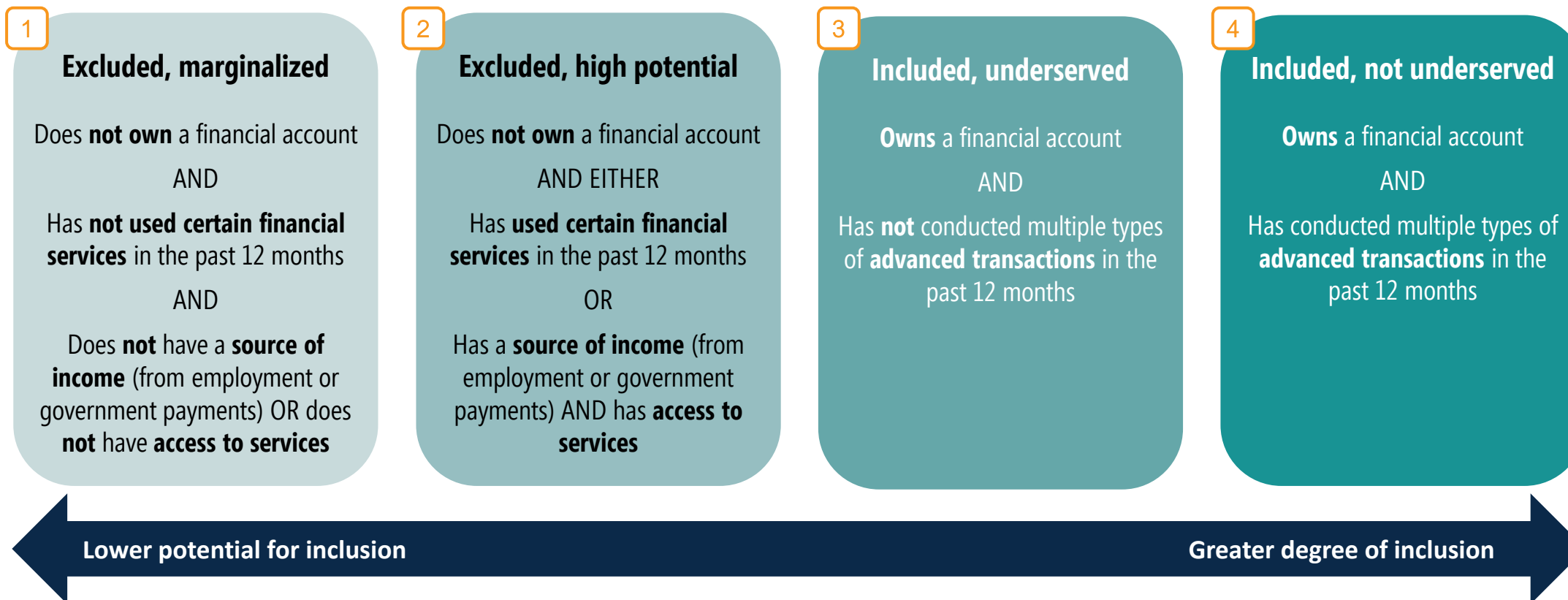
