2014 GLOBAL FINDEX METHODOLOGY

SURVEY METHODOLOGY

The indicators in the 2014 Global Financial Inclusion (Global Findex) database are drawn from survey data covering almost 150,000 people in 143 economies—representing more than 97 percent of the world's population (see table 1 for a list of the economies included). 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. For a summary of the data and key findings, see "The Global Findex Database 2014: Measuring Financial Inclusion around the World" by Asli Demirguc-Kunt and others.[1]

INTERVIEW PROCEDURE

Surveys are conducted face to face in economies where telephone coverage represents less than 80 percent of the population or is the customary methodology. In most economies the fieldwork is completed in two to four weeks. In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households by means of the Kish grid.[2] In economies where cultural restrictions dictate gender matching, respondents are randomly selected through the Kish grid from among all eligible adults of the interviewer's gender.

In economies where telephone interviewing is employed, random digit dialing or a nationally representative list of phone numbers is used. In most economies where cell phone penetration is high, a dual sampling frame is used. Random selection of re-spondents is achieved by using either the latest birthday or Kish grid method. At least three attempts are made to reach a person in each household, spread over different days and times of day.

DATA PREPARATION

Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

Table 2 shows the data collection period, number of interviews, approximate design effect, and margin of error as well as sampling details for each economy.

Additional information about the Global Findex data, including the complete database, can be found at http://www.worldbank.org/globalfindex.

Additional information about the methodology used in the Gallup World Poll can be found at http://www.gallup.com/178667/gallup-world-poll-work.aspx

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1. The reference citation for the 2014 Global Findex data is Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden, "The Global Findex Database 2014: Measuring Financial Inclusion around the World" (Policy Research Working Paper 7255, World Bank, Washington, DC, 2015).

2. The Kish grid is a table of numbers used to select the interviewee. First, the interviewer lists the name, gender, and age of all permanent household members age 15 and above, whether or not they are present, in order by age. Second, the interviewer finds the column number of the Kish grid that corresponds to the last digit of the questionnaire and the row number for the number of eligible household members. The number in the cell where the column and row intersect is the person selected for the interview.

TABLE 1 Economies included in the 2014 Global Findex database

Afghanistan	Czech Republic	Kyrgyz Republic	Saudi Arabia
Albania	Denmark	Latvia	Senegal
Algeria	Dominican Republic	Lebanon	Serbia
Angola	Ecuador	Lithuania	Sierra Leone
Argentina	Egypt, Arab Rep.	Luxembourg	Singapore
Armenia	El Salvador	Macedonia, FYR	Slovak Republic
Australia	Estonia	Madagascar	Slovenia
Austria	Ethiopia	Malawi	Somalia
Azerbaijan	Finland	Malaysia	South Africa
Bahrain	France	Mali	Spain
Bangladesh	Gabon	Malta	Sri Lanka
Belarus	Georgia	Mauritania	Sudan
Belgium	Germany	Mauritius	Sweden
Belize	Ghana	Mexico	Switzerland
Benin	Greece	Moldova	Taiwan, China
Bhutan	Guatemala	Mongolia	Tajikistan
Bolivia	Guinea	Montenegro	Tanzania
Bosnia and Herzegovina	Haiti	Myanmar	Thailand
Botswana	Honduras	Namibia	Togo
Brazil	Hong Kong SAR, China	Nepal	Tunisia
Bulgaria	Hungary	Netherlands	Turkey
Burkina Faso	India	New Zealand	Turkmenistan
Burundi	Indonesia	Nicaragua	Uganda
Cambodia	Iran, Islamic Rep.	Niger	Ukraine
Cameroon	Iraq	Nigeria	United Arab Emirates
Canada	Ireland	Norway	United Kingdom
Chad	Israel	Pakistan	United States
Chile	Italy	Panama	Uruguay
China	Jamaica	Peru	Uzbekistan
Colombia	Japan	Philippines	Venezuela, RB
Congo, Dem. Rep.	Jordan	Poland	Vietnam
Congo, Rep.	Kazakhstan	Portugal	West Bank and Gaza
Costa Rica	Kenya	Puerto Rico	Yemen, Rep.
Côte d'Ivoire	Korea, Rep.	Romania	Zambia
Croatia	Kosovo	Russian Federation	Zimbabwe
Cyprus	Kuwait	Rwanda	

