

INTERVIEW FOR ADOPEM CLIENTS

Note to interviewer: *To the greatest extent possible, try to conduct the interview in a private setting with no third parties present.*

Interviewer's Complete Name

Interviewer's Code.....[] [] []

Supervisor's Complete Name.....

Supervisor's Code[] [] []

The Supervisor hereby accepts this survey as valid

Supervisor's Signature

Date..... Day [] [] Month [] [] Year 20 [] []

ADOPEM Database Client Number[] []-[] []-[] [] []

Read the following text to interviewees:

“This is a study carried out by MIT to evaluate ADOPEM’s Financial Education program. For this study, we have randomly selected 1,200 of ADOPEM’s clients. In this survey, which will approximately take 45 minutes to complete, we would like to ask you some questions about your family and your business. You can choose not to answer a question at any time. The information you provide is completely confidential and will only be used for experimental purposes related to this study. Any information that may be given to ADOPEM will not contain the identity of those who participated in the survey.”

“Would you like to continue and answer the questions in this survey?”

Yes.....1 No.....2

In the event that the client declines to be interviewed, the interviewer must immediately stop the interview and inform his supervisor.

A. CLIENT BACKGROUND INFORMATION		Time:
A.1.	Client's complete name	..........
A.2.	Age[] []
A.3.	Gender	M..... 1 F..... 2
A.4.	Nickname	.....
A.5.	Name of business	.....

A.6.	Telephone numbers (Landlines)	..... 8[]9 - [] [] [] - [] [] [] 8[]9 - [] [] [] - [] [] []	
A.7.	Telephone numbers (Mobiles)	..... 8[]9 - [] [] [] - [] [] [] 8[]9 - [] [] [] - [] [] []	
A.8.	Address	..... ..... .....
A.9.	Official state-issued ID no.	[] [] [] - [] [] [] [] [] [] - []	
A.10.	How much time does it take you to get to the nearest ADOPEM branch office?	..... [ ] [ ] minutes I don't know..... -999	
A.11.	How much time does it take you to get to the nearest ADOPEM's Main Branch office?	..... [ ] [ ] minutes I don't know..... -999	

B. PERSONAL CHARACTERISTICS AND SOCIOECONOMIC INFORMATION

B.1.	How many people live in your home (including yourself)? [] []	
B.2.A.	How many children do you have? [] []	

CHILDREN: BIOLOGICAL OR ADOPTED THAT LIVE IN YOUR HOME

Take note of the following information for each of the children living with the interviewee. For the answer "Grade" in the last column, enter a number from 1 to 12. 1-8 for basic education, 9-12 for high school (first year of H.S.=9, second year of H.S.=10, third year of H.S.=11 and fourth year of H.S.=12)

	Nº	Sex (A)	Age (B)	Do they attend school? (C)	Do they work at the household business or at another business? (D)	How many hours per week do they work? (Don't include school work or house chores) (E)	What is the last year of school they have completed? If they are still enrolled in school, what grade are they in currently? (F)
B.2.B.1.A./ B.2.B.1.B./ B.2.B.1.C./ B.2.B.1.D./ B.2.B.1.E./ B.2.B.1.F.	1	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.2.A./ B.2.B.2.B./ B.2.B.2.C./ B.2.B.2.D./ B.2.B.2.E./ B.2.B.2.F.	2	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21

B.2.B.3.A./ B.2.B.3.B./ B.2.B.3.C./ B.2.B.3.D./ B.2.B.3.E./ B.2.B.3.F.	3	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.4.A./ B.2.B.4.B./ B.2.B.4.C./ B.2.B.4.D./ B.2.B.4.E./ B.2.B.4.F.	4	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.5.A./ B.2.B.5.B./ B.2.B.5.C./ B.2.B.5.D./ B.2.B.5.E./ B.2.B.5.F.	5	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.6.A./ B.2.B.6.B./ B.2.B.6.C./ B.2.B.6.D./ B.2.B.6.E./ B.2.B.6.F.	6	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.7.A./ B.2.B.7.B./ B.2.B.7.C./ B.2.B.7.D./ B.2.B.7.E./ B.2.B.7.F.	7	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.2.B.8.A./ B.2.B.8.B./ B.2.B.8.C./ B.2.B.8.D./ B.2.B.8.E./ B.2.B.8.F.	8	M..... 1 F..... 2	... [] []	YES 1 NO 2	YES 1 NO 2	..... [ ] [ ]	Grade..... [] [] Univ. incomplete... 20 Univ. complete..... 21
B.3.A.	Do you have a spouse/partner?			YES	1	YES	1 NO 2 →B.3.B. →B.4.
B.3.B.	Do you live with your spouse/partner?			YES	1	YES	1 NO 2

