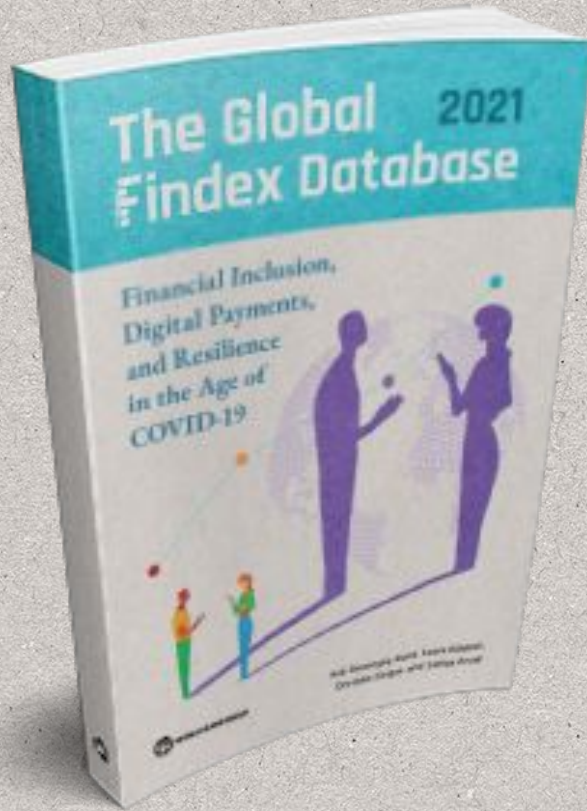


# The Global **Findex** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19



## REPORT HIGHLIGHTS

# The Global Findex Database

November 15, 2022



# Global Findex: Motivation & methodology

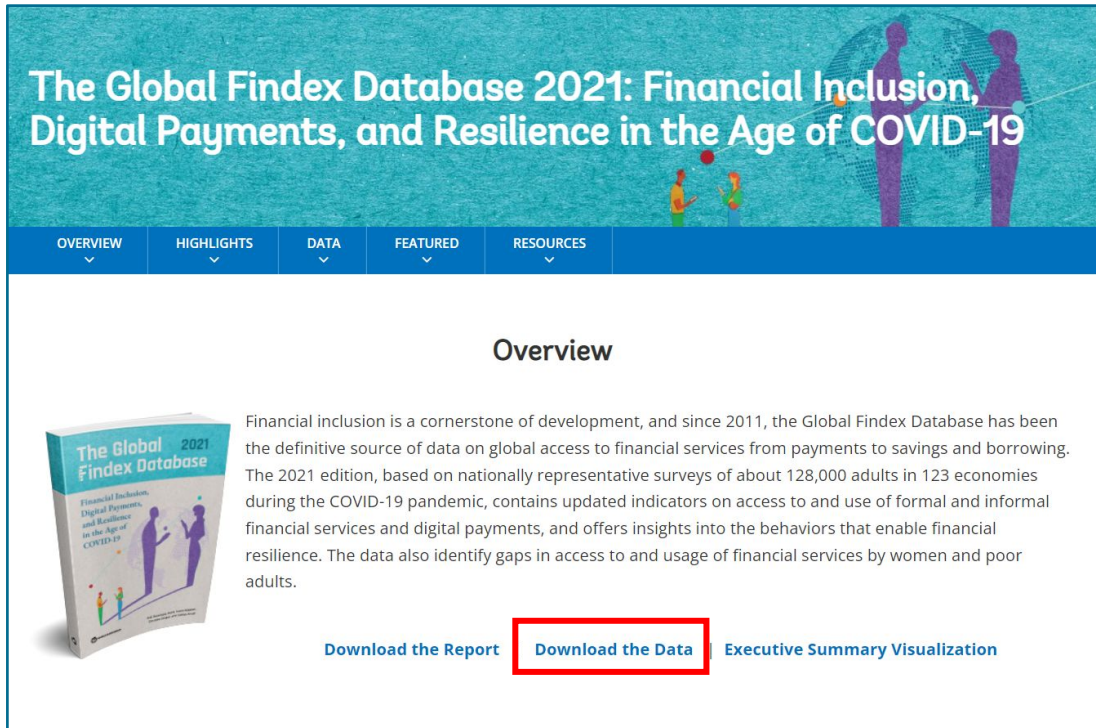
- Since 2011, the first and only comprehensive source of global demand-side data on financial inclusion
- Answers questions about how adults worldwide manage their money, make and receive payments, save, borrow, and manage financial risks
- Data collected in 2011, 2014, 2017, & 2021 track global policy and progress on improving financial inclusion
- Provides metrics on women, low-income households, rural residents, older and younger adults
- Encourages further research





