



# 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

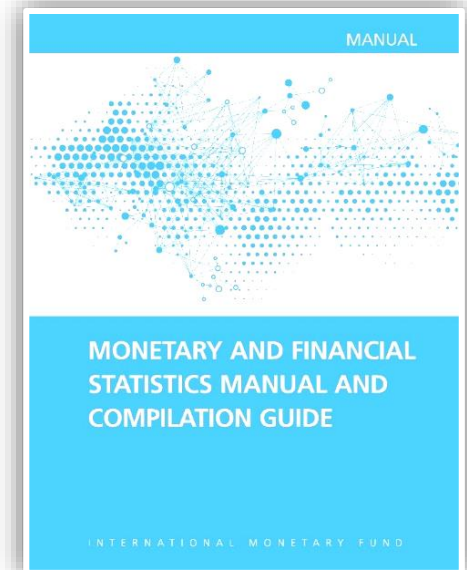
## Supply Side

*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

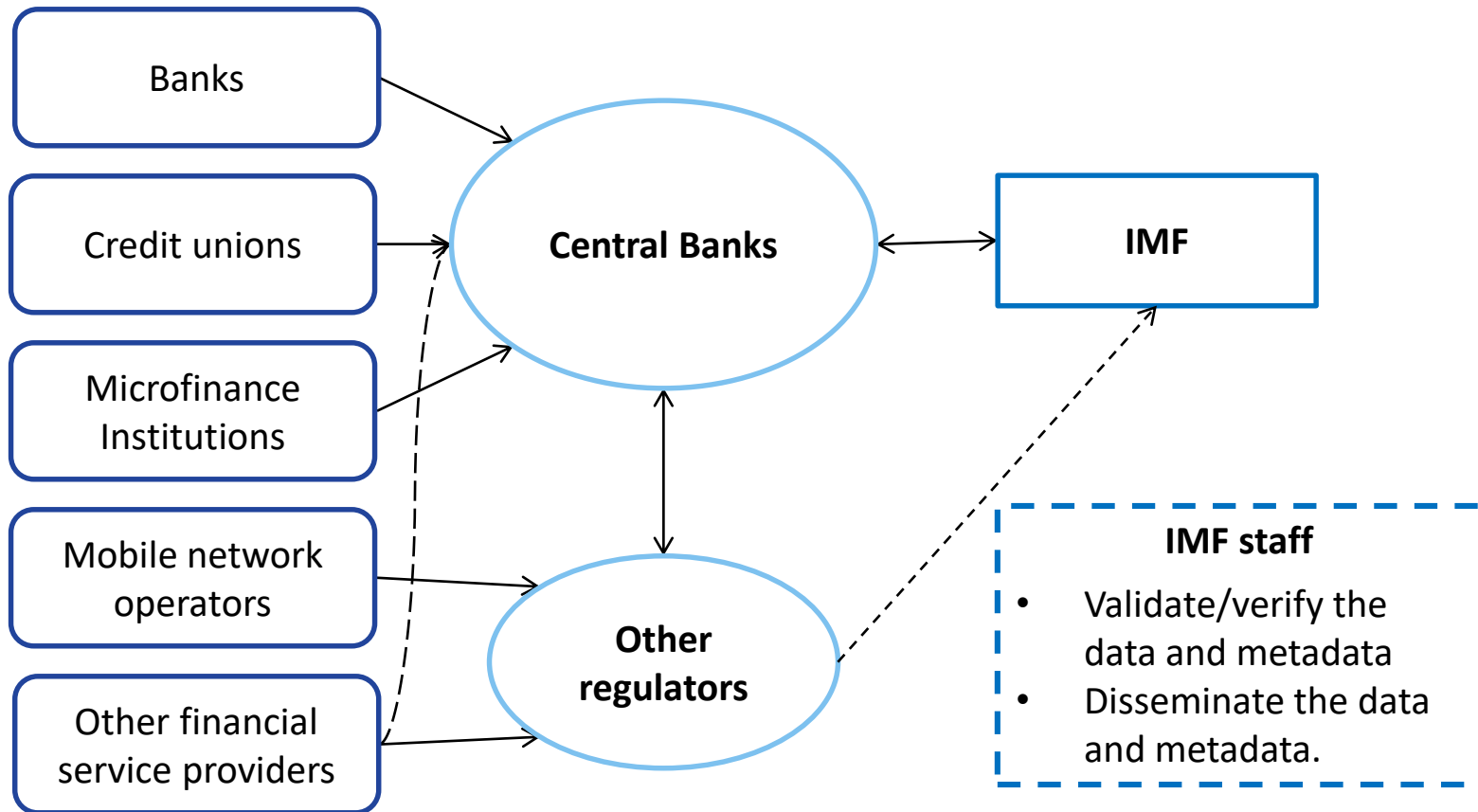
# Financial Access Survey: An Overview

- 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)
- Underlying methodology based on the IMF's Monetary and Financial Statistics Manual and Compilation Guide.
- The metadata captures departures from the FAS guidelines.