TABLE 2 Details of survey methodology for economies included in the 2014 Global Findex survey and database

Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
Afghanistan	SAS	Low	Aug 18–Sep 12	1,000	1.36	3.6	Face to face	Dari, Pashto	Gender-matched sampling was used during the final stage of selection.
Albania	ECA	Upper middle	Jul 4–Aug 11	999	1.26	3.5	Face to face[d]	Albanian	
Algeria[e]	n.a.	Upper middle	Nov 16–Nov 29	1,002	1.46	3.7	Face to face	Arabic	Sample excludes sparsely populated areas in the far South, representing approximately 10% of the population.
Angola	SSA	Upper middle	Jul 17–Aug 16	1,000	1.26	3.5	Face to face	Portuguese	
Argentina	LAC	Upper middle	Jul 17–Aug 23	1,000	1.41	3.7	Face to face	Spanish	
Armenia	ECA	Lower middle	Jun 22–Jul 21	1,000	1.41	3.7	Face to face	Armenian	
Australia	OEC	High	Mar 19–May 1	1,002	1.68	4.0	Landline and cellular telephone	English	
Austria	OEC	High	Apr 14–May 26	1,000	1.38	3.6	Landline and cellular telephone	German	
Azerbaijan	ECA	Upper middle	Jul 13–Aug 8	1,000	1.25	3.5	Face to face	Azeri, Russian	Sample excludes Kelbadjaro-Lacha, Nagorno-Karabakh, and Nakhichevan territories. These areas represent approximately 14% of the population.
Bahrain[e]	n.a.	High	Jun 1–Jun 26	1,005	1.78	4.1	Landline and cellular telephone	Arabic, English	Sample excludes residents unable to participate in the survey in Arabic or English.
Bangladesh	SAS	Low	Apr 26–May 13	1,000	1.28	3.5	Face to face	Bengali	
Belarus	ECA	Upper middle	Jun 12–Jul 8	1,036	1.26	3.4	Face to face	Russian	
Belgium	OEC	High	Apr 1–Apr 30	1,004	1.60	3.9	Landline and cellular telephone	Dutch, French	
Belize	LAC	Upper middle	Nov 12–Nov 22	504	1.25	4.9	Face to face	English	
Benin	SSA	Low	Jun 23–Jul 2	1,000	1.52	3.8	Face to face[d]	Anago, Bariba, French, Fon	
Bhutan	SAS	Lower middle	Jun 10–Jul 19	1,020	1.51	3.8	Face to face	Dzongkha	
Bolivia	LAC	Lower middle	Sep 18–Nov 22	1,000	1.48	3.8	Face to face	Spanish	
Bosnia and Herzegovina	ECA	Upper middle	Jun 23–Aug 31	1,001	1.31	3.5	Face to face	Bosnian, Croatian, Serbian	
Botswana	SSA	Upper middle	Sep 5–Sep 23	1,000	1.39	3.6	Face to face[d]	English, Setswana	
Brazil	LAC	Upper middle	May 1–May 25	1,007	1.30	3.5	Face to face	Portuguese	
Bulgaria	ECA	Upper middle	Jun 27–Aug 18	1,000	1.40	3.7	Face to face	Bulgarian	
Burkina Faso	SSA	Low	May 2–May 13	1,000	1.50	3.8	Face to face[d]	Dioula, French, Fulfulde, Moore	
Burundi	SSA	Low	Oct 15–Oct 25	1,000	1.38	3.6	Face to face[d]	French, Kirundi	
Cambodia	EAP	Low	Jun 28–Jul 17	1,000	1.60	3.9	Face to face[d]	Khmer	
Cameroon	SSA	Lower middle	Mar 17–Mar 30	1,000	1.19	3.4	Face to face[d]	English, French, Fulfulde	

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TABLE 2 Details of survey methodology for economies included in the 2014 Global Findex survey and database

Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
Canada	OEC	High	May 8–Jun 21	1,004	1.56	3.9	Landline and cellular telephone	English, French	Sample excludes the Northwest Territories, Nunavut, and Yukon, which represent approximately 0.3% of the population.
Chad	SSA	Low	Sep 21–Oct 1	1,000	1.59	3.9	Face to face	Chadian Arabic, French, Ngambaye	Sample excludes seven regions because of security concerns and wilderness: Bourkou, Ennedi, Ouaddaï, Salamat, Sila, Tibesti, and Wadi Fira. The excluded population represents 20% of the total population. Population estimates are from the 2009 General Population and Housing Census.
Chile	OEC	High	Nov 1–Dec 26	1,032	1.51	3.8	Face to face	Spanish	
China	EAP	Upper middle	Sep 20–Nov 18	4,184	1.54	2.2	Landline telephone and face to face	Chinese	Oversampling was used in Beijing, Guangzhou, and Shanghai.[f]
Colombia	LAC	Upper middle	Aug 9–Sep 6	1,000	1.36	3.6	Face to face[d]	Spanish	
Congo, Dem. Rep.	SSA	Low	Jul 27–Aug 18	1,000	1.70	4.0	Face to face[d]	French, Lingala, Kikongo, Tchiluba, Swahili	Sample excludes North Kivu and South Kivu provinces because of security concerns. The excluded areas represent approximately 15% of the estimated population.
Congo, Rep.	SSA	Lower middle	Aug 23–Sep 11	1,000	1.51	3.8	Face to face[d]	French, Kituba, Lingala	
Costa Rica	LAC	Upper middle	Jul 27–Aug 12	1,000	1.27	3.5	Face to face[d]	Spanish	
Côte d'Ivoire	SSA	Lower middle	May 18–May 29	1,000	1.51	3.8	Face to face[d]	Dioula, French	
Croatia	n.a.	High	Jun 26–Aug 26	1,000	1.50	3.8	Face to face	Croatian	
Cyprus	n.a.	High	May 6–Jun 27	1,000	1.35	3.6	Landline and cellular telephone	Greek	
Czech Republic	OEC	High	Jun 29–Aug 29	1,008	1.19	3.4	Face to face	Czech	
Denmark	OEC	High	Apr 15–May 30	1,002	1.27	3.5	Landline and cellular telephone	Danish	
Dominican Republic	LAC	Upper middle	Oct 22–Nov 10	1,000	1.33	3.6	Face to face[d]	Spanish	
Ecuador	LAC	Upper middle	Aug 2–Sep 4	1,000	1.38	3.6	Face to face[d]	Spanish	
Egypt, Arab Rep.	MDE	Lower middle	Jun 19–Jun 27	1,000	1.29	3.5	Face to face	Arabic	
El Salvador	LAC	Lower middle	Oct 19–Nov 3	1,000	1.33	3.6	Face to face[d]	Spanish	
Estonia	OEC	High	Jun 16–Jul 20	1,000	1.34	3.6	Face to face	Estonian, Russian	
Ethiopia	SSA	Low	May 9–May 27	1,004	1.46	3.7	Face to face[d]	Amharic, English, Oromo, Tigrinya	
Finland	OEC	High	Apr 15–May 15	1,001	1.35	3.6	Landline and cellular telephone	Finnish, Swedish	

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TABLE 2 Details of survey methodology for economies included in the 2014 Global Findex survey and database

Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
France	OEC	High	Apr 14–May 26	1,000	1.59	3.9	Landline and cellular telephone	French	
Gabon	SSA	Upper middle	Aug 28–Sep 9	1,008	1.53	3.8	Face to face[d]	Fang, French, Punu, Teke	
Georgia	ECA	Lower middle	Jun 5–Jul 14	1,000	1.34	3.6	Face to face	Georgian, Russian	Sample excludes Abkhazia and South Ossetia because of security concerns. The excluded areas represent approximately 7% of the population.
Germany	OEC	High	Apr 1–May 6	1,012	1.53	3.8	Landline and cellular telephone	German	
Ghana	SSA	Lower middle	Sep 5–Sep 22	1,000	1.27	3.5	Face to face	English, Hausa, Ewe, Twi, Dagbani	
Greece	OEC	High	Jun 20–Jul 28	1,000	1.31	3.5	Face to face	Greek	
Guatemala	LAC	Lower middle	Sep 30–Oct 22	1,000	1.30	3.5	Face to face[d]	Spanish	
Guinea	SSA	Low	Jun 20–Jul 5	1,000	1.20	3.4	Face to face	French, Malinke, Pular, Soussou	
Haiti	LAC	Low	Nov 12–Nov 22	504	1.22	4.8	Face to face	English	
Honduras	LAC	Lower middle	Oct 17–Oct 27	1,000	1.22	3.4	Face to face[d]	Spanish	
Hong Kong SAR, China	n.a.	High	May 14–Jun 26	1,007	1.27	3.5	Landline and cellular telephone	Chinese	
Hungary	ECA	Upper middle	Nov 18–Dec 31	1,003	1.32	3.6	Face to face[d]	Hungarian	
India	SAS	Lower middle	Sep 7–Oct 15	3,000	1.97	2.5	Face to face[d]	Hindi, Tamil, Kannada, Telugu, Marathi, Gujarati, Bengali, Malayalam, Odia, Punjabi, Assamese	Sample excludes Northeast states and remote islands. In addition, some districts in Assam, Bihar, Jammu and Kashmir, Jharkhand, and Uttar Pradesh were replaced because of security concerns. The excluded areas represent less than 10% of the population.
Indonesia	EAP	Lower middle	May 3–Jun 4	1,000	1.32	3.6	Face to face[d]	Bahasa Indonesia	
Iran, Islamic Rep.[e]	n.a.	Upper middle	May 20–Jun 5	1,004	1.66	4.0	Landline and cellular telephone	Farsi	
Iraq	MDE	Upper middle	May 20–Jun 5	1,007	1.55	3.8	Landline and cellular telephone	Arabic, Kurdish	
Ireland	OEC	High	Apr 14–May 27	1,000	1.49	3.8	Landline and cellular telephone	English	
Israel	OEC	High	Sep 15–Oct 15	1,000	1.19	3.4	Face to face	Arabic, Hebrew, Russian	Sample excludes East Jerusalem. This area is included in the sample for West Bank and Gaza.
Italy	OEC	High	Apr 14–May 14	1,000	1.79	4.1	Landline and cellular telephone	Italian	
Jamaica	LAC	Upper middle	Oct 17–Nov 8	504	1.26	4.9	Face to face[d]	English	

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Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
Japan	OEC	High	May 7–Jun 21	1,006	1.47	3.7	Landline telephone	Japanese	
Jordan	MDE	Upper middle	Jun 9–Jun 24	1,000	1.37	3.7	Face to face	Arabic	
Kazakhstan	ECA	Upper middle	Jul 4–Aug 13	1,000	1.31	3.5	Face to face	Kazakh, Russian	
Kenya	SSA	Low	Aug 22–Sep 2	1,000	1.54	3.8	Face to face[d]	English, Swahili	
Korea, Rep.	OEC	High	May 9–Jul 12	1,000	1.65	4.0	Landline and cellular telephone	Korean	
Kosovo	ECA	Lower middle	Jun 28–Aug 5	1,001	1.26	3.5	Face to face	Albanian, Serbian	
Kuwait[e]	n.a.	High	May 30–Jun 28	1,013	1.45	3.7	Landline and cellular telephone	Arabic, English	Sample includes only Kuwaitis, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.
Kyrgyz Republic	ECA	Lower middle	Jul 18–Aug 18	1,000	1.51	3.8	Face to face	Kyrgyz, Russian, Uzbek	
Latvia	n.a.	High	Jun 28–Sep 30	1,002	1.16	3.3	Face to face	Latvian, Russian	
Lebanon	MDE	Upper middle	Jun 9–Jul 6	1,000	1.38	3.6	Face to face	Arabic	Sample excludes towns of Baalbek, Bint Jbeil, and Hermel under the control of Hezbollah as well as the Beirut suburb of Dahiyeh. The excluded areas represent approximately 10% of the population. Excluded zones were replaced by areas within the same governorate.
Lithuania	n.a.	High	Jul 11–Aug 5	1,000	1.29	3.5	Face to face	Lithuanian	
Luxembourg	OEC	High	Apr 14–May 27	1,000	1.72	4.1	Landline and cellular telephone	French, German	
Macedonia, FYR	ECA	Upper middle	Jul 2–Aug 17	1,000	1.39	3.7	Face to face	Albanian, Macedonian	
Madagascar	SSA	Low	Apr 3–Apr 28	1,008	1.42	3.7	Face to face[d]	French, Malagasy	Stratification by geography began in 2013. Sample excludes unsafe or inaccessible regions. The excluded areas represent approximately 35% of the population.
Malawi	SSA	Low	Oct 1–Oct 10	1,000	1.34	3.6	Face to face[d]	Chichewa, English, Tumbuka	
Malaysia	EAP	Upper middle	May 27–Sep 2	1,000	1.50	3.8	Landline and cellular telephone	Bahasa Malay, Chinese, English	
Mali	SSA	Low	Oct 11–Oct 20	1,000	1.46	3.7	Face to face[d]	Bambara, French	Sample excludes the regions of Gao, Kidal, Mopti, and Tombouctou because of security concerns. These regions represent 23% of the population.
Malta	n.a.	High	Apr 23–May 26	1,001	1.57	3.9	Landline and cellular telephone	English, Maltese	

