

Gender & the Global Findex: *Collecting Demand-Side Data on Women's Financial Inclusion*

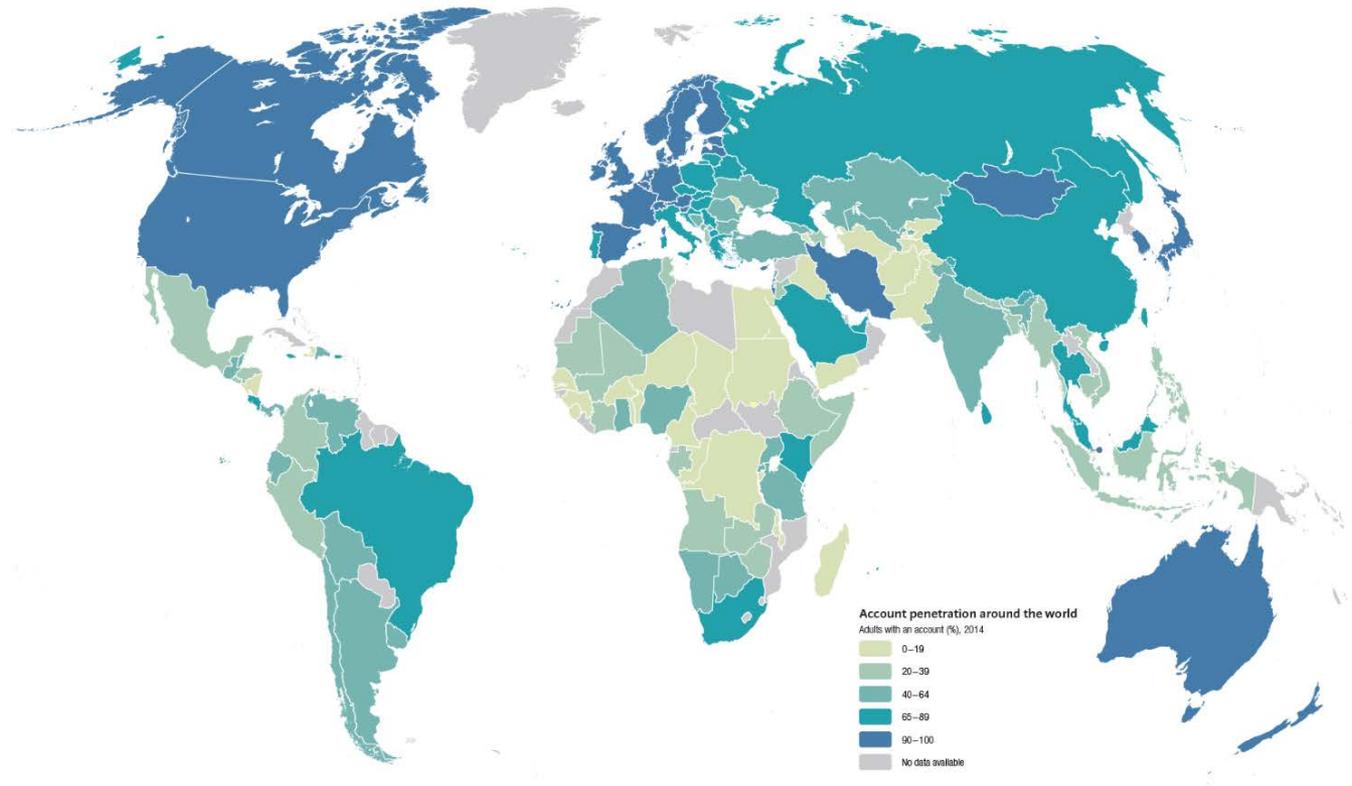
Leora Klapper

Finance and Private Sector Development Team
Development Research Group
World Bank



	Supply-side surveys		Demand-side surveys	
	Emphasis	Survey Options	Emphasis	Survey Options
In depth data... but less coverage	<ul style="list-style-type: none"> • <i>Information gathered from multiple stakeholders</i> • <i>In-depth review of Regulation</i> • <i>Large, targeted sample sizes</i> 	<ul style="list-style-type: none"> - The MixMarket - WSBI dataset - Microcredit - Summit data - Various institution-specific administrative data 	<ul style="list-style-type: none"> • <i>Sizable, focused samples to analyze sub-national relationships</i> • <i>Broad questionnaires to finely capture nuanced issues</i> 	<ul style="list-style-type: none"> - FinScope - EFiNA - Finclusion (Intermedia) - LSMS financial access modules - Financial questions in various country-specific household surveys
Limited headline numbers... But broader coverage	<ul style="list-style-type: none"> • <i>Cross-country comparisons</i> • <i>Annual surveys</i> 	<ul style="list-style-type: none"> - IMF Financial Access Surveys - GSMA - WB Global Payment Systems Survey 	<ul style="list-style-type: none"> • <i>Cross-country comparisons</i> • <i>The potential for repeat surveys</i> • <i>Enough covariates to segment</i> 	<ul style="list-style-type: none"> - Global Findex

Account Ownership Around the World



Source: Global Findex (2014); <http://www.worldbank.org/globalfindex>

In 2014, the World Bank -- with funding from the Bill & Melinda Gates Foundation and the support of Gallup, Inc. -- updated and expanded the Global Findex dataset, an unprecedented study of financial inclusion based on interviews with almost 150,000 adults in over 140 countries worldwide.

Category of user	Questions they may ask of the data	Decisions they may take, based on the data
International users		
Multilateral agencies/ donor agencies	<ul style="list-style-type: none"> - Across countries, or regions, what accounts for observed differences, by gender? - Which countries need additional gender-disaggregated survey work the most? 	<ul style="list-style-type: none"> - Prioritization (or de-prioritization) of new initiatives to narrow gender gaps - Evaluations of initiatives to broaden inclusion of women - Whether or not to undertake detailed gender-disaggregated survey or country diagnostics
International Researchers	<ul style="list-style-type: none"> - What appears to guide cross-country differences in financial access by women over time? 	<ul style="list-style-type: none"> - Which country-level data sets and variables might usefully yield new insights
Multinational financial service providers	<ul style="list-style-type: none"> - How can we design better products for women? - Which markets are most ripe to be served? 	<ul style="list-style-type: none"> - Prioritization of market entry, based on opportunity and cost
Domestic users		
Policy makers	<ul style="list-style-type: none"> - How does financial access by women in my country compare to what I consider to be my peer group? (regionally or level of income) - Which segments (women, youth, etc.) are most at risk, compared to my peers? - What targets should I set for access which I can measure credibly? 	<ul style="list-style-type: none"> - Whether further resources are needed to promote increased financial access by women - Prioritization of populations and financial service types to be promoted
Domestic financial service providers	<ul style="list-style-type: none"> - How large is the un-served market? - What are the demographic and income characteristics of unbanked women? 	<ul style="list-style-type: none"> - Business case justifying opportunity among unserved women
Domestic researchers	<ul style="list-style-type: none"> - What questions are most relevant to study for my country? 	<ul style="list-style-type: none"> - Prioritization of research efforts and further gender disaggregated data collection

Closing the Gender Gap

How Can Financial Inclusion Help Women?

