data2x

Women's Financial Inclusion Data Dictionary

February 2022

Acknowledgement

Introduction

BACKGROUND

Achieving a comprehensive understanding of the challenges and emergent solutions to financial inclusion rests not only on the availability of [sex-disaggregated data](#) but also on the interoperability of gender data across a large group of stakeholders. The enormous opportunities for new insights, policies and solutions that can emerge by combining and analyzing data from multiple sources have been extensively demonstrated, making this interoperability highly desirable. As part of the Women's Financial Inclusion Data (WFID) Partnership Principles, the WFID partners aim to "collaborate with other stakeholders to make definitions consistent, improve data comparability and reduce reporting burdens."[1]

Building on this objective and following a longstanding practice of working with data producers to advance gender data, in 2016 Data2X first developed an internal working paper to catalyze discussions around harmonization. This paper provided an initial exploration of some specific yet highly cross-sectional issues around harmonization.[2]

Since then, significant developments have taken place. This note aims to build on these developments and efforts to map the current landscape of women's financial inclusion indicators (WFII) across WFID partners. In June 2020, Data2X launched an extensive review of the reports, publications and guidance documents pertaining to WFII, and/or sex-disaggregated reports and related methodology/metadata documents published by the WFID partners. In parallel to the literature review, the WFID partners also participated in interviews, providing their institutional perspectives, priorities, and prospects for sex-disaggregated reporting of WFII. The objective of the research was to determine the current state of the gender data landscape as it relates to WFID partners' financial inclusion indicators and definitions, and to support partnership discussions around transparency on common WFI indicators and definitions.

SHARED DEFINITIONS

One of the key lessons from this landscaping exercise was that while the partners agree that standardization of indicators is neither practical nor desirable, shared definitions of the most common indicators can allow institutions to measure and report on their individual mandates while making data more interoperable. This means that harmonization efforts can be greatly advanced not through rigid calculation guidelines but through common understanding of indicators facilitated by a dictionary of current indicators in use across the WFID partnership. This glossary's aim is to advance WFIDs harmonization efforts by accelerating understanding of data sets as a first step to increasing data compatibility.

The principal function of the **Women's Financial Inclusion Data Dictionary** is to recognize and embrace the diverse nature of the WFID partnership data landscape while supporting the partnership's goal of advancing women's financial inclusion using the collective's data generation capacities. The Data Dictionary should:

- Facilitate exchange and use of data by improving its interoperability through clear definitions;
- Simplify checking of information;

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1. "WFID Partnership Principles."

2. Koolwal and Carey, Eleanor, "Expanding Sex-Disaggregated Supply-Side Data on Financial Inclusion: The Landscape and Key Areas for Discussion."

- Reduce redundancies and duplication whenever possible;

- Provide conceptual guidance for new data producers and users looking to participate in the Women's Financial Inclusion space;

- Streamline WFID member cooperation and their joint development of data projects;

- Equip WFID partners and the larger WFI community with a common vocabulary and definitions for shared indicators;

- Assist in planning new or existing data collection, project development, and other collaborative efforts.

This dictionary is the result of a systematic review of over 350 financial inclusion indicators (FIIs) in use across the WFID partners' programs, surveys, datasets and publications, resulting in the identification of the common set of WFIIs. The definitions provided in the following sections are principally sourced from the guidance provided alongside the financial inclusion indicators that are generated by many of the WFID members. Although most of the WFID partners publish and use data actively, the dictionary draws predominantly from the datasets and key publications by the World Bank, IFC, IMF, AFI and the Financial Alliance for Women. This document is a living repository of information, which will be periodically updated to reflect the latest developments and evolving perspectives in the space.

For a more comprehensive overview of all the women's financial inclusion indicators used across the WFID partnership please refer to the WFID Financial Inclusion Indicators Landscape Survey and the WFID Common Financial Inclusion Indicators.

Index

NOTE: All of the indicators included for each of the definitions are sex-disaggregated indicators.