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Mauritania	SSA	Lower middle	Nov 11–Nov 23	1,000	1.65	4.0	Face to face	French, Hassanya, Pulaar, Wolof, Soninke	
Mauritius	SSA	Upper middle	Oct 5–Nov 14	1,000	1.25	3.5	Face to face	Creole, French	
Mexico	LAC	Upper middle	Aug 27–Sep 12	1,017	1.46	3.7	Face to face[d]	Spanish	
Moldova	ECA	Lower middle	Jul 18–Aug 12	1,000	1.20	3.4	Face to face	Romanian, Russian	Sample excludes Transnistria (Prednestrovie) because of security concerns. The excluded area represents approximately 13% of the population.
Mongolia	EAP	Lower middle	Jun 4–Jun 28	1,000	1.17	3.4	Face to face	Mongolian	
Montenegro	ECA	Upper middle	Jun 21–Aug 4	1,000	1.40	3.7	Face to face	Montenegrin, Serbian	
Myanmar	EAP	Low	Sep 29–Oct 17	1,020	1.42	3.7	Face to face	Burmese	Sample excludes the states of Chin, Kachin, and Kayah. The excluded areas represent less than 5% of the population.
Namibia	SSA	Upper middle	Oct 24–Nov 11	1,000	1.30	3.5	Face to face[d]	Afrikaans, English, Kwangali, Oshivambo	
Nepal	SAS	Low	May 2–May 26	1,050	1.42	3.6	Face to face	Nepali	
Netherlands	OEC	High	Apr 1–Apr 30	1,002	1.28	3.5	Landline and cellular telephone	Dutch	
New Zealand	OEC	High	Apr 8–May 27	1,000	1.35	3.6	Landline telephone	English	
Nicaragua	LAC	Lower middle	Sep 27–Oct 15	1,000	1.23	3.4	Face to face[d]	Spanish	
Niger	SSA	Low	Oct 1–Oct 10	1,008	1.32	3.6	Face to face	French, Hausa, Zarma	The nomadic population is reported by the statistics office to number 298,884, representing 1.9% of the total population. This population has been scattered across rural areas of the region according to the weight of their Touareg and Peulh population in the country's overall Touareg and Peuhl population.
Nigeria	SSA	Lower middle	May 16–Jun 3	1,000	1.56	3.9	Face to face[d]	English, Hausa, Igbo, Yoruba, Pidgin English	Sample excludes the states of Adamawa, Borno, and Yobe because of security concerns. These states represent 4.5% of the population.
Norway	OEC	High	Apr 15–May 15	1,000	1.51	3.8	Landline and cellular telephone	Norwegian	
Pakistan	SAS	Lower middle	May 5–May 14	1,000	1.67	4.0	Face to face	Urdu	Sample excludes Azad Jammu and Kashmir and Gilgit-Baltistan. The excluded areas represent approximately 5% of the population. Gender-matched sampling was used during the final stage of selection.
Panama	LAC	Upper middle	Aug 21–Sep 27	1,000	1.30	3.5	Face to face[d]	Spanish	

