bills or buy something online in the past 12 months.

Withdrawal in the past year (% with a financial institution account, age 15+) denotes, among respondents with a financial institution account, the percentage 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.

Notes

1. *Financial institution account* includes respondents who report 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), or having a debit card in their own name. It includes an additional 3.93 percent of respondents in 2017 who report receiving wages, government transfers, a public sector pension (included in 2017 data), or payments for agricultural products into a financial institution account in the past 12 months; paying utility bills or school fees from a financial institution account 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 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 12 months. It also includes an additional 0.60 percent of respondents in 2017 who report receiving wages, government transfers, a public sector pension (included in 2017 data), or payments for agricultural products through a mobile phone in the past 12 months.