Definitions

Account

DEFINITION:

A deposit, savings, cash management, product access system with a bank or at another type of financial institution, such as a credit union, digital financial application, microfinance institution, a cooperative, or other financial services provider.

Deposit accounts are differentiated from savings accounts as accounts that are typically used for transactions, linked to check books or debit cards (also referred to as checking accounts), while savings accounts are typically interest-bearing accounts with restrictions or limitations on transactions. Some indicators refer to loans as credit accounts.

A customer of a financial institution may have multiple accounts, and therefore the unit of measure is the account and not the individual. (For indicators that use people as the unit of measures, this is specified by using the term customers as opposed to accounts.)

WFID INDICATOR NOTES AND OPERATIONAL DEFINITIONS:

AFI: Bank account ownership includes deposit, savings, and credit accounts. Indicators also include balances.

Financial Alliance for Women: Accounts are broken out by segment[3] as well as aggregated across segments for totals. Indicators collect number of accounts as well as balances.

IDB: Indicator recommendations are offered in documentation but there is no specific indicator named.

IMF: Accounts are disaggregated by type of financial institution (commercial bank, cooperatives, deposit taking microfinance institutions) and by type of borrower (woman, man, SME). The Financial Access Survey also refers to "loan accounts", and these are cataloged in the loans section. The indicators "number of depositors per 1,000 adults OR number of deposit accounts per 1,000 adults" are part of the G20 Basic Set of FI Indicators[4].

UNCDF: The indicator in use is sourced directly from Findex[5].

WB/IFC: Findex denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months (see definition for mobile money account). It is expressed as a percentage of population aged 15 or older. The indicator "percentage of adults with an account at a formal financial institution" is part of the G20 Basic Set of FI Indicators.

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3. Segments refer to the specific way that the financial institution customer segmentation or grouping is approached. This can vary widely and is based on the organization's business model and priorities. It often refers to distinguishing the services offered by customer group, i.e. individuals vs. business banking; or by customer size, i.e. retail vs. high-net worth. Every organization segments their customer base differently.

4. The indicators assess the state of financial inclusion and digital financial services, nationally and globally. The Global Partnership for Financial Inclusion (GPFI) developed the indicators, which were endorsed by G20 leaders in 2012. An expanded set of indicators, including financial literacy, use and quality of financial services, was endorsed by the GPFI in 2013. New indicators measuring the use of digital payments and access to digital infrastructure were endorsed in 2016.

5. The Global Findex database is the world's most comprehensive demand-side data set on how adults save, borrow, make payments, and manage risk. Run by the World Bank in partnership with Gallup, Inc, the database has been published every three years since 2011, however in 2020 the surveys were not conducted due to COVID-19, it is expected that this will resume in 2022. The data reported in Findex is collected through nationally representative surveys of more than 150,000 adults in over 140 economies.

WFID ACCOUNT INDICATORS:

Indicator	Institution	Source
Deposit account ownership (individuals)	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Number of customers with deposit accounts		
Number of deposit accounts		
Savings/deposit account balances		
Total segment deposit accounts (# of accounts)	Financial Alliance for Women	Female Economy Analytics Survey
Total segment deposit volume (in currency)		
Number of deposit accounts/depositors	IDB/IDB Invest	Sex-disaggregated Supply-side Data Relevant to Financial Inclusion
Volume of deposit accounts/depositors		
Deposit accounts per 1,000 adults	IMF	Financial Access Surveys
Deposit accounts with commercial banks per 1,000 adults		
Deposit accounts with commercial banks: o/w household		
Deposit accounts with deposit-taking microfinance institutions: o/w household		
Percent of firms deposit accounts (as a % of non-financial corporation borrowers)		
Percent of firms with an account at a formal financial institution		
Percent of firms with loan accounts (as a % of non-financial corporation borrowers)		
Account (% age 15+)	UNCDF	UNCDF Strategic Framework 2018-2021: Integrated Results and Resources Matrix (IRRM)
Account (% age 15+)	World Bank Group (WB/IFC)	Findex
Active account (% age 15+)		
Financial institution account (% age 15+)		
Mobile money account (% age 15+)		
No deposit and no withdrawal from an account in the past year (% age 15+)		
Received wages or government transfers into an account (% age 15+)		

Card

DEFINITION:

Credit Card: Financial product that lets cardholders borrow funds with which to pay for goods and services. Credit cards impose the condition that cardholders pay back the borrowed money, plus interest, as well as any additional agreed-upon charges. They may also have specified benefits and rewards.

