

Flexible Salary Advance Baseline Instrument

(last updated: 03rd March 2023)

This instrument will be administered to married women working in Shahi's factories in Bangalore.

Section 1: Introduction & Consent

1. Interview Name and ID:
2. Date:
3. Obtain respondent's 8-digit employee code:
4. Re-enter respondent's 8-digit employee code:
5. Respondent's unit number:
6. Respondent's line number:
7. Dear ma'am, during March 2023 you consented to participate in a study that is looking to understand the impact of providing access to an earned salary intervention. In continuation to that, we wish to conduct a survey with you which will last about 30 mins. Shall I proceed with this, or would you like me to read your consent again?
8. (After consent has been read out and signed): Can I now proceed to ask you some questions?

Section 2: Demographics

Note: First I will ask you a few questions about yourself and your family.

#	Questions	Choices
2.1	How old are you?	[Age in complete years]
2.2	What is your marital status?	1. Married 2. Separated 3. Widowed 4. Divorced
2.3	Which all members are part of your household?	1. Husband 2. Son - 1 3. Son - 2 4. Son - 3 5. Daughter - 1 6. Daughter - 2 7. Daughter - 3 8. Father 9. Mother 10. Father-in-Law 11. Mother-in-Law 12. Brother

		13. Sister 14. Grandfather 15. Grandmother 16. Uncle 17. Aunt 18. Niece 19. Nephew 20. Other, specify (998)
Questions 2.4 -2.8 loop for all the members selected in 2.3.		
2.4	What is the age of $\{hh_member_2.3\}$?	[integer]
2.5	What level of education has $\{hh_name_2.3\}$ completed?	1. Illiterate / No formal schooling 2. Primary or less (Class 1-5) 3. Upper primary (6-8) 4. Secondary (9-10) 5. Higher secondary (11-12) /Diploma/ITI training 6. Bachelors or above 7. Don't Know (999)
2.6	What is $\{hh_name_2.3\}$'s primary activity status?	1. No formal schooling 2. Student (school) 3. Student (college) 4. Self-employed (Business/entrepreneur) 5. Casual wage earner 6. Salaried wage earner 7. Unemployed/looking for work 8. Housewife/ Household responsibilities 9. Pensioner/Retired/Disabled 10. Other, specify
2.7	[If 2.6 = 3 or 4 or 5] How much monthly income does $\{hh_name_2.3\}$ earn?	[integer]
2.8	Is $\{hh_name_2.3\}$ currently living with you?	1. Yes 2. No

#	Questions	Choices
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2.9	Who is the primary earning member of the household?	<ol style="list-style-type: none"> 1. Respondent 2. Her spouse 3. Another family member (Please, specify__)
2.10	Do you or your household members have any other sources of income, besides your current salaried job? (select all that apply)	<ol style="list-style-type: none"> 1. Rental income 2. Pension-based income 3. Income support from your extended family 4. Other, specify (998) 5. No other source (999)
2.10.1	What is the total amount of monthly income from these additional sources?	[enter amount]
2.11	Do you own any of the following assets?	<ol style="list-style-type: none"> 1. Gold 2. Own land (non-agricultural) 3. Own land (agricultural) 4. Own a house 5. Own a vehicle (2-wheeler or 4-wheeler) 6. Smartphone with internet 7. Neither of the above (999)
2.12	Do you yourself know how to withdraw money using the ATM?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know (999)
2.13	[If 2.12 = Yes] How often did you access the ATM last month?	<ol style="list-style-type: none"> 1. 1-2 times 2. 3-5 times 3. Greater than 5 times
2.14	[If 2.9= No] Generally who withdraws money from your account using an ATM on your behalf? (Select all that apply)	<ol style="list-style-type: none"> 1. Husband 2. Child 3. Parents/In-laws 4. Friend/co-worker 5. Others
2.15	Do you use payment apps like Google Pay, Paytm, etc. to transfer money, pay bills, buy groceries, etc.?	<ol style="list-style-type: none"> 1. Yes 2. No
2.16	[If 2.15 = Yes] In the last month, how often did you use them for money transfers or payments?	<ol style="list-style-type: none"> 4. 1-2 times 5. 3-5 times 6. Greater than 5 times

Section 3: Savings

Note: Now let's talk about your savings over the last 6 months. I will read out some options. I want you to tell me if you use this method to save money.