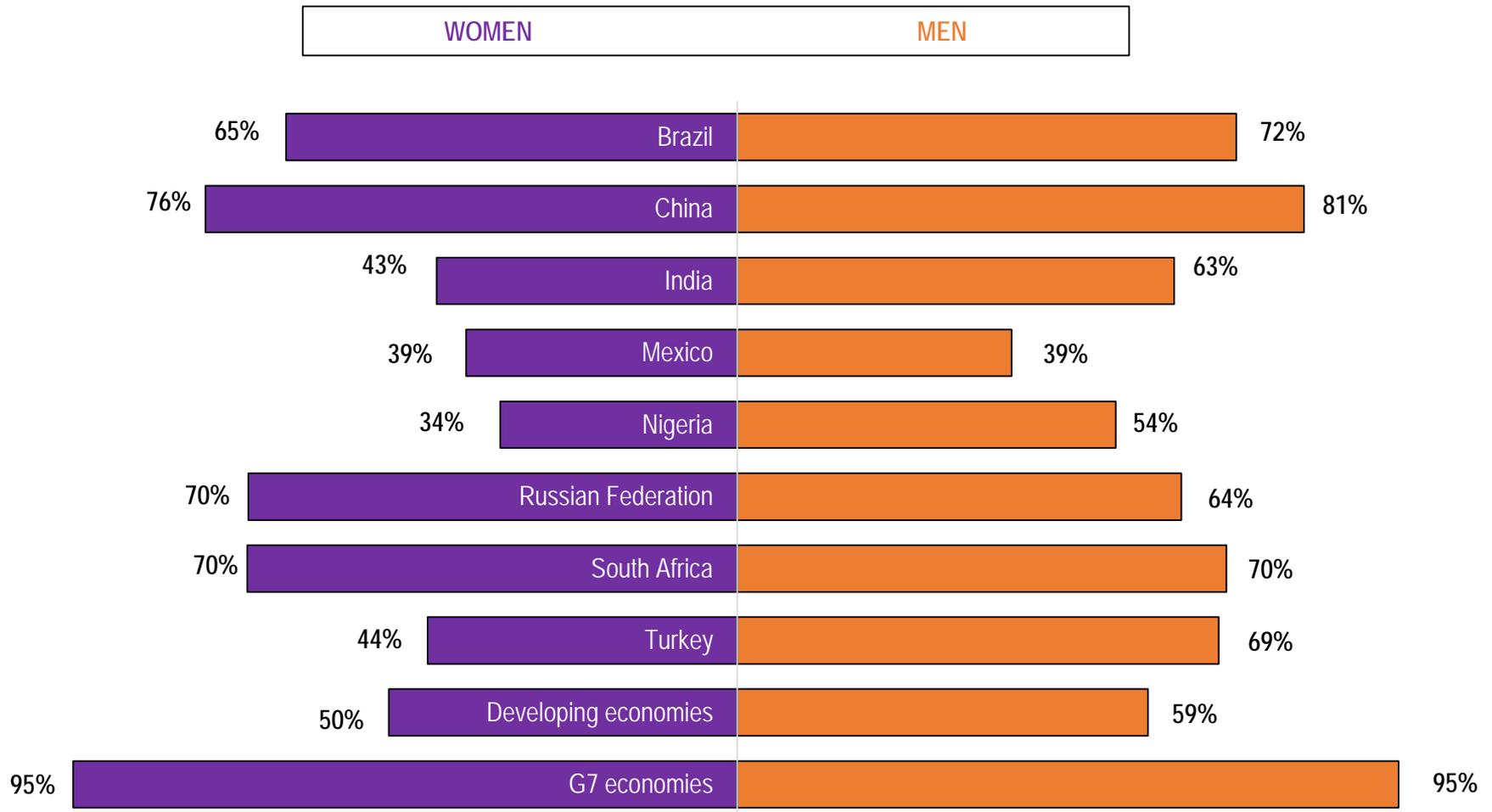
Financial services help women shape household spending decisions, make investments, and manage economic risk.

- *Access to insurance helped women farmers in Burkina Faso and Senegal increase yields and better manage food security (Delavallade et al., 2015)*
- *In Niger, mobile cash transfers strengthened women's bargaining power, boosted spending on nutritious foods, and allowed women to spend more time on productive tasks by reducing the need to travel to receive cash payments (Aker et al., 2015)*
- *Women in the Philippines who used a savings account reported greater control over household decisions and increased spending on items they needed, such as washing machines and kitchen appliances (Ashraf et al., 2010)*
- *In Kenya, women merchants who received a basic account invested more in their businesses; they also spent 13% more on food and 38% more on private expenses (Dupas and Robinson, 2013)*
- *Women-headed households in Nepal spent 20% more on education and 15% more on meat and fish after receiving a savings account (Prina, 2015)*

The Gender Gap in Financial Inclusion

Account ownership

Total percentage of adults



How Can Digital Payments Help Women?

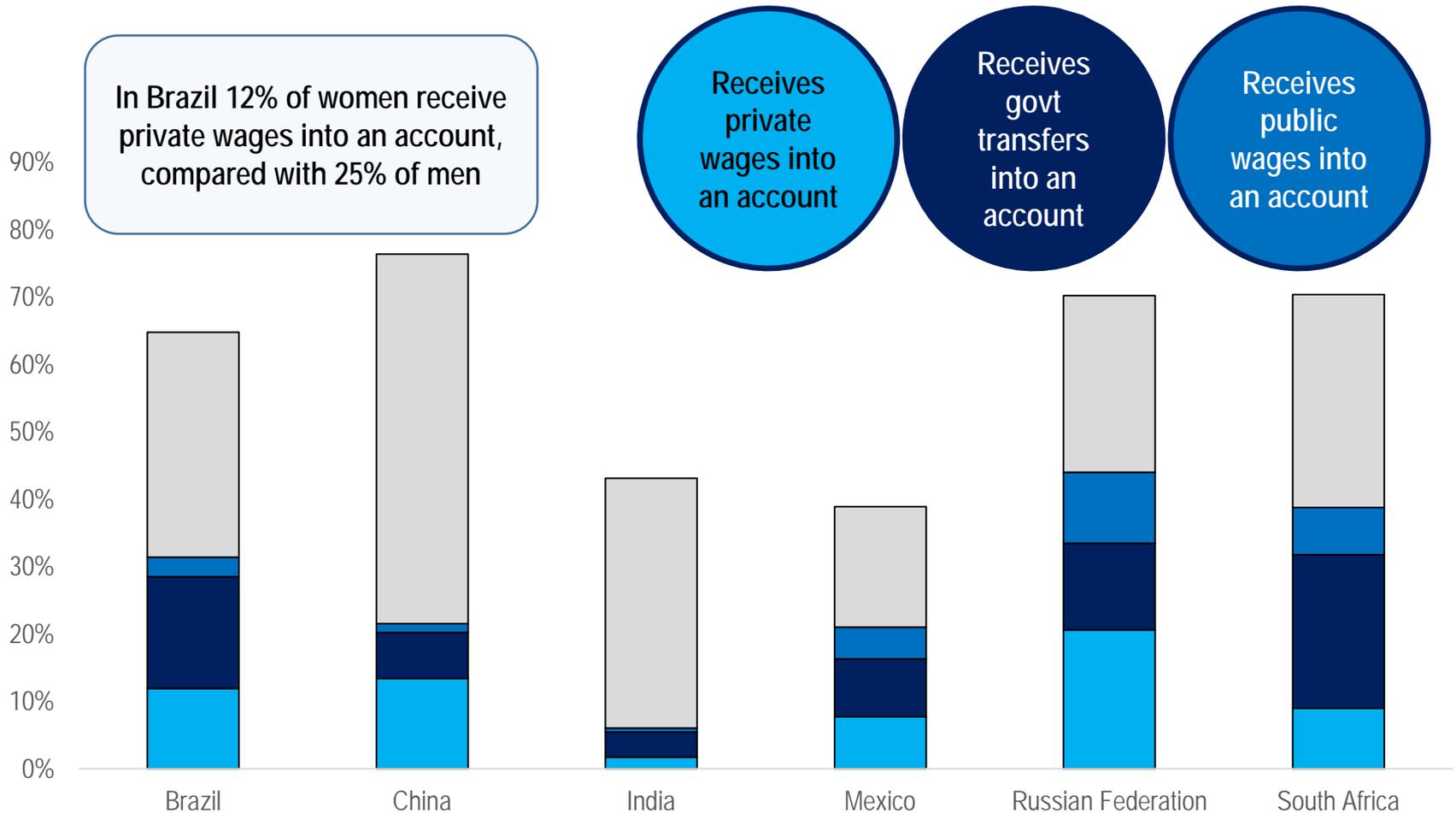
Digital payments can facilitate wage, transfer and remittance payments and has the potential to increase income by allowing households to smooth consumption and accumulate savings

- ***Increasing the security, privacy and control over the funds received*** (Docquier, Lowell and Marfouk, 2009; Dupas and Robinson, 2009; Morawczynski and Pickens, 2009; Duflo, 2012)
- ***Lower cost and time to send and receive payments*** (Aker et al., 2013; CGAP, 2011b; Babatz, 2013; Lindert, et al., 2007)
- ***Increased security of payments and lower associated crime*** (McKenzie and Yang, 2014; Ashraf, et al., 2014; Wright et al., 2014)
- ***More transparency and thus lower leakage between sender and receiver*** (Muralidharan et al., 2014)
- ***Helps people meet unanticipated expenses*** (Jack and Suri, 2011; Blumenstock et al., 2012)
- ***Provides a first entry point into the formal financial system; Encourages savings; Builds transaction history which can improve credit access*** (Allen et al., 2013; Li et al., 2014; Aportela, 1999; Prina, 2012; Masino and Nino-Zarazua, 2014; Batista and Vicente, 2013)