B.4.A.	What was the highest level of schooling you have completed?	None .....0 Kindergarten, incomplete .....1 Kindergarten, complete .....2 Primary school, incomplete .....3 Primary school, complete .....4 High school, incomplete .....5 High school, complete .....6 University, incomplete .....7 University, complete .....8 I don't want to answer .....-997	
B.4.B.	Have you ever participated in a technical career?	YES, incomplete .....1 YES, complete .....2 NO .....3	
B.5.	What means of transportation do you have in your business or home? Mark all choices that apply.	None .....0 Motorcycle .....1 Automobile .....2 Truck .....3 Minibus .....4 Other (describe: .....5	
B.6.A	Do you live at the same place you lived in December 2006?	YES .....1 NO .....2	
B.6.B.	The house in which you live is...?	Your own property .....1 A rented home .....2 A borrowed home .....3 Owned by your parents (does not pay rent) .....4 Owned by your parents (pays rent) .....5 Other (describe: .....6	→B.7.A. →B.8.A. →B.8.A. →B.8.A. →B.8.A. →B.8.A.
B.7.A.	How much have you spent in construction and/or remodeling of your home in the past four months?	.....[ ],[ ] [ ] [ ],[ ] [ ] PESOS Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
B.7.B.	Regardless of whether you want to sell your home or not, how much money do you think you would receive if you were to sell your home?	.....[ ],[ ] [ ] [ ],[ ] [ ] PESOS I don't want to answer .....-997 I don't know .....-999	
PHYSICAL CHARACTERISTICS OF CLIENTS' HOMES			
If the interview takes place at the home of the client, the interviewer may answer the following three questions (B.8.A., B.8.B. and B.8.C.) from his/her own observations without asking the client.			
B.8.A.	What material is the roof of your home made of?	Zinc .....1 Wood .....2 Concrete .....3 Straw .....4 Paste board/cardboard .....5	

B.8.B.	What material is the floor made of?	Dirt .....1 Cement .....2 Mosaic tile .....3 Ceramic tile .....4 Granite .....5	
B.8.C.	What material are the walls made of?	Zinc.....1 Wood .....2 Cement block.....3 Paste board/cardboard .....4	
B.9.A.	Compared to last year, would you say your economic situation this year has...?	Improved .....1 Stayed the same .....2 Worsened.....3	
B.9.B.	Compared to your neighbors, would you say your economic situation is...?	Better than average.....1 Worse than average .....2 About average .....3	

CONSUMPTION

“From the following consumer electronic goods, indicate which ones you own and which ones you have purchased in the past 4 months.” If the client does not own a particular good, you must leave the question concerning purchases in the past four months blank also.

		Owns (1)	Bought in the past 4 months (2)	
B.10.A.1./ B.10.A.2.	Video or DVD player	YES .....1 NO.....2	YES .....1 NO .....2 I don't know .....-999	
B.10.B.1./ B.10.B.2.	Microwave oven	YES .....1 NO.....2	YES .....1 NO .....2 I don't know .....-999	
B.10.C.1./ B.10.C.2.	Oven	YES .....1 NO.....2	YES .....1 NO .....2 I don't know .....-999	
B.10.D.1./ B.10.D.2.	Radio	YES .....1 NO.....2	YES .....1 NO .....2 I don't know .....-999	
B.10.E.1./ B.10.E.2.	Telephone	YES .....1 NO.....2	YES .....1 NO .....2 I don't know .....-999	

Say to client: “Now, I am going to ask you a few questions concerning your eating habits. Your answers are very important in order to evaluate your level of expenditure on the consumption of food.”

B.11.A.	How many times a week do you eat meat (poultry, beef, seafood, pork or other meats)? [] []	
B.11.B.	How many times per month do you eat out at a restaurant with your family?	..... [ ] [ ] Never .....0 Less than once a month .....-993 I don't want to answer .....-997 I don't know .....-999	

B.12.	<i>Excluding consumer electronics, how much have you spent on furniture in the past four months?</i>	.....[ ] [ ] [ ], [ ] [ ] PESOS Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
B.13.	How often do you gamble?	Never .....1 Occasionally .....2 Monthly .....3 Weekly .....4 Daily .....5	
B.14.	Do you regularly buy goods from door-to-door vendors that you would not purchase if they were not offered to you at your home or workplace?	YES .....1 NO .....2	
B.15.	Are you prone to buy goods that you do not use or use only seldom?	Never .....1 Occasionally .....2 Frequently .....3	
HEALTHCARE & PENSIONS			
B.16.A.	Are you member of a pension fund?	YES .....1 NO .....2	
B.16.B.	Do you have health insurance?	YES .....1 NO .....2	→B.16.C. →B.16.D.
B.16.C.	Are you the policy holder or are you a dependent?	Policy holder .....1 Dependent .....2	
B.16.D.	Have you had any major health expenditures in the last 12 months?	YES .....1 NO .....2	→B.16.E. →B.16.F.
B.16.E.	How much did you spend on these health expenditures in the past 12 months?	.....[ ] [ ] [ ], [ ] [ ] [ ] I don't want to answer .....-997 I don't know .....-999	
B.16.F.	How much do you spend per month (on average) on medicine, treatment and other health expenditures?	.....[ ] [ ] [ ], [ ] [ ] [ ] I don't want to answer .....-997 I don't know .....-999	
C. PERSONAL FINANCES			
C.0.	Interviewer must answer the following question: Are you alone with the client?	YES .....1 NO .....2	
C.1.A.	Do you save?	YES .....1 NO .....2	→C.1.B. →C.4.
C.1.B.	How much do you save per month on average?	.....[ ] [ ], [ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
C.1.C.	How much did you save in the last month?	.....[ ] [ ], [ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	

C.2.	Why do you save? Mark all choices that apply.	Old age/retirement .....1 Future investments.....2 Children's education.....3 Emergencies .....4 Unforeseen expenses .....5 To buy a house.....6 To buy a car or motorcycle.....7 To travel.....8 Other (describe: _____)9	
------	---	--	--