3.1. Do you save in any of the following locations?

- Options list same as Location column below

Location	3.x.1. If yes, Who sets aside this money? (Col 1)	3.x.2. Currently, how much has been saved here? (Col 3)	3.x.3. What is the purpose of saving this amount? (Select all that apply) (Col 4)	3.x.4. Did you take out any money from [this location] in the last 6 months? (Col 6)
Keeping cash at home or in your wallet				
Building up bank balance in your bank account				
Paying money into a savings account (post office/bank)				
Microfinance/ Community group/ NGO/ Self-help group				
By giving money to family/ friends/ relatives to save on your behalf				

Other, specify				
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Choices for savings

Col	Choices
1	1. Respondent 2. Her spouse 3. Both respondent and her spouse 4. Other family member
2	[Amount of savings]
3	1. Emergencies 2. Buying land/home improvements 3. Durable goods (e.g. TV, refrigerator, A/C, jewelry, clothes, smartphone, etc) 4. Children's education 5. Marriage expenses / buying gold 6. Repay an existing loan 7. Retirement 8. Other
4	1. Yes 2. No 3. Don't know (999)
5	1. Yes 2. No 3. Don't know (999)

Section 4: Borrowings

Note: Again, think back over the past 6 months. I will read out some options: tell me if you have borrowed money from these sources. Enumerator must cover both repaid and pending loans.

4.1 Have you or your family borrowed money from any of the following sources?

- Options as Source column below.

4.2. Confirming again: Have you borrowed from [source]?

4.x. Source	4.x.1. If yes How much did you borrow from	4.x.2. For what purpose did you borrow?	4.x.3. Have you already repaid	4.x.4. If not repaid, What is the type of	4.x.5. Who initiated the borrowing? (Col 5)
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	[source] in the past 6 months? (Col 1)	(Col 2)	this amount? (Col 3)	repayment method? (Col 4)	
Bank/ Govt. Program/ Other Credit Program					
Micro finance/ Community group/ NGO/ Self- help group					
A money lender					
Employer					
Friends (not colleagues)/ Relatives/Neighbors					
Other Shahi employees					
Other, specify					

Choices for borrowings

Col	Choices
1	[Amount borrowed]
2	<ol style="list-style-type: none"> 1. Basic consumption/needs 2. Health/medical expenditure 3. Education expenditure 4. Marriage/Buying gold 5. To buy land/house/assets/home improvements 6. For repayment of borrowed money/existing loan 7. Invest in business 8. Others (998)
3	<ol style="list-style-type: none"> 1. Yes 2. No (0) 3. Don't Know (999)

4	<ol style="list-style-type: none"> 1. Principal + Interest 2. Paying interest only 3. Lumpsum 4. I repay small amounts whenever I can
5	<ol style="list-style-type: none"> 1. Respondent 2. Her spouse 3. Both the respondent and the spouse 4. Some other family members

Section 5: Financial well-being (Stress, satisfaction, resilience)

Note: Thank you for sharing this information about your family. Now let's talk about your household and the types of situations you faced related to money.

Section 5.1: Financial stress

Note: I will read out some situations. Think about the last 6 months and tell me if your household has faced a similar situation.

#	Questions	Choices
Prefix of 5.1.	<ol style="list-style-type: none"> 1. Your household ran out of money to buy food or you purchased cheaper alternatives. 2. You or someone in your household did not visit the doctor or buy medicines when you/they were ill 3. Your household could not pay a bill on time <i>FO: Clarify that this could be any utility bill like water, electricity, rent etc.</i> 4. You or your household could not repay the installment amount due for loans / SHG / chit fund on time 5. You or your household could not meet certain expenses such as mobile phone recharges, renewing a bus pass or buying a gas cylinder or fuel for your vehicle. 6. You or your household did not indulge in social events such as attending or giving gifts at a 	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77) 7. Not applicable (88)

	<p>wedding/birthday, or traveling to meet friends/family due to money constraints.</p> <p>7. You or your household could not buy some personal items for you or your children such as clothes or toys.</p> <p>8. You or your household worry about being able to meet monthly expenses.</p> <p>9. Worrying about financial matters interferes with your work.</p> <p>10. Worrying about financial matters interferes with your daily routine, sleep or personal health.</p> <p>11. Worrying about financial matters interferes with your relationships with your family, friends or coworkers.</p>	
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Section 5.2: Financial resilience