# FAS Data collection





# FAS Questionnaire: Overview

## Geographical outreach

|   |   |
|---|---|
| Number of institutions                    | Number of ATMs                                      |
| Number of branches                        | Number of active and registered mobile money agents |
| Number of non-branch retail agent outlets |   |

## Use of financial services

|   |   |
|---|---|
| Number of depositors / deposit accounts (G)   | Number of active and registered mobile money accounts |
| Number of borrowers / loan accounts (G)       | Number of mobile money transactions                   |
| Number of insurance policy holders / policies | Value of mobile money transactions                    |
| Outstanding liabilities (G)                   |   |
| Outstanding assets (G)                        |   |



# Gender related financial inclusion indicators

**12 key indicators  
are calculated  
based on 9 data  
series:**

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Male/Female depositors with commercial banks per 1,000 adults

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Male/Female borrowers from commercial banks per 1,000 adults

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Men-owned/Women-owned loan accounts with commercial banks per 1,000 adults

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Men-owned/Women-owned deposit accounts with commercial banks per 1,000 adults

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Men-owned/Women-owned outstanding deposits with commercial banks (% of GDP)

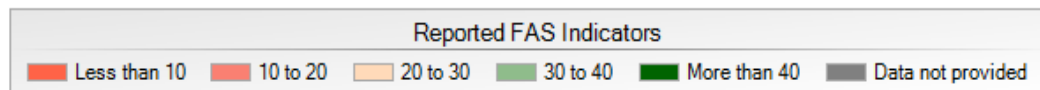
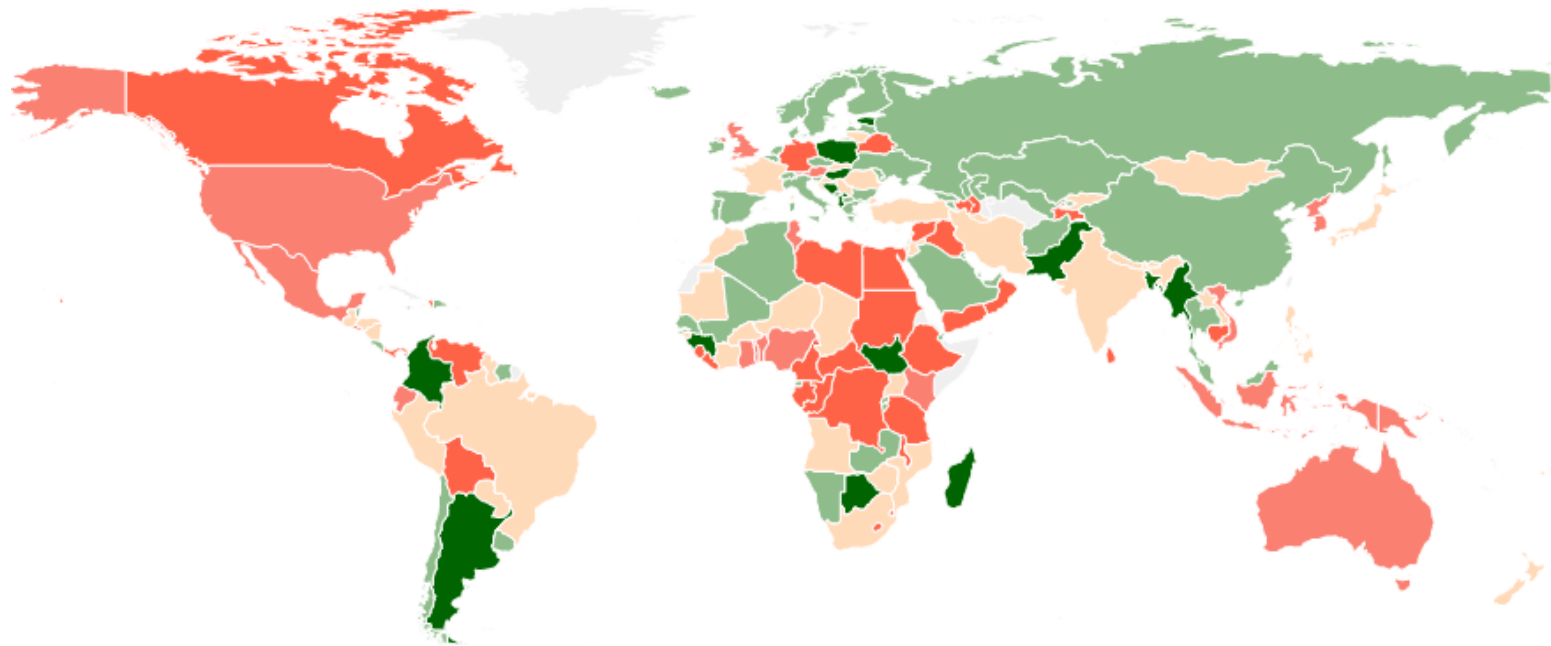
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Outstanding loans to men/women from commercial banks (% of GDP)

