

# Survey: Financial resilience trainings

**Instructions for the person who is giving the survey: Please read the section below out loud to the person you are surveying and ensure that you explain carefully the following points to the respondent.**

"My name is [\_\_\_\_\_] from [\_\_\_\_\_] organization.

The purpose of the survey is to understand the impact and results of these trainings in your co-operative or women's group.

We will ask questions about your work and family life, specifically related to managing finances.

Please note that it is completely voluntary to take part in this survey. If you prefer not to answer a question, you do not have to answer."

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*\* Indicates required question*

1. What is your gender? \*

*Mark only one oval.*

☐ Female

☐ Male

☐ Other

2. How old are you? \*

*Mark only one oval.*

☐ 15-17

☐ 18-24

☐ 25-34

☐ 35+

☐ Prefer not to answer

3. Are you married? \*

*Mark only one oval.*

- ☐ Married
- ☐ Unmarried
- ☐ Widowed
- ☐ Separated/divorced
- ☐ In a relationship
- ☐ Single
- ☐ Prefer not to answer

4. What is your position? \*

*Check all that apply.*

- ☐ Shea Nut Collector
- ☐ Shea Nut Processor
- ☐ Both Shea Nut Collector and Processor
- ☐ Co-operative or Group Leader
- ☐ Manager
- ☐ None
- ☐ Other: \_\_\_\_\_

5. What is your education level? \*

*Mark only one oval.*

- ☐ No formal education
- ☐ Primary education
- ☐ Secondary education
- ☐ Higher education
- ☐ Prefer not to answer
- ☐ Other: \_\_\_\_\_

6. Do you have a savings account? \*

*Mark only one oval.*

- ☐ Yes - in my name
- ☐ Yes - I share it
- ☐ No
- ☐ I don't know

7. Do you have a mobile money account? \*

*Mark only one oval.*

- ☐ Yes - in my name
- ☐ Yes - I share it
- ☐ No
- ☐ I don't know

8. Do you track your monthly income and expenses? \*

*Mark only one oval.*

- ☐ Yes, I track both my income and expenses
- ☐ Yes, I track my income only
- ☐ Yes, I track my expenses only
- ☐ No
- ☐ I don't know

9. Are you currently saving each month? (Irrespective of how much - even a very small amount of saving should be considered as saving) \*

*Mark only one oval.*

- ☐ Yes - every month
- ☐ Yes - most months
- ☐ Rarely
- ☐ No      *Skip to question 12*
- ☐ Prefer not to answer      *Skip to question 12*

## Savings

10. What do you save for? \*

*Check all that apply.*

- ☐ I put money aside in case of unexpected emergencies
- ☐ I build my capital to invest in somebody else's business
- ☐ I have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)
- ☐ To pay for my children's education
- ☐ To start a business
- ☐ For dowry
- ☐ For retirement
- ☐ To buy a house, property or land
- ☐ Prefer not to answer
- ☐ Other: \_\_\_\_\_

11. Where do you save most of your savings? Please identify the method where you save the most. \*

*Check all that apply.*

- ☐ Bank account / formal financial institution
- ☐ I send money home (to the village) for safe keeping
- ☐ I save at home in cash
- ☐ Savings group or Chit fund
- ☐ Pension/Provident fund
- ☐ Mobile money
- ☐ Gold
- ☐ Prefer not to answer
- ☐ Other: \_\_\_\_\_

### Borrowing

12. Do you have a loan? \*

*Mark only one oval.*

- ☐ Yes
- ☐ No      *Skip to question 14*
- ☐ I don't know      *Skip to question 14*

### Borrowing

13. Describe the nature of your loan agreement \*

*Mark only one oval.*

- ☐ I have a loan for myself
- ☐ My husband or partner and I have taken out a loan together
- ☐ I have a loan with a different family member or friend
- ☐ My husband has a loan
- ☐ A member of my family has a loan (other than myself and/or my husband)
- ☐ I don't know

Behaviour

14. What are the risks associated with credit and borrowing? \*

*Check all that apply.*

- ☐ Risk of losing assets committed in the loan agreement
- ☐ Risk of losing the face with the community if you default
- ☐ Safety risks if borrowing from a local or unofficial money lender and not being able to pay back
- ☐ Risk of defaulting and not being able to borrow again
- ☐ Non-fixed/variable interest rates
- ☐ I don't know

15. On a scale from 1 to 4, how confident do you feel about being able to handle an unexpected cost, like an emergency or family problem in the next two years? \*

(Note to interviewer: respondent can also select "Neutral" if they do not know or prefer not to answer)

*Mark only one oval per row.*

	1 Not confident at all	2 Not confident	3 Neutral	4 Somewhat confident	5 Very confident
<b>Confidence level:</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Who manages your wages? \*

*Mark only one oval.*

- ☐ Myself
- ☐ My spouse
- ☐ My family
- ☐ My spouse's family
- ☐ My family and I decide together
- ☐ My spouse and I decide together
- ☐ I take what I need and give the rest to the family
- ☐ Prefer not to answer

17. Who makes the decisions on spending and investments? \*

*Mark only one oval.*

- ☐ I make those decisions myself
- ☐ I do it with my family
- ☐ I do it with my spouse or partner
- ☐ Someone else decides
- ☐ Prefer not to answer

18. Who makes the decisions on saving? \*

*Mark only one oval.*

- ☐ I make the decision myself
- ☐ I do it with my family
- ☐ I do it with my spouse or partner
- ☐ Someone else decides
- ☐ I do not save
- ☐ Prefer not to answer

19. Do you agree with the following statement? "I think most household decisions should be made by the husband or father"

\*

Mark only one oval per row.

	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly agree
<b>I think most household decisions should be made by the husband or father</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. Do you agree with the following statement? "I think money decisions should be made together, between the husband and wife"

\*

Mark only one oval per row.

	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly agree
<b>I think money decisions should be made together, between the husband and wife</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



21. Do you agree with the following statement? "I feel like I can bring up the topic of budget planning and money to my husband or partner" \*

*Mark only one oval per row.*

	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly agree	I do not have a husband or partner
<b>I feel like I can bring up the topic of budget planning and money to my husband or partner</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. What are the benefits of making money decisions jointly? \*

(note for interviewer - do not prompt, allow the respondent to answer and select the best answer(s))

*Check all that apply.*

- ☐ It opens the dialogue
- ☐ Transparency
- ☐ It allows to look at areas where there could be savings
- ☐ It allows for long term planning
- ☐ More likely to achieve financial goals
- ☐ I don't know
- ☐ Other: \_\_\_\_\_