#	Questions	Choices
5.2.1.	<p>Imagine that you have an emergency, and you need to raise 5000 Rupees:</p> <p>1. How difficult would it be for you to come up with this money in the next 30 days?</p> <p>2. How difficult would it be for you to come up with this money in the next 7 days?</p>	<p>1. Very difficult</p> <p>2. Difficult</p> <p>3. Somewhat difficult</p> <p>4. Easy</p> <p>5. Very Easy</p>
5.2.2	<p>1. Imagine you faced a sudden emergency and you needed to mobilize money equivalent to one month's income. What would you do first ?</p> <p>2. Again, imagine facing the same emergency. What would you do next?</p> <p><i>[Select the first two preferences]</i></p>	<p>1. Employer/ salary advance</p> <p>2. Use up my savings</p> <p>3. Sell my assets (e.g. car, business, household goods, livestock)</p> <p>4. Borrow money including pawning (FO: where they have to repay the money)</p> <p>5. Depend on charity (e.g. from church,</p>

		mosque, Red Cross) 6. Ask family members /friends to help (FO: no obligation to return). 7. There's nothing I could do 8. Find an additional job / better paying job 9. Other 10. Don't know (999) 11. Refused (77)
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5.2.3	[If 5.2.2 = 4] Who would you approach to borrow? (Enumerator ensure: Select all that apply)	1. Bank/ Govt. Program/ Other Credit Program 2. Micro finance/ Community group/ NGO/ Self- help group 3. A money lender 4. Employer/salary advance 5. Friends/ Relatives 6. Other Shahi employees 7. I would use my/the family's savings 8. Other, specify
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Section 5.3: Financial management

Note: Again, I will read out some situations. Please tell me if you practice them in your household. Do you...

#	Questions	Choices
5.3.	1. Your household makes a plan or budget at the beginning of the month to manage your household's income and expenses. 2. Your household makes a note of upcoming regular payments, such as EMI, rent, electricity bills etc. to make sure you don't miss them.	1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77)

	3. Do you keep a track of your other irregular expenses and try to stay within the spending limit? Such as spending on clothes, family functions/festivals etc. ?	
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Section 5.4: Financial Self Control

#	Questions	Choices	Construct
5.4.1	How many times in the last month have you spent money in the moment and regretted spending that money later?	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77) 	Self Control
5.4.2	<p>On a scale of 1-5, with 1 being "strongly disagree" and 5 being "strongly agree", please indicate to what extent the following statement applies to your spouse.</p> <p>My husband tends to spend on things that are not necessary or affordable.</p>	<ol style="list-style-type: none"> 1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree 	

Section 6: WEE (Decision-making, autonomy, gender norms, control over finances)

Index	Question	Response
6.1.	<p>How do you and your husband/ other household member manage your household income?</p> <p>Household income means all the income that is gained during the month, including your own income, your husband or other household members income, any rent received or pension etc.</p>	<ol style="list-style-type: none"> 1. I manage all the money and give my husband/other household members his/her share 2. My husband/other household member manages all the money and gives me my share 3. We pool all the money and each takes out what we need for expenses

		<ol style="list-style-type: none"> 4. We pool some of the money and keep the rest separate 5. We each keep our own money separate 6. Other, specify
6.2.	Who makes decisions about routine purchases for the household such as buying groceries, children's school expenses, utility bills like rent/electricity and so on?	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/other household member 6. Other, specify
6.3.	Who makes decisions about occasional more expensive purchases for the household such as buying gold, a fridge, a television or a two-wheeler, FD, buying a house, going to your hometown ?	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/other household member 6. Other, specify
Permission seeking and control		
6.4	Would you feel free to spend money on yourself or your children without asking permission of your husband or other household members? This includes spending money on personal items, hobbies, leisure and anything else that is just for	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable

	<p>you or your children</p> <p><i>[asking permission is not the same as informing]</i></p>	
6.5	<p>Would you feel free to spend, without asking permission of your husband or other household members, when faced with an unexpected expenditure (e.g., a home repair is needed, an appliance has broken)?</p> <p><i>[asking permission is not the same as informing]</i></p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
6.6	<p>Within the last 6 months, how often have you and your partner/other household members had disagreements about incomes and expenditures?</p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
6.7	<p>Who would you say is the person in your household whose opinion prevails when there is a disagreement ?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/other household member 6. Other, specify

High-Frequency Surveys (v3)

Date: Dec 25, 2023

Section 1: Introduction & Consent

1. Interview Name and ID:
2. Date:
3. Obtain respondent's 8-digit employee code:
4. Re-enter respondent's 8-digit employee code:
5. [Read consent, get signature then proceed] Dear ma'am, we wish to conduct a survey with you which will last about 15 mins. Shall I proceed with this, or would you like me to read your consent?
6. (After consent has been read out): Can I now proceed to ask you some questions?

