# The Economic Empowerment Barometer by Women's World Banking

## Field Guide

# Introduction

**The Economic Empowerment Barometer by Women's World Banking (The Barometer) is a short, standardized survey designed to systematically measure how access to and usage of financial services translates into real economic empowerment for women.**

**The Barometer provides financial services providers (FSPs), impact investors, donors, policymakers, regulators, and researchers with a consistent approach to creating clear, credible evidence that their support is helping women, families, and communities thrive—and guiding investment toward the solutions that create lasting change and advance economic opportunity for all.**

## The four dimensions of economic empowerment

The Barometer is built upon Women's World Banking's economic empowerment framework, which is rooted in the work of Martha A. Chen.[1] This approach recognizes that empowerment is multi-dimensional and looks different for each individual. The below framework is used to understand how financial tools and resources translate into meaningful economic outcomes. While Women's World Banking most commonly applies the framework to understand and advance women's economic empowerment, the framework measures broader dimensions of economic empowerment that can be assessed across populations and analyzed by gender when relevant.

### Material change

Focuses on tangible shifts in income, assets, and the ability to cover basic needs. This includes capacity to meet recurring obligations, increased savings, and emergency reserves.

### Cognitive change

Measures changes in awareness, knowledge, and skills. This covers knowledge of financial concepts such as interest rate calculations and skills in performing digital financial transactions.

### Perceptual change

Assesses shifts in self-confidence and perceived financial security. This tracks how individuals view their own capabilities, and their overall stress regarding money management.

### Relational change

Focuses on participation in financial decision-making and influence over economic resources. It evaluates the level of input regarding large household purchases, ownership of assets, and ability to exercise control over financial resources.

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[1] Chen, M., & Mahmud, S. (1995). Assessing change in women's lives: A conceptual framework. (Working Paper No.2). Dhaka: BRAC-ICDDR, B.

## Role of this guide

This document serves as a step-by-step roadmap for anyone interested in measuring economic empowerment, regardless of prior experience with survey research. Whether you are a project manager at a financial institution or a researcher in the field, this guide is designed to take you through every critical stage of the process.

The goal is to enable you to produce a high-quality dataset and, more importantly, to translate that data into clear insights about the populations you serve.  Using this standardized approach also enables comparisons across demographic groups, markets, and programs, providing a clearer understanding of how financial services contribute to economic empowerment outcomes. While Women's World Banking most commonly uses the Barometer to measure outcomes for women, the methodology can be applied more broadly and supports gender-disaggregated analysis where relevant.

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# Questionnaire design and customization

**The Barometer is a standardized 25-question survey instrument designed to measure economic empowerment. This section outlines the structure of the questionnaire and the specific process you will use to ground the tool in the economic and cultural reality of your respondents.**

## General customization principles

Customizing the Barometer ensures the survey is relevant to your specific research goals. By evaluating the instrument section by section, you can identify where existing information can replace questions and which questions are best suited for your target population. This approach respects the respondent's time and focuses your data collection on the most important indicators.

Throughout the questionnaire, you should replace all generic placeholders with your institution's name and the name of the product or service being evaluated. This ensures that the respondent understands that responses should be based on direct experience with your specific offering. This helps respondents anchor their answers in direct experience, enabling a clearer assessment of how your offering may be contributing to economic empowerment outcomes.

Where administrative data is available and accessible, you should prioritize its use to replace survey questions. If you can leverage existing records on account age, transaction frequency, or education levels, you should remove these questions from the survey. Utilizing administrative data increases accuracy and can significantly shorten the survey duration.

The Barometer's 25 questions are structured into thematic sections. While the tool is designed to be adaptable and modifying individual questions is fine, the most robust insights are produced when each section is included in its entirety.

## Sociodemographics

The primary function of the sociodemographic questions is to establish the respondent's profile and provide the variables necessary for data segmentation. Your adaptation here involves updating educational milestones to reflect the specific tiers of the local school system and localizing marital status options to reflect the social and legal unions common in the region. You can further streamline this section by removing questions for which you have existing data. If your deployment focuses exclusively on women, simply remove the gender question. Every question throughout the instrument is phrased to accommodate male respondents if your study includes men. Additionally, where you have access to administrative data, you can omit questions regarding age or marital status to reduce respondent fatigue.

## FSP context and product usage

Questions within this section define the depth and duration of the respondent's relationship with the financial services provider and the specific products or services you are studying. The response choices for customer tenure should be adjusted to reflect how long the provider or the specific product or service has actually been available. The usage questions are grouped by product or service type to allow for targeted data collection. You should include at least one usage question, selecting

### Product usage questions by type

#### Savings

**How often do you deposit money into your [name of account] account at [financial services provider]?**

- Daily
- At least once a week
- At least once a month
- At least once every 3 months
- At least once every 6 months
- At least once per year
- Less than once per year
- Don't save

**To the best of your knowledge, what is the current balance of your [name of account] account at [financial services provider] in [local currency]?**__________________________

#### Loans

**How many loans have you received from [financial services provider]?**

- This is my first loan.
- This is my second loan.
- I have taken three or more loans

**What was the initial amount of your most recent loan from [financial services provider] in [local currency]?**_____________

#### Insurance

**Have you submitted a claim on your [product name] insurance policy from [financial services provider]?**

- Yes
- No
- Don't know

**How much did you receive for your most recent claim payment from [financial services provider] in [local currency]?**_______

#### Payments

**How frequently do you use [financial services provider] to [send or receive] money?**

- Daily
- At least once a week
- At least once a month
- At least once every 3 months
- At least once every 6 months
- At least once per year
- Less than once per year
- Don't [send/receive] money

**On average, how much do you [send or receive] per transaction using [financial services provider] per transaction in [local currency]?**_________________________

whichever indicators are most relevant. While a single question may be sufficient for a narrow study, you can include multiple usage questions if they provide a more complete picture of the respondent's engagement with different product or service lines. In an insurance-focused study, for example, you can include the insurance indicators but choose to omit unrelated sections like credit or savings. If you have data on account age or balance, these indicators should be removed from the survey. Remaining questions should align strictly with the specific interests of your project.

In the question regarding confidence in conducting transactions without assistance, you should identify the specific financial action most relevant to your study goals. You should frame the question around a concrete action, such as "withdrawing money from an agent" or "repaying a loan." If your project focuses on multiple services, you can ask this question once for each transaction type of interest.

