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| INDICATOR\_NUM | METADATA\_CATEGORY | METADATA\_CATEGORY\_DESC | METADATA\_DESCRIPTION |
| I.11 | 1 | Contact point in international agency | Name: Umar SerajuddinAgency: World BankTitle: Senior Economist[userajuddin@worldbank.org](mailto:userajuddin@worldbank.org)[data.worldbank.org](data.worldbank.org) |
| I.11 | 2 | International agreed definition | Definition:  The percentage of adults \(ages 15+\) who report having an account \(by themselves or together with someone else\) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.  Concepts:  Account at a financial institution includes respondents who report having an account at a bank or at another type of financial institution, such as a credit union, microfinance institution, cooperative, or the post office \(if applicable\), or having a debit card in their own name. In addition, it includes respondents who report receiving wages, government transfers, or payments for agricultural products into an account at a financial institution in the past 12 months; paying utility bills or school fees from an account at a financial institution in the past 12 months; or receiving wages or government transfers into a card in the past 12 months. Mobile money account includes respondents who report personally using GSM Association \(GSMA\) Mobile Money for the Unbanked \(MMU\) services in the past 12 months to pay bills or to send or receive money. In addition, it includes respondents who report receiving wages, government transfers, or payments for agricultural products through a mobile phone in the past 12 months. |
| I.11 | 3 | Method of computation | The indicator is based on data collected through individual level surveys in each country with representative samples. Appropriate sampling weights are used in calculating country-level aggregates.  \*\*Disaggregation:\*\*  Disaggregation by sex |
| I.11 | 4 | Importance of the indicator in addressing gender issues and its limitation | Access to formal financial services such as savings, insurance, payments, credit and remittances is essential to the ability of people—regardless of income level, gender, age, education or where they live— to manage their lives, build their futures, and grow their businesses. Having access to an account is an important starting point for people to access a range of financial services. |
| I.11 | 5 | Sources of discrepancies between global and national figures |  |
| I.11 | 6 | Process of obtaining data | The indicators in the 2014 Global Financial Inclusion \(Global Findex\) database are drawn from survey data covering almost 150,000 people in more than 140 economies—representing more than 97 percent of the world’s population. The survey was carried out over the 2014 calendar year by Gallup, Inc. as part of its Gallup World Poll, which since 2005 has continually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 140 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and above.  Global Findex is an individual level survey, measuring individual’s ownership of accounts. As financial inclusion is an individual-level concept, this is the appropriate measure. Other surveys that are done at household level may measure the access to finance through another member of the household which may overestimate financial inclusion. |
| I.11 | 7 | Treatment of missing values |  |
| I.11 | 8 | Data availability and assessment of countries’ capacity |  |
| I.11 | 9 | Expected time of release | To be collected every 3 years. |
| I.11 | 10 | Data source | Data and metadata were extracted from Global SDG Indicators Database on 11 May 2021.  For more information, please go to the following:   * [https://unstats.un.org/sdgs/indicators/database/](https://unstats.un.org/sdgs/indicators/database/) * [https://unstats.un.org/sdgs/metadata/files/Metadata-08-10-02.pdf](https://unstats.un.org/sdgs/metadata/files/Metadata-08-10-02.pdf) |