



STATISTICS

The Financial Access Survey and SDG indicators

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The views expressed herein are those of the author and should not be attributed to the IMF, its Executive Board, or its management.

Objectives

- Enhance understanding of FAS methodology for SDG indicators.
- Discuss country challenges in measuring FAS SDG indicators.

Agenda

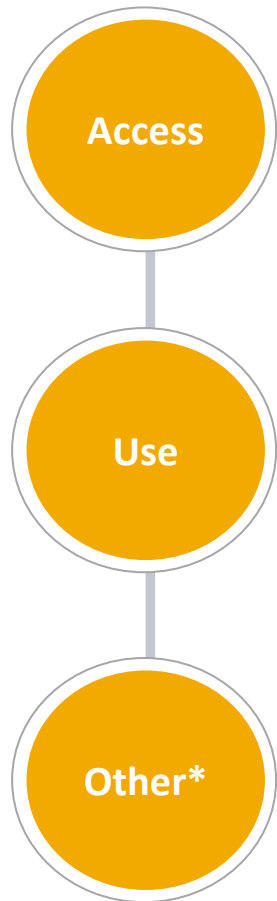
- **Overview of the Financial Access Survey (FAS)**
- **FAS data collection**
- **FAS Methodology**
- **Measurement of FAS SDG indicators**
- **FAS data dissemination**
- **FAS SDG indicators in UN ESCWA countries**

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Measuring financial inclusion

Dimensions



Supply-side data

Information collected from financial service providers through reporting to central banks and/or regulators.

IMF Financial Access Survey: Administrative data from central banks and/or financial regulations of 189 jurisdictions.

GSMA Global Adoption Survey: Survey of mobile money service providers of 90 economies.

Global Payment System Survey: Survey of national and regional central banks and monetary authorities.

Demand-side data

Information collected from users of financial services through household and firm surveys.

World Bank Global Index: Survey of 150,00 adults in 140 economies.

World Bank Enterprise Survey: Survey of 135,000 firms in 139 economies.

FinScope: Available for around 30 countries.

FinAccess: Survey designed through industry consultation.

Financial Inclusion Tracker Survey: Panel survey data for selected economies.

**Other dimensions include affordability, quality, wellbeing, etc.*

Financial Access Survey (FAS): Snapshot



FAS Coverage

- 189 jurisdictions
- 121 series and 70 indicators
- 17 years of data



FAS disaggregation

- SMEs and households
- Banks, MFIs, credit unions and cooperatives
- Gender



Type of FAS information

- **Access:** geographical outreach
- **Usage:**
 - Loans, deposits, and insurance
 - Mobile money & mobile and internet banking

The FAS provides granular data



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The collection process involves several institutions

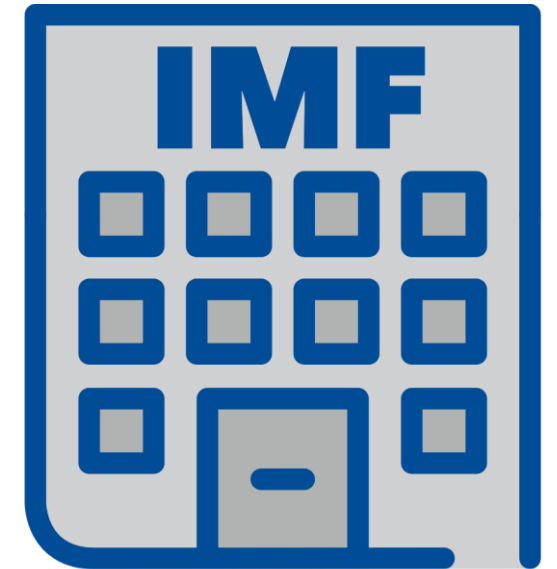


Financial Service Providers

- Commercial banks
- Credit unions and credit cooperatives
- Microfinance institutions
- Mobile Money Service Providers
- Other Financial Service Providers



Central Banks and other regulators



The IMF

Timely reporting of data is crucial

Preparation materials



Jan – Mar



Preparation of the survey questionnaire, FAS Manual and Guidelines and testing of data collection systems

FAS Questionnaire sent to countries



Mar



Invitation

Data submission



Apr - May



Countries to submit the duly filled questionnaire

- Data validation and verification
- Consultation with countries to resolve data issues



Jun - Aug



Consolidation & dissemination

FAS release



Sep



- Analysis of the data collected
- Release of the results along with *the FAS Trends and Developments* and press release.