## Financial health and resilience

This section evaluates subjective well-being, resilience to shocks, and basic financial understanding. To measure the household financial situation, you should identify two specific items that are locally recognized as expensive goods. These items should be relevant to the socio-economic status of your target group, such as a motorbike, a refrigerator, a solar home system, or an agricultural tool.

The resilience question is based on the World Bank Global Findex methodology, measuring the ability to access a sum of money equivalent to 5% of the local GNI per capita (roughly 1/20th of the annual average income). To calculate this figure for your survey:

1. Find the relevant country's GNI per capita (Atlas Method) in the World Bank Databank.[2] This figure is provided in USD.
2. Find the current exchange rate and convert that USD figure into your local currency.
3. Calculate 5% of that total (or divide the total by 20).
4. Round the result to a natural number.

A "natural" number is one that sounds common in daily commerce. For example, if your calculation results in 1,073 Shillings, round it to 1,000 Shillings. This makes the question feel grounded in an individual's financial reality.

To ensure your results allow for a direct comparison to the Global Findex benchmarks, we have explicitly included "Don't know" and "Refused" as response options. You should instruct surveyors that response options in parentheses are not to be read out loud but should be recorded if the respondent provides that specific answer spontaneously.

For the numeracy component, you should keep the core logic of the calculation question while ensuring the scenario is one your respondents find familiar. While interest rates on loans are a standard way to measure financial literacy, you should feel free to adapt the framing to other services, like savings or digital transfers, if those are more common in your specific context. For example:

- "Suppose you need to send 100 [local currency]. Which is the lower total cost: paying a flat fee of 120 [local currency], or paying 100 [local currency] plus a 10% administrative fee?"
- "Suppose you want to save 100 [local currency]. Which is the higher savings after one year: 120 [local currency], or 100 [local currency] plus a 10% bonus?"

[2] https://data.worldbank.org/indicator/NY.GNP.PCAP.CD

Regardless of the framing you choose, you should localize both the currency and the specific values to reflect local commercial norms. The figures should be large enough to be significant but small enough to remain realistic for a routine transaction, with any rates or fees aligned with what is typically expected in the market. In Indonesia, for example, using a base value of Rp 1,000,000 with a 10% rate provides a practical and familiar benchmark for assessing a respondent's ability to compare financial costs. This ensures the question measures the respondent's financial skill rather than their ability to navigate an unfamiliar or unrealistic scenario.

## Household decision dynamics

This section measures agency by examining how decisions regarding major expenditures are made within the household. A distinctive feature of these questions is the recognition that being the sole decision-maker can often be an unwanted burden. Many women prefer collaborative, joint choices, or may intentionally want less input in certain household purchases to protect their time. These questions also examine how women approach decision-making in different ways, specifically exploring the concept of "deciding not to decide."[3] This recognizes that a woman can still actively direct her own outcomes without being the final decision-maker, either by intentionally delegating a decision to a partner she trusts to reflect her preferences, or by influencing the choice behind the scenes. By distinguishing between a lack of agency and an intentional choice to delegate, share, or reduce input, you can capture a more accurate picture of household power dynamics.

The questions within this section explore these dynamics. First, the large household purchase examples should mirror the specific asset choices established earlier in the survey. When evaluating the level of input, interviewers should focus on the respondent's collective involvement across all major household purchases rather than individual items, capturing whether her preferences are considered behind the scenes. For respondents with little to no involvement, isolating the underlying reasons determines whether this dynamic stems from a voluntary preference or an involuntary restriction. Tracking desired change in agency then reveals whether the respondent prefers to adjust this level of input or remain content with their current role. Finally, assessing satisfaction with decision outcomes isolates when delegating a decision is a positive choice that matches their preferences.

## Retrospective impacts and net promoter score

The final set of questions captures perceived longitudinal changes resulting from the product or service and measures overall loyalty to the financial services provider. If your research objective is purely diagnostic, such as a market assessment, you should omit these questions. For deployments seeking to identify impact, you should narrow the focus specifically to your product or service and institution. These questions are designed to capture the respondent's perceived change since they began using your solution. You should update the placeholders for both the product or service and the institution to ensure the resulting data provides a specific assessment of the impact your intervention has had on the respondent.

## Optional questions on entrepreneurship

These questions identify the scale, formality, and management autonomy of business owners to measure economic participation. While the Micro, Small, and Medium Enterprise (MSME) set of

[3] Hillesland, M., Doss, C. R., Masino, S., Querejeta, M., Donald, A., Seymour, G., & Clingain, C. (2025). Deciding Not to Decide: When Is There Power in Not Deciding? (Policy Research Working Paper No. 11065). World Bank Group. https://openknowledge.worldbank.org/handle/10986/43111

questions is located at the end of the survey template, its components should be integrated into the main flow where they feel most natural. For example, placing the business profile questions immediately after the sociodemographic questions and grouping business decision-making with the agency questions often creates a more intuitive experience for the respondent. You should include this set only when research goals require data on business ownership and performance. It is also helpful to evaluate whether specific items, such as formal registration or employee counts, are sensible for the target population, especially when interviewing those in the informal sector.

For deployments including these questions, your choice of which government registration system to name depends on the level of formalization relevant to your study goals. You should select the entity that acts as the primary gateway to economic legitimacy for the customers you serve, such as a national corporate affairs body for legal incorporation or a local tax authority for basic fiscal visibility. You should clearly state the name of the specific document or system, so the respondent recognizes the exact legal status being referenced.