Opportunities: Receiving Payments Into Accounts

Wages and government transfers to Women

Total percentage of women



Source: Findex (2014); <http://www.worldbank.org/globalfindex>

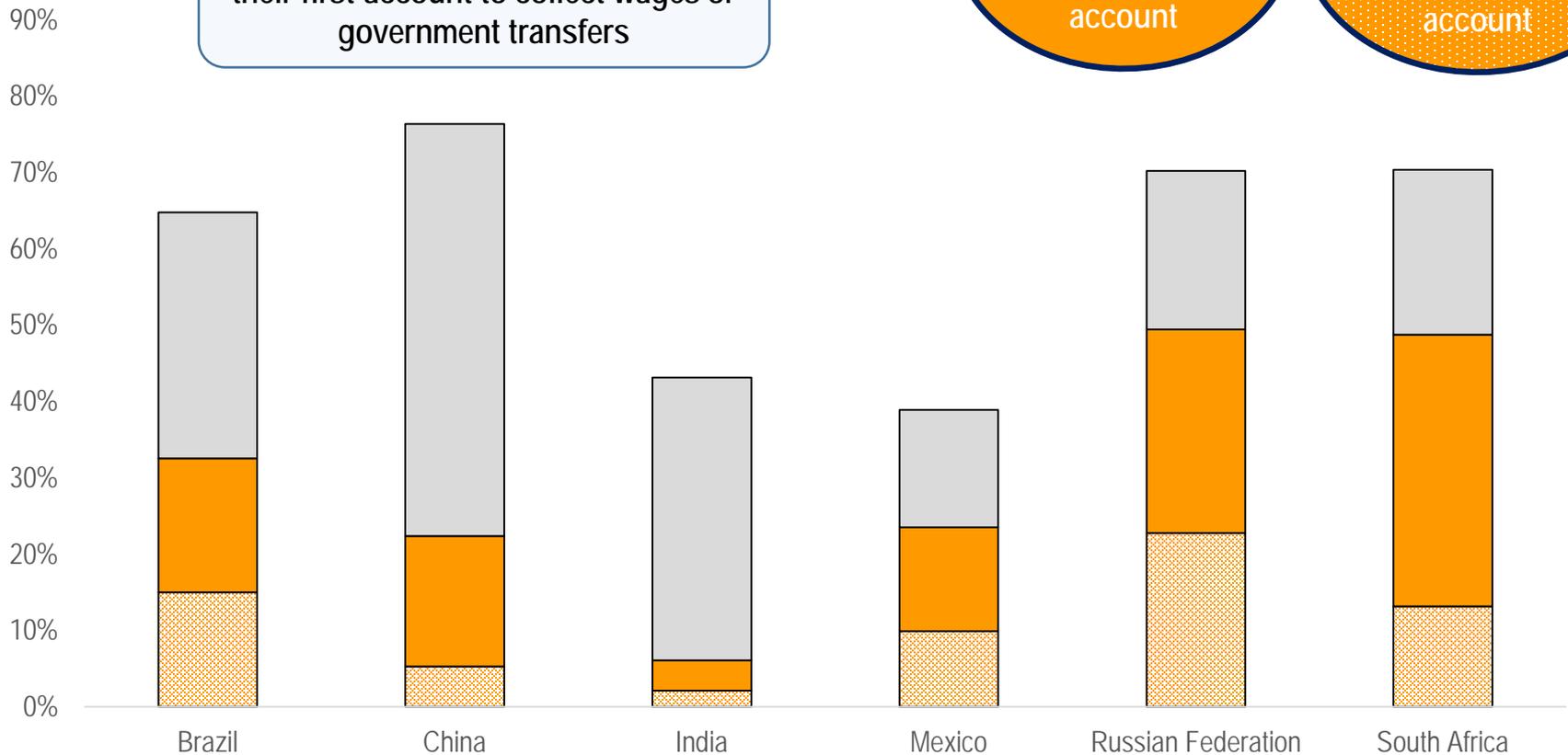
Note: The height of the bar is the share of adults with an account.

Opportunities: Receiving Payments Into New Accounts

Wages and government transfers to Women

Total percentage of women

Globally about 1 in 10 adults received their first account to collect wages or government transfers



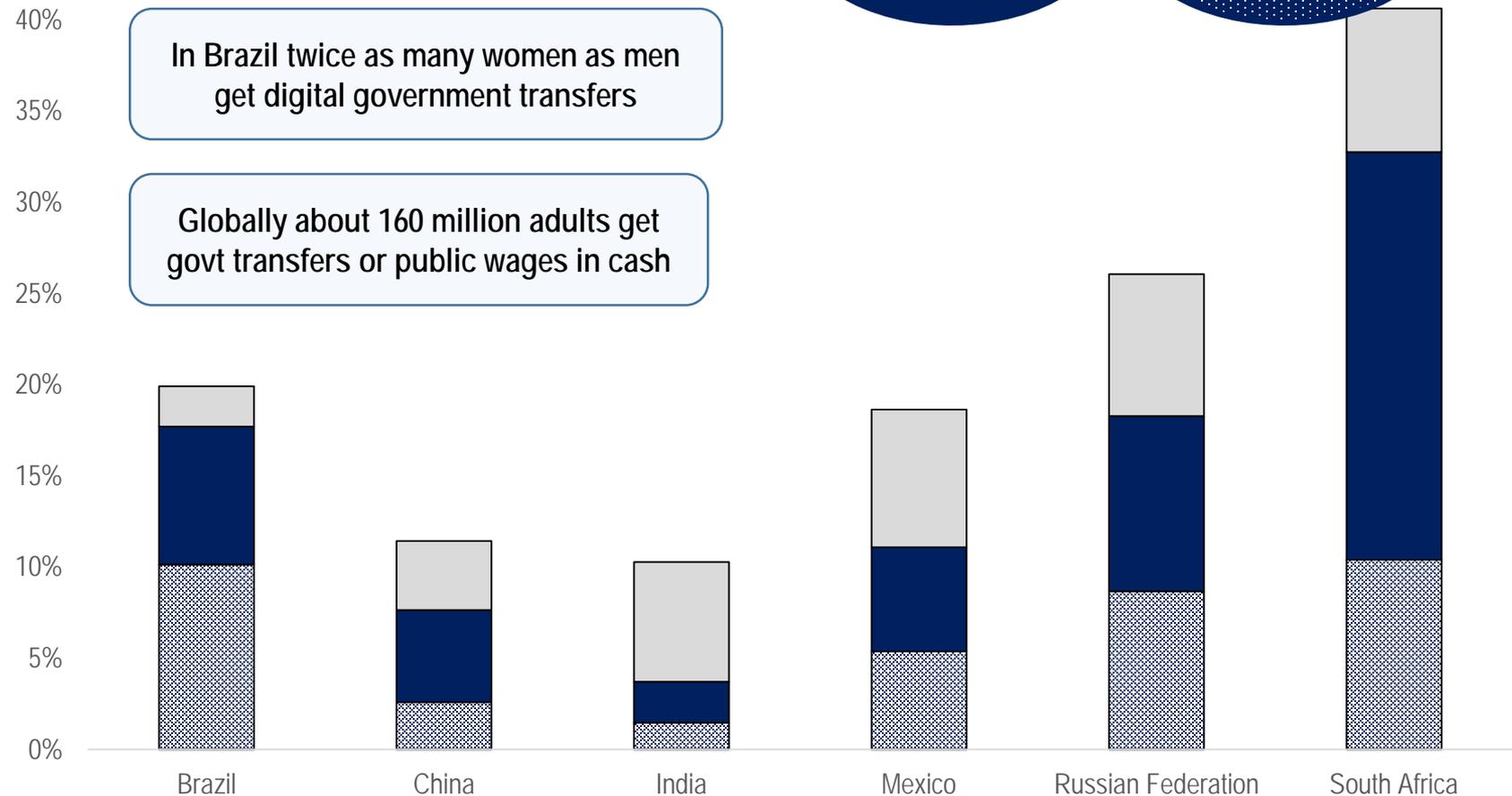
Source: Findex (2014); <http://www.worldbank.org/globalindex>

Note: The height of the bar is the share of adults with an account.