# Download the Global Findex Database Microdata

On the Global Findex database website, click "Download the Data" and click on "Individual Level data"



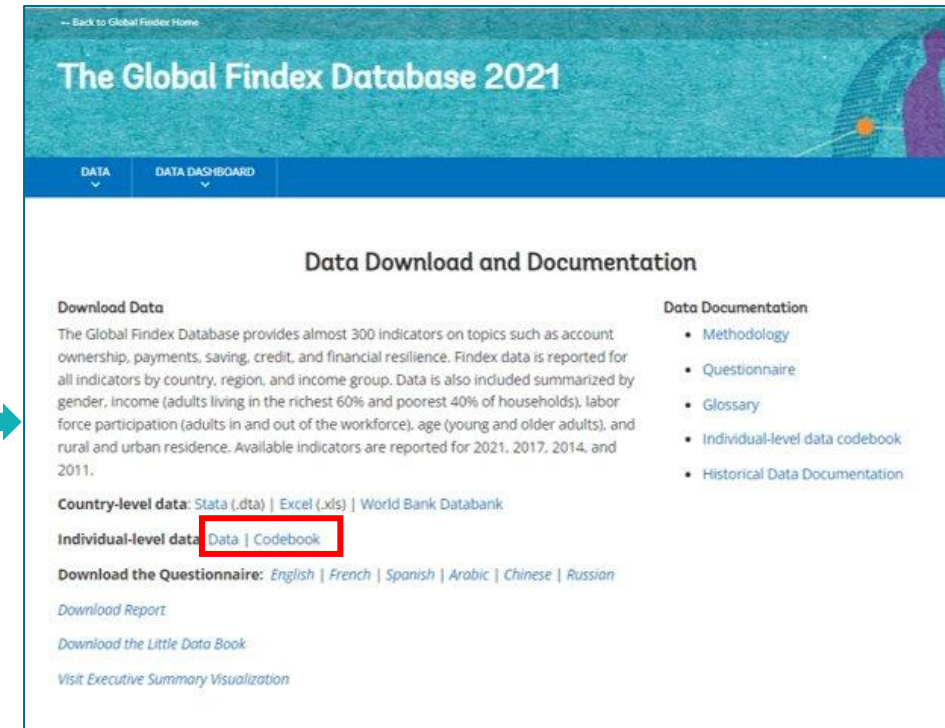
The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

OVERVIEW HIGHLIGHTS DATA FEATURED RESOURCES

## Overview

Financial inclusion is a cornerstone of development, and since 2011, the Global Findex Database has been the definitive source of data on global access to financial services from payments to savings and borrowing. The 2021 edition, based on nationally representative surveys of about 128,000 adults in 123 economies during the COVID-19 pandemic, contains updated indicators on access to and use of formal and informal financial services and digital payments, and offers insights into the behaviors that enable financial resilience. The data also identify gaps in access to and usage of financial services by women and poor adults.

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## The Global Findex Database 2021

DATA DATA DASHBOARD

### Data Download and Documentation

**Download Data**  
The Global Findex Database provides almost 300 indicators on topics such as account ownership, payments, saving, credit, and financial resilience. Findex data is reported for all indicators by country, region, and income group. Data is also included summarized by gender, income (adults living in the richest 60% and poorest 40% of households), labor force participation (adults in and out of the workforce), age (young and older adults), and rural and urban residence. Available indicators are reported for 2021, 2017, 2014, and 2011.

**Country-level data:** [Stata \(.dta\)](#) | [Excel \(.xls\)](#) | [World Bank Databank](#)

**Individual-level data:** [Data](#) | [Codebook](#)

**Download the Questionnaire:** [English](#) | [French](#) | [Spanish](#) | [Arabic](#) | [Chinese](#) | [Russian](#)

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# Download the Global Findex individual level Microdata



## Global Financial Inclusion (Global Findex) Database

[about](#) [← Central Data Catalog](#)

The Global Findex is the first public database of indicators that measures people's use of financial services across economies and over time. Based on over 150,000 interviews across more than 140 economies, the database can be used to develop a deeper understanding of how people save, borrow, make payments, and manage risk.

Keywords...