#	Questions	Response Options Probes as subsets in bold
2.1	Sometimes people find it hard to make ends meet financially during the month. How often were you worried about your finances this month?	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always
2.2	Did you have to reduce or could not fulfill regular expenses this month?	<ol style="list-style-type: none"> 1. Yes 2. No
2.3	<p>[If 2 = Yes] Which important expenses did you reduce or not fulfill in this month?</p> <p>{multi-select - upto 2}</p> <p>[Do not read the responses, select the first two mentioned by respondents. IF the respondent doesn't respond - probe a little or clarify]</p>	<ol style="list-style-type: none"> 1. Food/cooking expenses (like meat, cooking fuel, vegetables) <ol style="list-style-type: none"> a. Are these expenses you would otherwise purchase or are these uncommon? b. What is your usual expenditure in a month 2. Medicines/hospital visits <ol style="list-style-type: none"> a. Are they regular health check-ups or medicines that you buy every month? 3. School fees / children related essential purchases (notebooks, exam fees, tuition fees, etc.) 4. Mobile recharge 5. Daily commute costs (Bus pass, petrol, etc.) 6. Family function / travel / leisure

		<ul style="list-style-type: none"> 7. Loan repayments 8. Chit fund/SHG contribution <ul style="list-style-type: none"> a. Is this a monthly/weekly contribution, or do you pay as you can? 9. Utility bills such as rent, electricity, water etc. <ul style="list-style-type: none"> a. Did you not pay at all this month, or did you pay it a little later o? 10. Other, specify
2.4.x	(x goes from 1-10 for each option choice selected). What was the amount?	[enter amount]
2.5	<p>Did you borrow money or mobilize finances this month outside of your regular salary ?</p> <p>[Note: report small amounts as well, probe]</p>	<ul style="list-style-type: none"> 1. Yes 2. No
2.6	<p>[If 2.5 = Yes] For what reason did you have to do this?</p> <p>{multi-select up to 2}</p> <p>[Do not read the responses, select the first two mentioned by respondents. IF the respondent doesn't respond - probe a little or clarify]</p>	<ul style="list-style-type: none"> 1. Pay expected expenses such as utility bills (rent, electricity, school fees etc). 2. Regular expenses such as food items, personal supplies and so on. 3. Emergency expenses (medical expenses, family event such as a celebration or death) 4. To invest in family business (agricultural land improvement, purchase of land, other types of investment etc) 5. To pay for large planned expenses (buying a TV, fridge, 2-wheeler, gold etc). 6. To repay outstanding loans. 7. Other, specify(998)
2.7	<p>[If 2.5 = Yes] Who did you borrow from this month?</p> <p>[Borrow implies there is a promise to return the money]</p>	<ul style="list-style-type: none"> 1. Borrowed from friends/family/neighbors 2. Borrowed from money lenders 3. Borrowed from formal sources (bank, SHG, MFI) 4. Borrowed from employer (salary advance). 5. Pawn shop 6. Charity fund (religious institution, NGO etc) 7. Shopkeeper credit