Opportunities: Government Transfers and Financial Inclusion

Government transfers to Women

Total percentage of women



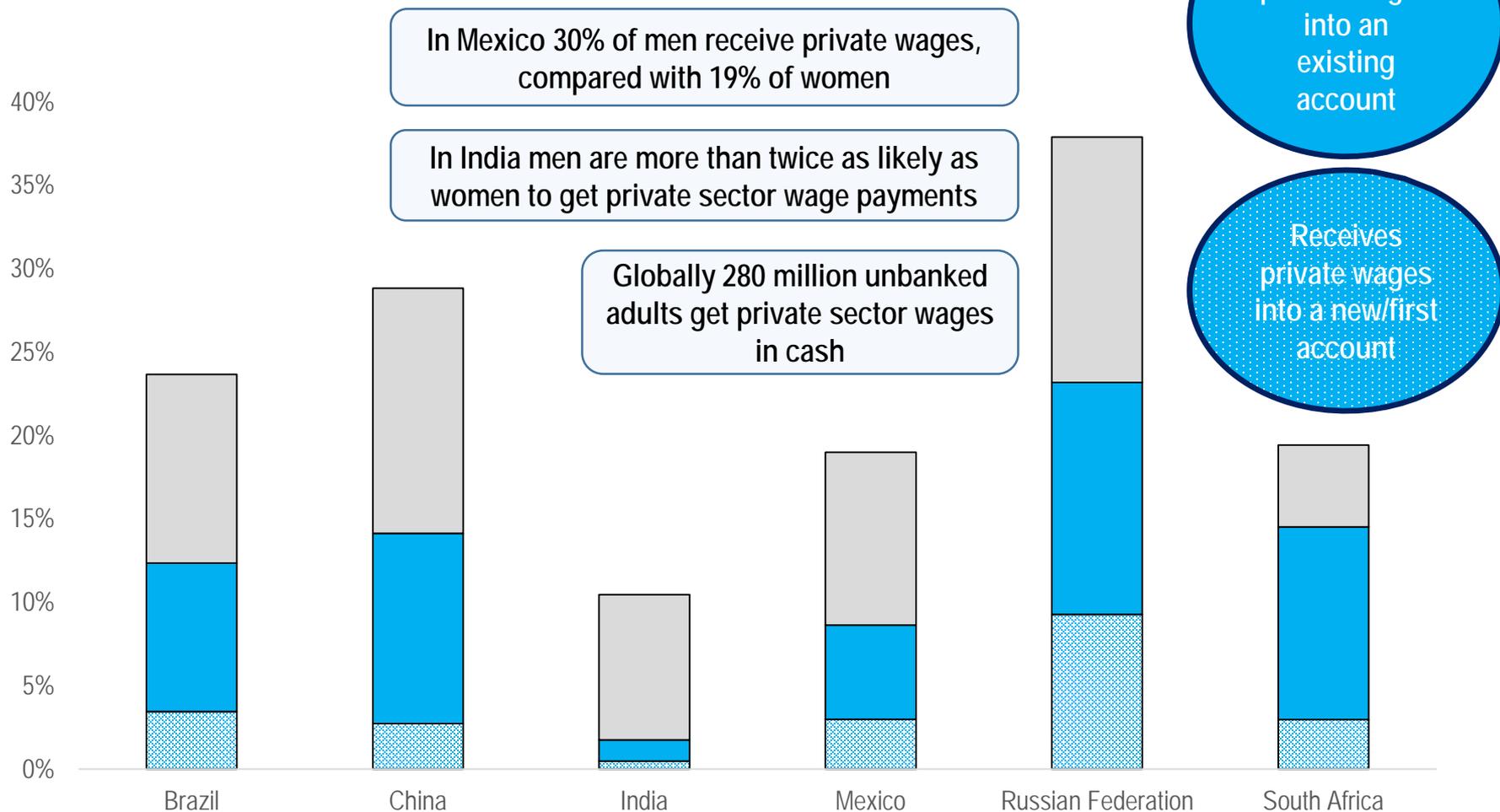
Source: Global Findex (2014); <http://www.worldbank.org/globalindex>

Note: The height of the bar is the share of adults who receive government transfers.

Opportunities: Digital Payroll and Financial Inclusion

Private sector wage payments to Women

Total percentage of women



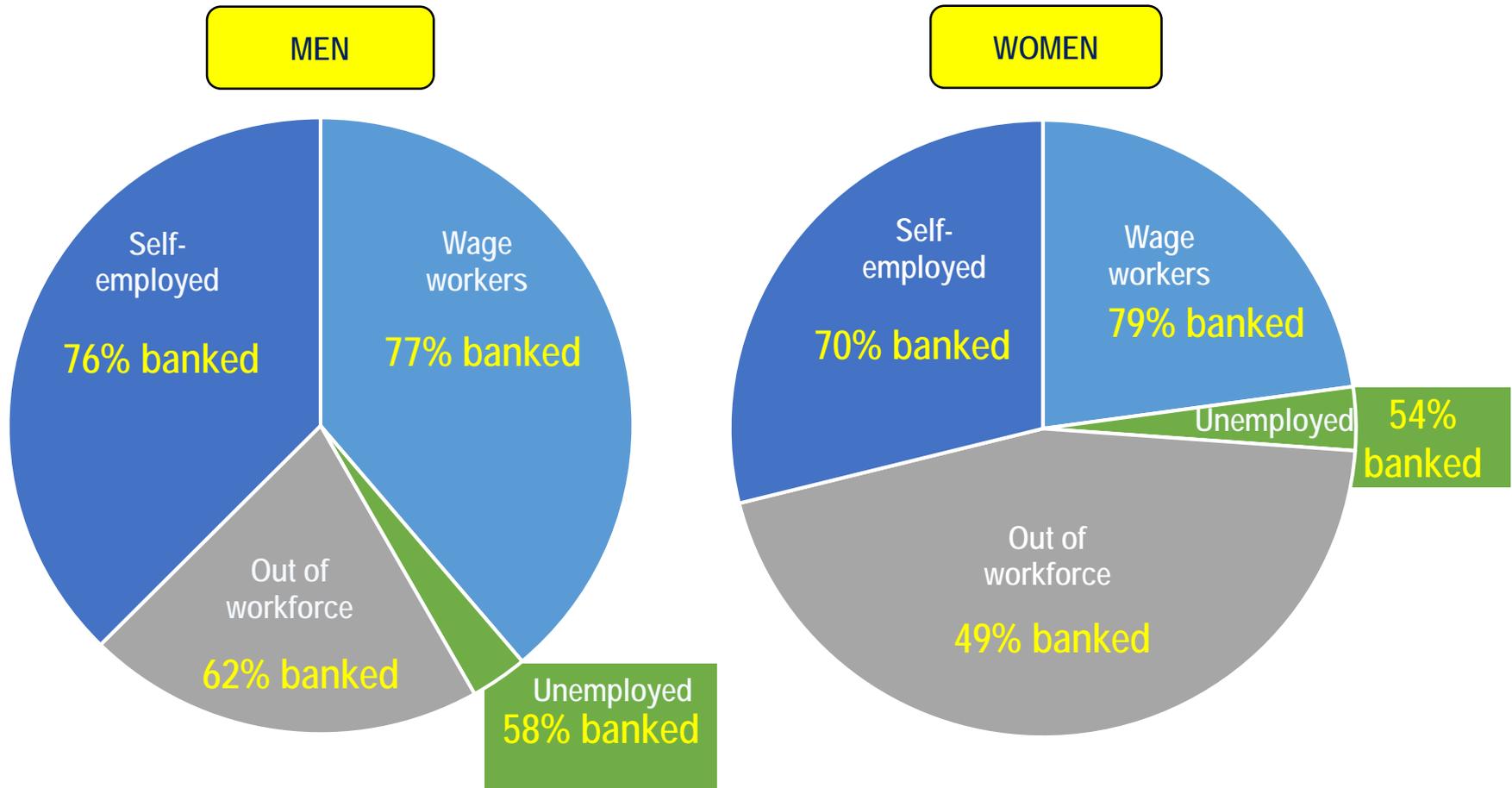
Source: Global Findex (2014); <http://www.worldbank.org/globalindex>

Note: The height of the bar is the percentage of adults who receive private sector wage payments.