# Economic Empowerment Barometer Questionnaire Reference Guide

**These tables provide a comprehensive overview of the Barometer instrument. For each survey question, the underlying research objective, explicit localization and customization protocols, operational logic for digital platform scripting, and specific interviewer guidance are detailed to ensure high-quality survey data collection.**

| Sociodemographics | | | |
|---|---|---|---|
| **Objective** | **Customization** | **Operational Logic** | **Interviewer Guidance** |
| **Q1: What is your gender?** | | | |
| Enable gender-based segmentation and ensure the study captures the specific experiences of women. | None. | Single select. | This is often used for data validation. If the respondent's gender is obvious, it may be pre-filled. |
| **Q2: What is your age?** | | | |
| Provide the demographic variable necessary to analyze variations across different age cohorts. | None. | Numeric input. | If the respondent is unsure, ask for their year of birth and calculate the age. |
| **Q3: What is your marital status?** | | | |
| Understand the household structure and social context of the respondent. | Localize the response options to reflect common legal and social unions in your region. | Single select. | Record the current status as defined by the respondent, whether the union is legally recognized or traditional. |
| **Q4: What is the highest level of education you have completed?** | | | |
| Serve as a proxy for literacy and socio-economic status. | Align the answer options with the specific naming conventions of the local school system. | Single select. | If a respondent attended school but did not finish, select the highest level they successfully completed. |
| **Q5: Which of the following best describes your current work status?** | | | |
| Categorize primary economic activity and identify respondents for the MSME questions (if applicable). | Review the "Other" responses during pilot testing to see if specific local occupations should be added. | Single select. | If a respondent has multiple roles, ask which activity provides the most significant portion of their income. |

## FSP context and product usage

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q6: How long have you been a customer of [financial services provider]?** | | | |
| Determine how long the respondent has been a customer of the specific FSP. | Update the placeholder with the name of the FSP. | Single select. | If a customer left and returned, they should count the total time since they first opened an account. |
| **Q7: What products and services do you have at [financial services provider]?** | | | |
| Understand the variety of financial services the respondent utilizes. | Options should include all relevant products (savings, loans, insurance, etc.) offered by the FSP. | Multiple response allowed. | Prompt for each product type, rather than waiting for a list. |
| **Q8: Select product usage questions most relevant to the focus of this study.** | | | |
| Measure the frequency, volume, or balances of the evaluated financial product. | Select product usage questions from the menu matching the product type. Replace brackets with local names. | Varies by selection (typically single select or numeric input). | Read selected prompts exactly as written. For financial amounts, record the exact value without rounding. |
| **Q9: How confident are you in being able to [transaction type] at [financial services provider] by yourself?** | | | |
| Assess the respondent's perceived capability to perform financial tasks independently. | Select a transaction type (withdrawing, depositing, etc.) relevant to the solution. | Single select. | Ensure the focus is on the respondent's ability to do the task "by yourself." |

## Financial health and resilience

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q10: Please select the answer that best reflects your household's current financial situation.** | | | |
| Assess the household's perceived financial comfort relative to basic needs. | Identify two locally relevant expensive goods, such as a motorcycle or refrigerator, to serve as benchmarks. | Single select. | Read all options to the respondent to ensure they select the most accurate level. |
| **Q11: Now, imagine that you have an emergency and you need to pay [1/20th of GNI per capita]. What would be the main source of money that you would use to come up with [1/20th of GNI per capita] within the next 30 days?** | | | |
| Measure the respondent's ability to mobilize significant funds in an emergency. | Use official World Bank data to calculate the amount representing 1/20th of the country's GNI per capita. | Single select. | Emphasize that the money must be raised within the next 30 days to measure true liquidity. |

## Financial health and resilience (continued)

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q12: How difficult would it be for you to come up with [1/20th of GNI per capita] within the next 30 days?** | | | |
| Gauge the perceived difficulty of mobilizing emergency funds. | Use the same calculated 1/20th GNI amount from Q11. | Single select. | Ensure the respondent understands the 30-day timeframe. |
| **Q13: Suppose you need to borrow 100 [local currency]. Which is the lower amount to pay back: 150 [local currency] or 100 [local currency] plus 30 percent?** | | | |
| Evaluate basic financial numeracy. | Ensure the local currency and interest percentages remain easy to calculate. May substitute with contextually appropriate framings. | Single select. | Do not provide the answer or suggest if a response was correct during the interview. |
| **Q14: How confident are you that your response to the previous question is the correct answer?** | | | |
| Measure the respondent's confidence in their financial knowledge. | None. | Single select. Skip if respondent did not know or refused in Q13. | This follows the math question to identify overconfidence or hidden literacy gaps. |
| **Q15: How worried are you right now about ______________?** | | | |
| Identify specific sources of financial stress, including old age, medical costs, bills, school fees, and climate hazards. | Review the list of worries to ensure they are culturally and regionally relevant. | Single select per worry. | If climate hazards are not common in the region, that option may be omitted. |

## Household decision dynamics

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q16: When decisions are made regarding large household purchases such as [item 1] or [item 2], who normally makes the decision?** | | | |
| Identify the primary decision-making authority for large household purchases. | Ensure the examples match the expensive goods used in Q10. | Single select. | If the respondent lives alone, select the "Me" option and follow appropriate skip logic. |
| **Q17: How much input do you have in making decisions about large household purchases?** | | | |
| Assess the depth of the respondent's participation in those choices. | None. | Skip if respondent is the sole decision-maker. | Focus on influence rather than just being informed of a decision. |

## Household decision dynamics (continued)

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q18: If you have little to no input in decisions about large household purchases, what are the reasons?** | | | |
| Understand why a respondent has limited input into household choices. | None. | Multiple responses allowed. Skip if respondent did not report little to no input in decisions in Q17. | This is a sensitive question. Seek a private environment before asking. |
| **Q19: How would you change this level of input on large household purchases?** | | | |
| Determine if the respondent desires more agency. | None. | Single select. | Ensure the respondent understands the choices range from more input to less input. |
| **Q20: How satisfied are you with the outcome of the decisions regarding large household purchases?** | | | |
| Assess if current household outcomes meet the needs of the respondent. | None. | Single select (1 to 4 scale). | The scale measures the extent of satisfaction from "not at all" to "high extent." |

## Retrospective impacts and Net Promoter Score

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q21: How has your financial situation changed since you began using [product name] from [financial services provider]?** | | | |
| Identify perceived shifts in financial status since using the product. | Update placeholders with product and FSP name. | Single select. | Remind the respondent that answers are not shared with the FSP to encourage honesty. |
| **Q22: How have your knowledge or skills changed since you began using [product name] from [financial services provider]?** | | | |
| Identify perceived changes in financial knowledge or skills. | Update placeholders with product and FSP name. | Single select. | Encourage the respondent to reflect specifically on the time since they began using the product. |
| **Q23: How has your confidence in your own abilities changed since you began using [product or service name] from [financial services provider]?** | | | |
| Identify perceived shifts in personal confidence. | Update placeholders with product and FSP name. | Single select. | Focus on the respondent's perception of their own abilities. |

