

ANATOMY OF AN INDICATOR: DEFINING FINANCIAL INCLUSION

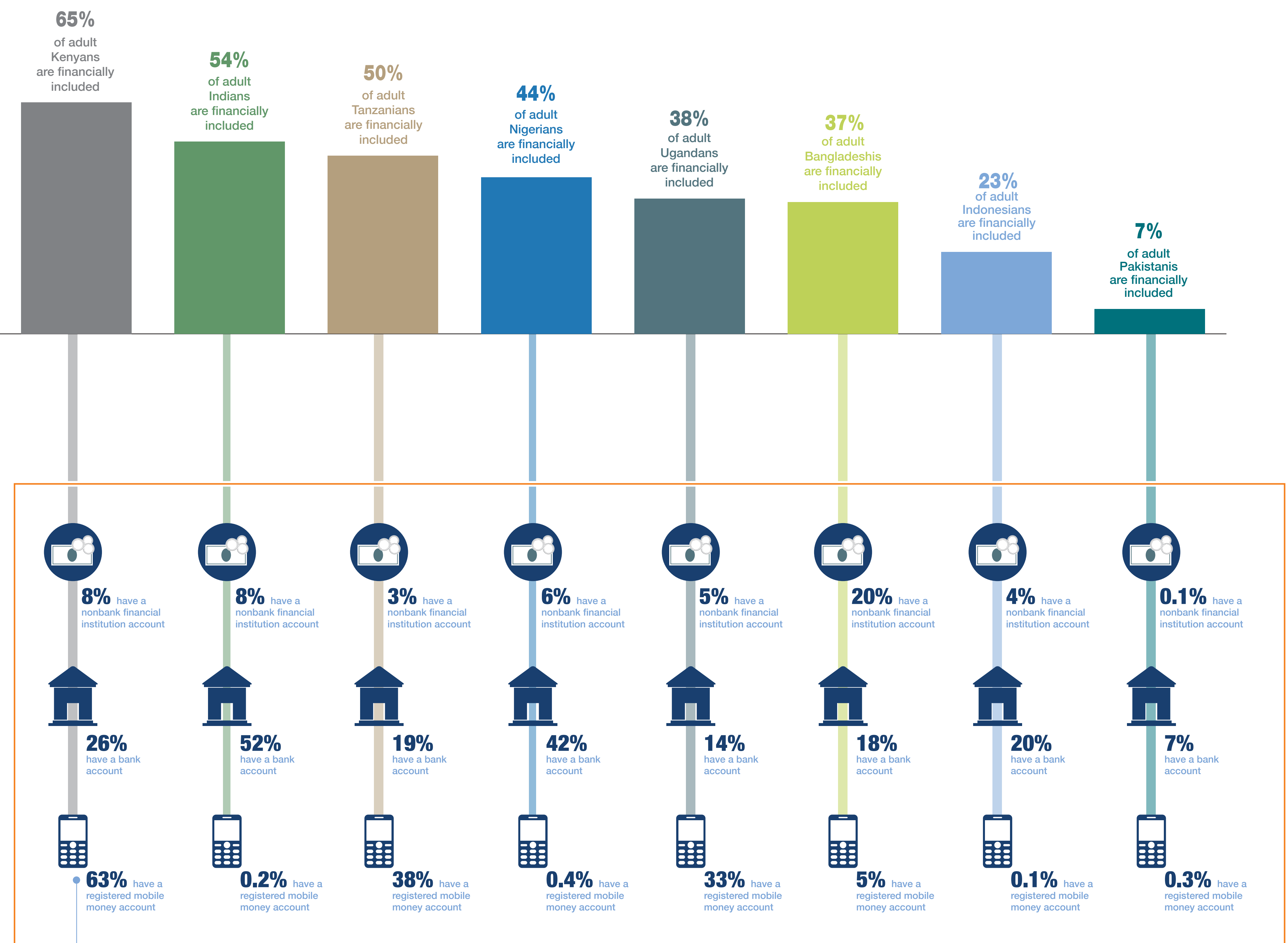
Comparability of data across diverse countries is an important feature of FII data and condensing complicated realities into streamlined indicators is key for tracking. Financial inclusion is not neatly and consistently defined, and the path to active account usage varies by country.

How do we interpret meaningful inclusion:

As financial landscapes vary widely across countries, we measure access to the ideal: a full suite of financial services, including savings facilities through a financial service provider, rather than measuring account ownership at specific financial institutions.

Kenya India Tanzania Nigeria Uganda Bangladesh Indonesia Pakistan

Aggregation by level of financial inclusion allows for quick overall comparisons across target countries.



Individual measures permit observation by channel – nonbank financial institution, bank and registered mobile money accounts – showing how financial inclusion is built by market.

• Mobile money service offerings vary by country and provider; access to advanced financial services requires registration.