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Years

From

2021

To

2022

Showing 1-2 of 2 studies

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Variable view

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Global Financial Inclusion (Global Findex) Database

Brazil

between 2021-2022

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### Global Financial Inclusion (Global Findex) Database 2021

Afghanistan, Albania, Algeria...and 120 more, 2021-2022

Development Research Group, Finance and Private Sector Development Unit

Collection: Global Financial Inclusion (Global Findex) Database | Fragility, Conflict and Violence

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### Global Financial Inclusion (Global Findex) Database 2021

Brazil, 2021

Development Research Group, Finance and Private Sector Development Unit

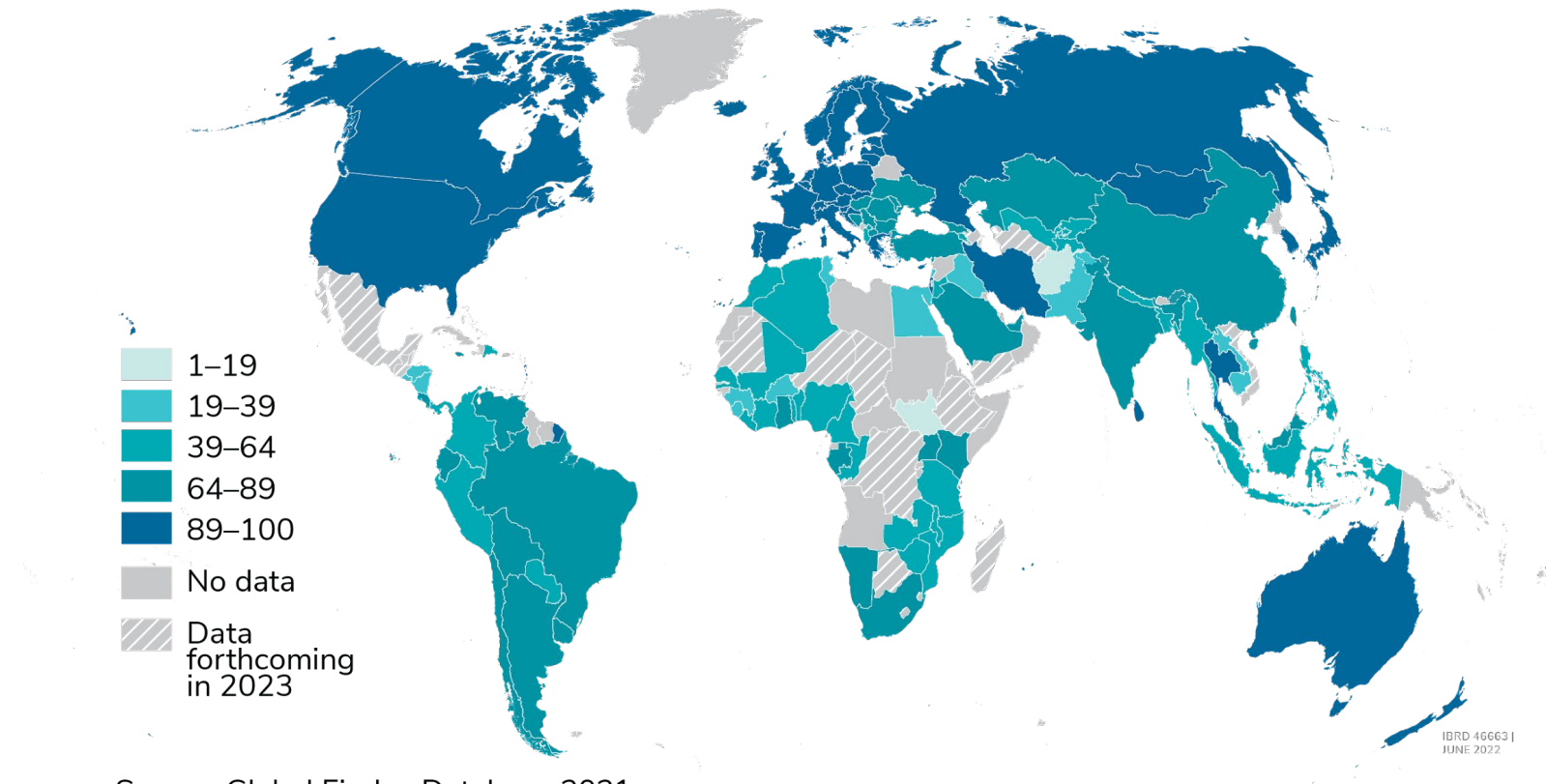
Collection: Global Financial Inclusion (Global Findex) Database

ID: BRA\_2021\_FINDEX\_v02\_M Last modified: Dec 16, 2022 Views: 342

Public use data files

# Financial account ownership continues rise globally

Account ownership rates vary across the world  
Adults with an account (%), 2021



Source: Global Findex Database 2021.