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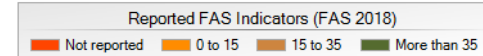
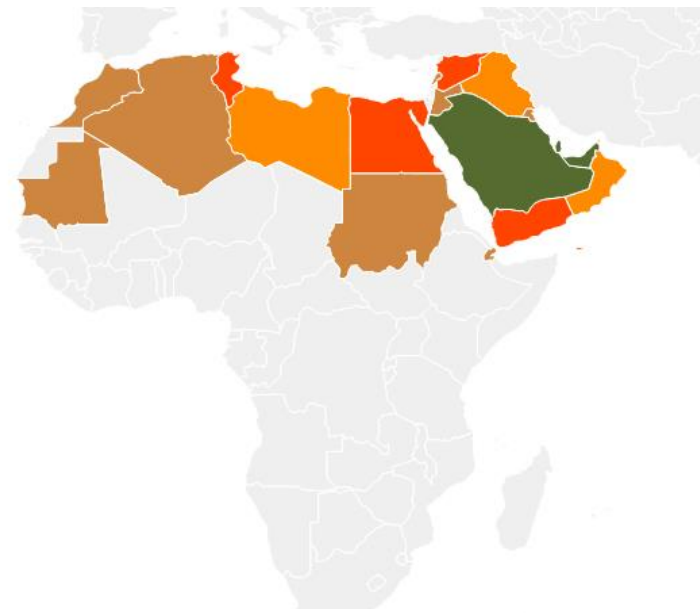
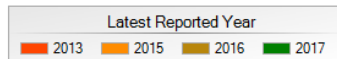
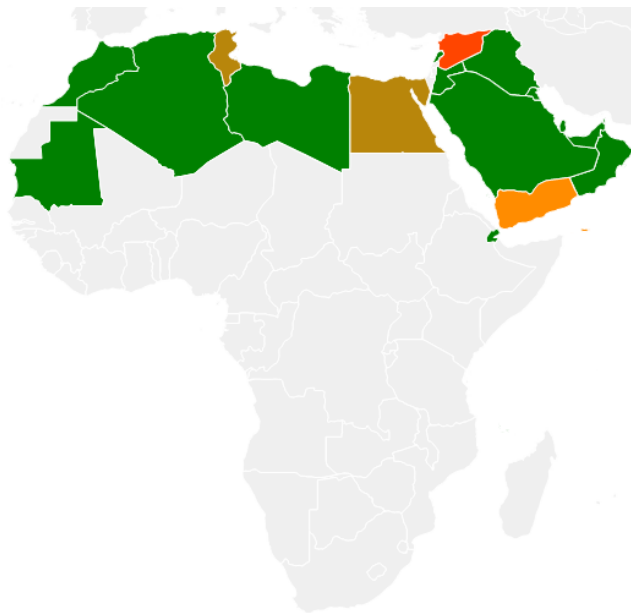
# Improving data reportage