## Retrospective impacts and Net Promoter Score (continued)

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **Q24: How has your participation in financial decisions for your household changed since you began using [product or service name] from [financial services provider]?** | | | |
| Identify perceived changes in household decision making participation. | Update placeholders with product and FSP name. | Single select. | This captures the respondent's view on their changing role in the home. |
| **Q25: On a scale of 0 to 10 (with 0 being not at all likely and 10 being extremely likely), how likely are you to recommend [financial services provider] to a friend or family member?** | | | |
| Measure customer loyalty and satisfaction through a Net Promoter Score (NPS) format. | Update the placeholder with the name of the FSP. | Single select (0 to 10 scale). | Ensure the respondent understands that 0 is not at all likely and 10 is extremely likely. |

## Entrepreneurship questions

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **QA1: What type of business do you operate?** | | | |
| Identify the sectors in which entrepreneurs are operating. | Answer options should include relevant sectors or business types for the specific market. | Single select. | If a business covers multiple sectors, ask for the primary source of revenue. |
| **QA2: How long have you operated your business?** | | | |
| Understand the maturity and sustainability of the enterprise. | None. | Single select. | Ensure the respondent counts from the time they first started the business, not just from when it was registered. |
| **QA3: During the last month of operation, how many paid full-time employees did your business employ (not including yourself)?** | | | |
| Measure the size of the business and its role in local job creation. | None. | Numeric input. | Remind the respondent not to include themselves in the employee count. |
| **QA4: Over the last year, how many part-time or seasonal workers did your business employ?** | | | |
| Measure the size of the business and its role in local job creation. | None. | Numeric input. | Remind the respondent not to include themselves in the employee count. |

## Entrepreneurship questions (continued)

| Objective | Customization | Operational Logic | Interviewer Guidance |
|---|---|---|---|
| **QA5: Is your business formally registered with [name of government registration system]?** | | | |
| Determine the level of business formality. | Update the placeholder with the specific name of the local government registration system. | Single select. | Some businesses may have local permits but not national registration. Ensure all surveyors know which one is being targeted. |
| **QA6: During the last month of operation, what were the total sales in [local currency] for the business?** | | | |
| Provide a metric for business performance and financial health. | Ensure the local currency is clearly specified. | Numeric input. | Ask for the last month of operation to improve recall accuracy. |
| **QA7: How much input do you have in making decisions about how to manage your business?** | | | |
| Assess the respondent's level of autonomy over business management. | None. | Single select (1 to 5 scale). | Use the examples provided (inventory, hiring, etc.) to help the respondent understand what is meant by "business decisions." |
| **QA8: How has your business revenue changed since you began using [product or service name] from [financial services provider]?** | | | |
| Identify perceived shifts in business performance for entrepreneurs. | Update placeholders with product and FSP name. | Single select. | Encourage the respondent to reflect specifically on the time since they began using the product. |

# Sampling and survey design

**Determining who you will survey is a foundational step. This section provides a practical framework for establishing your sample size and defining the groups you will include.**

## The logic of sampling

In an environment of limited resources, surveying every member of a target population is rarely an option. Sampling enables the estimation of the characteristics of an entire group by gathering data from a smaller, manageable subset of its members. The success of this process requires balancing your specific goals with the practical reality of the population and data available for the survey. This section provides the framework for navigating these choices to ensure the Barometer produces reliable and actionable results.

## Establishing the survey context

To make informed decisions about sampling, establishing a common vocabulary for the research process is a valuable step. These three terms provide the foundation for the strategic choices discussed throughout this section.

- **Intervention:** An individual or set of products, services, or policies that have been or will be implemented among a population.
- **Treatment group:** The group of people who are the target recipients of the intervention, whether they choose to use it or not.
- **Comparison group:** A group of people who are similar to those in the treatment group but have not participated in the intervention.

## Sample size determination

Selecting a sample size involves a direct trade-off between the statistical precision of your results and the logistical costs of data collection. While surveying more people increases the reliability of the findings, the associated costs of recruitment and staff time require a practical balance.

For most projects, a sample of approximately 250 respondents represents a reasonable equilibrium. The Barometer is designed to be effective across a recommended range of 100 to 400 respondents. A sample of 100 provides a valid baseline for reporting, while larger samples approaching 400 allow you to identify more nuanced findings between sub-groups, such as comparing users with different levels of education. Projects with more resources can always target a higher number, but you should prioritize the quality of the interviews over simply reaching a high volume. It is important to remember that sample size is determined by the specific groups you need to analyze and the level of precision you require for your results.

## Research design

The research design you choose depends on what you want to understand, how you want to present your results, and the data available regarding your population. This choice directly influences how you select your sample.

### *Assessing status: single point in time*

The most straightforward use of the Barometer is to capture data from respondents at a single point in time. This design is selected when the primary goal is to assess the status of a population or to benchmark a customer segment against another without the logistical demands of a multi-round survey. For organizations seeking to explore impact within this snapshot, the tool includes questions that ask respondents to reflect on how an intervention has influenced their lives. These retrospective questions offer a cost-effective way to identify perceived changes, though the findings are technically limited by the accuracy of individual recall. Alternatively, this design can include a comparison group to highlight differences between those with and without the intervention at that single point in time. While this approach does not include a confirmed starting point against which to measure change, it remains a valuable option for organizations with limited resources. Ultimately, this choice provides a practical level of evidence while maintaining an efficient and manageable deployment process.

## *Tracking change: pre-post*

A pre-post design involves surveying respondents before an intervention is implemented and then again at a later date to identify shifts over time. This approach is selected to track changes in empowerment levels among the same group of individuals that follow the implementation of the intervention. The benefits of this design are that it produces findings that are easy to understand for stakeholders. However, the observed change cannot be definitively attributed to the intervention because other factors may have influenced the outcome. For instance, an intervention might be highly successful, but if the local economy simultaneously declines, a pre-post comparison might incorrectly suggest that no change occurred at all.

## *Attributing impact: comparison groups*

To identify the impact of an intervention, you should consider what would have happened if it had not been implemented. This is known as a counterfactual. A common way to create a counterfactual is to identify a comparison group who are similar to those in the treatment group but do not have access to the intervention. Identifying a comparison group involves careful consideration. While a group does not need to be perfectly identical to the treatment group to be useful, its effectiveness typically increases the more closely the two groups align. For example, if your research targets business loan customers, you should avoid selecting a comparison group with fundamentally different needs, such as individual bank account holders, as this could skew the final results.