# The Global **Index** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

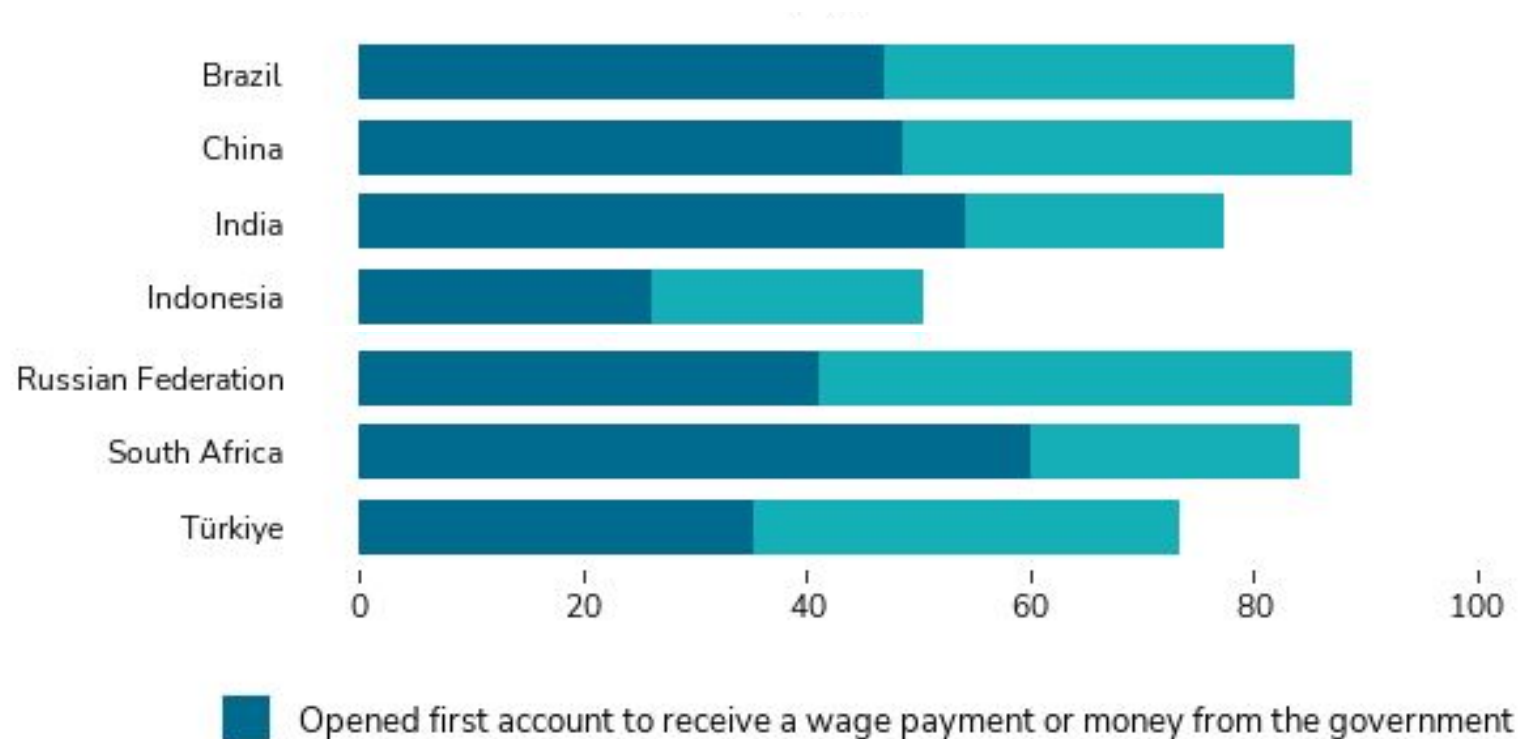


## Usage of Accounts: *Payments*



# Millions of adults opened their first account to receive a wage or government payment

Adults with an account at a financial institution (excluding mobile money)(%), 2021



Source: Global Findex Database 2021.