		8. Other, specify (998)
2.8.x	[x: 1-8 for each option selected above] What was the amount borrowed from this source? [For enums: How much money did you exactly get in hand?]	[enter amount]
2.8.1.	Do you pay money for this weekly, monthly, yearly etc?	1. Weekly 2. Monthly 3. Yearly 4. Whenever I can
2.8.2	[If 2.8.1 = 4] [For enums]: What is the time period?	1. Week 2. Month 3. Year
2.8.3	How many such time periods will you pay them for?	[enter time periods as a number]
2.8.4	[If 2.8.1 != 4] What is the amount you pay per period?	[enter amount]
2.8.5.	When ending the loan, what is the amount you will have to pay upon maturity? [ENTER IF THE PAYMENT IS DIFFERENT FROM THE TIME PERIODS]	
2.9.	Have you borrowed any money from a coworker this month? [LOOPED OVER EVERY SUCH COWORKER]	1. Yes 2. No
2.10	What was the amount of money?	[enter amount]
2.10.1	Do you pay money for this weekly, monthly, yearly etc?	1. Weekly 2. Monthly 3. Yearly 4. Whenever I can
2.10.2	[If 2.10.1 = 4] [For enums]: What is the time period?	4. Week 5. Month 6. Year
2.10.3	How many such time periods will you pay them for?	[enter time periods as a number]
2.10.4	[If 2.10.1 != 4] What is the amount you pay per period?	[enter amount]

2.10.5	When ending the loan, what is the amount you will have to pay upon maturity? [ENTER IF THE PAYMENT IS DIFFERENT FROM THE TIME PERIODS]	
	[If 2.9 = Yes] Which co-worker did you borrow from this time? This will be tracked via BUD app	[BUD APP]
Loop ends		
2.11	Did you save any money this month? [If they have borrowed, ask why they didn't use their savings? It is possible they borrowed and saved as well, however]	1. Yes 2. No
2.12	[if 2.11 = Yes] How much did you save?	[enter amount]
2.13	[if 2.11 = Yes] What source did you use to save? (multi-select)	1. Keeping cash at home or in your wallet 2. Building up bank balance in your bank account 3. Paying money into a savings account (post office/bank) 4. Microfinance/ Community group/ NGO/ Self- help group 5. By giving money to family/friends/ relatives to save on your behalf 6. Other, specify
2.14	Did you lend any money to a coworker this month? [If there are multiple: enter the highest amount and the related co-worker]	1. Yes 2. No
2.15	[If 2.14 = Yes] What is the amount?	[enter integer]
	[If 2.14 = Yes] Who is this co-worker?	[BUD APP]
2.16	Did you lend money to anyone else this month, such as friends/family/neighbours?	1. Yes 2. No
2.17	[If 2.16 = 1] What was the amount you lent?	[enter amount]
3.1	How often in this month have you spent money in the	[Enter number of times]

	<p>moment and regretted spending that money later?</p> <p>FO: Ensure that this amount was spent on a non-necessary item (like clothes, eating out, movies, going out with friends etc.). Do not consider necessary expenses (such as bill payments, EMI, medical expenses)</p>	
3.2	[If 3.1 > 0] What was the total amount you regret spending?	[Enter amount]
4.1.	<p>After you received your salary this month, did you share it with your spouse or other household member?</p> <p>[For enums: respondent might say “Husband has the ATM card” - we want to know do they get the money or not? And how much of it?]</p>	<ol style="list-style-type: none"> 1. Yes, all of it 2. Yes, some of it 3. No (0)
4.2.	[If 4.1 = 2/3] Did you have to seek permission from your spouse/other hh members to use the money that you keep for yourself?	<ol style="list-style-type: none"> 1. Yes, I have to seek permission for all expenses. 2. Yes, I have to seek permission only for large expenses. 3. No, I do not have to seek permission for any expenses. (0)
4.3.	<p>[If 4.1 = 1] Were you involved in household related spending / purchases?</p> <p>[Hint: For example for groceries, medical expenses, school, utility expenses and so on]</p>	<ol style="list-style-type: none"> 1. No, my husband takes care of the purchases/payments (0) 2. Yes, my husband gives some money to spend but I need to seek permission 3. Yes, my husband gives some money to spend (without permission)
Only for those who can use the app		
5.1.	How many times did you withdraw money using the flexi-salary app??	<ol style="list-style-type: none"> 1. 0 2. 1 3. 2 4. 3 or more
5.2.	<p>[5.1 = 1, 2 or 3 or more] We hope the facility was of some use to you. Can you please tell us what are some of the things you like about the flexi-salary advance facility?</p> <p>[Select up to 2 options]</p> <p>For enums: do not prompt</p>	<ol style="list-style-type: none"> 1. I have nothing much to say (0) 2. Convenience of using the app 3. Immediate availability of money in the account 4. I trust the product 5. Presence of supervisors to help use the application 6. Other workers used the application and so now I’m comfortable using it 7. Any other, please specify ____

