

## EMERGE COVID-19 and Gender Questions Financial Inclusion, Stressors, and Food Insecurity

### Financial Access and Inclusion

1. In the last week, did you or any member of your household need to go to the bank, money agent (Western Union, MoneyGram, mobile money) or use the ATM?
  - a. Yes
  - b. No (if no, skip to question 4)
2. Were you/they able to successfully access the money?
  - a. Yes
  - b. No
3. Why not?
  - a. Due to lockdown, public transportation was not available
  - b. Due to lockdown, police patrols did not let me visit the bank
  - c. The bank was closed
  - d. Long lines at the bank
  - e. Bank ran out of cash
  - f. I faced harassment at the bank by officials
  - g. I am unable to go out due to the social containment efforts to manage the spread of COVID-19 (lockdown, curfew, and other social distancing efforts)
  - h. I was afraid to go out because I might become infected with the Coronavirus
  - i. Other (please specify \_\_\_\_\_)
4. Are you able to independently access money from a bank, money agent (western union, MoneyGram, mobile money) or use the ATM, if you need it and they are open?
  - a. Yes
  - b. No

Source: Yale Economic Growth Center (2020)

### Labor Force Participation and Financial Distress

1. Prior to the COVID-19 pandemic and the social containment efforts to manage the spread of the virus (lockdown, curfew, and other social distancing efforts), did you work for pay?
  - a. Yes
  - b. No
2. In the last week were you able to work for pay as usual either at your place of work or remotely?
  - a. Yes
  - b. No, but I was provided with my wages in full anyway
  - c. No, but I was provided with partial wages anyway
  - d. No, and I received no pay
3. Why were you not able to work as usual? (do not read options)
  - a. Workplace was closed due to government requirement/legal restriction because of COVID-19
  - b. Workplace was closed due to some other reason
  - c. I was furloughed
  - d. I was ill or under quarantine
  - e. I could not get transportation to work due to COVID-19 restrictions
  - f. I needed to care for children or an elderly relative at home
  - g. I needed to care for an ill relative
  - h. I am a seasonal worker
  - i. Other (please specify \_\_\_\_\_)
4. Have you had financial hardship (not enough money for food or other basic needs) due to the COVID-19 pandemic and the social containment efforts to manage the spread of the virus (lockdown, curfew, and other social distancing efforts)?
  - a. Yes
  - b. No

5. Have you or anyone in your household received financial support or other assistance from any of the following to help you and your family deal with financial hardships due to the COVID-19 pandemic?
- Government support in the form of direct monetary payment
  - Government support in the form of food or other resources
  - Government support in the form of gloves, masks, sanitizer etc. or other supplies to help you keep safe from infection
  - Government support in the form of personal hygiene supplies (menstrual supplies, baby diapers, etc.)
  - Charity from NGOs, either money or resources including food and clothing
  - Charity from International Organizations, either money or resources including food and clothing
  - Charity from Religious Organizations or Groups
  - Borrowing money or charity from friends or family
  - Other (please specify)

Source: Taken or adapted from - The World Bank COVID-19 Core Questionnaire

### Food Security and Deprivation

1. During the COVID-19 pandemic, have you been affected by a lack of access to food supplies? If yes, how much?
- Not at all
  - Slightly
  - Moderately
  - Very much
  - Extremely

Source: Adapted from: UN Women. Rapid gender assessment surveys on the impacts of COVID-19. [April 2020]

2. During the COVID-19 pandemic did you have difficulties in buying food because of any of the following:

Items	Response Options
i. Because of the shops being closed?	a. Yes b. No
ii. Because of the prices being too high?	a. Yes b. No
iii. Because of shortages in the market that you buy from?	a. Yes b. No
iv. Because of mobility restrictions because you of Government curfew or shutdowns?	a. Yes b. No
v. Because of difficulty in getting transport such as a bus / taxi / subway?	a. Yes b. No

Source: Adapted from IPA RECOVER Survey. Retrieved from <https://www.poverty-action.org/questionnaire/ipa-recover-survey>.

3. Prior to the COVID-19 pandemic and the social containment efforts to manage the spread of the virus (lockdown, curfew, and other social distancing efforts), were any of the following issues a concern, and if this issue has become worse, better or stated the same since the pandemic?

	Did this occur in the 30 days before the pandemic?	Has this increased, decreased, or stayed the same since the pandemic?
i. You were worried you would not have enough food to eat	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
ii. You were unable to eat healthy and nutritious food	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
iii. You ate only a few kinds of foods	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
iv. You had to skip a meal	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
v. You ate less than you thought you should	a. Yes b. No	d. Increased a. Decreased b. Stayed the Same
vi. Your household ran out of food	a. Yes b. No	a. Increased b. Decreased

		c. Stayed the Same
vii. You were hungry but did not eat	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
viii. You went without eating for a whole day	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
ix. You ate less to make sure children in the family had enough to eat.	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same
x. You ate less to make sure the men in the family had enough to eat.	a. Yes b. No	a. Increased b. Decreased c. Stayed the Same

Source: Taken or adapted from - The Food Insecurity Experience Scale, from the Food and Agricultural Organization (FAO) of the United Nations. <http://www.fao.org/in-action/voices-of-the-hungry/fies/en/>

**To further develop your survey, please refer to the following modules:**

- [Enterprise and Entrepreneurship](#)
- [Partner Violence, Sexual Exploitation and Bystander Behavior](#)
- [Women and Girls' Agency](#)