Debit Card: A debit card is a payment card that deducts money directly from a consumer's checking account when it is used. Also called "check cards" or "bank cards," they can be used to buy goods or services; or to get cash from an automated teller machine or a merchant who may let you add an extra amount onto a purchase.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS::

AFI: The guidance provides for additional types of card products, such as prepaid cards. The guidance specifies that the method for accounting for number of cards and transactions is determined on the issuer side.

IMF: The FAS Survey does collect indicators on credit card and debit cards; however, they are not sex-disaggregated and therefore are not included in this version of the document and could be included at a future date.

WB/IFC: Findex indicators have detailed breakouts on use of cards, tracking credit card payments for various specific uses, including emergency funds. Cards are also tracked in the case of receiving government payments into card products. Use of credit cards for digital payments is also recorded.

Additionally, Findex tracks national identification (ID) card ownership. Although this is not a payment product, it is an important indicator for financial inclusion given that ID cards are often a prerequisite for access to financial products.

WFID CARD INDICATORS:

Indicator	Institution	Source
Credit card transactions	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Debit card transactions		
Non-cash payment instrument (number of card holders)		
Prepaid card transactions		
Outstanding credit card balances	Financial Alliance for Women	Female Economy Analytics Survey
Total number of credit card customers		
Total number of debit card customers		
Borrowed from a financial institution or used a credit card in the past year (% age 15+):	World Bank Group (WB/IFC)	Findex
Credit card ownership (% ge 15+)		
Debit card ownership (% age 15+)		
Has a national identity card (% age 15+)		
Made payment using a debit or a credit card (% age 15+)		

Digital Financial Services

DEFINITION:

Digital financial services (DFS) refer to an entire class of financial products and services which can include a wide offering including but not limited to savings, credit, insurance, securities, payments and transfers and are differentiated in their own class due to their digital or electronic means of delivery.

Agents: Individuals or businesses that are used to deliver digital financial services, these can be in the form of actual service provision or support in creation of accounts or training.

Merchants: Individuals or businesses that provide products or services and employ digital financial services for transactions.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

AFI: Defines DFS as: The broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances, and insurance. The DFS concept includes mobile financial services (MFS). In this context, the term "digital channels" refers to the internet, mobile phones (both smartphones and digital feature phones), ATMs, POS terminals, NFC-enabled devices, chips, electronically enabled cards, biometric devices, tablets, phablets, and any other digital system. DFS models usually employ agents and the networks of other third- party intermediaries to improve accessibility and lower the overall service delivery cost.[6]

Financial Alliance for Women: In its latest guidance, the Alliance includes within DFS the financial services providers that consider themselves "fintech," referring to "new entrants into financial services that leverage digital technologies with the potential to transform the provision of financial services through the development of new—or modify existing—business models, applications, processes, and products." (See fintech.)

IMF: The FAS tracks mobile money transactions, accounts and volume in absolute terms on a per 1,000 adult basis or on a percentage of GDP basis (not sex-disaggregated). In general, FAS indicators are "normalized in terms of land area, adult population, or gross domestic product (GDP) to facilitate cross-country comparability when gauging countries' financial access."

WB/IFC: Clarifies that its definition of "mobile money," which falls under DFS "includes respondents who report personally using services included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database to pay bills or to send or receive money in the past 12 months."

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6. AFI published Guideline Note 33 in July 2019 extensively documenting the calculation of "Digital Financial Service Indicators" (This document is a technical guide and does not pertain to sex-disaggregation).