SAVING MECHANISMS

C.3.A.	How much money do you have deposited in bank accounts or in other financial institutions?	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer -997 I don't know -999	
C.3.B.	How much money do you have saved in "el clavo" (hidden money)?	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer -997 I don't know -999	
C.3.C.	How much money do you have on your person (right now)?	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer -997 I don't know -999	
C.3.D.	How much money do you have saved in SAN (multiple-person rotational savings mechanism)? Write the total amount client has paid into the SAN since it began.	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer -997 I don't know -999	
C.3.E.	How much have you been able to invest in properties or rooms to put up for rent?	.....[ ],[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer -997 I don't know -999	
C.4.	What do you do when you need money immediate, as in an emergency? Mark all choices that apply.	Borrow from family.....1 Borrow from friends .....2 Use savings.....3 Borrow from informal lender .....4 Borrow from a financial institution .....5 Pawn a valuable good .....6 Other (describe: _____).7	

D. DEBT AND ACCOUNTS PAYABLE

Take note of the following information with respect to the client's debt. The first question refers to the most recent business loan they received from ADOPEM. If the clients do not currently have a loan with ADOPEM, ask them about the last loan they received from ADOPEM.

	Type of debt (1)	Total amount borrowed (2)	No. of monthly payments (3)	Amount of monthly payment (4)	Number of payments made (5)

D.1.A.1./ D.1.A.2./ D.1.A.3./ D.1.A.4./ D.1.A.5.	Individual 1 Group..... 2 I don't know .. -999	...[][][],[][][][][][][][],[][][][][][][]	
D.1.B.	Did you ask to borrow an amount larger than the one you actually received?	YES.....1 NO.....2		→D.1.C. →D.2.
D.1.C.	How much did you request?	.....[ ][ ][ ],[ ][ ][ ] I don't want to answer -997 I don't know..... -999		
D.2.	Do (did) you generate sufficient income from your business to pay off your debt or do you usually have to use money from outside the business to pay off debt?	YES, my business generates enough income.....1 NO, I use money from other sources .....2 I don't have a business..... -994		
D.3.	Have you ever had difficulties in making payments towards your bank loans?	YES..... 1 NO..... 2 I don't want to answer -997 I don't know..... -999		→D.4. →D.5.A. →D.5.A. →D.5.A.
D.4.	What were the circumstances that created these difficulties in repayment? Mark all choices that apply.	Low level of sales 1 Clients don't pay..... 2 Loan repayment amount is too high 3 Health problems..... 4 Business operations are interrupted by absence of electricity 5 Other (describe: _____) 6 I don't want to answer -997 I don't know..... -999		

INVESTMENT OF BORROWED FUNDS

“On what exactly did you invest the funds of this last loan? Please indicate how much money was invested in each of the following categories.”

D.5.A.	Working capital for your business (e.g., merchandise or inventory)	.....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don't want to answer -997 I don't know -999	
D.5.B.	Fixed assets for your business (e.g., a generator or an oven)	.....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don't want to answer -997 I don't know -999	
D.5.C.	Home improvement	.....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don't want to answer -997 I don't know -999	
D.5.D.	Repayment of other debts	.....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don't want to answer -997 I don't know -999	

D.5.E.	Personal or family consumption	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.5.F.	Loan money to others	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.5.G.	Other	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.6.A.	Do you plan to take another loan from ADOPEM or another bank in the future?	YES.....1 NO .....2 I don't know .....-999	→D.6.B. →D.8.A.1. →D.8.A.1.
D.6.B.	How much will you ask for?	.....[ ][ ][ ],[ ][ ][ ][ ] I don't know .....-999	
INVESTMENT OF FUTURE BORROWED FUNDS			
<i>"What will you use the loan for? Indicate how much money you expect to use in each of the following activities?"</i>			
D.7.A.	Working capital for your business (e.g., merchandise or inventory)	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.B.	Fixed assets for your business (e.g., a generator or an oven)	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.C.	Home improvement	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.D.	Repayment of other debts	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.E.	Personal or family consumption	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.F.	Loan money to others	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
D.7.G.	Other	.....[ ][ ][ ],[ ][ ][ ][ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
OTHER DEBTS			