The following methods provide a range of options for identifying these groups, allowing you to select a level of rigor that matches your available data and technical resources.

### *Qualitative matching*

This is the most basic approach, where you use available data and customer knowledge to select a group of respondents believed to be reasonably comparable to the treatment group. It allows for group selection based on characteristics that you believe would lead the comparison customers to be impacted by the intervention in a similar manner to those in the treatment group. For example, a bank might select customers from a neighboring region who share a similar economic profile and demographic makeup to those in the treatment area.

### *Statistical matching*

This approach offers a higher level of rigor through techniques such as propensity score matching. This method uses existing data on respondent characteristics to identify individuals in a comparison group who are mathematically most similar to those in the treatment group. By matching respondents along these specific characteristics, the survey can more accurately estimate the impact of the intervention. An organization might use this to scan a large database of non-users to find specific individuals who match the treatment group members in age, income level, and previous transaction history.

### *Random selection*

This is the most rigorous method for attribution. It involves assigning respondents to either the treatment group or the comparison group with similar probabilities. This random assignment ensures that both groups are as similar as possible before an intervention is implemented. This minimizes the risk that unobserved differences between the groups will bias the final findings. A common example is a lottery system used to allocate a limited number of spots in a new financial literacy program, where those who did not win the lottery serve as the comparison group.

### *Alternative comparison models*

In certain circumstances, organizations can leverage their own operational structures to identify comparison groups from individuals who are eligible for an intervention but have not yet received it. This strategy is particularly effective when budget or logistical constraints prevent the creation of a dedicated comparison group. For these models to be valid, individuals should ideally be unaware of the intervention, be expected to be impacted by it once they are exposed to it, or be waiting for a future phase of a rollout that occurs after the survey window ends. One common application of this model is a staged rollout, where residents in villages scheduled for the final stage of a campaign serve as a comparison for those in the first stage. Another approach involves using eligibility thresholds, where business customers who are nearly eligible for a higher loan tier are compared against those who have just qualified for that tier.

## Comparison of research designs

| | Study goal | Survey timeline | Required data and systems | Ability to prove program impact |
|---|---|---|---|---|
| **Single point in time** | See where customers stand today or compare groups. | **1 round** at a single point in time. | **Low**<br>Basic customer list. | **Low**<br>No comparison group or change over time. |
| **Pre-post** | Track changes over time for one group. | **2 rounds**, right before launch and a period of time later. | **Moderate**<br>A reliable way to track down the same people later. | **Moderate**<br>Shows change over time, but no comparison point to account for external factors. |
| **Qualitative matching** | Get a basic comparison group when data is limited. | **Usually 1 round**, for users and non-users at the same time. | **Low**<br>Simple location or age profiles. | **Moderate**<br>Matching provides a comparison group, but there may be hidden differences between the groups. |
| **Statistical matching** | Estimate impact when a random lottery is impossible. | **Usually 1 round**, for users and non-users at the same time. | **High**<br>Detailed database of non-user traits. | **High**<br>Data-driven matches provide a strong comparison group. |
| **Random selection** | Measure the changes directly caused by the program. | **1 or 2 rounds**, for users and non-users at the same time. | **Moderate**<br>System to track lottery assignment. | **High**<br>Randomly splitting applicants removes hidden group differences entirely. |

# Selecting your survey channel

**The selection of a survey channel is a strategic decision that determines the quality, depth, and ultimate utility of the data you collect.**

## In-person interviews

In-person data collection is a highly reliable method for executing a comprehensive study. By placing a trained interviewer directly with the respondent, you create the rapport necessary to navigate sensitive or technically complex topics such as household decision-making or financial management. This channel is particularly vital in regions with lower literacy or fragmented digital access, as a live interviewer can provide the active clarification needed to sustain engagement.

## Phone interviews

Telephone interviewing offers a scalable option that maintains professional oversight without the logistical intensity of field travel. This method allows you to reach a geographically dispersed population efficiently while still benefiting from a researcher's ability to guide the respondent through the questions. Achieving success with this channel requires an accurate customer database and a disciplined contact strategy. Because telephone deployment routinely experiences higher non-contact rates than in-person survey work, you should protect the reliability of the dataset against resulting selection biases. To do this, you can enact call-back protocols that require interviewers to make multiple attempts across different times of day and days of the week to identify when a respondent is available. The elevated non-contact risk inherent to the telephone channel also necessitates utilizing a reserve pool of back-up contact numbers, which should be drawn upon to reach your target sample size only after the primary contact options are fully exhausted.

## SMS, WhatsApp, and in-app channels

Asynchronous digital channels like SMS, WhatsApp, and in-app platforms are specialized tools that offer a rapid, cost-effective way to reach high volumes of respondents directly on their mobile devices. However, while these platforms maximize outreach efficiency, they introduce risks to data integrity, including lower overall response rates and higher rates of survey incompletion. Because these platforms lack an active interviewer and are subject to strict formatting or character limits, they are generally a less appropriate choice for longer deployments that add questions beyond the standard survey, whether from the MSME questions or custom questions you may want to include. Ultimately, these channels are highly effective assets for outreach, but they are best reserved for streamlined deployments focusing on the core indicators that can be successfully communicated in a brief, automated format.

## Interactive voice response

Interactive Voice Response (IVR) systems utilize pre-recorded audio to facilitate automated survey participation through a phone keypad. This channel leverages the engagement benefits of a human voice while maintaining the scalability and cost-efficiency of a fully automated delivery system. A primary operational advantage of IVR is its logistical independence from staff availability, allowing surveys to be programmed for any hour of the day. This flexibility can improve conversion rates by enabling respondents to request specific call-back windows that respect their personal schedules. However, successful implementation requires navigating the same trust barriers found in live telephone interviewing, specifically the reluctance of respondents to answer unrecognized numbers.

In many contexts, this challenge is intensified by the perception of automated calls as potential fraud or scams. To ensure the Barometer remains effective, the survey should be designed with an intuitive logical flow and concise audio instructions that establish credibility upon connection.

## Digital data collection tools

Regardless of whether you are conducting interviews in person or by phone, you should utilize digital data collection tools (such as Google Forms, Survey Monkey, KoboToolbox, SurveyCTO, or Open Data Kit) to record responses. Utilizing these platforms remains the standard for preserving the integrity of the survey logic. They achieve this by automatically guiding the interviewer to the next relevant question based on previous answers, ensuring the survey maintains its intended flow without human error.

