



Institute for Inclusive Finance and Development (InM)

Serial	Item	Description
1	Title:	Access to Financial Services in Bangladesh
2	Institution and rights:	Institute for Inclusive Finance and Development (InM)
3	Period of data collection:	2014
4	Sample size:	Total sample size in 2014 is 8462 households with 6570 in rural and 1892 in urban areas in 63 districts (Except Rangamati district) and primary data of 1843 enterprises surveyed by InM.
5	Indicators:	

General Information	Detailed information about the geographical location of the household (e.g., district, upazila, union, village), name of the respondent, housing condition, water and sanitation facilities, distance of the households from basic facilities (e.g., distance from hospital).
Household roster	A list of all members of the household including their age and gender
Education	Information about level of education for each member of the household
Occupation and employment	Occupation and employment situation for each member of the household.
Income	This will gather information about each earning member of the household as well as income from other sources (remittances, government benefits etc).
Assets	Ownership of assets in terms of cash savings, other productive and non-productive assets of the household
Investment	Investment related information of the household
Consumption expenditure	Expenditure data will be collected under two broad heads: food and non-food. Expenses for non-food consumption will be collected under different sub-heads including costs of maintenance of residence, health, education, transport, communication, entertainment, etc.
Housing condition	Entitlements, types of house, electricity, hygiene, sanitation, water source, etc.

Access to credit	Information about availability of credit from banks and MFIs. Information about their present level of indebtedness and creditworthiness.
Access to savings	Access to formal saving instruments
Knowledge and Financial Literacy	Whether heard about financial services and have basic knowledge about calculation.
Awareness and Access to financial services	Information about present level of access to formal financial services
Enterprise related information	Types of enterprise, types of ownership, family members/labour involved in enterprise, training received, previous occupation of entrepreneur, earning from previous occupation, year of starting the enterprise, duration of enterprise, registered or not, reason for starting the enterprise, who are the customers, access to electricity, whether any crisis arise or not, share of profit, total price of enterprise, total investment, family investment, others, whether taken any bank/MFI/informal loan or not, loan related information, info regarding full-time/part-time/family/other labour involved in enterprise, detail info of income and expenditure of the enterprise, Utilisation of profit.
Crisis faced and coping strategy	Natural shocks, illness, health hazards, death of earning member etc. shocks and related expenses.

- 6 **File:** Data file, final report, questionnaire
- 7 **File Format:** Stata
- 8 **Language:** English