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Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
Peru	LAC	Upper middle	Jul 5–Aug 23	1,000	1.38	3.6	Face to face	Spanish	
Philippines	EAP	Lower middle	Jul 6–Jul 12	1,000	1.52	3.8	Face to face	Filipino, Iluko, Hi-ligaynon, Cebuano, Bicol, Waray, Maguin-danaon	Sample is disproportionately allocated across the four broad regions.
Poland	OEC	High	Jun 28–Aug 26	1,000	1.38	3.6	Face to face[d]	Polish	
Portugal	OEC	High	Apr 22–Jun 6	1,013	1.45	3.7	Landline and cellular telephone	Portuguese	
Puerto Rico	n.a.	High	Dec 13–Dec 21	500	1.40	5.2	Face to face[d]	Spanish	
Romania	ECA	Upper middle	Jul 1–Aug 12	998	1.42	3.7	Face to face[d]	Romanian, Hungarian	
Russian Federation	n.a.	High	Apr 22–Jun 9	2,000	1.55	2.7	Face to face	Russian	Oversampling was used in urban areas.[f]
Rwanda	SSA	Low	Jul 11–Jul 21	1,000	1.45	3.7	Face to face[d]	French, Kin-yarwanda	
Saudi Arabia[e]	n.a.	High	May 18–Jun 30	1,018	1.57	3.8	Landline and cellular telephone	Arabic, English	Sample includes only Saudis, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.
Senegal	SSA	Lower middle	May 9–May 27	1,000	1.48	3.8	Face to face[d]	French, Wolof	Stratification by geography began in 2013. Sample has a larger-than-expected proportion of respondents who reported completing secondary education when compared with the data used for poststratification weighting.[f]
Serbia	ECA	Upper middle	Jul 5–Aug 29	1,000	1.33	3.6	Face to face	Serbian	
Sierra Leone	SSA	Low	Apr 9–Apr 23	1,008	1.29	3.5	Face to face[d]	English, Krio, Mende, Temne	
Singapore	n.a.	High	May 27–Aug 6	1,000	1.38	3.6	Face to face	Bahasa Malay, Chinese, English	Sample excludes households in condominiums and bungalows because of restricted access. This exclusion represents approximately 6% of the population.
Slovak Republic	OEC	High	Jun 21–Jul 27	1,000	1.28	3.5	Face to face	Slovak	
Slovenia	OEC	High	Apr 25–May 20	1,003	1.63	4.0	Landline and cellular telephone	Slovene	
Somalia	SSA	Low	Nov 8–Dec 29	1,000	1.25	3.5	Face to face[d]	Somali	Sample excludes the regions of Bay, Bakool, Hiiran, and Middle Juba and parts of the Gedo and Muduq provinces and of the Bari region because of security concerns. Also excluded are isolated areas along the Somaliland–Puntland border in Sanaag, Sool, and Toghdeer. The excluded areas represent approximately 32% of the population.

TABLE 2 Details of survey methodology for economies included in the 2014 Global Findex survey and database

Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
South Africa	SSA	Upper middle	Nov 3–Nov 20	1,000	1.36	3.6	Face to face[d]	Afrikaans, English, Sotho, Zulu, Xhosa	
Spain	OEC	High	Apr 14–May 19	1,000	1.63	4.0	Landline and cellular telephone	Spanish	
Sri Lanka	SAS	Lower middle	Jun 4–Jul 19	1,062	1.59	3.8	Face to face	Sinhala, Tamil	
Sudan	SSA	Lower middle	Dec 10–Dec 30	1,000	1.58	3.9	Face to face[d]	English, Sudanese Arabic	Sample excludes Blue Nile, Darfur (North, South, and West), and South Kurdufan because of security concerns. The excluded areas represent 35% of the population.
Sweden	OEC	High	Apr 15–May 15	1,001	1.50	3.8	Landline and cellular telephone	Swedish	
Switzerland	OEC	High	Apr 11–May 5	1,008	1.50	3.8	Landline and cellular telephone	French, German, Italian	
Taiwan, China	n.a.	High	Apr 28–Jun 14	1,000	1.42	3.7	Landline and cellular telephone	Chinese	
Tajikistan	ECA	Low	Aug 1–Aug 30	1,000	1.27	3.5	Face to face	Tajik, Russian	
Tanzania	SSA	Low	Jul 6–Jul 22	1,008	1.48	3.7	Face to face[d]	Swahili, Kishwahili	
Thailand	EAP	Upper middle	Aug 21–Oct 2	1,000	1.44	3.7	Face to face	Thai	
Togo	SSA	Low	Jun 15–Jun 24	1,000	1.38	3.6	Face to face[d]	Ewe, French, Kabye	
Tunisia[e]	n.a.	Upper middle	Sep 9–Sep 19	1,056	1.11	3.2	Face to face	Arabic	
Turkey	ECA	Upper middle	May 16–Jun 24	1,002	1.46	3.7	Landline and cellular telephone	Turkish	
Turkmenistan	ECA	Upper middle	Jul 10–Jul 26	1,000	1.21	3.4	Face to face	Russian, Turkmen	
Uganda	SSA	Low	Jun 9–Jun 21	1,000	1.40	3.7	Face to face[d]	Ateso, English, Luganda, Runyankole	
Ukraine	ECA	Lower middle	Sep 11–Oct 17	1,000	1.49	3.8	Face to face	Russian, Ukrainian	Sample excludes Crimea starting in 2014. Also excluded are settlements in the Donetsk and Lugansk oblasts of the East region, resulting in the exclusion of approximately 10% of the total population (and approximately 30% of the population of the East region).
United Arab Emirates[e]	n.a.	High	May 21–Jun 26	1,002	1.37	3.6	Landline and cellular telephone	Arabic, English	Sample includes only Emiratis, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.
United Kingdom	OEC	High	Apr 14–May 27	1,000	1.62	4.0	Landline and cellular telephone	English	