Challenges in Closing the Gender Gap: Workforce (Non-)Participation

Account ownership by economic participation in BRIC countries

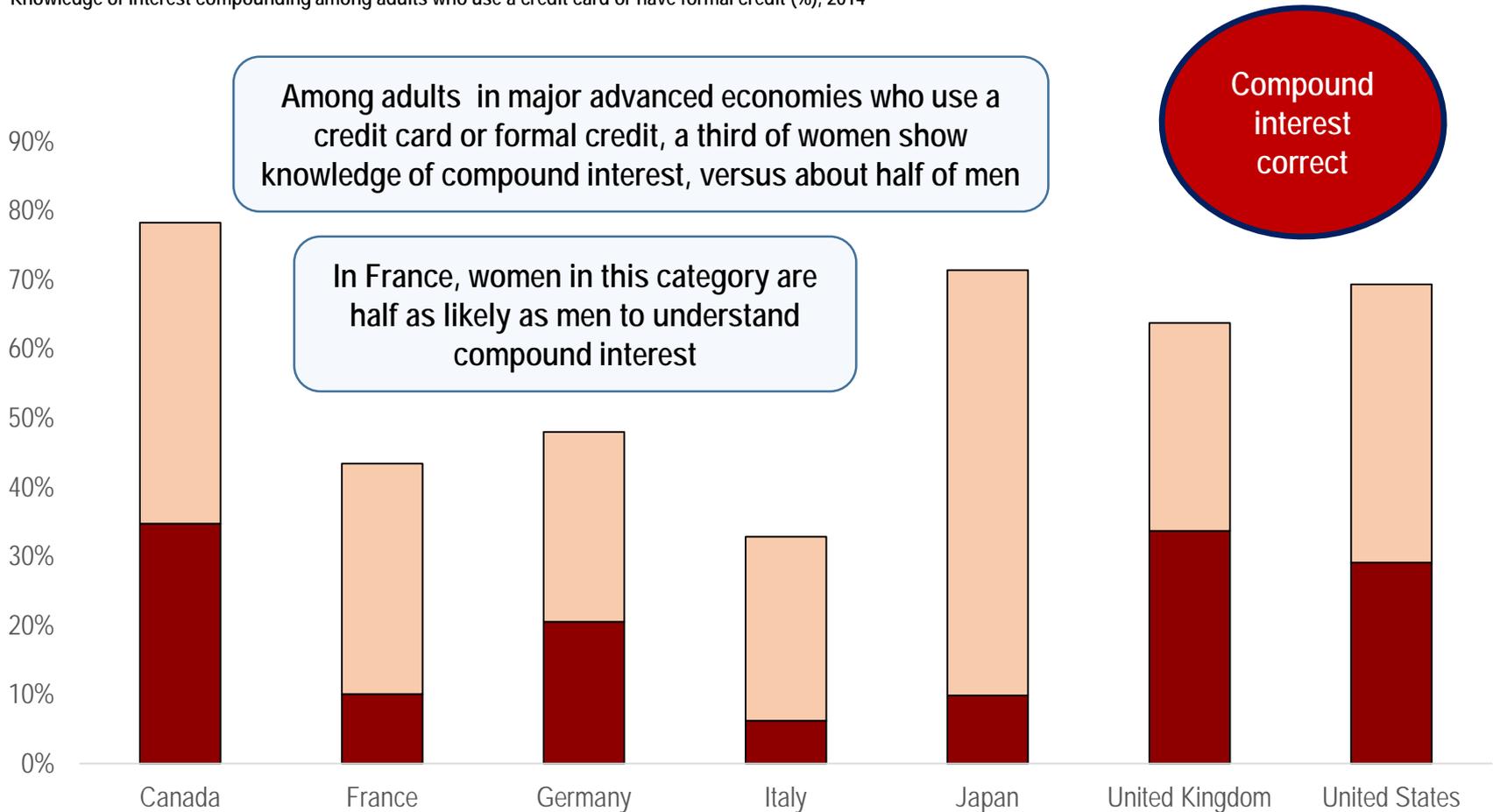
Total Percentage of Adults in BRIC Countries



Challenges in Closing the Gender Gap: Financial Literacy

Financial literacy of Women Borrowers

Knowledge of interest compounding among adults who use a credit card or have formal credit (%), 2014



Source: S&P FinLit Database (2014); <https://www.spglobal.com/corporate-responsibility/global-financial-literacy-survey>

Note: The height of the bar is the share of adults who use a credit card or formal credit.

Challenges in Closing the Gender Gap: Technology

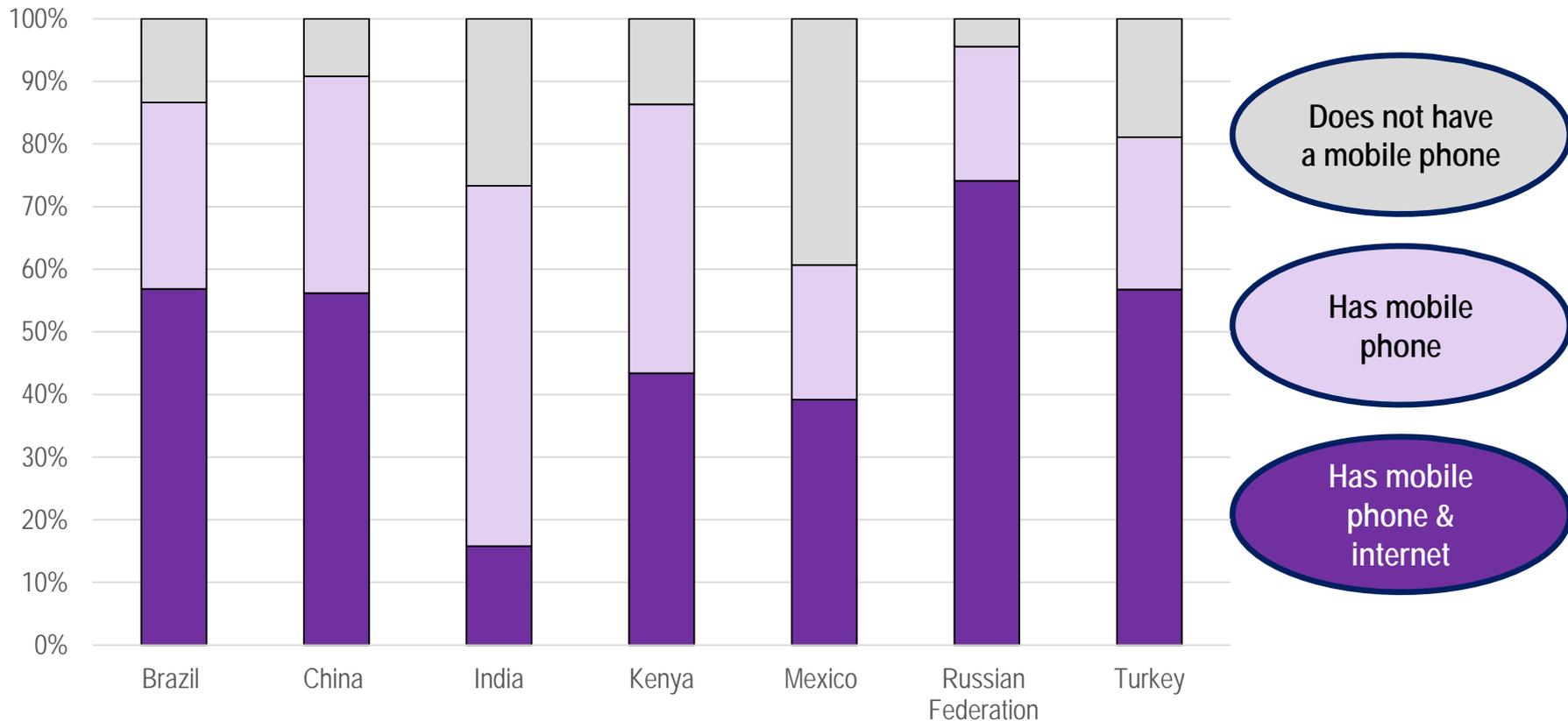
Technology gaps for Women

Total percentage of women

The global gender gap in mobile phone ownership is 202 million (GSMA)

In Turkey 57% of women have a mobile phone as well as the internet, vs. 76% of men

In South Asia women are half as likely as men to have Internet access in their home



Source: Gallup World Poll (2016).

Note: The height of the bar is the share of adults who have their own mobile phone.