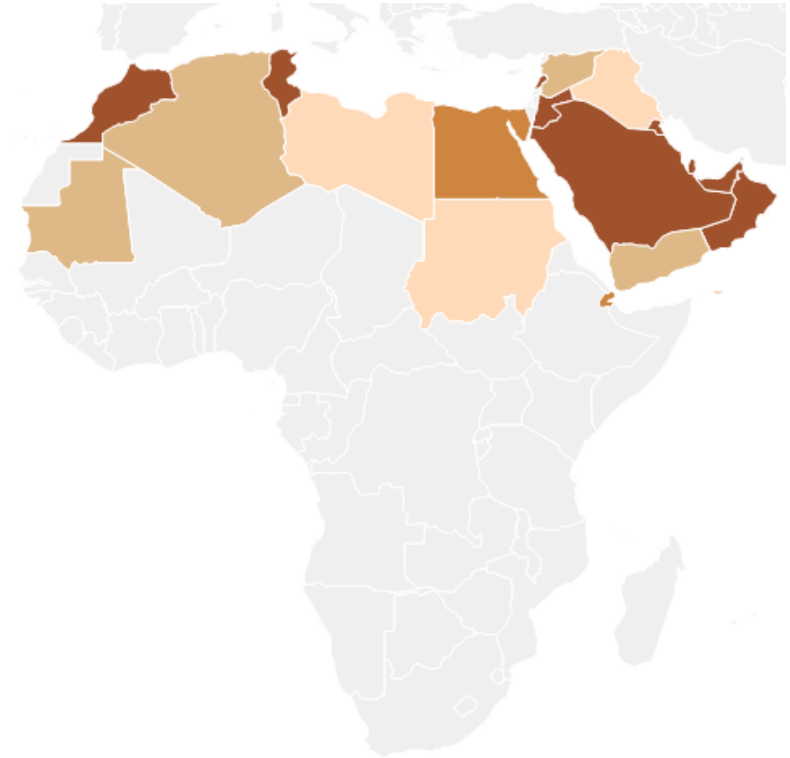
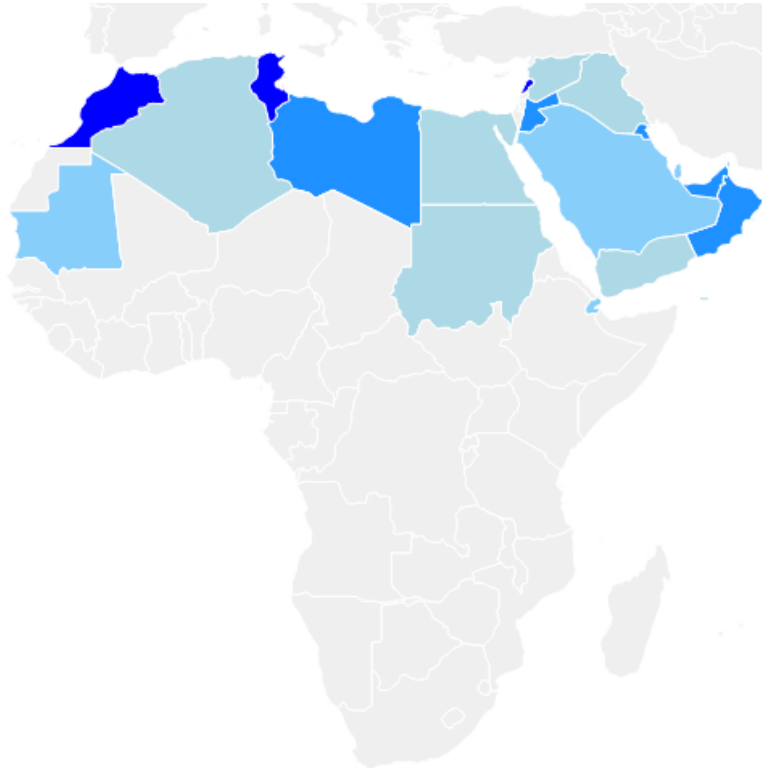
# ArabStat members: Reporting & Coverage



*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

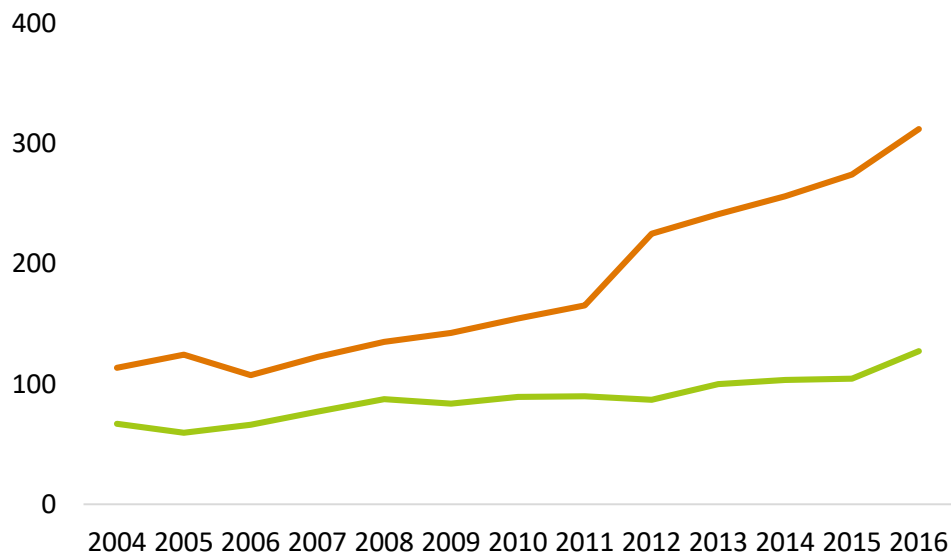


*Note:* The Kingdom of Bahrain, The Somali Democratic Republic and West Bank & Gaza do not report to the FAS. Data is from 2017 or the most recent data in the preceding 5-year period.

