"List of Selected 3 Indicators Derived from Three Datasets"

DATASET : 1 World Development Indicators (WDI)

1. Economic Growth & Development Indicators

1. **Adjusted net national income (annual % growth)** – Reflects the economic growth by adjusting national income for capital consumption and natural resource depletion.
2. **Adjusted net national income per capita (annual % growth)** – Measures income growth per individual in the economy.
3. **Gross capital formation (% of GDP)** – Represents the investment in infrastructure and productive assets, critical for economic expansion.
4. **Gross domestic savings (% of GDP)** – Indicates the portion of national income saved rather than consumed, showing economic stability.
5. **Trade (% of GDP)** – Measures openness of an economy by calculating total trade (exports + imports) as a percentage of GDP.
6. **Tax revenue (% of GDP)** – Shows how much revenue a government collects from taxes relative to GDP, indicating fiscal capacity.

2. Financial & Banking Sector Indicators

7. **Domestic credit provided by financial sector (% of GDP)** – Measures the role of financial institutions in supporting the economy through credit.
8. **Domestic credit to private sector (% of GDP)** – Indicates the availability of loans and credit to businesses and individuals.
9. **Lending interest rate (%)** – Reflects the cost of borrowing in an economy, influencing investment and consumption.
10. **Net foreign assets (current LCU)** – Represents the difference between foreign assets and liabilities of a country's financial institutions.

3. Inflation & Price Stability Indicators

11. **Consumer price index (2010 = 100)** – Tracks changes in the cost of a fixed basket of goods over time.
12. **Inflation, consumer prices (annual %)** – Measures the annual percentage change in consumer prices, affecting purchasing power.

4. Employment & Labor Market Indicators

13. **Unemployment, total (% of total labor force) (national estimate)** – Shows the percentage of people actively seeking jobs.
14. **Unemployment, male (% of male labor force) (national estimate)** – Measures male unemployment levels.
15. **Unemployment, female (% of female labor force) (national estimate)** – Measures female unemployment levels.

5. Industry & Business Environment Indicators

16. **Ease of doing business rank (1=most business-friendly regulations)** – Ranks economies based on regulatory efficiency for businesses.
17. **Industry (including construction), value added (annual % growth)** – Measures the contribution of industry to GDP growth.
18. **Foreign direct investment, net inflows (% of GDP)** – Indicates foreign capital investment in businesses, crucial for growth.

6. Agricultural & Rural Development Indicators

19. **Agricultural land (% of land area)** – Proportion of land used for farming.
20. **Agricultural land (sq. km)** – Absolute area of agricultural land.
21. **Agriculture, forestry, and fishing, value added (% of GDP)** – Measures the contribution of these sectors to the national economy.
22. **Rural population (% of total population)** – Shows the share of people living in rural areas.

7. Urbanization & Infrastructure Indicators

23. **Urban population (% of total population)** – Measures the proportion of people living in cities.
24. **Electric power consumption (kWh per capita)** – Indicates energy consumption per person, linked to infrastructure development.
25. **Energy use (kg of oil equivalent per capita)** – Measures energy consumption per capita in oil equivalent.

8. Social & Income Distribution Indicators

26. **Gini index** – Measures income inequality, with lower values indicating more equal income distribution.
27. **Government expenditure on education, total (% of GDP)** – Tracks public spending on education as a share of GDP.

9. External Sector & Migration Indicators

28. **Net migration** – The difference between the number of immigrants and emigrants.
29. **Personal remittances, received (% of GDP)** – Measures money sent home by nationals working abroad.
30. **Imports of goods and services (% of GDP)** – Represents the value of imports relative to GDP, indicating reliance on foreign good

DATASET : 2 Global Financial Development :

1. Banking Sector Performance & Stability

These indicators measure the **strength, efficiency, and risk** within the banking system.

1. **Bank concentration (%)** – Measures the share of assets held by the largest banks, indicating market competitiveness.
2. **Bank cost to income ratio (%)** – A bank's efficiency; lower ratios suggest better cost management.
3. **Bank credit to bank deposits (%)** – Shows how effectively banks convert deposits into loans.
4. **Bank deposits to GDP (%)** – Indicates how much of a country's economy is backed by banking deposits.
5. **Bank net interest margin (%)** – Reflects bank profitability by comparing interest earned vs. interest paid.
6. **Bank return on assets (ROA, %)** – Assesses a bank's ability to generate profit from its total assets.
7. **Bank return on equity (ROE, %)** – Measures profitability from shareholders' investments.
8. **Bank Z-score** – A higher value implies lower risk of bank insolvency, ensuring stability.
9. **Banking sector credit to GDP (%)** – Gauges the depth of the credit market and its contribution to the economy.
10. **Bank nonperforming loans to total gross loans (%)** – A high percentage indicates poor loan quality and increased financial risk.

2. Stock Market Development & Capital Markets

These indicators highlight the **size, liquidity, and risk** of stock markets.

1. **Stock market capitalization to GDP (%)** – Represents the total value of publicly traded shares compared to GDP.

2. **Stock market turnover ratio (%)** – Measures liquidity; a higher ratio means shares are actively traded.
3. **Market capitalization outside top 10 largest companies (%)** – Indicates how much market value is held by smaller firms.
4. **Stock price volatility (%)** – Measures market uncertainty by tracking fluctuations in stock prices.
5. **Stock market total value traded to GDP (%)** – Shows how active the stock market is in relation to the country's economy.