Global Index

The Global Index database, the world's most comprehensive, tracks the world's most critical risks. Collected in partnership with the Gallup World Poll, it covers 140 countries. [Read Overview »](#)

From the Index homepage, click "DATA" in the menu on the left

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CONTACTS

Global Index

MSN MC3-307
The World Bank
1818 H Street N.W.
Washington, DC 20433
USA
[Email](#)



THE GLOBAL INDEX DATABASE 2014

Measuring Financial Inclusion around the World

- **Great progress has been made in expanding financial inclusion.** The number of people worldwide having an account grew by 700 million between 2011 and 2014. 62 percent of the world's adult population has an account; up from 51 percent in 2011. Three years ago, 2.5 billion adults were unbanked. Today, 2 billion adults remain without an account. This represents a 20 percent decrease.
- **As seen in Sub-Saharan Africa, mobile money accounts can drive financial inclusion.** While just 1 percent of adults globally say they use a mobile money account and nothing else, in Sub-Saharan Africa, 12 percent of adults (64 million adults) have mobile money accounts (compared to just 2 percent worldwide); 45 percent of them have only a mobile money account. [Read more »](#)

[Download Full Report](#) | [Access Data](#)

PRESS RELEASE

Massive Drop in Number of Unbanked, says New Report

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VIDEOS



Massive Drop in Number of Unbanked

[View video](#)

Financial Inclusion Data / Global Findex

This page in: **English**



Global Findex Database

Explore Global Findex Data Dashboards

Select a country, region, income group or individual characteristic to access data dashboards with the latest indicators on financial inclusions.

Select a Country

-OR-

Select a Region

-OR-

Select an Income Group

-OR-

Select a Topic

On the next page, click on "Country-Level Data" in the Download Data panel

Key Indicators

Account
(% age 15+)
(2014)

62

Formal savings
(% age 15+)
(2014)

27

Formal borrowing
(% age 15+)
(2014)

11

Download Data

[Country-Level Data >](#)

[Individual-Level Microdata >](#)

and manage risks. It is the financial services across income, and age. The Global Findex is based on 140 countries. [Read](#)

Global Index Database: Country-Level Data



DataBank | Global Financial Inclusion

Table

Chart

Map

Metadata

Download

Variables | Layout | Save | Share | Embed

Database Available | Selected 1

Country Available 172 | Selected 0



Enter Keywords for



A B C D E F

Hierarchy List

- Afghanistan
- Algeria
- Argentina
- Australia
- Azerbaijan
- Bangladesh
- Belgium
- Benin
- Armenia
- Austria
- Bahrain
- Belarus
- Belize
- Bhutan

Series Available 884 | Selected 0

Preview

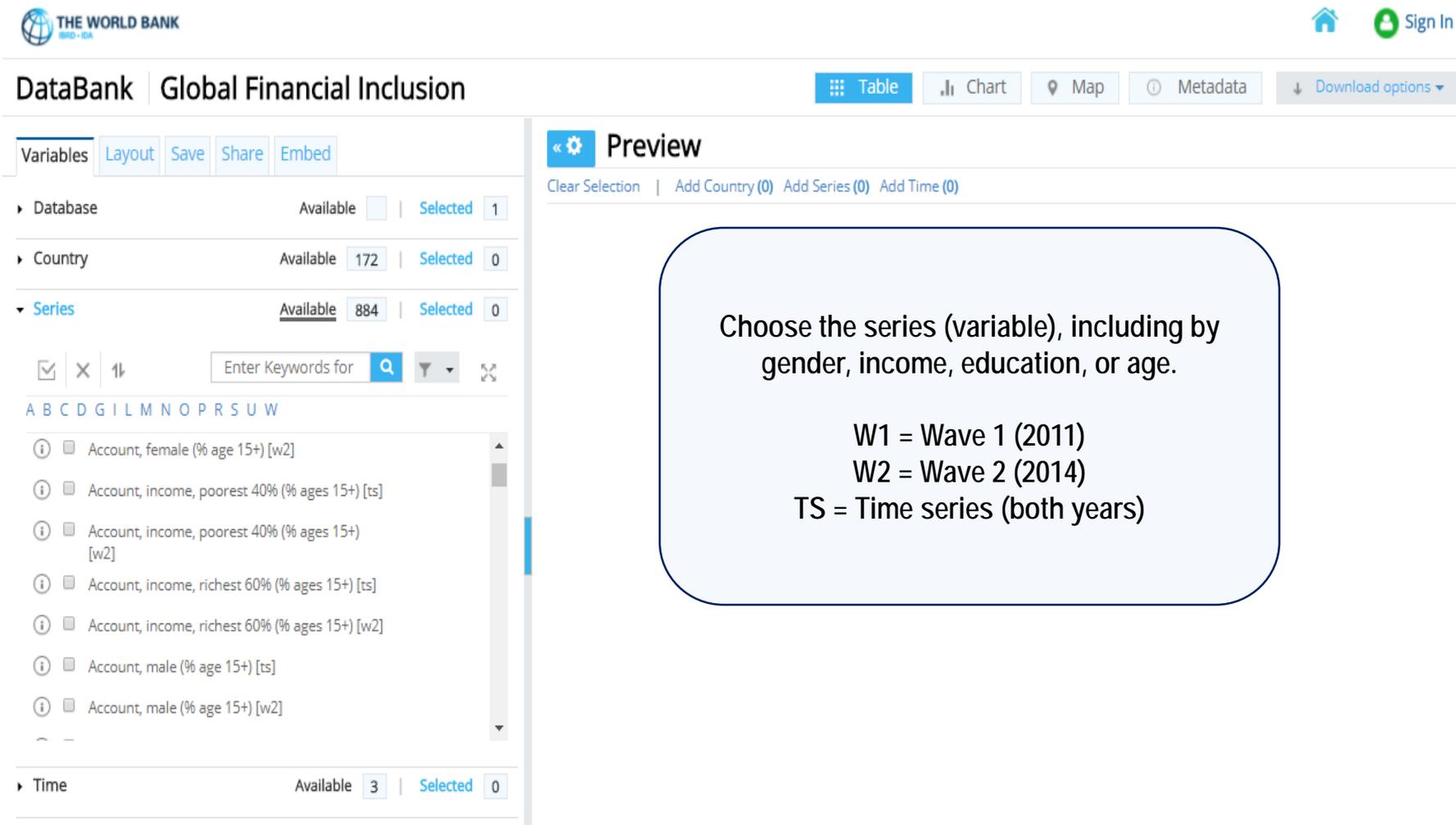
Clear Selection | Add Country (0) | Add Series (0) | Add Time (0)

In the panel on a left, choose a country, or countries

Click on the filter and select "Aggregates" to call up regions, income groups, and global averages

Tip: Choose "Low & middle income" for developing world averages

Global Index Database: Country-Level Data



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Table | Chart | Map | Metadata | Download options

Variables | Layout | Save | Share | Embed

Database Available | Selected 1

Country Available 172 | Selected 0

Series Available 884 | Selected 0

Enter Keywords for

A B C D G I L M N O P R S U W

- Account, female (% age 15+) [w2]
- Account, income, poorest 40% (% ages 15+) [ts]
- Account, income, poorest 40% (% ages 15+) [w2]
- Account, income, richest 60% (% ages 15+) [ts]
- Account, income, richest 60% (% ages 15+) [w2]
- Account, male (% age 15+) [ts]
- Account, male (% age 15+) [w2]

Time Available 3 | Selected 0

Choose the series (variable), including by gender, income, education, or age.

W1 = Wave 1 (2011)
W2 = Wave 2 (2014)
TS = Time series (both years)

Global Index Database: Country-Level Data



DataBank | Global Financial Inclusion

Table | Chart | Map | Metadata | Download options

Variables | Layout | Save | Share | Embed

- Database Available | Selected 1
- Country Available 172 | Selected 1
- Series Available 884 | Selected 1
- Time Available 3 | Selected 1

Availability Range: Year [2011 - MRV]



Enter Keywords for

VIEW RECENT YEARS 5 10 15 20 25 50

MRV 2014 2011

Create Time Function

Preview

Clear Selection | Add Country (1) | Add Series (1) | Add Time (1)

Please click on Apply Changes to view the report.

- Country
- Series
- Time

Apply Changes

Choose year(s)

MRV = Most Recent Value

Then click "Apply Changes" to get data

Financial Inclusion Data / Global Findex

This page in: **English**



Global Findex Database

Explore Global Findex Data Dashboards

Select a country, region, income group or individual characteristic to access data dashboards with the latest indicators on financial inclusions.