WFID DIGITAL FINANCIAL SERVICES INDICATORS:

Indicator	Institution	Source
Active agents	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Active customers		
Active merchants		
Electronic money service		
Internet banking		
Mobile banking		
Registered agents		
Registered customers		
Registered merchants		
Active users	Financial Alliance for Women	Female Economy Analytics Survey
Dedicated mobile app users		
Online banking users		
Online payments and transfers users		
Online credit product users		
Mobile money transactions	IDB/IDB Invest	Sex-disaggregated Supply-side Data Relevant to Financial Inclusion
Outstanding mobile money balances		
Made digital payments in the past year (% age 15+)	World Bank Group (WB/IFC)	Findex
Made or received digital payments (% age 15+)		
Made payment using a mobile phone or the internet (% age 15+)		
Mobile money account (% age 15+)		
Received digital payments in the past year (% age 15+)		
Used a mobile phone or the internet to access an account (% age 15+)		
Used a mobile phone or the internet to check account balance in the past year (% age 15+)		
Used the internet to buy something online in the past year (% age 15+)		
Used the internet to pay bills in the past year (% age 15+)		
Used the internet to pay bills or to buy something online in the past year (% age 15+)		

Financial Institutions (Financial Services Provider)

DEFINITION:

'Financial institutions' is used to refer to a category of organizations dedicated to providing financial products and services to individual or business customers. These services may include but are not limited to:

- Custody products: deposit, savings, and safety-deposit boxes

- Credit products: loans, micro loans, mortgages, business credit lines and credit cards

- Trade finance products: letters of credit and guarantees

- Investment products: brokerage services, custody, and investment advisory

- Insurance products: personal, business, liability, and other risk policies

- Other financial services

Financial Institutions range from publicly-owned entities (like regional or national development banks) to NGO-operated services as well as corporations, cooperatives and other forms of legal entities. Some operate solely as trusts and special purpose vehicles for investments.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

IMF: FAS indicators disaggregate by type of financial institution: microfinance institutions, commercial banks, credit unions and credit cooperatives and insurance corporations.

WB/IFC: Findex indicators define financial institution as a bank, credit union, a microfinance institution, a cooperative, or the post office (if applicable).

Fintech (Financial Technology)

DEFINITION:

With the growing access to digital devices and internet connections, a wave of innovation in financial services, technology, and telecommunications has delivered a new era of financial services and how they are offered. 'Fintech' is the term used for the new class of services that is being delivered directly to customers. This includes new offerings from existing service providers to new entrants that are digital-only banks. The fintech field is evolving rapidly, blurring the distinctions between software development, financial services and telecommunications products.

From an indicator standpoint there is significant overlap between DFS and fintech,[7] therefore the relevant indicators can be found in the DFS section.

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7. Disambiguation: Fintech is generally seen as innovation in financial services through the development of new products that are natively digital and could not be provided or delivered without the technology that enables it, whereas digital financial services refers to traditional financial services that are delivered through digital means.

Insurance

DEFINITION:

Insurance refers to a wide variety of financial products designed to provide financial protection against risk. Insurance products are contractually-based and guided by a governing policy which specifies the protections provided, terms, exclusions and other details which determine the financial protection or reimbursement against losses that will be provided by the insurance company. Insurance products are referred to as policies.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

AFI: The guidelines provided cover a wide variety of risk coverages within the main policy categories.

Financial Alliance for Women: The guidance covers a wide variety of insurance products under the indicator defined as "individual or entity financial protections or reimbursement against losses through a contract, represented by a policy, that specifies the risks being protected against and the terms."

IMF: The FAS tracks in a non-sex-disaggregated way the normalized number of insurance corporations and life insurance policies.