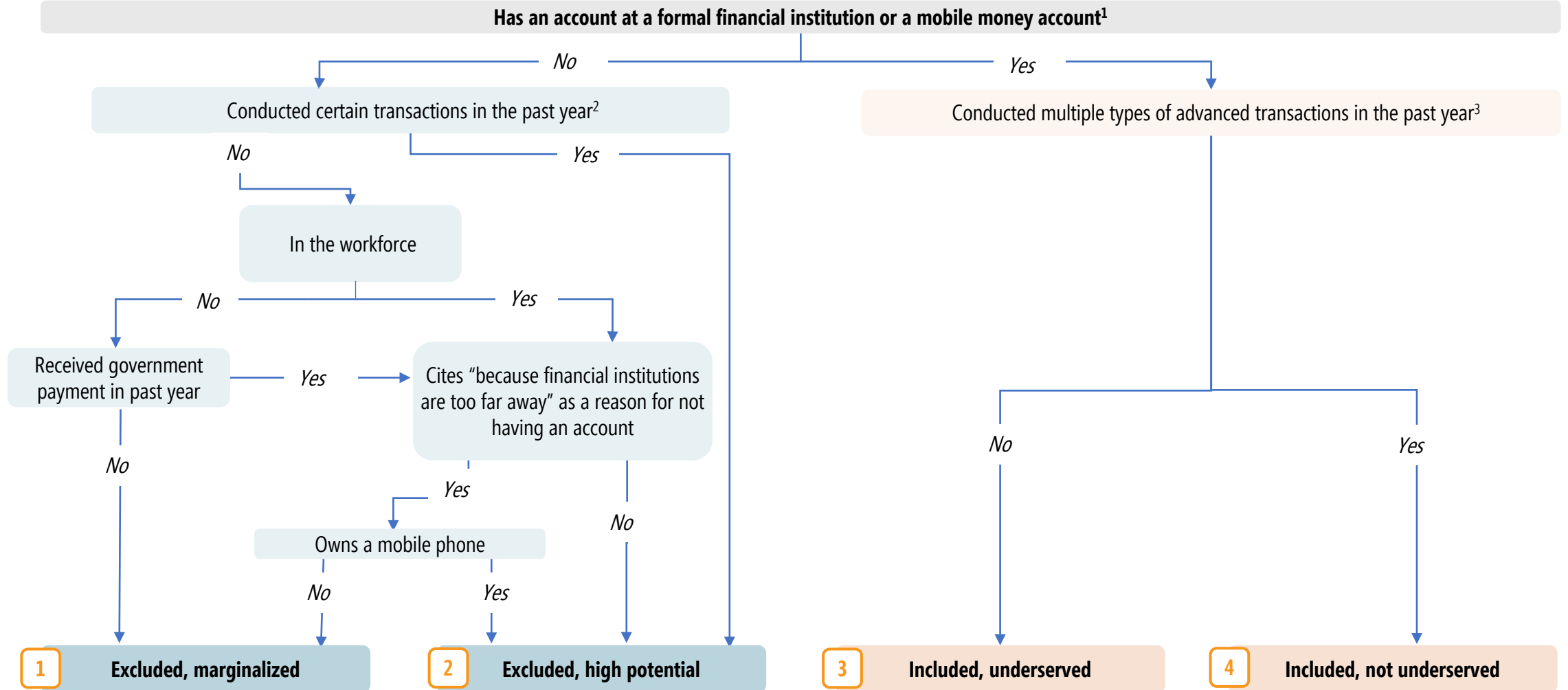