<p><i>“Describe other debts that you have. Please write down how much money you currently owe.” If the client replies “Nothing”, “I don’t want to answer” or “I don’t know”, the question on when do they expect to finish repayment should be omitted.</i></p>				
	Type of Debt	Amount Owed (1)	When do you plan on finishing repayment? (2)	
D.8.A.1./ D.8.A.2.	Other banks	.....[ ][ ][ ],[ ][ ][ ] Nothing.....0 I don’t want to answer.....-997 I don’t know .....-999	In the next 30 days.....1 In the next 6 months .....2 In the next 12 months .....3 More than a year .....4	
D.8.B.1./ D.8.B.2.	Friends	.....[ ][ ][ ],[ ][ ][ ] Nothing.....0 I don’t want to answer.....-997 I don’t know .....-999	In the next 30 days.....1 In the next 6 months .....2 In the next 12 months .....3 More than a year .....4	
D.8.C.1./ D.8.C.2.	Family	.....[ ][ ][ ],[ ][ ][ ] Nothing.....0 I don’t want to answer.....-997 I don’t know .....-999	In the next 30 days.....1 In the next 6 months .....2 In the next 12 months .....3 More than a year .....4	
D.8.D.1./ D.8.D.2.	Informal lenders	.....[ ][ ][ ],[ ][ ][ ] Nothing.....0 I don’t want to answer.....-997 I don’t know .....-999	In the next 30 days.....1 In the next 6 months .....2 In the next 12 months .....3 More than a year .....4	
D.8.E.1./ D.8.E.2.	Suppliers	.....[ ][ ][ ],[ ][ ][ ] Nothing.....0 I don’t want to answer.....-997 I don’t know .....-999	In the next 30 days.....1 In the next 6 months .....2 In the next 12 months .....3 More than a year .....4	
D.9.A.	Do you ever lend money to family, friends or other people?	YES .....1 NO .....2 I don’t want to answer .....-997 I don’t know .....-999	1 2 -997 -999	→D.9.B. →D.11.A. →D.11.A. →D.11.A.
D.9.B.	Do you currently have money loaned out to family, friends or other people?	YES .....1 NO .....2 I don’t want to answer .....-997 I don’t know .....-999	1 2 -997 -999	→D.10.A.1. →D.11.A. →D.11.A. →D.11.A.
<p>LOANS TO OTHER PEOPLE</p>				
<p><i>“Describe loans you have made. Please write down how much money you currently have loaned out.” If the client replies “Nothing” or “I don’t know”, the question on when do they expect to receive full loan repayment and the question on monthly interest rate should be omitted.</i></p>				
	Type of Debt	Amount Loaned (1)	When do you expect to receive full repayment? (2)	Monthly Interest Rate (3)
D.10.A.1./ D.10.A.2./ D.10.A.3	Family	....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don’t know .....-999	At a pre-established date.....1 When they get the money .....2 When I need the money .....3	[][]
D.10.B.1./ D.10.B.2./ D.10.B.3	People you know	....[ ][ ][ ],[ ][ ][ ] Nothing .....0 I don’t know .....-999	At a pre-established date.....1 When they get the money .....2 When I need the money .....3	[][]

D.10.C.1./ D.10.C.2./ D.10.C.3	People you don't know	.... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't know -999	At a pre-established date 1 When they get the money 2 When I need the money 3	[] []
D.11.A.	Do you ever sell on credit?		YES 1 NO 2 I don't have a business -994 I don't want to answer -997	→D.11.B.1. →D.12.A. →D.13.A. →D.12.A.
D.11.B.1./ D.11.B.2./ D.11.B.3.	What is the total amount that you currently have sold on credit?	Amount Sold on Credit (Currently) (1)	When do you expect to receive full repayment? (2)	Tasa de interés mensual (3)
		.... [ ] [ ] [ ], [ ] [ ] [ ] I don't want to answer-997 I don't know.....-999	At a pre-established date 1 When they get the money 2 When I need the money 3	[] []
D.12.A.	Do you offer a discount if they pay you in cash?		YES 1 NO 2 I never sell in cash 3 I don't want to answer -997 I don't know -999	→D.12.B. →D.13.A. →D.13.A. →D.13.A. →D.13.A.
D.12.B.	On average, how much of a discount do you give those that pay you in cash?		0-5% 1 6-10% 2 11-15% 3 16-25% 4 26-50% 5 more than 50% 6 I don't want to answer -997 I don't know -999	

INFORMAL LENDERS

“Now we would like to ask you some questions about informal loans in your neighborhood.”

D.13.A.	What interest rate (monthly) do informal lenders in your neighborhood typically charge?	..... [ ] [ ] % monthly I don't want to answer -997 I don't know -999	
D.13.B.	How many times in the last 6 months have you borrowed from informal lenders?	..... [ ] [ ] None 0 I don't want to answer -997 I don't know -999	
D.13.C.	How much money, on average, do you request when you borrow from an informal lender?	..... [ ] [ ] [ ], [ ] [ ] [ ] Never requested a loan from an informal lender 0 I don't want to answer -997 I don't know -999	→D.13.D. →E.1 →D.13.D. →D.13.D.
D.13.D.	On average, how many weeks does it take you to repay an informal lender? If the interviewee responds in another unit (e.g., days or months) please convert into weeks.	Number of weeks [] [] I don't want to answer -997 I don't know -999	

E. TRAINING

E.1.	<p>Which of the following types of training have you already taken?</p> <p>Interviewer: Read or show the list of choices to the interviewee.</p> <p>Mark all choices that apply.</p>	<p>Accounting 1</p> <p>Cashier 2</p> <p>Inventory management 3</p> <p>Investment planning 4</p> <p>Personal finance 5</p> <p>Budgeting 6</p> <p>Financial negotiation 7</p> <p>Savings 8</p> <p>Debt management 9</p> <p>Other banking services 10</p> <p>Technical training in your current field of work 11</p> <p>Technical training in another field of work 12</p> <p>Costs of production 13</p> <p>Sales 14</p> <p>Other (describe: _____) 15</p> <p>None -995</p>	
E.2.	Do you think that an external accountant could help your business?	<p>YES 1</p> <p>NO 2</p> <p>I don't have a business -994</p> <p>I don't know -999</p>	
E.3.A.	Did you or someone representing you participate in ADOPEM's financial education training program? (either in March-May or July-August of 2007)	<p>YES 1</p> <p>NO 2</p>	<p>→E.4.A.</p> <p>→E.3.B.</p>
E.3.B.	Did someone you know participate in ADOPEM's financial education training program? (either in March-May or July-August of 2007)	<p>YES 1</p> <p>NO 2</p> <p>I don't know -999</p>	<p>→E.4.B.</p> <p>→E.4.B.</p> <p>→E.4.B.</p>