UNCDF: The indicator in use is sourced directly from FinScope Country Level Survey

WFID DIGITAL FINANCIAL SERVICES INDICATORS:

Indicator	Institution	Source
Auto/vehicle policy	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Climate change policy		
Customer complaints		
Education policy		
Health policy		
Life insurance policy		
Personal accident policy		
Property policy		
Value of insurance policy		
Insurance customers	Financial Alliance for Women	Female Economy Analytics Survey
Holds insurance	OECD	OECD/INFE Toolkit
% adult population having access to insurance	UNCDF	Financial Inclusion Dashboard

Loan

DEFINITION:

Loans (also referred to as credit accounts in some FI indicators) are debt products, which are traditionally characterized by a financial institution advancing a sum to the borrower under a set of mutually agreed terms that include the interest rate and the duration of the borrowing period, as well as other conditions which may include the guarantee, or collateral that provides security to the lender. The loan category of products is offered to individuals as well as businesses and can include fixed-term loans, mortgages, revolving credit lines, credit cards and other repayable credit products.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS::

Financial Alliance for Women: The guidance collects the indicator by segment which are retail, HNWI, micro, SME, and corporate.

IMF: The indicators "number of borrowers per 1,000 adults OR number of outstanding loans per 1,000 adults" are part of the G20 Basic Set of FI Indicators.

WB/IFC: Findex tracks some use indicators that relate to loans as usage indicators in terms of indicators that track borrowing behavior. The indicator "percentage of adults with at least one outstanding loan from a regulated financial institution" is part of the G20 Basic Set of FI Indicators

WFID ACCOUNT INDICATORS:

Indicator	Institution	Source
Credit advanced during the period	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Credit card transactions		
Credit/loan account balances		
Number of customers with loan accounts (borrowers)		
Number of loan accounts (credit/loan)		
Outstanding loans/credit		
Overdue loans/credit		
Total credit (loan) volume outstanding to segment customers (in currency)	Financial Alliance for Women	Female Economy Analytics Survey
Total loans outstanding to segment customers (in currency)		
Total number of credit card customers		
Total number of loans outstanding in the segment (# of loans)		
Adults with credit from regulated institutions (%)	IDB/IDB Invest	Sex-disaggregated supply-side data relevant to Financial Inclusion
Adults with credit from regulated institutions (per 1000)		
Enterprises with an outstanding loan or a line of credit from regulated institutions: %		
Enterprises with an outstanding loan or a line of credit from regulated institutions: per 1000 adults		
Loan portfolio delinquency		
Number of loans/borrowers		
Volume of loans/borrowers		

Loan accounts with all microfinance institutions per 1,000 adults	IMF	Financial access surveys
Loan accounts with commercial banks per 1,000 adults		
Loan accounts with commercial banks: o/w[8] household sector		
Loan accounts with deposit-taking microfinance institutions: o/w household sector		
Loan accounts with non-deposit taking microfinance institutions o/w household sector		
Outstanding loans from commercial banks: o/w household sector		
Outstanding loans from deposit-taking microfinance inst: o/w household sector		
Outstanding loans from other deposit takers: o/w household sector		
Outstanding loans per 1,000 adults		
Percent of firms with loan accounts (as a % of non-financial corporation borrowers)		
Holds credit product	OECD	OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion
% adult population having access to credit	UNCDF	Financial Inclusion Dashboard
Borrowed any money in the past year (% age 15+)	World Bank Group (WB/IFC)	Findex
Borrowed for education or school fees (% age 15+)		
Borrowed for health or medical purposes (% age 15+)		
Borrowed from a financial institution (% age 15+)		
Borrowed from a financial institution or used a credit card in the past year (% age 15+):		
Borrowed from a savings club (% age 15+)		
Borrowed from a store by buying on credit (% age 15+)		
Borrowed from family or friends (% age 15+)		
Borrowed to start, operate, or expand a farm or business (% age 15+)		
Credit card ownership (% age 15+)		
Made payment using a debit or a credit card (% age 15+)		
Main source of emergency funds: loan from a bank, employer, or private lender (% able to raise funds, age 15+)		
Outstanding housing loan (% age 15+)		
Outstanding loan for a funeral or wedding (% age 15+)		
Micro loans outstanding # (number of loans)		IFC Financing to Micro, Small and Medium Enterprises - Reach Data
Micro loans outstanding (in USD $)		
SME loans outstanding # (number of loans)		
SME loans outstanding (in USD $)		

MSME (Micro, Small and Medium Enterprises)

DEFINITION:

MSME stands for micro, small and medium enterprise.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

WB/IFC: The guidance provides defined thresholds for number of employees, total assets, sales and loan size to categorize enterprises in the MSME framework.

