

EMERGE Gender and Agency Questions Financial Inclusion

The following questions are about your experiences with and use of formal financial institutions, including your use of accounts. An account can be used to save money, to make or receive payments, or to receive wages or financial help.

1. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution?
 - a. Yes
 - b. No If no, go to question 7
2. Is your name on this account?
 - a. Yes
 - b. No
3. Do you have a/an [local terminology for ATM/debit card] card connected to this account that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away?
 - a. Yes
 - b. No
4. Do you have a mobile money account? A mobile money account allows you to deposit money into your account or use money from your account to pay for things using a mobile device, typically a mobile phone.
 - a. Yes
 - b. No
5. In the past 12 months, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution
 - a. Yes
 - b. No
6. In the past 12 months, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution.
 - a. Yes
 - b. No

Items 1-3,6,7 taken from 2017 Global Findex Survey <https://globalfindex.worldbank.org/sites/globalfindex/files/databank/2017%20Findex%20questionnaire.pdf>.

Now I would like to ask you about your personal and household savings.

7. In the past 12 months, have you, personally, saved or set aside any money?
 - a. Yes
 - b. No If no, go to question 11
8. In the past 4 weeks, have you, personally, saved or set aside any money?
 - a. Yes
 - b. No If no, go to question 11
9. Where did you place these savings in the past 4 weeks? (check all that apply)
 - a. In a bank or another type of formal financial institution
 - b. In an informal savings group/club such as [local terminology for savings group/club]
 - c. In a co-operative or a non-governmental institution or another type of savings program.
 - d. In a safe location in your home or other location outside of a savings group or institution
10. How much savings did you set aside in the past 4 weeks? _____ (indicate currency)

11. Does your household have savings in any of the following?
- In a bank or another type of formal financial institution
 - In an informal savings group/club such as [local terminology for savings group/club]
 - In a co-operative or a non-governmental institution or another type of savings program.
 - In a safe location in your home or other location outside of a savings group or institution
 - We have no household savings

Items 7-11 adapted from 2017 Global Findex Survey (<https://globalfindex.worldbank.org/sites/globalfindex/files/databank/2017%20Findex%20questionnaire.pdf>) and the following article: Bedoya G, Coville A, Haushofer J, Isaqzadeh M, Shapiro JP. No Household Left Behind: Afghanistan Targeting the Ultra Poor Impact Evaluation. NBER Working Paper 25981. <http://www.nber.org/papers/w25981>. National Bureau of Economic Research. Cambridge, MA. June 2019

This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, [local terminology for formal financial lenders], or other formal financial institutions.

12. Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase any of the following?
- Home
 - Apartment
 - Land
 - None of the above
13. In the past 12 months, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
- Yes
 - No
14. In the past 12 months, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?
- Yes
 - No
15. In the past 12 months, have you, by yourself or together with someone else, borrowed money for education or school tuition expenses for yourself or someone in your family?
- Yes
 - No If no on items 13-15, please go to question 17
16. Who did you borrow money from for these purposes, in the past 12 months? (Check all that apply)
- From a bank or another type of formal financial institution
 - From an informal savings group/club such as [local terminology for savings group/club]
 - From family, relatives, or friends
17. A credit card is a card that allows you to BORROW money to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?
- Yes
 - No If no, go to question 19
18. In the past 12 months, have you, personally, used your credit card?
- Yes
 - No
19. If you needed to borrow money for any reason, which of the following would you be able to borrow from? (Check all that apply)
- From a bank or another type of formal financial institution
 - From an informal savings group/club such as [local terminology for savings group/club]
 - From family, relatives, or friends
 - I have no way to borrow money when I need it

Now I would like to ask you about your experiences obtaining or giving money to a relative or friend who lives in a different city or country as you. Sometimes this is needed when there is less money or work opportunity in one area compared to another.

20. In the past 12 months, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE (country where survey takes place)?
- Yes
 - No
21. In the past 12 months, have you, personally, RECEIVED money from a relative or friend living in a different city or area INSIDE (country where survey takes place), including any money you received in person? Yes or no?
- Yes
 - No

Items 12-14,16-18,20-21 taken from 2017 Global Findex Survey
<https://globalfindex.worldbank.org/sites/globalfindex/files/databank/2017%20Findex%20questionnaire.pdf>