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FAS concepts can be found in two manuals

1

Methodology is mainly based on the IMF's Monetary and Financial Statistics Manual and Compilation Guide

2

All concepts of the FAS are explained in the accompanying FAS Manual and Guidelines



To have a global database which allows for meaningful cross-country comparison, adhering to the suggested methodology while reporting data is important

The manuals are available in English, Spanish, and French



Metadata is critical to understand country-specific cases

Metadata Criteria Selection Page Home

Financial Access Survey (FAS)
Country Notes

Country : Afghanistan, Islamic Rep. of

Home Page
Workflow
Contact Us
Documentation

Metadata
webpage

Report
deviations
from the
methodology

Metadata View Page

Financial Access Survey : Country Notes
Country name and code

View Mode : Non Editable , Status : Post

Contact Information

Please provide contact details that can be disseminated for users to contact the designated country compiler about the technical specifications of your FAS metadata reported to the IMF Statistics Department

Name:

Designation (Job Title):

Department/Division:

Organization:

Mailing Address:

Email:

Telephone:

Fax:

General

Please provide any information that you deem relevant for users to understand the data, in particular any deviations from the definitions set out in the FAS guidelines. If possible, please also provide explanations behind large fluctuations (± 20 percent) in the data. For example, fluctuations resulting from a reclassification of financial institutions from one period of the survey to the next as well as from changes in regulatory environment should be documented. Please provide the local definition for small and medium enterprises (SMEs) if one exists and is used in your country. If the World Bank Group's definition is used, please also specify. Please provide information based on the above guidance under the appropriate subheadings below:

I) Existing deviations from the definitions set out in the FAS guidelines

II) Other information that is deemed useful to data users

¹ The World Bank Group defines a firm as an SME if it meets two of the following three requirements: (i) have less than 300 employees, (ii) have less than \$15 million in assets, and (iii) have less than \$15 million in annual sales. As some financial institutions are unable to report data based on any of these three criteria, loan size is also used as a proxy. In that case, a firm is considered an SME if the size of its outstanding loan from a financial institution is less than \$1 million.

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FAS SDG indicators are based on two data sources

A



Financial access survey (FAS)

- Institutions of Commercial Banks
- Branches of Commercial Banks
- Automated Teller Machines (ATMs)

B



World Development Indicators (WDI)

- Adult population (older than 15 years old)

Calculation of FAS SDG indicators

FAS SDG Indicators



8.10.1 (a) Number of commercial bank branches per 100,000 adults



A

$$100,000 * \frac{(\text{Number of institutions of commercial banks} + \text{Number of branches of commercial banks})}{\text{Adult population}}$$



8.10.1 (b) Number of automated teller machines (ATMs) per 100,000 adults



B

$$100,000 * \frac{(\text{Number of Automated Teller Machines (ATMs)})}{\text{Adult population}}$$

Note:

These SDG indicators are being revisited to properly reflect developments of digital financial innovations driven by rapid technological breakthroughs.

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Dissemination of FAS data



INTERNATIONAL
MONETARY FUND

SIGN IN OR REGISTER

IMF.ORG ELIBRARY BOOKSTORE MCM DATA DATASETS DATA TOPICS HELP

IMF DATA ACCESS TO MACROECONOMIC & FINANCIAL DATA

Financial Access Survey (FAS)

Latest Update Date: 01/14/2022



At a Glance **By Country** **By Indicator** **Query** **Documents** Archive About FAS

Search

GO

Welcome to the Financial Access Survey Portal

The FAS is the key source of global supply-side data on financial inclusion, encompassing data on access to and usage of financial services by firms and households that can be compared across countries and over time.

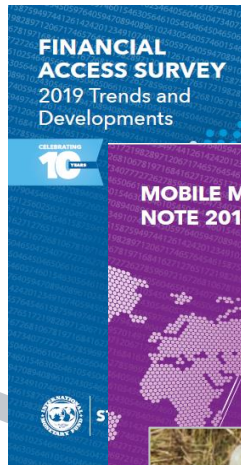


<https://data.imf.org/FAS>

FAS analytical work over the years



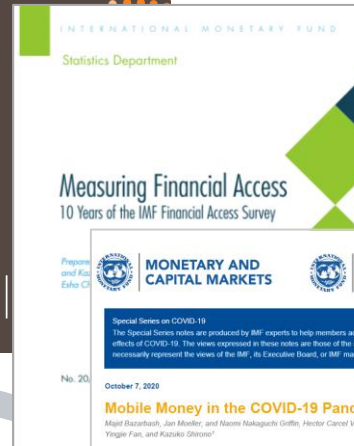
2018



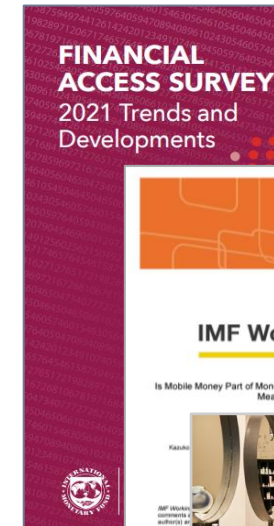
2019



2020



2021



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8.10.1 (a) Number of commercial bank branches per 100,000 adults (2020)



8.10.1 (b) Number of automated teller machines (ATMs) per 100,000 adults (2020)





Thank you!



FAS website:
data.imf.org/FAS

Reach out to us
at: stafas@imf.org