	IFC MSME Definition			MSME Loan Size Proxy
ENTERPRISE INDICATOR	EMPLOYEES	TOTAL ASSETS US$	ANNUAL SALES US$	LOAN SIZE AT ORIGINATION
Micro enterprise	< 10	<$100,000	<$100,000	<$10,000
Small enterprise	11-49	$100,000 - < $3 million	$100,000 - < $3 million	<$100,000
Medium enterprise	50-300	$3 million -$15 million	$3 million -$15 million	<$1 or $2 million

WFID INDICATORS:

Indicator	Institution	Source
MSME finance gap	World Bank Group (WB/IFC)	MSME Finance Gap
Number of MSMEs		
Number of SMEs		
SME gap		
SME_fully constrained[9]		
SME_fully constrained %		
SME_partly constrained[10]		
SME_partly constrained %		
SME_unconstrained[11]		
SME_unconstrained %		
SME: current volume		
SME: finance gap		
SME: potential demand		

9. Fully credit-constrained firms are those that have no source of external financing.

10. Partially credit-constrained firms are those that have been somewhat successful in obtaining external financing.

11. Unconstrained firms are those that do not appear to have any difficulties accessing credit or do not need credit. **16**

Non-Performing/Overdue Loan

DEFINITION:

Loans for which interest or principal payments have not been made on-time or in compliance to the conditions of the credit agreement are considered non-performing or overdue. This is an indicator that tracks the health of risk management on the part of credit underwriters

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

AFI: Overdue loans are defined as loans and other obligations that remain unpaid past their due (or maturity) date, that is, become unpaid one business day or more after their due date.

Financial Alliance for Women: The guidance tracks the percent of loans in a segment with payments of interest and principal being past due by 90 days, unless an FSP has a different internal definition of a non-performing loan.

WFID NON-PERFORMING LOAN INDICATORS:

Indicator	Institution	Source
Overdue loans/credit	AFI	Guideline Note on Sex-Disaggregated Data Report Templates
Percent of NPLs for the segment (%)	Financial Alliance for Women	Female Economy Analytics Survey

Woman-Owned/Led Enterprise

DEFINITION:

A business that is at least owned in its majority by one or more women and/or whose management and operations are directed by one or more women. Given that enterprises might be owned by a varied group of stakeholders, there are multiple designations—"woman-owned" relating to ownership, while "woman-led" business for companies managed by women. There are several different standards for women-owned enterprises, however the growing consensus is that there must be more than just majority ownership in the company to be recognized as a women-owned enterprise and that control over the entity is also a co-requisite.[12] Control is described as the power to direct day-to-day operations.

MEASUREMENT NOTES AND OPERATIONAL DEFINITIONS:

Financial Alliance for Women: For each business segment (micro, SME and corporate) deposit and credit data is sex-disaggregated, however the definition in use for women-owned enterprises is determined by the reporting FSP.

WB/IFC: The guidance provides the following criteria to determine if an enterprise is woman owned:

(A) $\geq$ 51% owned by woman/women.

OR

(B) $\geq$ 20% owned by woman/women; AND (i) has $\geq$ 1 woman as CEO/COO/president/vice president; AND (ii) has $\geq$ 30% of the board of directors composed of women, where a board exists

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12. Note: Similar requirements exist for minority-owned/led businesses in which majority ownership and control are co-requisites for recognition as a minority-owned business.

Sources

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