# The Global **Index** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

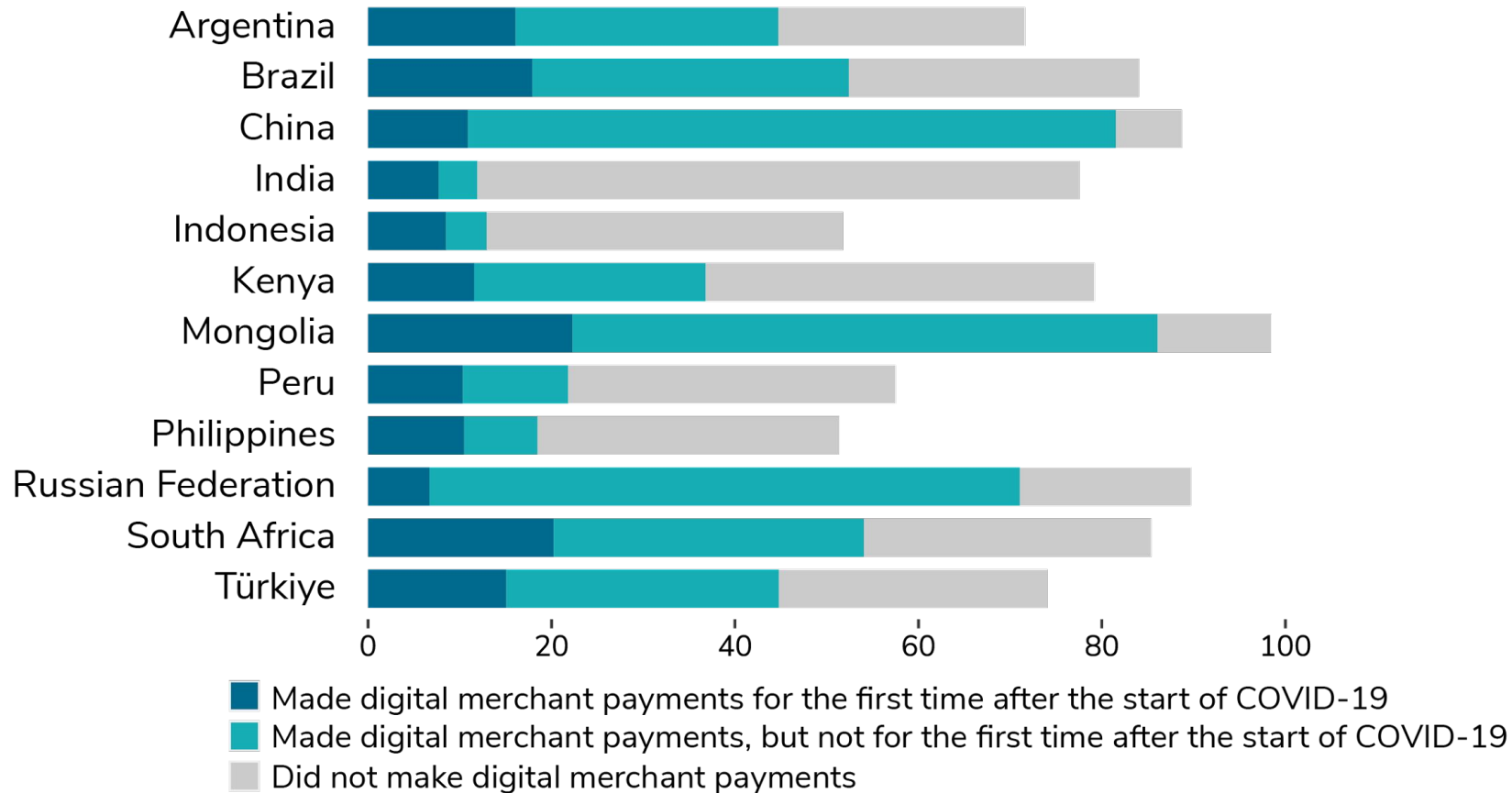


## Usage of Accounts: *Adoption of digital Payments during Covid-19*



# Some developing economies saw rapid increases in digital merchant payments after the start of COVID-19

Adults with an account (%), 2021



Source: Global Findex Database 2021.



