

## **Baseline Questionnaire**

1. Date of event: \_\_\_\_\_ / Sep / 2013
2. Village Branch:            46 Ada            Bhagtan Wala            Haidarabad            Sargodha
3. Location in branch: \_\_\_\_\_
4. Name: \_\_\_\_\_
5. Research ID number \_\_\_\_\_
6. Parentage: \_\_\_\_\_
7. CNIC: \_\_\_\_\_
8. Mobile number: \_\_\_\_\_
9. Marital status: (Please circle.)    Single            Married            Divorced            Separated            Widow
10. Age: \_\_\_\_\_
11. Years of education: \_\_\_\_\_
12. Can you read and write? (Please circle.)                            Yes                            No
13. How many minutes does it take for you to walk from your house to this place?  
\_\_\_\_\_
14. How many years have you been a client of NRSP? \_\_\_\_\_
15. How much money do you currently owe (to all lenders combined)?  
\_\_\_\_\_
16. How many people are in your household? \_\_\_\_\_
17. Who usually makes the final decision about spending money in your household?  
Me            My husband            My parent            My husband's parent            My sibling            My child            Other  
\_\_\_\_\_

18. How strongly do you agree or disagree with the following statement?

“Whenever I have money on hand, my spouse or other family members always end up requesting some of it.”

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

19. How strongly do you agree or disagree with the following statement?

“I find it hard to save money for the future.”

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

20. Do you or your family own livestock? (Please circle.) Yes No

21. Who in your family owns livestock? (Please circle all that apply.)

Me

My husband

My parent

My husband's  
parent

My sibling

My child

Other  
\_\_\_\_\_

22. How many livestock do you or your family own?

Chickens \_\_\_\_\_

Sheep / goats \_\_\_\_\_

Cows / bulls \_\_\_\_\_

Buffalo \_\_\_\_\_

Other \_\_\_\_\_

23. Do you or your family grow crops for sale? (Please circle.) Yes No

24. If you or your family grow crops for sale, how many people do you hire to help with this?

\_\_\_\_\_

25. If you or your family grow crops for sale, who owns the land?

Me

My husband

My parent

My husband's  
parent

My sibling

My child

Other  
\_\_\_\_\_

26. Do you or your family run a business? (Please circle.) Yes No

27. If you or your family runs a business, how many employees do you have?

\_\_\_\_\_

28. If you or your family runs a business, how much income (profit) do you make each week, on average?

\_\_\_\_\_

29. If you or your family runs a business, who owns the business?

Me      My husband      My parent      My husband's parent      My sibling      My child      Other \_\_\_\_\_

30. Do you earn income from salaried work or from casual labour? (Please circle.)

Salaried work    Casual labour                  Both                  Neither

31. In total, how much do you earn from salaried work and casual labour each month (on average)?

\_\_\_\_\_

30. Does your husband earn income from salaried work or from casual labour? (Please circle.)

Salaried work    Casual labour                  Both                  Neither

31. In total, how much does your husband earn from salaried work and casual labour each month (on average)?

\_\_\_\_\_

34. Imagine that NRSP loans you Rs. 1000 tomorrow. What would you use this money for?

\_\_\_\_\_

### Exit Questionnaire 1:

#### For respondents who have chosen at the initial meeting not to participate in the research project

Name: \_\_\_\_\_

Research ID number: \_\_\_\_\_

We entirely understand and respect your decision not to participate. To help us improve our financial products in future, we would like to know more about your decision. Why did you choose not to participate? (Please tick all that apply.)

<input type="checkbox"/>	I cannot attend each day to pay or receive payment.
<input type="checkbox"/>	I do not understand how the product works.
<input type="checkbox"/>	I do not believe that NRSP will pay my money when it is owed to me.
<input type="checkbox"/>	I believe that my religion forbids participating in a product like this.
<input type="checkbox"/>	Other (please specify): _____

## Exit Questionnaire 2:

### For respondents who have left the research project because of a failure to repay

Name: \_\_\_\_\_

Research ID number: \_\_\_\_\_

**Fieldworker:** When did the respondent first fail to repay? (dd/mm/2013)

\_\_\_ / \_\_\_ / 2013

**Fieldworker:** To the best of your knowledge, why did the participant not repay?

(Please tick all that apply.)

<input type="checkbox"/>	It did not make financial sense to repay.
<input type="checkbox"/>	Unexpected illness of the participant or his/her family
<input type="checkbox"/>	Unexpected need to travel out of the area
<input type="checkbox"/>	The participant did not understand the product when she/he agreed to participate.
<input type="checkbox"/>	Other financial obligations (please specify): _____

### Exit Questionnaire 3:

#### For everyone receiving the participation fee

Name: \_\_\_\_\_

Research ID number: \_\_\_\_\_

We will now ask you about your views of this product. You will not be rewarded or penalised in any way for the answers that you give; we would like you to give very honest answers, so that we can improve our products for people like you in future.

Please indicate how strongly you agree or disagree with the following statements:

**1. “I understand how this product works.”**

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

**2. “This product helped me to commit to saving.”**

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

**3. “This product helped me to resist pressure from friends and family to share money with them.”**

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

**4. “On the whole, I am glad that I participated in this project.”**

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

**5. “Based on my experience, I would recommend this kind of financial product to a friend.”**

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

Now suppose that we offer the same product, but that repayments are made every week, rather than every day.

6. In this trial, we asked you to pay Rs.200 each day. If we were to offer the same kind of product with a weekly payment, how much would you like to pay each week?

*If respondent says they would not participate in such a product at any payment amount, write -9 \_\_\_\_\_Rs*

Please indicate how strongly you agree or disagree with the following statements:

7. "I would like to participate in such a product (with weekly repayments)"

Strongly disagree      Disagree      Neutral      Agree      Strongly agree

8. "I would recommend this kind of financial product (with weekly repayments) to a friend."

Strongly disagree      Disagree      Neutral      Agree      Strongly agree