While digital data collection requires an upfront operational investment in software programming, form testing, and mobile device preparation before surveying begins, it significantly reduces total project timelines. By capturing clean data directly at the point of the interview, you eliminate the substantial printing, physical transport, and manual data entry costs associated with traditional paper-based surveys. When planning your deployment, ensure your budget and timelines account for surveyor technology training, access to reliable device charging resources, and upfront script testing to ensure the digital survey functions properly on devices prior to the commencement of data collection.

## Comparison of deployment channels

| | Operational Effort | Relative expected response rates | Respondent dropout risk | Low-literacy accessibility | Sampling bias risk | Primary benefit |
|---|---|---|---|---|---|---|
| **In-person interviewing** | **High** Requires intensive travel and survey staff management | **High** Sustained by face-to-face surveyor engagement | **Low** Live interviewers help keep respondents engaged | **High** Surveyor reads questions aloud | **Low** Can actively target representative, hard-to-reach segments | **High data quality and completeness** |
| **Phone interviews** | **Moderate** Requires call center management or phone database administration | **Moderate** Reflects potential non-contact rates | **Low to Moderate** A live caller helps hold the respondent's attention | **High** Surveyor reads questions aloud | **Moderate** Skews toward individuals with active, stable phone connectivity | **Wide reach with live surveyor guidance** |
| **Interactive voice response** | **Low** Leverages automated voice scripting software | **Low** Reflects general reluctance to answer unknown numbers | **High** Higher tendency for users to disconnect early | **High** Audio-based menus bypass text barriers | **Moderate to High** Skews toward users with reliable mobile network coverage | **Low-cost access without text barriers** |
| **Automated text/digital** | **Low** Leverages rapid, automated text deployment platforms | **Low** Limited by the lack of a live interviewer | **High** Higher tendency for users to close or ignore text | **Low** Dependent on reading and UI navigation | **High** Skews toward younger, more literate, or digitally active segments | **Fast, low-cost deployment** |

# Choosing your interviewers

**The decision regarding who will physically conduct the survey is as critical as the survey design itself. This choice determines the level of direct control you maintain over the survey deployment and the amount of administrative effort required from your internal team. While there is no single correct model, your decision should align with your organization's existing capacity and the specific rigor required for your research objectives. The goal is to select an execution model that safeguards the integrity of the data while respecting the operational constraints of your study.**

## Internal deployment

Managing a survey using your own organizational resources allows for the highest level of direct control over the research process and the quality of the data. This approach is often the most cost-effective strategy if you already possess capable and available staff or have the operational capacity to manage the logistics of data collection in-house. By utilizing internal teams, such as loan officers, field staff, or a call center, you ensure that the surveyors are deeply familiar with your mission and the specific financial products and services being studied, which can improve the rapport with respondents. This model does require additional management time and a comfortable level of technical proficiency to oversee training, survey operations, and quality control steps effectively.

## External research partners

Partnering with a professional research agency or survey firm allows you to leverage established networks and technical systems that may be beyond your organization's current reach. These firms typically provide their own trained surveyors and supervisors who are experienced in high-volume data collection and rigorous quality control. While this execution model involves higher direct costs, it often results in faster deployment and allows your team to focus on the application of the findings rather than the day-to-day management of the survey team. This is a practical choice if your internal teams lack experience in surveying, or for projects in regions where your organization lacks a permanent physical presence.

# Practices for quality data

**The practices outlined below provide the guidance needed to help your data collection run smoothly. While these guidelines are written for an organization managing its own survey deployment, they are equally helpful if you are hiring an external research firm. For those working with partners, these standards help define the quality you should expect and the oversight you should include in your agreement. By establishing clear expectations for how a team interacts with the public and handles their information, you protect the integrity of your study and the privacy of your respondents, and ensure the resulting data is a reliable reflection of your respondents' lives.**

## Surveyor conduct and ethics

The success of your data collection depends on the objectivity and consistency of the people representing your organization. Every interaction between an interviewer and a respondent is an opportunity to ensure high-quality data. If an interviewer provides verbal or non-verbal cues, or attempts to help a respondent with an answer, the resulting data might reflect the interviewer's expectations rather than the respondent's actual experience. You should establish a clear set of conduct guidelines to ensure that your team remains objective and maintains the professional approach necessary for accurate research.

The deeper categories of the Barometer, such as household decision-making, benefit from a more thoughtful approach to maintain respondent rapport. You should evaluate whether your specific population might view certain questions as sensitive and prepare your staff to handle those moments with calm and professional neutrality. Focusing on the interviewer's role as a neutral observer helps ensure that the final data is an accurate reflection of each person's economic life.

## Informed consent

Informed consent is a tool used to build trust and manage the expectations of the people participating in your study. By providing a clear and honest introduction, you ensure that every respondent understands the purpose of the research and the voluntary nature of their involvement. This transparency protects your organization from claims of coercion or misinformation while creating an environment where respondents feel safe providing honest answers. When a respondent knows they have the right to skip a question or end the interview at any time, the data you do collect is given more freely and is often of higher quality.

The formality of your consent process should be scaled to match the institutional and legal requirements of your specific environment. In many routine organizational settings, a brief verbal explanation or a simple digital opt-in is sufficient to meet ethical standards. However, for more formal research initiatives or projects involving vulnerable populations, a more structured consent process may be necessary to ensure participants feel informed. You should consider the expectations of your population and any local norms regarding data sharing to decide if a documented protocol is required for your project.

## Privacy and data protection

Respecting the privacy of your respondents is an essential part of maintaining professional standards and good customer relationships. Protecting the identity of your respondents is an ongoing process that begins the moment a survey response is recorded. By keeping personal identifiers separate from the survey results, you ensure that individual identities are protected during the analysis and reporting phases. During the project planning phase, establish a system to assign each respondent a unique, randomized survey ID. Once data collection begins, use this system to replace direct personal identifiers. If your project requires matching survey results with administrative data, use a secure mapping file to connect this survey ID to the provider's internal customer ID so analysts can safely merge account metrics without exposing personal identities.

The technical safeguards you implement should be chosen to match the sensitivity of the data and the common practices of your region. You should evaluate the privacy standards that govern your area to determine the best way to store, move, or share data with partners. Whether you are using digital tools or paper-based systems, your goal is to match your security measures to the type of information being handled. Establishing clear principles for those who can access raw data and how it is secured ensures that your organization demonstrates a commitment to the respect and privacy of the population you serve.