Financial Inclusion Segment Definitions

The financial inclusion segment definitions draw on the Global Findex database to assess respondents' degree of (and potential for) financial inclusion, assigning them to one of the four segments below. Respondent characteristics considered include ownership of a financial account, use of a financial account, nature of financial account use, employment status, receipt of government payments, and access to financial services. The boxes below depict the conceptual definitions of each segment. A more detailed flowchart follows on the next page.



Financial Inclusion Segment Definitions (continued)

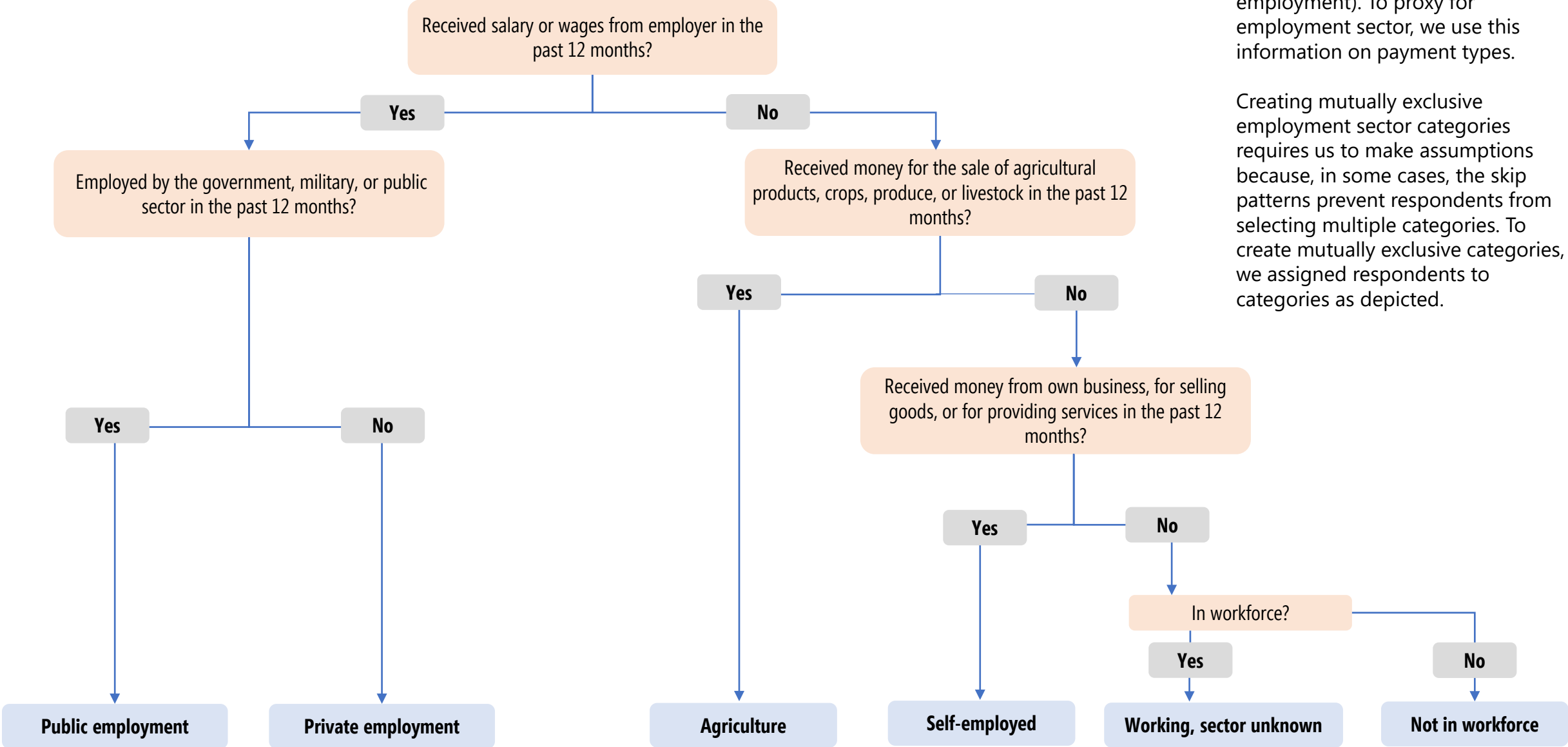


¹For information on how this is defined, see the [Findex Glossary](#).

²These transactions include saving through a formal financial institution, borrowing through a formal financial institution, paying utility bills through a formal financial institution or mobile phone, receiving wages through a formal financial institution or mobile phone, receiving agricultural payments through a formal financial institution or mobile phone, receiving government payments through a formal financial institution or mobile phone, paying bills online, and buying something online. In practice, many of these transactions are also used to identify by the Findex team to impute account ownership (see the [Findex Glossary](#)), so most people who have conducted these transactions are not in the excluded segments.

³Advanced transaction types include saving through a formal financial institution, borrowing through a formal financial institution, paying utility bills through a formal financial institution or mobile phone, and receiving wages through a formal financial institution or mobile phone.

Employment Sector Definitions (2017)