E.4.A.	<p>How do you believe this training in accounting and finance improved your business?</p> <p>Mark all choices that apply.</p>	<p>Increased sales 1 Increased margins 2 Reduced business expenditures 3 Reduced home expenditures 4 Increased number of clients 5 Saved more 6 Obtained materials at lower cost 7 Paid debt in a more timely manner 8 Invested in better businesses 9 Have more employees 10 Grew business 11 Didn't improve 12 I don't have a business -994 I don't know -999</p>	→E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A. →E.5.A.
E.4.B.	<p>How do you believe that training in accounting and finance would improve your business if you were to take the course?</p> <p>Mark all choices that apply.</p>	<p>Increase sales 1 Increase margins 2 Reduce business expenditures 3 Reduce home expenditures 4 Increase number of clients 5 Save more 6 Obtain materials at lower cost 7 Pay debt in a more timely manner 8 Invest in better businesses 9 Have more employees 10 Grow business 11 Would not improve 12 I don't have a business -994 I don't know -999</p>	→E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B. →E.5.B.
E.5.A.	<p>Why did you decide to participate in ADOPEM's financial training program?</p> <p>Mark all choices that apply.</p>	<p>Interest in accounting practices 1 To improve business practices 2 To improve household practices 3 I like training programs 4 The course seemed very complete 5 I trust ADOPEM programs 6 My credit analyst recommended it 7 Another person recommended it 8 I don't want to answer -997 I don't know -999</p>	→E.6. →E.6. →E.6. →E.6. →E.6. →E.6. →E.6. →E.6. →E.6. →E.6.

E.5.B.	<p>Why did you NOT participate in ADOPEM's financial training program?</p> <p>Mark all choices that apply.</p>	<p>I was not interested.....1</p> <p>I didn't have time .....2</p> <p>I wasn't invited.....3</p> <p>Death in the family.....4</p> <p>Can't read or write.....5</p> <p>I was out of town.....6</p> <p>I don't like training programs.....7</p> <p>I don't need training in accounting ....8</p> <p>Health issues in family .....9</p> <p>I didn't have transportation .....10</p> <p>I didn't know about it .....11</p> <p>I don't have a business .....-994</p> <p>I don't want to answer .....-997</p> <p>I don't know .....-999</p>	<p>→F.1.A.</p>
E.6.	Did you attend to classes yourself or did you send a representative?	<p>Self .....1</p> <p>Representative .....2</p>	
E.7.	Was the location of your class easily accessible to you?	<p>YES .....1</p> <p>NO .....2</p>	
E.8.	How much did you pay for the course?	<p>.....[], [] [] []</p> <p>Nothing.....0</p> <p>I don't want to answer .....-997</p> <p>I don't know .....-999</p>	
E.9.	Did you win an in-class raffle?	<p>YES .....1</p> <p>NO .....2</p>	
E.10.A.	Do you believe the FinEd program has helped you manage your business and your household accounts better?	<p>YES .....1</p> <p>NO .....2</p> <p>I don't have a business .....-994</p>	
E.10.B.	<p>What do you do differently as a result of what you learned in the FinEd program?</p> <p>Mark all choices that apply.</p>	<p>Nothing.....0</p> <p>Reduced household expenditures .....1</p> <p>Save more.....2</p> <p>Manage my debt better.....3</p> <p>Separate my business and home accounts .....4</p> <p>Calculate business sales .....5</p> <p>Calculate profits .....6</p> <p>Calculate business expenditures.....7</p> <p>Reduced business expenditures.....8</p> <p>Increased investment .....9</p> <p>I don't want to answer .....-997</p> <p>I don't know .....-999</p>	
E.11.	Would you recommend the FinEd program to family, friends or other persons?	<p>YES .....1</p> <p>NO .....2</p>	

F. BUSINESS CHARACTERISTICS

F.1.A.	Do you currently own a business?	YES.....1 NO.....2	→F.1.B. →I.1.A.
--------	----------------------------------	-----------------------	--------------------

INTERVIEWER: AT THIS MOMENT MAKE SURE THAT ALL CLIENTS WHO DO NOT OWN A BUSINESS SKIP DIRECTLY TO QUESTION “I.1.A.”. CLIENTS WHO DO OWN A BUSINESS MUST CONTINUE WITH QUESTION “F.1.B.”

F.1.B.	Is your current business different than the business you owned in December 2006?	YES.....1 NO.....2	→F.1.C. →F.3.
F.1.C.	How many years has this new business been in operation?[] []	
F.2.A.	How much startup business capital did you invest in your current business?	.....[ ] [ ] [ ], [ ] [ ] [ ] PESOS I don't want to answer -997 I don't know..... -999	
F.2.B.	Where did you get the funds for your startup capital? Mark all choices that apply.	Personal savings.....1 Family .....2 Friends .....3 ADOPREM .....4 Other banks .....5 Other institutions .....6	
F.3.	What is the main (most lucrative) commercial activity carried out by your business? Mark only the most relevant choice.	Clothing or shoe store .....1 Selling food and misc. articles.....2 Convenience store.....3 Beauty salon.....4 Miscellaneous store .....5 Cafeteria.....6 Restaurant .....7 Cosmetics.....8 Dressmaking/tailoring.....9 Door-to-door sales .....10 Jewelry .....11 Fried food shop .....12 Butcher shop .....13 Transportation.....14 Sale of food.....15 Other service .....16 Other manufacturing.....17 Other commerce.....18	
F.4.A.	How many hours per day is your business open?	Less than 5 .....1 Between 5 and 8.....2 Between 8 and 12.....3 More than 12.....4	
F.4.B.	How many days a week is your business open?[] []	
F.5.	Does your business operate from your home or is it located at an independent venue?	Operates from home .....1 Operates at independent venue .....2	→F.7.A. →F.6.

