SDGs—Measuring Financial Inclusion: The Financial Access Survey (FAS)

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Ways to measure financial inclusion

Data on Access

• Data on access include outreach of financial services. Some examples include the number of banks and their branches, number of ATMs or the number of mobile money agents.

Data on Usage

• Data on usage include how people use financial services. Some examples include the number of deposits made during a year in the deposit accounts, number of mobile money transactions.

Data on Quality

• Data on quality include whether the financial products and services meet user’s needs, the range of options as well as awareness and understanding of financial products.
Data sources with near global coverage

**Demand Side**

*Data gathered from user’s of financial services*

- World Bank’s Global Findex
  Survey of 150,000 adults in 140 economies

- World Bank’s Enterprise Survey
  Survey of 135,000 firms in 139 countries

**Supply Side**

*Data gathered from provider’s of financial services*

- The IMF’s Financial Access Survey (FAS)
  Survey of central banks or the main financial regulator of 189 IMF member countries
Financial Access Survey: An Overview

- Launched in 2009, as a supply-side database on **access to and usage of basic financial services** by individuals and firms
  - Annual data starting from 2004
  - 189 reporting jurisdictions, covering 99% of world population (voluntary reporting)
  - Contains 180 time series and 65 indicators (e.g. Number of commercial bank branches and ATMs per 100,000 adults)


- The metadata captures departures from the FAS guidelines.
FAS Data collection

- Banks
- Credit unions
- Microfinance Institutions
- Mobile network operators
- Other financial service providers

Central Banks

IMF

Other regulators

IMF staff
- Validate/verify the data and metadata
- Disseminate the data and metadata.
## FAS Questionnaire: Overview

### Geographical outreach

<table>
<thead>
<tr>
<th>Number of institutions</th>
<th>Number of ATMs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of branches</td>
<td>Number of active and registered mobile money agents</td>
</tr>
<tr>
<td>Number of non-branch retail agent outlets</td>
<td></td>
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</tbody>
</table>

### Use of financial services

<table>
<thead>
<tr>
<th>Number of depositors / deposit accounts (G)</th>
<th>Number of active and registered mobile money accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of borrowers / loan accounts (G)</td>
<td>Number of mobile money transactions</td>
</tr>
<tr>
<td>Number of insurance policy holders / policies</td>
<td>Value of mobile money transactions</td>
</tr>
<tr>
<td>Outstanding liabilities (G)</td>
<td></td>
</tr>
<tr>
<td>Outstanding assets (G)</td>
<td></td>
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</tbody>
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Gender related financial inclusion indicators

12 key indicators are calculated based on 9 data series:

- Male/Female depositors with commercial banks per 1,000 adults
- Male/Female borrowers from commercial banks per 1,000 adults
- Men-owned/Women-owned loan accounts with commercial banks per 1,000 adults
- Men-owned/Women-owned deposit accounts with commercial banks per 1,000 adults
- Men-owned/Women-owned outstanding deposits with commercial banks (% of GDP)
- Outstanding loans to men/women from commercial banks (% of GDP)
Improving data reportage
ArabStat members: Reporting & Coverage

Note: The Kingdom of Bahrain, The Somali Democratic Republic and West Bank & Gaza do not report to the FAS.
ArabStat members: Access Indicators selected for the SDGs

Note: The Kingdom of Bahrain, The Somali Democratic Republic and West Bank & Gaza do not report to the FAS. Data is from 2017 or the most recent data in the preceding 5-year period.
ArabStat members: Use

Number of borrowers per 1,000 adults

Number of loan accounts per 1,000 adults

Note: The Kingdom of Bahrain, The Somali Democratic Republic and West Bank & Gaza do not report to the FAS. Borrowers and loan accounts refer to borrowers and loan accounts at commercial banks.