# The Global **Findex** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

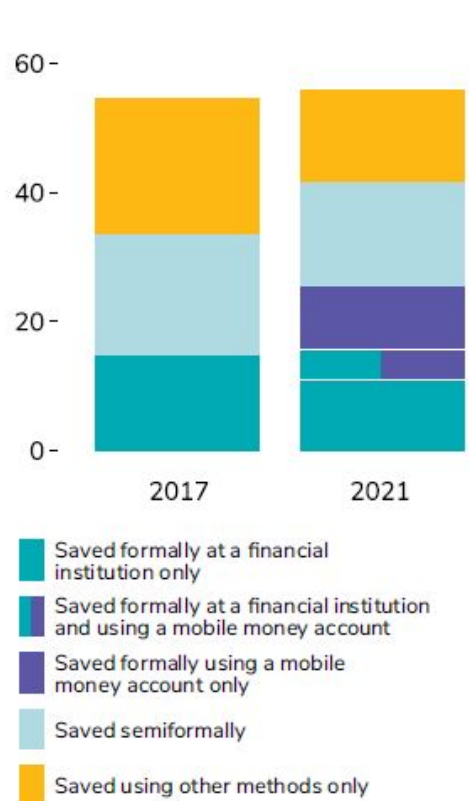


**Usage of Accounts:**  
*Savings, etc.*



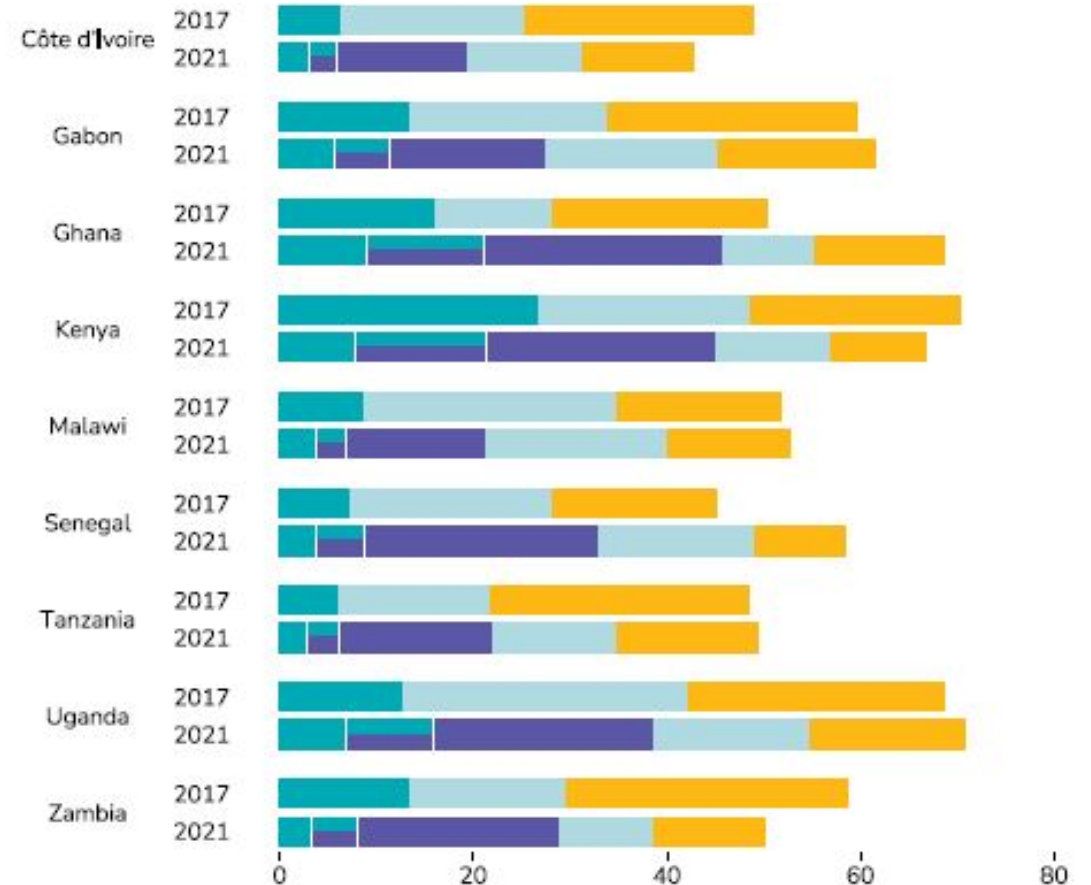
# Mobile money accounts are an important mode of formal saving in Sub-Saharan Africa