Select a Country

-OR-

Select a Region

-OR-

Select an Income Group

-OR-

Select a Topic

For the microdata, select "Individual-Level Microdata"

on interviews with about 150,000 nationally representative and randomly selected adults (age 15+) in over 140 countries. [Read More »](#)

Key Indicators

Account
(% age 15+)
(2014)

62

Formal savings
(% age 15+)
(2014)

27

Formal borrowing
(% age 15+)
(2014)

11

Download Data

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in study description

in variable description

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Filter by Data Access ?

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World, 2014
By: Development Research Group, Finance and Private Sector Development Unit - World Bank

Sort results by: **Country** ▲ | Year | Title | Popularity

Showing 1-15 of 291 studies 1 2 3 4 5 Next »

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Afghanistan, 2014
By: Development Research Group, Finance and Private Sector Development Unit - World Bank
Collection: Global Financial Inclusion (Global Index) Database
Created on: Oct 28, 2015 Last modified: Oct 29, 2015 Citations: 1

 **Global Financial Inclusion (Global Index) Database 2011**
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By: Development Research Group, Finance and Private Sector Development Unit - World Bank
Collection: Global Financial Inclusion (Global Index) Database
Created on: Dec 12, 2012 Last modified: Apr 15, 2015 Citations: 3

Search by country name or variable to narrow the options

Global Index Database: Microdata

REFINE LIST

Search by Keyword 

in study description

in variable description

Search **Reset**

Filter by Year

Show studies conducted between
 and

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  Public use data files

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Global Financial Inclusion (Global Findex) Database

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India  **Save** 

FEATURED STUDY

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Sort results by: **Relevance** [Compare](#)

Showing 1-2 of 291 studies

 **Global Financial Inclusion (Global Findex) Database 2014**
India, 2014
By: Development Research Group, Finance and Private Sector Development Unit - World Bank
Collection: Global Financial Inclusion (Global Findex) Database
Created on: Oct 28, 2015 Last modified: Oct 29, 2015 Citations: 1

Keyword(s) found in 7 variable(s) out of 51

Global Financial Inclusion (Global Findex) Database 2014
India, 2014
By: Development Research Group, Finance and Private Sector Development Unit - World Bank
Collection: Global Financial Inclusion (Global Findex) Database
Created on: Oct 28, 2015 Last modified: Oct 29, 2015 Citations: 1

Keyword(s) found in 6 variable(s) out of 84

Compare	Name	Label
<input type="checkbox"/>	q17a	Saved in past 12 months: for farm/business purposes
<input type="checkbox"/>	q17b	Saved in past 12 months: for old age
<input type="checkbox"/>	q17c	Saved in past 12 months: for education or school fees
<input type="checkbox"/>	q18a	Saved in past 12 months: using an account at a financial institution
<input type="checkbox"/>	q18b	Saved in past 12 months: using an informal savings club
<input type="checkbox"/>	saved	Saved in the past year

Compare variables Select two or more variables to compare

In the search results panel, click on the little blue arrow to get a list of relevant variables. In this case, the search query was "India" and "Save"



Global Findex Database: Microdata

You can also click "View/Select More" under "Filter by Country" on the left

The screenshot displays the Global Findex Database interface. At the top, the World Bank logo and navigation links are visible. The main content area is titled "Global Financial Inclusion (Global Findex) Database". A modal window titled "Select Countries" is open, showing a list of countries grouped by letter (A and B). The "Filter by Country" section on the left is circled in red, with a "View / Select More" link below it.

Global Findex Database

Select Countries

0 selected | [Clear](#)

[In alphabetical order](#) | [By income level](#) | [By region](#)

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

- Afghanistan (2)
- Albania (2)
- Algeria (2)
- Angola (2)
- Argentina (2)
- Armenia (2)
- Australia (2)
- Austria (2)
- Azerbaijan (2)

B

- Bahrain (2)
- Bangladesh (2)
- Belarus (2)
- Belgium (2)
- Belize (1)
- Benin (2)
- Bhutan (1)
- Bolivia (2)
- Bosnia-Herzegovina (2)
- Botswana (2)
- Brazil (2)
- Bulgaria (2)
- Burkina Faso (2)
- Burundi (2)

[Cancel](#) [Apply filter](#)

Filter by Country

- All
- [View / Select More](#)

Global Findex Database: Microdata

After selecting a country, you can get microdata, methodology, the Findex questionnaire, etc.

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Kenya - Global Financial Inclusion (Global Findex) Database 2014

	Reference ID	KEN_2014_FINDEK_v01_M	Created on	Oct 28, 2015
	Year	2014	Last modified	Oct 29, 2015
	Country	Kenya		
	Producer(s)	Development Research Group, Finance and Private Sector Development Unit - World Bank		
	Sponsor(s)	Development Research Group, World Bank - - The Bill and Melinda Gates Foundation - - Financial Support		
	Collection(s)	Central Global Financial Inclusion (Global Findex) Database		
	Metadata	Documentation in PDF		
		Interactive tools Study website		

Related Materials | Study Description | Data Dictionary | **Get Microdata** | Related Publications

Related Materials

Download the questionnaires, technical documents and reports that describe the survey process and the key results for this study.

- Questionnaires**
 - [The Global Findex Questionnaire](#) 
- Reports**
 - [The Global Findex Database 2014: Measuring Financial Inclusion around the World](#) 
- Technical Documents**
 - [2014 Global Findex Methodology](#) 
 - [Indicator Definitions](#)  60.9 KB
- Other Materials**
 - [Micro14_indicators.do](#)  5.1 KB

Global Findex Database: Microdata

Microdata Library

Microdata is free – but you have to register

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First Name*

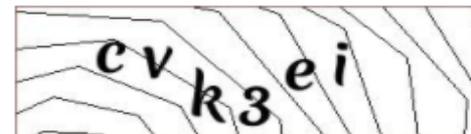
Last Name*

Email Address*

Country*

Password*

Password Confirm*



Type the text in the box

Register Cancel

Global Findex Database: Microdata



Reference ID	KEN_2014_FINDEX_v01_M
Year	2014
Country	Kenya
Producer(s)	Development Research Group, Finance Development Unit - World Bank
Sponsor(s)	Development Research Group, World Bank; The Bill and Melinda Gates Foundation
Collection(s)	Central Global Financial Inclusion (Global Findex)
Metadata	Documentation in PDF
	Interactive tools Study website

Created on Oct 28, 2015

Register. Fill out the form. At the bottom of the page, select "I agree" and click "Submit"

Related Materials Study Description Data Dictionary Get Microdata

Application for Access to a Public Use Dataset

Fields marked with * are mandatory.

The information provided on this page will be kept confidential and will be used for internal purposes only.

First name	Jake
Last name	Hess
Organization	0
E-mail	jhess1@worldbank.org
Dataset requested	2442 - Global Financial Inclusion (Global Findex) Database 2014

* Intended use of the data:

Please provide a short description of your research project (project question, objectives, methods, expected outputs, partners)

Writing a policy note about the gender gap in access to financial services in Kenya.

Terms and conditions

- Data and other material provided by the Microdata Library will be used solely by the user, and shall not be redistributed or sold to other individuals, institutions or organizations without the Microdata Library's prior written agreement, and only subject to such conditions as may accompany such consent.
- The data will be used for statistical and scientific research purposes only. They will be used solely for generating, and perhaps reporting, aggregated information and not for investigations into specific individuals or organizations. In other words, the data shall be treated as a finished product - it may be used as a foundation for further work, but no reverse engineering or "upstream research" into the sources of the data itself will be permitted.
- No attempt will be made to identify respondents or microdata providers, and no use will be made of the identity of any person, facility or establishment discovered inadvertently. Any such discovery would immediately be reported to the Microdata Library, to allow us to evaluate further use, apply further statistical disclosure control methods, impose further restrictions on access, or appropriately re-classify the data.
- No attempt will be made to create links between datasets provided by the Microdata Library, or between Microdata Library data and other datasets that could identify individuals or organizations.
- Any books, articles, conference papers, theses, dissertations, reports or other publications employing data obtained from the Microdata Library will cite the source, in line with the citation requirement provided with the dataset.
- The original collector of the data, the Microdata Library, and the relevant funding agencies bear no responsibility for any use of the data or for interpretations or inferences based upon such uses.

By continuing past this point to the data retrieval process, you signify your agreement to comply with the above-stated terms and conditions and give your assurance that the use of statistical data obtained from the National Data Archive will conform to widely-accepted standards of practice and legal restrictions that are intended to protect the confidentiality of respondents.