F.6.	Do you own the venue where your shop is located?	YES 1 NO 2	
F.7.A.	Would you rather work for an important private enterprise that paid you RD\$6,500.00 pesos per month or keep your business?	Prefer my own business 1 Prefer work in private enterprise 2 Either 3 I don't know -999	
F.7.B.	Would you rather work for an important private enterprise that paid you RD\$10,000.00 pesos per month or keep your business?	Prefer my own business 1 Prefer work in private enterprise 2 Either 3 I don't know -999	
F.7.C.	Would you rather work for an important private enterprise that paid you RD\$20,000.00 pesos per month or keep your business?	Prefer my own business 1 Prefer work in private enterprise 2 Either 3 I don't know -999	

G. BUSINESS OPERATIONS

WORKERS AND EMPLOYEES

G.1.A.	Does someone beside you work in your business?	YES 1 NO 2	→G.1.B. →G.4.A.
G.1.B.	How many people currently work in your business? Please include yourself and also any family members of yours that help out in the business.	Owners [] [] Unpaid employees (not family) [] [] Paid employees (not family) ... [] [] Family members (other than yourself) [] [] Total [] []	
G.2.	How many hours per day do your employees work on average, both those that are family and those that are not?	..... [ ] [ ] I don't have any employees -992 I don't want to answer -997 I don't know -999	→G.3.A. →G.4.A. →G.3.A. →G.3.A.
G.3.A.	How much per month do you pay employees who are NOT family members?	..... [ ] [ ], [ ] [ ] [ ] I don't have any employees who are NOT family members -992 I don't want to answer -997 I don't know -999	
G.3.B.	How much per month do you pay employees who are also family members?	..... [ ] [ ], [ ] [ ] [ ] I don't have any employees who are also family members -992 I don't want to answer -997 I don't know -999	→G.3.C. →G.4.A. →G.3.C. →G.3.C.
G.3.C.	How do you usually pay employees that are family members?	I don't pay them 1 Fixed amount 2 I give them money when they ask 3 I pay all or part of their expenses 4 I don't want to answer -997 I don't know -999	

MERCHANDISE

G.4.A.	What is the total value of the merchandise you currently have in your business?	..... [ ] [ ] [ ], [ ] [ ] [ ] PESOS I don't keep merchandise -995 I don't want to answer -997 I don't know -999	→G.4.B. →G.5. →G.4.B. →G.4.B.
G.4.B.	How often do you lose sales as a result of a lack of merchandise?	Never 0 Once a month 1 Twice a month 2 Once a week 3 More than once a week 4 I don't know -999	
G.5.	Aside from the discounts you normally receive from purchasing in bulk, do you ever haggle for an additional discount?	YES 1 NO 2	

BUSINESS SALES

"On average, how much money does your business make in sales?" Complete all cells. If the client does not know the exact number for any of the following questions, ask him/her to use his/her best guess.

G.6.A.	Daily	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.6.B.	Weekly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.6.C.	Fortnightly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.6.D.	Monthly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.6.E.	In which of the estimates above are you most confident?	Daily 1 Weekly 2 Fortnightly 3 Monthly 4 I don't want to answer -997 I don't know -999	

"Now we would like to know how much you sold during the period of time described below." Complete all cells. If the client does not know the exact number for any of the following questions, ask him/her to use his/her best guess.

G.7.A.	Yesterday (last business day) [] [] [], [] [] [] Nothing 0 I don't want to answer -997 I don't know -999	
--------	-------------------------------	---	--

G.7.B.	Last week	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.7.C.	Last fortnight	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.7.D.	Last month	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.7.E.	How do last month's sales compare with a typical month?	Lower 1 Similar to a typical month 2 Higher 3 I don't want to answer -997 I don't know -999	

"Now we want to know how much your business sells when things are going well and when things are not going so well. You must try to give us your best estimate. Do not worry if you don't know the exact value."

		<u>Bad Period</u> (1)	<u>Good Period</u> (2)	
G.8.A.1./ G.8.A.2.	Day	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.8.B.1./ G.8.B.2.	Week	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.8.C.1./ G.8.C.2.	Fortnight	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.8.D.1./ G.8.D.2.	Month	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	.....[ ][ ][ ],[ ][ ][ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.9.	Approximately how many sales do you make per week? (Number of sales, not total value of sales as in the previous questions)	Approximate number [], [][][] None 0 Less than one -993 I don't want to answer -997 I don't know -999		

BUSINESS EXPENDITURES

"What are the costs and expenditures of your business? (Include all business costs and expenses plus the cost of the merchandise you sell.)"

G.10.A.	Daily	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.10.B.	Weekly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.10.C.	Fortnightly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.10.D.	Monthly	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.10.E.	In which of the estimates above are you most confident?	Daily 1 Weekly 2 Fortnightly 3 Monthly 4 I don't want to answer -997 I don't know -999	

"Please complete the following table of business expenses using your best weekly and monthly estimates."