Adults in Sub-Saharan Africa saving any money in the past year (%), 2017-2021



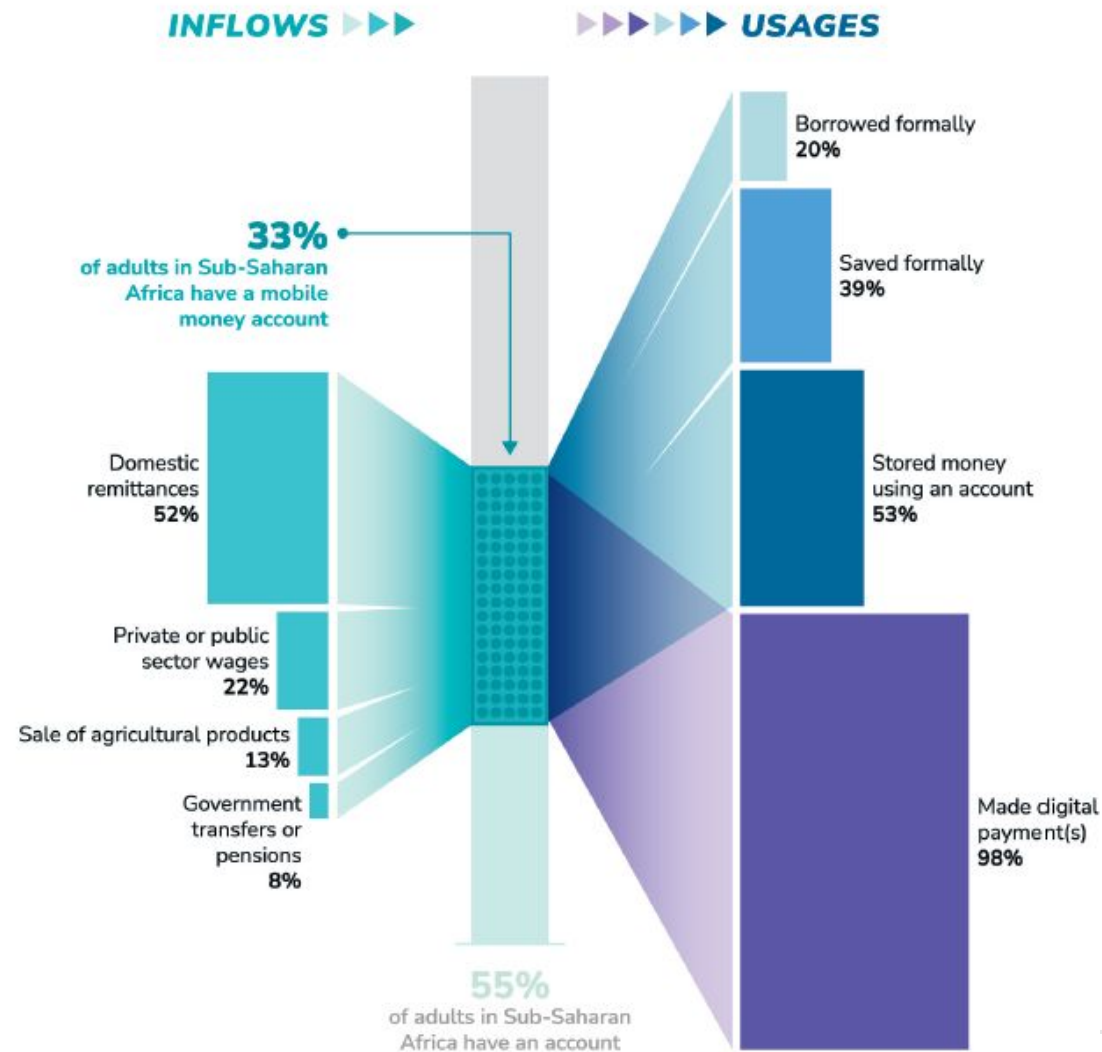
Source: Global Findex Database 2021.

Note: People may save in multiple ways, but categories are constructed to be mutually exclusive. "Saved formally" includes all adults who saved any money formally. "Saved semiformally" includes all adults who saved any money semiformally but not formally. Data on semiformal saving are not collected in most high-income economies. The Global Findex survey collected data on saving using a mobile money account for the first time in 2021.





