

Appendix B: Data

Survey instruments were the primary means of data collection for this evaluation. For the first part of the study covering 8 service area pairs, survey instruments were implemented by Abacus Field, the survey arm of International Market Research Bureau (IMRB) with projects throughout India. The initial data collection utilized paper-based survey instruments. Data for the rest of the study was collected digitally using Survey CTO, a survey and data collection application. The survey instruments used for different components of the study are described below.

- Household listing: households within the intervention population are enumerated at baseline. The surveyors will take a roster of household members as well as contact information that can be used to track and to find households. This listing will serve as a sampling instrument, and as a compliance instrument.
- Village informant survey: political and social leaders are interviewed in each study village. This instrument collects information on land use, agricultural and non-agricultural wage rates, and migration.
- Household survey: several members of each randomly selected household are interviewed in each study village. Data are collected regarding sources and uses of income, including business and cultivation activities; financial literacy and activity in loans, savings, and insurance (formal and informal); health; well-being; social capital; female empowerment; and household structure. Importantly, data collected at the household level will be aggregated up to address the impact of financial access along dimensions such as employment rates.
- Social Networking Mapping survey: the head and the spouse of all households in sampled villages are interviewed. It makes use of a census which assigns a unique identifier to each individual in a village. This survey collects data on leisure and borrowing contacts of respondents within the village and identifying them by the unique identifier. It also collects data on the possible borrowings from these contacts as well as any borrowing contact they might have outside the village (who we cannot identify). This survey aims to capture the changes in the social network patterns at the village level following introduction of formal financial access.