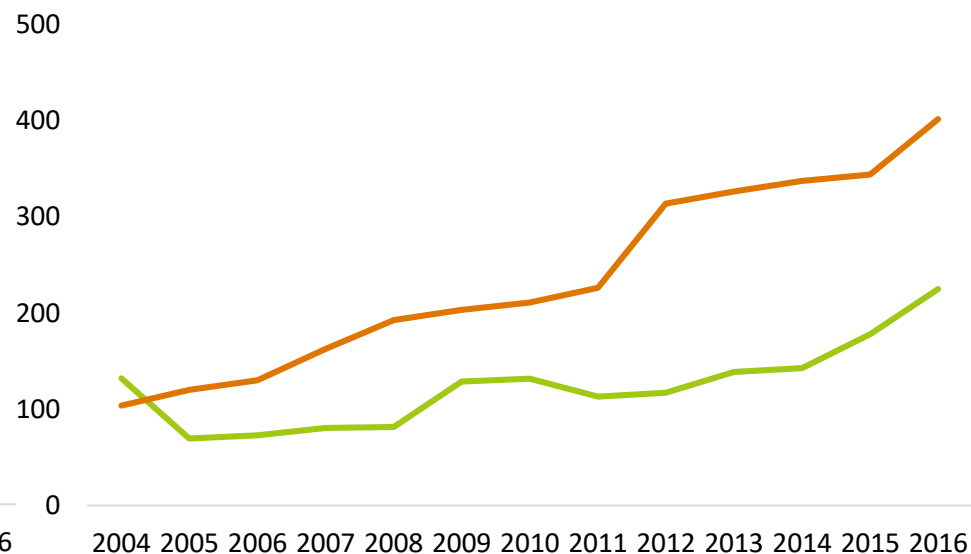


# ArabStat members: Use

### Number of borrowers per 1,000 adults

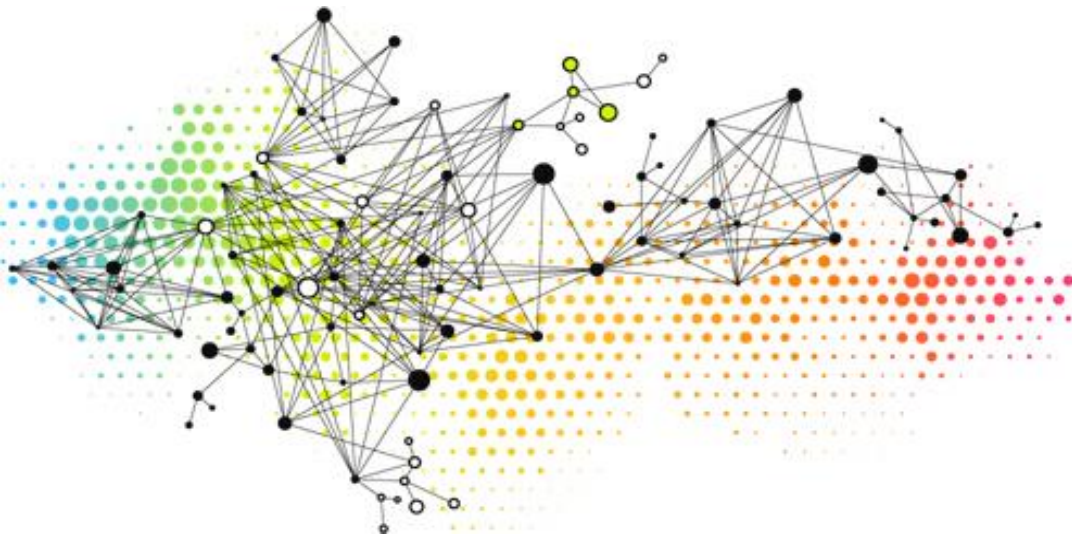


### Number of loan accounts per 1,000 adults



— ArabStat members      — Emerging and developing economies

*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.



**FAS Website: [data.imf.org/FAS](https://data.imf.org/FAS)**  
**Reach out to us at [stafas@imf.org](mailto:stafas@imf.org)**