

CONFERENCE OF EUROPEAN STATISTICIANS

For information

Second Meeting of the 2012/2013 Bureau
Geneva, 5-6 November 2012

Item 2(b) of the Provisional
Agenda

**CONTRIBUTION TO IN-DEPTH REVIEW OF
BANKING, INSURANCE AND FINANCE STATISTICS.
NATIONAL SURVEY OF FINANCIAL INCLUSION IN MEXICO (ENIF¹)**

Note prepared by Mexico

I. BACKGROUND

1. The Federal Government of Mexico, which is committed to the development of better instruments and programs to include the whole population in the financial services, is performing tasks on several fronts. One of them is to create a new more specific methodology for measuring financial inclusion in Mexico.
2. In this context, the National Banking Stock Commission (CNBV² in Spanish) in coordination with the National Institute of Statistics and Geography (INEGI) and the Alliance for Financial Inclusion (AFI) has joined efforts and technical capabilities to develop a measurement instrument on the state of the financial inclusion in the country: National Survey of Financial Inclusion 2012 (ENIF 2012).

II. DEFINITION AND OBJECTIVE OF THE SURVEY

3. Financial inclusion survey measures the access and use of financial services under an appropriate regulation to ensure consumer protection schemas. It also promotes financial education in order to improve the financial capabilities of all population segments.
4. The **objectives** of the National Survey of Financial Inclusion 2012 (ENIF 2012) include:
 - (a) Provide a new complete measurement regarding the access and use of financial services and generate official indicators at the national level that allow for both the diagnosis and establishment of short-term and long-term goals, according to the design of public policies in this matter;

¹ Note. All surveys mentioned in this document are quoted by their acronyms in Spanish.

² Note. The Institution names depend on the country, this could be addressed by a Council, Ministry, etc. For instance, in USA is the "Securities and Exchange Commission" at the federal level, which regulates the investment actions and the stock market, in UK is the "Financial Services Authority" and so on.

- (b) Help the financial service providers in the products development so that it responds to the needs of the population;
- (c) Incentivize a greater participation in the formal financial system;
- (d) Establish a regular flow of statistics and indicators that allow diagnosing, in a better way, the financial inclusion in the country, as well as the establishment of short-term and long-term goals.

5. The **thematic coverage** includes the following:

- (a) Residents and households in the dwelling;
- (b) Socio-demographic characteristics of the household members;
- (c) Socio-demographic characteristics of the selected member;
- (d) Expenditures Management;
- (e) Informal and formal savings;
- (f) Informal and formal credit;
- (g) Insurance;
- (h) Saving account for retirement;
- (i) Remittances;
- (j) Use of financial channels.

III. INNOVATIONS

6. In the absence of information both on the use of financial products and services as on the perceptions of a large part of the population about the products and the financial institutions, the National Survey of Financial Inclusion 2012 represents the starting point of a continuing effort to develop consistent and reliable information that allows measuring the demand and use of basic financial services in Mexico.

7. In addition to the importance that the ENIF 2012 has for the design of efficient public policies aimed at a higher development level and economic growth, it is necessary to stress that for collecting information for this survey an important technological innovation was introduced. It includes the development of a CAPI system (Computer-Assisted Personal Interviewing) replacing the paper questionnaire by an electronic questionnaire that operates on laptops.

8. With this it was possible to reduce the processing time, improve the quality of information, incorporate tools for managing the dwellings sample, apply online validation and provide information to make accurate calculations on the duration of the interviews.

9. To take the decision of using a CAPI system for the information collecting required re-thinking of several aspects of the collection process: to implement different strategies for logistics, training, development of manuals, selection and assignment of the staff, the data validations, monitoring and control of progress of the field works.
10. To collect information with an electronic questionnaire offers many advantages. It provided an opportunity to deliver results in a shorter time by compacting three activities that in a traditional way were done at different stages (the collection, data capture and validation). This enabled to achieve a greater coherence of the field information. This became possible through the establishment of validation criteria that provide feedback to the interviewer during the conduction of the interview.
11. The field work planning generates electronic files with the dwellings identification data that corresponds with the visits by interviewers. These data were pre-loaded on the laptop, so the interviewer had access to the dwelling referencing to know where to carry out the interviews. This reduced the transcription errors and change of dwellings among others benefits. It should be noted that these files were the basic inputs for the monitoring and control system of progress in the field.
12. Having the files with the information collected on the field a few days after the interviews allowed to integrate data and apply additional validation of coherence and consistency. This process provided feedback to the staff about the most frequent errors and if necessary, re-training was carried out with the interviewers.
13. Hardware: 201 net books were used for collecting the data by the responsible staff (interviewers and chiefs of interviewers) and SD memories for the information exchange. Over 33 personal computers (PC) with USB memory keys for the staff with the main responsibility of special surveys were delivered. In central offices 30 PC's were available including servers for web applications, ftp services, e-mail and the Internet.
14. With the use of net books the budget required for the information processing was reduced about 30% (comparing this information collecting with another on paper questionnaires).
15. Efficiency: The use of an electronic questionnaire helped to reduce printing of questionnaires by 90 per cent. The monitoring of the field operations could be enriched with indicators about the information quality.
16. The use of the CAPI eliminated the procedure for transporting, receiving and storing questionnaires on paper which in turn made the process faster and easier. The amount of formats needed to perform the data control and processing was also reduced by incorporating them these edits into the system, thus avoiding double work and transcription errors from paper to the computer.
17. Effectiveness: The most important benefit of the innovation was the delivery of the information in the requested manner; eight weeks after the end of the data collection, while the process with paper questionnaires took approximately twice as long.

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