I agree

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By Country By Topic Indicators Data Catalog

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Home > Central Microdata Catalog > GLOBAL-FINDEX > Global Financial Inclusion (Global Findex) Database 2014

Choose the data format and click the download link

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Kenya - Global Financial Inclusion (Global Findex) Database 2014



Reference ID	KEN_2014_FINDEX_v01_M
Year	2014
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Collection(s)	Central Global Financial Inclusion (Global Findex) Database
Metadata	Documentation in PDF Interactive tools Study website

Created on	Oct 28, 2015
Last modified	Oct 29, 2015

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Study Description

Data Dictionary

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Related Publications

Data Files

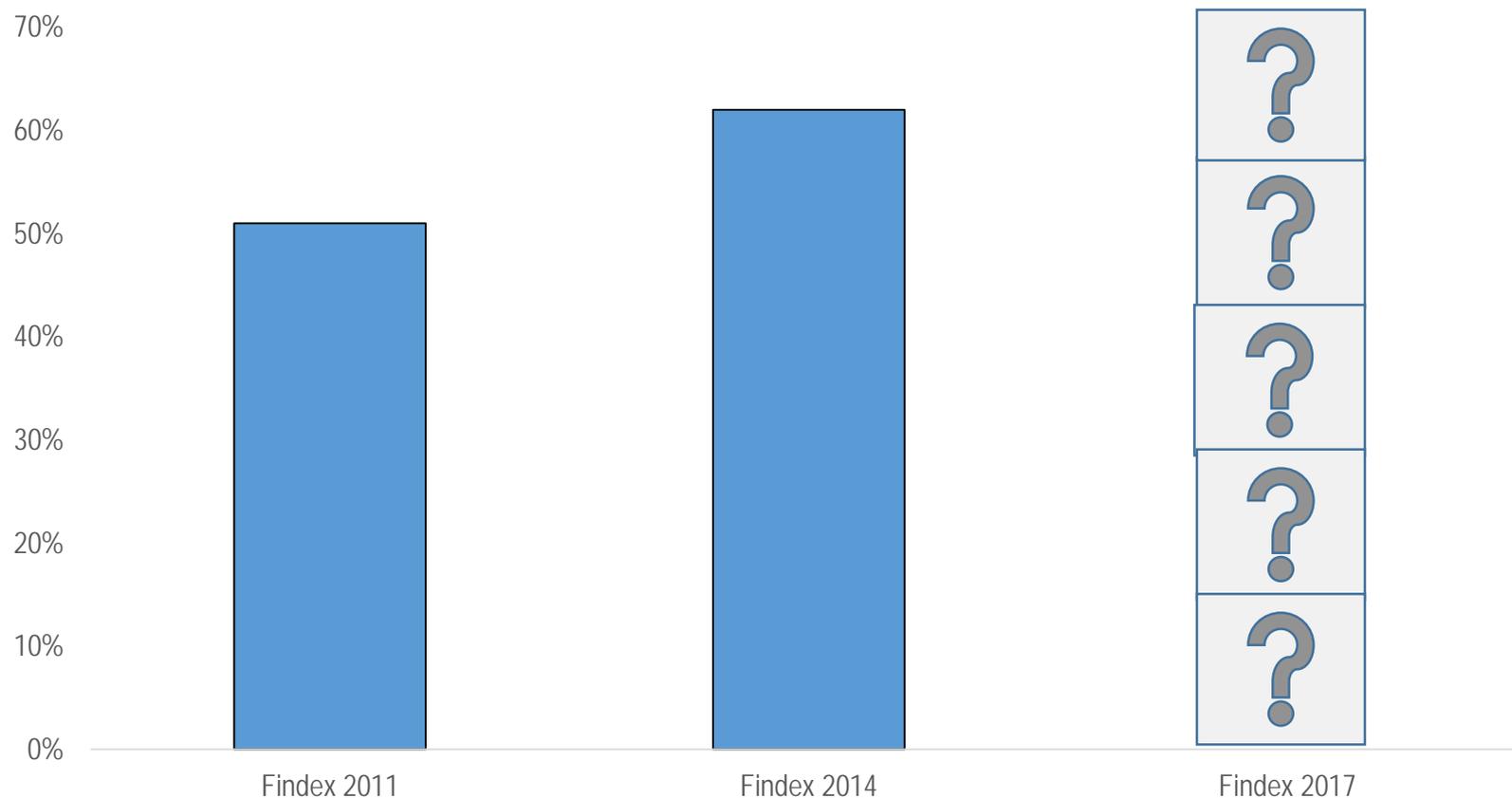
Data in ASCII+SPSS+SAS Syntax	33.38 KB
Data in Excel	485.43 KB
Data in SPSS	29.63 KB
Data in STATA	27.2 KB
Download	http://microdata.worldbank.org/index.php/catalog/2442/download/36319

Global Findex 2017: Time Series Updates

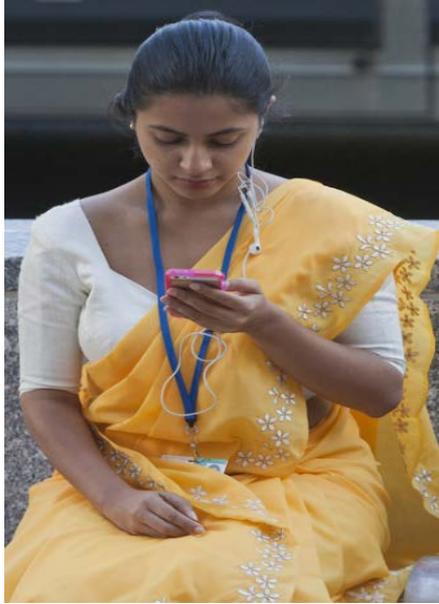
Updates will help practitioners track progress on key indicators like account access, wage payments, and government transfers in time series spanning 2011-2017 or 2014-2017

Account ownership

Total percentage of adults worldwide



Global Findex 2017: Time Series Update - Mobile Money



Global Findex 2014 mobile money data was a breakthrough, offering first comparable data across countries

Global Findex 2014 showed that mobile money was mostly confined to Sub-Saharan Africa. But recent years have seen rapid changes in the mobile money industry.



Global Findex 2017 will update 2014 variables and provide insights on key mobile money topics:

- Spread of mobile money within/beyond SSA
- Whether/how mobile money helps women & the poor
- Experiential aspects: Does mobile money help drive adoption of bank accounts or other services?

Global Findex 2017: New Data on Mobile Phones & Internet

Global Findex 2017 will incorporate Gallup World Poll data on access to digital technology:

- Do you have a cell phone you use to make/receive personal calls?
- Do you have access to the internet? If so, have you used it in the last 7 days?



Data could reveal ways to expand financial inclusion:

- How many unbanked adults have a mobile phone?
- How many unbanked adults have a mobile phone and get govt. transfers in cash?
- Are there gender/income gaps in tech access? If so, what are the financial inclusion implications?

Global Findex 2017: New Payments Questions

Global Findex 2014 showed a relationship between employment status and financial inclusion. We were curious to learn more about the connection.

Global Findex 2017 will have new data on employment and payments:

- Are you self-employed? If so, how do you receive payments?



Revised payment questions for 2017:

- Do you pay bills online?
- Do you make purchases online?
 - If yes: For delivery, did you pay online or in cash? (Emerging countries only)



Global Findex 2017: Agricultural Risk Management



- Risk management refers to how people make ends meet when faced with an economic crisis – like sudden unemployment, a big hospital bill, or a natural disaster.

- Agricultural risk management is increasingly relevant amid rising severe weather and food insecurity. There is growing research and policy interest in agricultural insurance – but data is scarce.

- Global Findex 2017 has new module on crop insurance and livestock insurance in 25 UFA countries plus 7 additional countries in Sub Saharan Africa

- How many farmers have faced crop failures or livestock losses? What percentage have agricultural insurance? Were they compensated? If so, how?



Global Findex 2017: Identification For Development

Lack of identification can exacerbate inequality. ID is needed to access services like:

- Accounts and other financial services
- Wage payments or government transfers
- Healthcare
- Inheritance



New Global Findex 2017 questions on national ID will provide data on:

- Percentage of people who have ID
- Common uses of ID for services (govt. services, social welfare benefits, financial services, mobile phones/SIM cards, etc)
- Barriers to getting ID (lack of documentation, difficult to apply, no need, etc)



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