# Adults in Sub-Saharan Africa with a mobile money account use it for a range of purposes





# The Global **Index** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

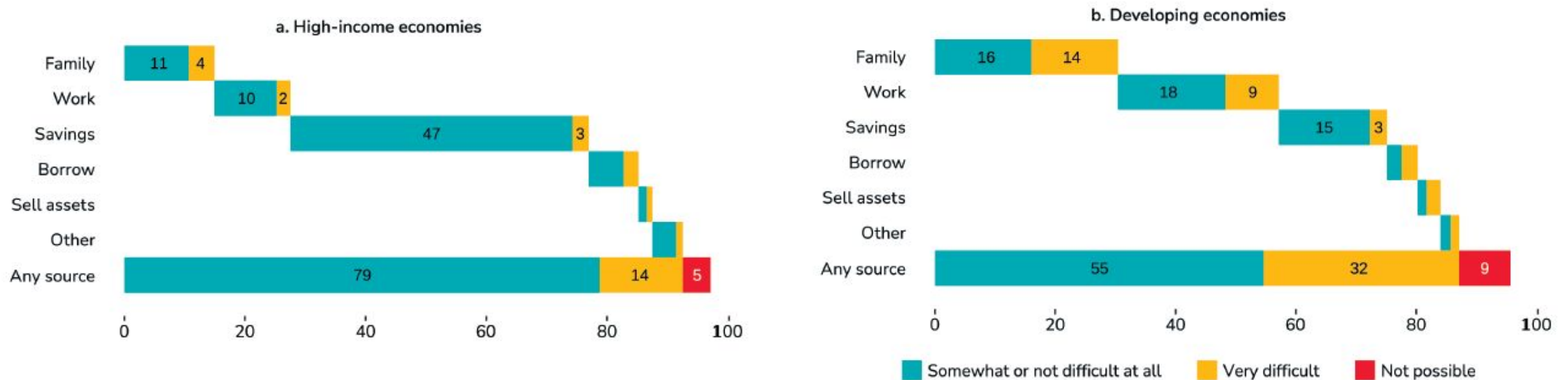


## Financial Wellbeing: *Social Networks*



# In developing economies, social networks and work are the most common sources of emergency money—and unreliable

Adults identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2021



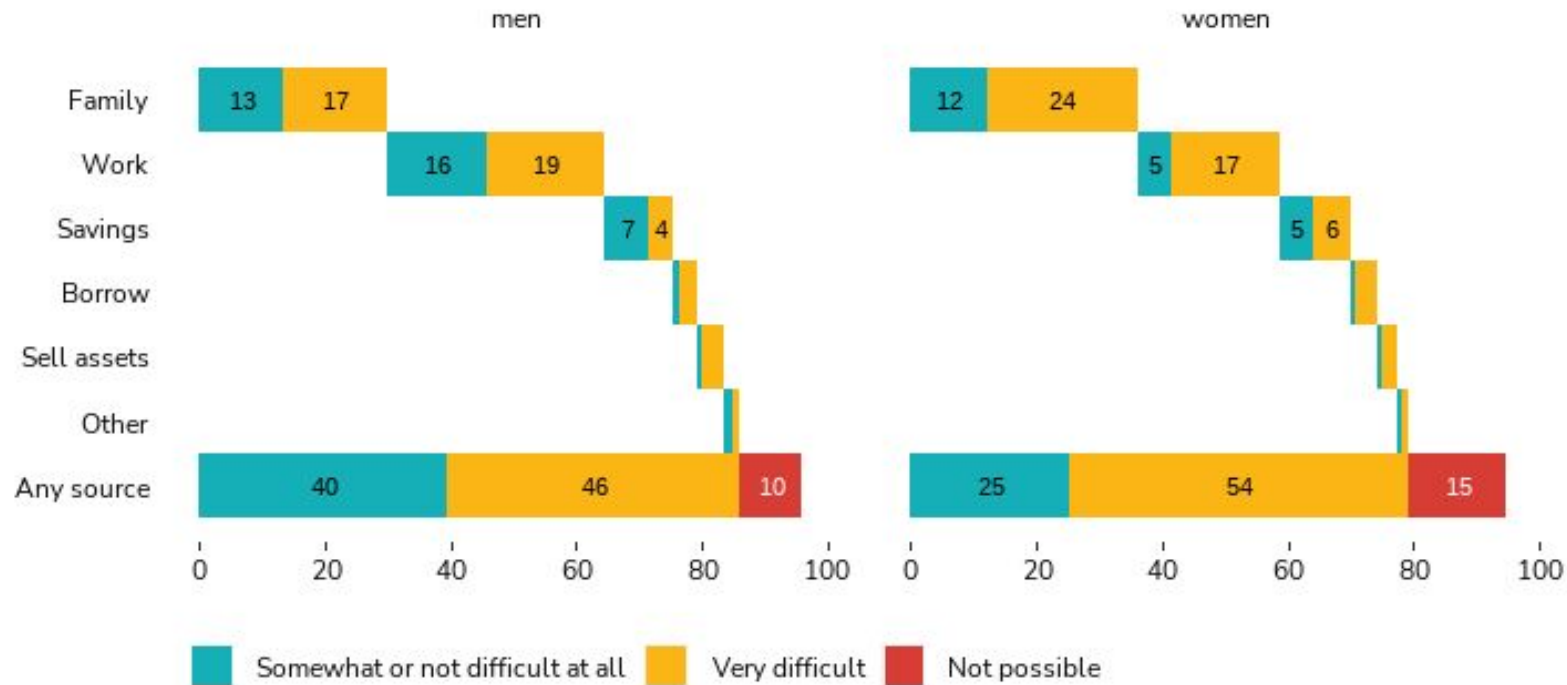
Source: Global Findex Database 2021.

Note: A small share of adults did not know or refused to disclose their main source of emergency money.



# In developing economies, women and poor adults are less financially resilient than men and the rich

Adults in **South Asia** identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2021



Source: Global Findex Database 2021.

Note: The length of the bar in each row is the share of adults that reported using the specified source of money. A small share of adults did not know or refused to disclose their main source of emergency money.



# The Global **Index** Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

# Thank you

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