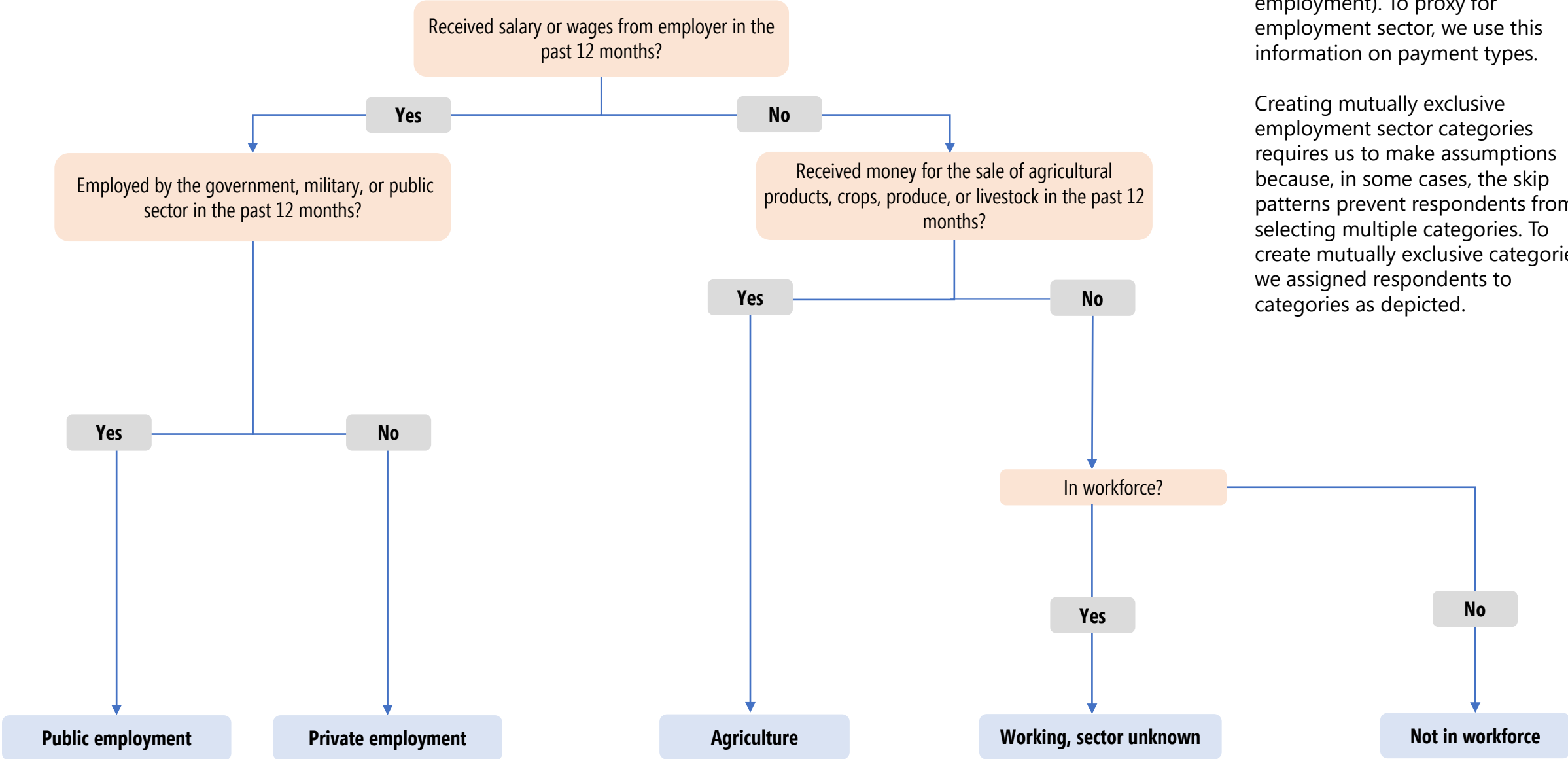
The Global Findex survey asks a series of questions about receipt of different types of payments from work (but does not explicitly ask about sector of employment). To proxy for employment sector, we use this information on payment types.

Creating mutually exclusive employment sector categories requires us to make assumptions because, in some cases, the skip patterns prevent respondents from selecting multiple categories. To create mutually exclusive categories, we assigned respondents to categories as depicted.

Employment Sector Definitions (2021*)

The Global Findex survey asks a series of questions about receipt of different types of payments from work (but does not explicitly ask about sector of employment). To proxy for employment sector, we use this information on payment types.

Creating mutually exclusive employment sector categories requires us to make assumptions because, in some cases, the skip patterns prevent respondents from selecting multiple categories. To create mutually exclusive categories, we assigned respondents to categories as depicted.



* The 2021 Findex questionnaire did not include a question about receiving money for self-employment activities, so the 2021 employment sector definitions do not include self-employed as a category.

G2P Receipt Definition

The Global Findex survey asks questions about receipt of government-to-person (G2P) payments. A respondent is classified as a G2P recipient if either of the following two conditions are met:

Respondent receives payments from the government for education expenses, medical expenses, unemployment benefits, subsidy payments, or social benefits

OR

Respondent receives pensions from the government, military, or public sector