3. Financial Institutions & Non-Banking Sectors

These indicators assess the **role of financial institutions outside traditional banks** in economic stability.

1. **Mutual fund assets to GDP (%)** – Represents the contribution of mutual funds in capital markets.
2. **Insurance company assets to GDP (%)** – Indicates the depth of the insurance sector in financial markets.
3. **Pension fund assets to GDP (%)** – Reflects the importance of pension funds in providing financial security.

4. Credit & Financial Access

These indicators measure **how easily individuals and businesses can obtain credit**.

1. **Public credit registry coverage (%)** – Shows the percentage of adults covered by a government-run credit bureau.
2. **Private credit bureau coverage (%)** – Measures the role of private credit agencies in improving financial transparency.
3. **Firms using banks to finance investment (%)** – Indicates the reliance of businesses on bank loans for long-term growth.
4. **Firms using banks to finance working capital (%)** – Reflects how businesses use bank loans for short-term operational needs.

5. Financial Infrastructure & Inclusion

These indicators assess **access to financial services** and the overall infrastructure supporting banking.

1. **Liquid liabilities to GDP (%)** – A measure of money supply, showing how liquid the financial sector is.

2. **Bank branches per 100,000 adults** – Indicates the accessibility of banking services in a country.
3. **ATMs per 100,000 adults** – Measures the availability of cash withdrawal points for consumers.

6. Foreign Involvement in Banking

These indicators analyze the **extent of foreign participation in a country's banking sector**.

1. **Foreign bank assets to total bank assets (%)** – Shows the proportion of banking sector assets owned by foreign banks.
2. **Foreign bank loans to total bank loans (%)** – Indicates the extent to which foreign banks provide credit within the economy.

7. Government Role in Finance

These indicators measure the **government's involvement in banking and financial intermediation**.

1. **Deposit money bank assets to GDP (%)** – Shows how much of the economy's financial assets are controlled by commercial banks.
2. **Government ownership of banks (%)** – Measures the extent of government control over the banking sector.
3. **Credit to government and state-owned enterprises to GDP (%)** – Reflects government borrowing from financial institutions.

DATASET : 3 Enterprise Surveys

1. General Information Indicators

1. **Time (Year)**: The year in which the data was recorded.

2. **Country Name and Code**: Identifiers specifying the country to which the data belongs.

3.

2. Firm Characteristics Indicators

3. **Age of the establishment (years)**: Number of years a firm has been operational.

4. **Number of workers**: Total number of full-time employees in the firm.

5. **Percent of firms with at least 10% foreign ownership**: Measures foreign investment in domestic firms.

6. **Number of years firm operated without formal registration**: Duration of informal business activity before formal registration.

3. Growth and Productivity Indicators

7. **Annual employment growth (%)**: Growth rate of employment within the firm.

8. **Real annual sales growth (%)**: Year-over-year growth in sales, adjusted for inflation.

9. **Real annual labor productivity growth (%)**: Growth in output per worker, reflecting efficiency improvements.

10. **Capacity utilization (%)**: Proportion of production capacity being used.

4. Financial Indicators

11. **Value of collateral needed for a loan (% of loan amount)**: Proportion of loan value needed as collateral.

12. **Proportion of working capital financed by banks (%):** Percentage of a firm's short-term capital needs covered by bank loans.

13. **Percent of firms with a checking or savings account**: Indicates financial inclusion and access to banking services.

14. **Percent of firms identifying access to finance as a major constraint**: Reflects financial challenges faced by firms.

5. Trade and Export Indicators

15. **Days to clear direct exports through customs**: Time taken to export goods through customs.

16. **Proportion of total sales exported directly (%):** Share of a firm's production sold to foreign markets.

17. **Proportion of total inputs that are of foreign origin (%)**: Dependency on imported materials.

18. **Proportion of firms exporting directly (at least 10% of sales)**: Measures export activity among firms.

6. Innovation and Quality Indicators

19. **Capacity utilization (%)**: Measures the extent to which production capacity is being used.

20. **Percent of firms with internationally recognized quality certification**: Indicates adherence to quality standards and certifications.

7. Workforce and Gender Indicators

21. **Proportion of workers offered formal training**: Reflects investment in human capital development.

22. **Proportion of permanent full-time non-production workers who are female**: Measures female participation in administrative or managerial roles.

23. **Percent of firms with a female top manager**: Tracks gender leadership in firms.

8. Business Environment and Obstacles

24. **Senior management time spent dealing with government regulations (%):** Measures time allocated to compliance activities.

25. **Percent of firms identifying corruption as a major constraint**: Measures the impact of corruption on firms.

26. **Percent of firms identifying political instability as their biggest obstacle**: Captures political risks.

27. **Percent of firms identifying tax administration as a major constraint:** Indicates tax-related burdens faced by firms.

9. Infrastructure and Utility Indicators

28. **Number of electrical outages per month**: Reliability of the electricity supply.

29. **Losses due to electrical outages (% of annual sales):** Economic impact of power interruptions.

30. **Days to obtain an electrical connection**: Measures the ease of access to essential infrastructure.