

Ghana - Global Financial Inclusion (Global Findex) Database 2017

**Development Research Group, Finance and Private Sector Development Unit -
World Bank**

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Sampling

Sampling Procedure

The indicators in the 2017 Global Findex database are drawn from survey data covering almost 150,000 people in 144 economies-representing more than 97 percent of the world's population (see table A.1 of the Global Findex Database 2017 Report for a list of the economies included). The survey was carried out over the 2017 calendar year by Gallup, Inc., as part of its Gallup World Poll, which since 2005 has annually conducted surveys of approximately 1,000 people in each of more than 160 economies and in over 150 languages, using randomly selected, nationally representative samples. The target population is the entire civilian, noninstitutionalized population age 15 and above. Interview procedure Surveys are conducted face to face in economies where telephone coverage represents less than 80 percent of the population or where this 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. Each eligible household member is listed and the handheld survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected 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 respondents is achieved by using either the latest birthday or household enumeration method. At least three attempts are made to reach a person in each household, spread over different days and times of day.

The sample size was 1000.

Weighting

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.

Questionnaires

Overview

The questionnaire was designed by the World Bank, in conjunction with a Technical Advisory Board composed of leading academics, practitioners, and policy makers in the field of financial inclusion. The Bill and Melinda Gates Foundation and Gallup Inc. also provided valuable input. The questionnaire was piloted in multiple countries, using focus groups, cognitive interviews, and field testing. The questionnaire is available in more than 140 languages upon request.

Questions on cash on delivery, saving using an informal savings club or person outside the family, domestic remittances, and agricultural payments are only asked in developing economies and few other selected countries. The question on mobile money accounts was only asked in economies that were part of the Mobile Money for the Unbanked (MMU) database of the GSMA at the time the interviews were being held.

Data Collection

Data Collection Dates

Start	End	Cycle
2017-05-20	2017-06-10	N/A

Data Collection Mode

Computer Assisted Personal Interview [capi]

DATA COLLECTION NOTES

Interviews were conducted in the following languages: English, Ewe, Hausa, Twi and Dagbani.

Data Processing

No content available

Data Appraisal

Estimates of Sampling Error

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothea Singer, Saniya Ansar, and Jake Hess. 2018. The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. Washington, DC: World Bank

Related Materials

Questionnaires

2017 Global Findex Questionnaire

Title 2017 Global Findex Questionnaire
 Date 2017-01-01
 Language English
 Filename World Bank FINDEX 2017 questionnaire.pdf

Reports

The Global Findex Database 2017

Title The Global Findex Database 2017
 subtitle Measuring Financial Inclusion and the Fintech Revolution
 Author(s) Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar Jake Hess
 Date 2017-01-01
 Language English
 Publisher(s) World Bank Group
 Description The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution presents key findings from the Global Findex database, with detailed insight into how adults in more than 140 economies access accounts, make payments, save, borrow, and manage risk. As the data show, each economy has its own successes, challenges, and opportunities when it comes to financial inclusion. A growing body of research demonstrates the impact of country advances on significant priorities such as reducing poverty, hunger, and gender inequality. Today, member states at the United Nations are using Global Findex data to track progress toward the Sustainable Development Goals.
 Filename 9781464812590.pdf

Technical documents

2017 Global Findex Survey Methodology

Title 2017 Global Findex Survey Methodology
 Date 2017-01-01
 Language English
 Filename Methodology2017.pdf

Indicator Definitions

Title Indicator Definitions
 Filename indicator_definitions.pdf

Other materials

2017 Global Findex Glossary

Title 2017 Global Findex Glossary
Date 2017-01-01
Language English
Filename Glossary2017.pdf

Readme

Title Readme
Language English
Filename readme.pdf

Micro17 indicators do-file

Title Micro17 indicators do-file
Description This is a STATA do -file that can be used to create additional variables used in the report.
Filename micro17_indicators.do