## Managing non-response and attrition

It is common for some people to be unavailable or to decline the interview. Rather than using complex statistical adjustments, you should focus on a simple replacement strategy to keep your project moving. Before you start your surveying, you should identify a backup list of potential respondents. If an interviewer cannot reach a primary contact after a few attempts, they should simply move to the next person on the backup list. You should keep a basic record of how many people were not reached and the general reasons they declined. This provides helpful context for your final findings without requiring a high level of technical expertise. A practical way to check if your final group is still representative is to briefly compare the basic traits, such as age or location, of those who finished the survey against those who dropped out. This ensures your data remains grounded in reality without making the process feel like a burden.

## Survey duration

Tracking interview length helps you coordinate fieldwork and ensure you respect the respondent's schedule. The full 25-question survey can be administered in about 10 minutes. While some variation is normal, major shifts away from this baseline typically signal an issue in the field. If interviews take much longer than 10 minutes, identify bottlenecks like unclear local translations or surveyors who need extra training on specific questions. Conversely, if interviews finish far too quickly, surveyors are likely rushing through prompts or skipping instructions, which compromises data quality.

# Checking your progress

**Maintaining the quality of your survey is best achieved through simple, consistent check-ins rather than a complex oversight system. The goal is simply to stay informed about the progress of the survey work and to catch any obvious errors before they become a permanent part of your dataset. If you are managing the survey internally, this can be as easy as a regular conversation with your team or a quick review of a few survey logs to ensure the main sections are being filled out. If you have hired a partner, they will likely handle the technical checks themselves. In those cases, your role is simply to review their periodic updates to ensure they are keeping an eye on how the interviews are going.**

You do not need to review every interview every day. Instead, you should establish a rhythm that fits into your existing schedule, perhaps looking at a small batch of surveys once or twice a week. This high-level review provides the necessary confidence in your final results without creating a heavy administrative burden or requiring a technical research background. The focus should be on keeping the project moving smoothly and ensuring that the information you are collecting remains a helpful reflection of your respondents' lives.

## Common data issues

Tracking patterns in your data helps you identify and correct technical or data entry mistakes while fieldwork is still active. While some variation in responses is normal, certain patterns are important to monitor as they can signal where a question or data collection process needs a slight adjustment.

Gaps in the data, such as missing answers or unusual values, often indicate a misunderstood question or a technical issue with the survey collection tool. If a specific question is frequently left blank, it may be confusing to respondents, or the digital flow of the survey might be broken. Similarly, if an answer seems highly improbable, it is worth checking with the surveyor team to ensure it wasn't a data entry mistake. Catching these inconsistencies early allows you to clarify instructions with your team while the training is still fresh.

You should also monitor how the survey's routing logic is working. Occasionally, a programming issue might cause a digital tool to display a question that should have been skipped. If this happens, a quick review of the survey settings can resolve the logic. Additionally, you might notice that one interviewer's data looks noticeably different from the rest of the team. This usually means they need a bit more guidance on how to read the questions neutrally. Regularly checking these data patterns ensures that the Barometer stays consistent and reliable.

## Standardizing variable names

In a dataset, every column header represents a specific question. While raw data often includes the full text of the question as the header, replacing these with short, descriptive keywords makes the file significantly easier to navigate. You should use the specific variable names recommended below to ensure your dataset is immediately compatible with our ready-made analysis templates and reporting tools. Aligning your column headers this way allows you to use these resources without needing to manually map your data later.

### Standardized variable names

| Survey question | Recommended variable name |
|---|---|
| **I. Sociodemographics** | |
| Q1: Gender | gender |
| Q2: Age | age |
| Q3: Marital status | marital_status |
| Q4: Highest education level | education_level |
| Q5: Current work status | employment_status |
| **II. FSP context and product usage** | |
| Q6: Length of tenure with FSP | customer_tenure |
| Q7: Product list (select all) | products_used |
| Q8 (S): Savings deposit frequency | save_freq |
| Q8 (S): Current savings balance | save_balance |
| Q8 (L): Count of loans taken | loan_count |
| Q8 (L): Most recent loan amount | loan_amount |
| Q8 (I): Insurance claim status | claim_status |
| Q8 (I): Insurance claim payout | claim_payout |
| Q8 (P): Payments frequency | payments_freq |
| Q8 (P): Average transfer amount | transfer_amount |
| Q9: Transaction confidence | confidence |
| **III. Financial health and resilience** | |
| Q10: HH financial situation | hh_fin_situation |
| Q11: Main emergency fund source | emerg_source |
| Q12: Difficulty sourcing emergency funds | emerg_diff |

| Survey question | Recommended variable name |
|---|---|
| **III. Financial health and resilience (continued)** | |
| Q13: Interest rate calculation (math) | cog_math_score |
| Q14: Confidence in math response | cog_confidence |
| Q15 Worry level: old age | worry_old_age |
| Q15 Worry level: medical costs | worry_medical |
| Q15 Worry level: monthly bills | worry_bills |
| Q15 Worry level: school fees | worry_school_fees |
| Q15 Worry level: climate hazards | worry_climate |
| **IV. Household decision dynamics** | |
| Q16: Primary decider (major purchase) | hh_decisions |
| Q17: Input level into purchases | hh_input |
| Q18: Reasons for low input | no_input_reason |
| Q19: Preference for input change | input_pref |
| Q20: Satisfaction with outcome | decision_satisfaction |
| **V. Retrospective impacts and Net Promoter Score** | |
| Q21: Impact: financial situation | imp_financial |
| Q22: Impact: knowledge or skills | imp_knowledge |
| Q23: Impact: personal confidence | imp_confidence |
| Q24: Impact: decision-making role | imp_agency |
| Q25: Net promoter score (nps) | fin_nps |
| **VI. Entrepreneurship questions** | |
| QA1: Business sector | bus_sector |
| QA2: Years in business | bus_tenure |
| QA3 (M): Full-time employees: male | bus_employees_ft_male |
| QA3 (F): Full-time employees: female | bus_employees_ft_female |
| QA3 (PT): Part-time or seasonal workers | bus_employees_pt |
| QA4: Formal registration | bus_registered |
| QA5: Total sales / revenue | bus_revenue |
| QA6: Autonomy in business decisions | bus_input |
| QA7: Business revenue change | bus_revenue_change |

## Representing responses numerically

To calculate averages and percentages quickly, it is often helpful to convert text answers like "Yes" and "No" into numbers. A common approach is to use 1 for Yes and 0 for No. While tools like Excel can count text, using this "0 and 1" system allows you to do instant math. For example, if you take the average of a column coded this way, the result is automatically the percentage of people who said "Yes." An average of 0.80 directly represents an 80% positive response rate, which makes creating your summary reports much more straightforward.