		<u>Last Week</u> (1)	<u>Last Month</u> (2)	
G.11.A.	Rent or dividend		..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.11.B.	Basic services		..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.11.C.	Purchase of fixed assets		..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.11.D.1./ G.11.D.2.	Purchase of merchandise	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	
G.11.E.1./ G.11.E.2.	Other expenses	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	..... [ ] [ ] [ ], [ ] [ ] [ ] Nothing 0 I don't want to answer -997 I don't know -999	

G.12.	How much money from the business do you use on personal and household expenses every month?[] [] [],[] [] [] I don't want to answer.....-997 I don't know .....-999	
-------	---	---	--

BUSINESS PROFITS

"Please give us an estimate of your business's profit for the following periods:"

G.13.A.	Daily	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
G.13.B.	Weekly	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
G.13.C.	Fortnightly	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
G.13.D.	Monthly	.....[ ] [ ] [ ],[ ] [ ] [ ] Nothing .....0 I don't want to answer .....-997 I don't know .....-999	
G.13.E.	In which of the estimates above are you most confident?	Daily .....1 Weekly .....2 Fortnightly .....3 Monthly .....4 I don't want to answer .....-997 I don't know .....-999	
G.13.F.	What method do you use to determine your business profits?	None .....0 Sales minus expenses .....1 Cash auditing .....2 Other (describe: .....3)	

INVESTMENTS IN BUSINESS

G.14.A.	Did you make any investments in fixed assets in the past 6 months?	YES .....1 NO .....2	→G.14.B. →G.14.C.
G.14.B.	How much did you invest in fixed assets in the past 6 months?	.....[ ] [ ] [ ],[ ] [ ] [ ] I don't want to answer .....-997 I don't know .....-999	
G.14.C.	Did you make any investments in fixed assets in the past 12 months?	YES .....1 NO .....2	→G.15.A. →G.16.A.

"Which were the 3 largest investments you made in past 12 months?" If the client made less than 3 investments, please leave the remaining spaces blank.

		Describe Investment (e.g., oven, refrigerator)	Amount Invested	
G.15.A.	No 1	.....[ ] [ ] [ ],[ ] [ ] [ ] I don't want to answer .....-997 I don't know .....-999	.....[ ] [ ] [ ],[ ] [ ] [ ] I don't want to answer .....-997 I don't know .....-999	

G.15.B.	№ 2	.....[ ][ ][ ],[ ][ ][ ] ..... .....	.....[ ][ ][ ],[ ][ ][ ] I don't want to answer .....-997 I don't know.....-999	
G.15.C.	№ 3	.....[ ][ ][ ],[ ][ ][ ] ..... .....	.....[ ][ ][ ],[ ][ ][ ] I don't want to answer .....-997 I don't know.....-999	
G.16.A.	Do you plan on making any sort of innovation in your business next year?	YES.....1 NO.....2 I don't know.....-999		→G.16.B.1. →H.1. →H.1.
G.16.B.1./ G.16.B.2./ G.16.B.3.	What innovations are you planning on making for next year?	№ 1..... № 2..... № 3.....		

H. ACCOUNTING AND FINANCIAL PRACTICES

H.1.	Do you keep written accounts for your business?	YES.....1 NO.....2	→H.2. →H.4.B.
H.2.	Which of the following accounts do you keep in your business? Mark all choices that apply.	Accounts receivable.....1 Accounts payable.....2 Business income .....3 Business expenditures.....4 Business sales .....5 Merchandise/inventory .....6	
H.3.A.	Who keeps the books for your business? Mark only one option. Ask the client, who is the person that spends the most time carrying out this task.	No one.....0 Interviewee .....1 Spouse/partner .....2 Father .....3 Mother .....4 Child .....5 Employee .....6 Freelance accountant .....7	→H.3.B. →H.3.B. →H.3.B. →H.3.B. →H.3.B. →H.3.B. →H.3.B. →H.4.A.
H.3.B.	What type of accounting training does this person have? Mark all choices that apply.	Training course in accounting .....1 Training course in finance or economics .....2 Other (describe: _____)3 None.....-995 I don't know.....-999	
H.4.A.	Do you keep the accounts for your business and home separate?	YES.....1 NO.....2	
H.4.B.	Do you keep cash for your business and home physically separated?	YES.....1 NO.....2	
H.5.A.	Do you plan in advance how much money you need in order to invest in merchandise, business expenses and debt repayment for the upcoming month?	YES.....1 NO.....2	→H.5.B. →H.6.

H.5.B.	Do you make sure the money you set aside for these upcoming business expenses is not spent on household/personal consumption?	YES.....1 NO.....2	
H.5.C.	From where do you get the money that you set aside to cover these future business expenses? Mark all choices that apply.	Personal savings.....1 Loans.....2 Money from the business.....3 Remittances.....4 Other (describe: _____)5 I don't know.....-999	
H.6.	Do you give yourself a fixed salary from your business?	YES.....1 NO.....2	
H.7.A.	Do you take money from the business in order to pay for personal expenses?	YES.....1 NO.....2	→H.7.B. →H.8.A.
H.7.B.	When you take money from the business for personal use, do you register this in your business accounts?	YES.....1 NO.....2	
H.8.A.	Do you keep track of your business sales?	YES.....1 NO.....2	→H.8.B. →H.9.A.
H.8.B.	How often do you tally your sales?	Never.....0 Daily .....1 Weekly.....2 Fortnightly .....3 Monthly.....4 Quarterly .....5 Annually .....6 I don't calculate them systematically .7 Other (describe: _____)8	
H.9.A.	Do you keep track of your business profits?	YES.....1 NO.....2	→H.9.B. →I.1.B.
H.9.B.	How do you calculate your profits?	I calculate my profits as I buy the merchandise .....1 Total income minus expenditures .....2 As a percentage of sales.....3 Other (describe: _____)4	
H.9.C.	How often do you calculate your business profits?	Never.....0 Daily .....1 Weekly.....2 Fortnightly .....3 Monthly.....4 Quarterly .....5 Annually .....6 I don't calculate them systematically .7 Other (describe: _____)8	