TABLE 2 Details of survey methodology for economies included in the 2014 Global Findex survey and database

Economy	Region[a]	Income group	Data collection period	Interviews	Design effect[b]	Margin of error[c]	Mode of interviewing	Languages	Exclusions and other sampling details
United States	OEC	High	May 14–Jun 8	1,021	1.70	4.0	Landline and cellular telephone	English, Spanish	
Uruguay	n.a.	High	Sep 12–Nov 5	1,000	1.27	3.5	Face to face[d]	Spanish	
Uzbekistan	ECA	Lower middle	Jul 13–Aug 9	1,000	1.36	3.6	Face to face[d]	Russian, Uzbek	
Venezuela, RB	LAC	Upper middle	Nov 23–Dec 23	1,000	1.60	3.9	Face to face[d]	Spanish	
Vietnam	EAP	Lower middle	Nov 25–Dec 23	1,000	1.29	3.5	Face to face	Vietnamese	Sample excludes the provinces of An Giang, Dak Lak, Ha Tinh, Kien Giang, Quang Binh, and Thanh Hoa. The excluded areas represent approximately 12% of the population.
West Bank and Gaza	MDE	Lower middle	May 15–Jun 14	1,000	1.61	3.9	Face to face	Arabic	Sample includes East Jerusalem.
Yemen, Rep.	MDE	Lower middle	May 30–Jun 12	1,000	1.46	3.7	Face to face	Arabic	Gender-matched sampling was used during the final stage of selection.
Zambia	SSA	Lower middle	Dec 7–Dec 31	1,000	1.54	3.8	Face to face[d]	Bemba, English, Lozi, Nyanja, Tonga	
Zimbabwe	SSA	Low	Jun 3–Jul 29	1,000	1.43	3.7	Face to face[d]	English, Ndebele, Shona	

Source: Data on survey methodology provided by Gallup, Inc. For more details, see http://www.gallup.com/178667/gallup-world-poll-work.aspx

n.a. = not applicable.

a. Regions exclude high-income non-OECD economies. EAP = East Asia and the Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MDE = Middle East; OECD = high-income OECD economies; SAS = South Asia; SSA = Sub-Saharan Africa.

b. The design effect calculation reflects the weights and does not incorporate the intraclass correlation coefficients because they vary by question. Design effect calculation: n*(sum of squared weights)/[(sum of weights)*(sum of weights)].

c. The margin of error is calculated around a proportion at the 95 percent confidence level. The maximum margin of error was calculated assuming a reported percentage of 50 percent and takes into account the design effect. Margin of error calculation: $\sqrt{(0.25/N)}*1.96*\sqrt{(DE)}$. Other errors that can affect survey validity include measurement error associated with the questionnaire, such as translation issues, and coverage error, where a part of the target population has a zero probability of being selected for the survey.

d. Interviewers used a handheld device (computer-assisted personal interviewing, or CAPI) during the interviews rather than pen and paper.

e. Economy excluded from regional and global aggregates because of the sampling or data collection methodology used.

f. Areas with oversampling represent a disproportionately large number of interviews in the sample.