## Handling questions with multiple answers

Some questions allow respondents to select more than one option, such as listing all the financial products and services they use. Survey software often exports these as a single cell with words separated by commas. To analyze these more efficiently, you should split these combined text answers into separate columns, where each possible choice receives its own dedicated column. You do not need to do this manually. Programs like Excel or Google Sheets can automate the initial split using features like Excel's Text to Columns wizard, which instantly distributes comma-separated lists into individual cells. Once split, you can mark a 1 if the respondent chose that option and a 0 if they did not. This keeps your data organized and ready for analysis.

## Cleaning up placeholder values

Many digital survey platforms use special numbers as placeholders when a respondent skips a question or does not know the answer. You might see codes like -777, -888, or -999 in your raw data. These are just markers to show that a valid answer wasn't recorded for that specific question.

You should remove or clear these codes before you start your calculations. If left in the dataset, these large negative numbers will pull your averages down and make your results inaccurate. For instance, including a "-999" in a column of 0s and 1s will completely hide the real trends in your data. A quick check to identify and clear these placeholders ensures that your final indicators reflect only the actual responses from the people you surveyed.

# Data analysis

**The goal of data analysis is to translate individual responses into a narrative about economic empowerment. Rather than looking at each question in isolation, you can group related questions to answer specific questions about your population's empowerment. This structure allows you to see how different sections, from basic demographics to specialized financial questions, all contribute to a single, cohesive story.**

## Customer segmentation and product usage

This is often the starting point for analysis. It uses the foundational questions of the survey to provide context for everything that follows. By looking at these together, you can identify which groups of respondents are most or least engaged with your products and services.

**Key questions:** Sociodemographics (e.g., age, education level, and marital status) and the list of financial products and services currently used (e.g., savings, loans, insurance, and mobile money).

**Interpretation:** This data allows you to break down the rest of your findings by different groups. For example, you can see if younger respondents use more digital products and services than older respondents, or if education level correlates with higher financial resilience. It helps you understand who your respondents are before you analyze how they are changing.

## Business participation and growth

For deployments that include the entrepreneurship questions, this section identifies the business trajectory of your respondents.

**Key questions:** Business ownership status, formal registration systems, and revenue trends.

**Interpretation:** You can use these data points to understand the level of formalization and stability within your client base. For instance, comparing the financial habits of formal business owners against those in the informal sector may help identify if legal registration is translating into better economic security or expanded product and service use.

## Financial knowledge and confidence

This concept focuses on whether a respondent has the technical skills and self-confidence to use financial products and services effectively. It acts as the bridge between having access to a product or service and actually using it.

**Key questions:** Interest rate calculation questions and the question regarding confidence in conducting transactions without assistance.

**Interpretation:** You can identify gaps between a respondent's objective knowledge (their ability to perform the math) and their subjective confidence (their feeling of being able to conduct transactions alone). For example, if many respondents calculate interest correctly but still lack the confidence to use an agent without help, the findings might suggest a need to focus more on user experience and trust rather than basic financial literacy.

## Financial resilience and health

This measures a respondent's ability to manage their financial obligations and withstand unexpected economic shocks. This is a primary indicator of whether financial services are providing a genuine safety net.

**Key questions:** Household financial situation, savings habits, the resilience benchmark (1/20th of GNI), and the sources of emergency funds.

**Interpretation:** You can look at the percentage of respondents who can independently source funds compared to those who must rely on high-interest informal lenders or selling off assets. A population with high resilience is typically one that can cover daily needs while still maintaining the capacity to access emergency cash quickly through formal savings or other low-stress channels.

## Agency and decision-making

Empowerment often manifests in how decisions are made within a household. This goes beyond who physically holds the money and looks at who has the power to influence how it is spent.

**Key questions:** Intrahousehold decision dynamics regarding large household purchases and daily expenditures, including the option for "Deciding not to Decide."

**Interpretation:** Analysis of these questions can reveal the nuances of agency. While making a decision alone is a clear sign of autonomy, the data may show that being the sole decision-maker can sometimes be an unwanted burden. Empowerment often takes forms other than sole control. For those who prefer collaborative, joint choices, empowerment means acting as a joint decision-maker whose opinions are valued. Similarly, "deciding not to decide" can also show empowerment. This occurs when a woman has the choice to delegate a decision to a partner because she trusts the outcome or prefers to focus on other priorities. By distinguishing between a true lack of agency and an intentional choice to share, delegate, or reduce input, your analysis will capture a much more accurate picture of household power dynamics.

## Perceived change and impact

If your study is designed to evaluate a specific product or service, you can look at how respondents perceive their own progress since they began using your intervention.

**Key questions:** The retrospective impact questions.

**Interpretation:** These questions allow you to see the "before and after" from the respondent's perspective. You can look for shifts in areas like household stress, savings capacity, or business confidence. This provides a direct link between the services provided and the tangible changes the respondent recognizes in her own life.

By organizing your analysis this way, you ensure that every response, from a basic demographic detail to a complex interest rate calculation, serves a specific purpose in understanding the woman's path toward empowerment.

# Conclusion

**This field guide has outlined the operational steps needed to successfully implement the Economic Empowerment Barometer by Women's World Banking within your specific research context. Whether your objective is to establish a clear baseline of economic empowerment for a target population, or to evaluate how a specific project intervention has impacted women's financial autonomy and decision-making over time, adhering to these structured protocols ensures your study achieves its aims.**

Following these steps ensures that your findings remain reliable from survey design all the way through to analysis. To support this final stage, Women's World Banking has developed a scoring framework, which produces a three-tiered classification of empowerment. Please see the Economic Empowerment Barometer website for more information about this report offering. Overall, this tool will enable you to assess the path to economic empowerment for your customers, making it easy to share impact with donors, partners, and external stakeholders.

Women's World Banking