I. (ADDITIONAL) SOURCES OF INCOME

For non-business owners (I.1.A.): "Describe all of your sources of income. Please give the monthly amount."

For business owners (I.1.B.): "Describe all other sources of income aside from those that are generated by your business. Please give the monthly amount."

I.1.A.	A job you have	Amount[][][],[][][] I don't have a job .....0 I don't want to answer .....-997 I don't know.....-999	
I.1.B.	Other job you have	Amount[][][],[][][] I don't have another job .....0 I don't want to answer .....-997 I don't know.....-999	
I.2.	Other businesses you own	Amount[][][],[][][] I don't own another business .....0 I don't want to answer .....-997 I don't know.....-999	
I.3.	Money that your spouse/partner gives you	Amount[][][],[][][] My spouse/partner gives me no money ..0 I don't want to answer .....-997 I don't know.....-999	
I.4.	Help you receive from children (those that are in the Dominican Republic)	Amount[][][],[][][] I don't receive help from my children ....0 I don't want to answer .....-997 I don't know.....-999	
I.5.	Help you receive from other family members that live in the Dominican Republic	Amount[][][],[][][] I don't receive help from family in DR ..0 I don't want to answer .....-997 I don't know.....-999	
I.6.	Personal pensions, not including child support	Amount[][][],[][][] I don't receive pensions .....0 I don't want to answer .....-997 I don't know.....-999	
I.7.	Child support paid by someone other than your current spouse/partner	Amount[][][],[][][] I don't receive child support .....0 I don't want to answer .....-997 I don't know.....-999	
I.8.	Other sources of income	Amount[][][],[][][] Nothing .....0 I don't want to answer .....-997 I don't know.....-999	
I.9.A.	Remittances you receive from abroad	Amount[][][],[][][] I don't receive remittances.....0 I don't want to answer .....-997 I don't know.....-999	→I.9.B. →J.0. →I.9.B. →I.9.B.

1.9.B.	<p>For what do you use the money you receive in remittances?</p> <p>Mark all choices that apply.</p>	Merchandise for business 1 Physical capital for business 2 Other business expenditures 3 Food and clothes 4 Electronics 5 Luxury goods 6 Other household expenditures 7 Medical expenses 8 Rent 9 Home improvement 10 School tuition 11 Automobile 12 Motorcycle 13 Gasoline/gas for vehicles 14 Invest in property 15 Savings 16 Pay for utilities 17 Celebrations/parties 18 I don't want to answer -997 I don't know -999	
I.9.C.	<p>If you were given the option, would you prefer to receive your remittances in cash or in a savings/debit bank account?</p>	Cash 1 Savings/debit bank account 2 I don't want to answer -997 I don't know -999	

J. QUESTIONS FOR CLIENTS WITHOUT BUSINESSES

J.0.	¿Tiene el cliente un negocio propio?	SI 1 NO 2	→K.0. →J.1.
J.1.	Did you have a business when you took out this loan from ADOPEM?	YES 1 NO 2	→J.2. →J.3.
J.2.	What happened to your business between the time you took the loan and today? Mark all choices that apply.	Business was not making any profit 1 Business was too difficult to manage 2 Personal/family health problems 3 I found a new job 4 Other (describe: _____) 5 I don't want to answer -997 I don't know -999	
J.3.	Do you still owe money to ADOPEM?	YES 1 NO 2	

J.4.	<p>How are you currently repaying/did you repay your debt?</p> <p>Mark all choices that apply.</p>	<p>From savings..... 1</p> <p>From money borrowed from friends/family..... 2</p> <p>From a loan from another institution 3</p> <p>From my salary 4</p> <p>Selling off some of the things I own 5</p> <p>I am not repaying my debt 6</p> <p>Other (describe: _____) 7</p> <p>I don't want to answer -997</p> <p>I don't know..... -999</p>	
J.5.	<p>What sources of income do you have?</p> <p>Mark all choices that apply.</p>	<p>Job..... 1</p> <p>Money I get from my spouse 2</p> <p>Help I receive from my children (those that are in the DR) 3</p> <p>Help I receive from other family members in the DR 4</p> <p>Remittances from abroad 5</p> <p>Personal pensions, not including child support 6</p> <p>Child support 7</p> <p>Other (describe: _____) 8</p> <p>I don't want to answer -997</p> <p>I don't know..... -999</p>	

K. FINAL SECTION

Time:.....

K.0. *FIN*: “*The interview is now over. Thank you for your time. Do you have any questions?*” **Interviewer:** continue on to Section K.

INTERVIEWER'S CLIENT EVALUATION

FOR THE USE OF GALLUP SUPERVISORS ONLY