<p>5.3</p>	<p>[5.1 = 1, 2 or 3 or more] We are thinking of ways to improve the app so that workers can benefit more in future. Can you tell us what are some of the features that you do not like or can be improved about the flexi-salary app facility?</p> <p>[Select up to 2 options] For enums: do not prompt</p>	<ol style="list-style-type: none"> 1. I do not have anything to add, the application was useful. 2. Funds available are not sufficient 3. Funds are not available all days of the month or not available when I need the most 4. Money was not debited the same day 5. Husband/others uses the same account, so I can't keep the money for myself 6. I am tempted to spend more, so I end up having less salary on the payday 7. Any other, please specify __
<p>5.3</p>	<p>[5.1 = 0] Why did you not withdraw money using the app?</p> <p>[Select up to 2 options] For enums: do not prompt</p>	<ol style="list-style-type: none"> 1. I am not involved in financial decisions. Hence, I have not used it. 2. No need for it 3. Was not aware of such a facility 4. Afraid of using a tablet or could not use it when I wanted to 5. Scared my money will get lost 6. I do not want less money when I get my salary 7. My husband will take away any money I withdraw from the app. 8. No time to withdraw from the app 9. Co-workers might think that their financial situation is not good 10. Shahi staff might think something if we use the app 11. Any other, please specify____

Networks Questionnaire

Date: 06th September 2023

Serial	Question	Response
1	If you suddenly needed to borrow Rs.500 for a day, who would you ask in the factory? - Give 3 preferences	[record employee code]
1.1.	[If 1 = Yes] Have you borrowed from them in the past?	1. Yes 2. No
2	Who do you trust enough, that if he/she needed to borrow Rs.500 for a day you would lend it to him/her? - Give 3 preferences	[record employee code]
2.1.	[If 2 = Yes] Have you lent money to them in the past?	1. Yes 2. No
3	Who are your close friends who you may go to for advice or trust with sensitive information in this factory? - Give 3 preferences	[record employee code]

Flexi-Salary Advance

Endline questionnaire

Date: May 15, 2024

Questionnaire

Section 1: Introduction & Consent

1. Dear ma'am, during March-April 2023 you consented to participate in a study that is looking to understand the impact of providing access to an earned salary intervention. In continuation to that, we wish to conduct a survey with you which will last about 30 mins. Shall I proceed with this, or would you like me to read your consent again?
2. Has the respondent agreed to continue? If so, proceed to ask questions.

Section 2: Demographics

#	Questions	Choices
1	What is your marital status?	<ol style="list-style-type: none">1. Married2. Separated3. Widowed4. Divorced

Section 3: Digital financial use

#	Questions	Choices
	Do you own and use a smartphone of your own?	<ol style="list-style-type: none">1. Yes2. No3. Don't Know (999)
4	Do you yourself know how to withdraw money using the ATM?	<ol style="list-style-type: none">1. Yes2. No3. Don't know (999)
5.1	[If = Yes] How often did you access the ATM last month?	<ol style="list-style-type: none">1. 1-2 times2. 3-5 times3. Greater than 5 times

5.2	Generally, who withdraws money from your account using an ATM on your behalf? (Select all that apply)	<ol style="list-style-type: none"> 1. Myself (Respondent) 2. Husband 3. Child 4. Parents/In-laws 5. Friend/co-worker 6. I go myself, but takes someone help there 7. Others (998)
6	Do you use payment apps like Google Pay, Paytm, etc. to transfer money, pay bills, buy groceries, etc.?	<ol style="list-style-type: none"> 1. Yes 2. No
7.1	[If = Yes] In the last month, how often did you use them for money transfers or payments?	<ol style="list-style-type: none"> 1. 1-2 times 2. 3-5 times 3. Greater than 5 times

Section 4: Borrowings

#	Question	Choices
8	<p>Did you borrow money or mobilize finances this month outside of your regular salary ?</p> <p>[Note: report small amounts as well, probe]</p>	<ol style="list-style-type: none"> 1. Yes 2. No
9	<p>[If 8 = Yes] For what reason did you have to do this?</p> <p>{multi-select up to 2}</p> <p>[Do not read the responses, select the first two mentioned by respondents. IF the respondent doesn't respond - probe a little or clarify]</p>	<ol style="list-style-type: none"> 1. Pay expected expenses such as utility bills (rent, electricity etc). 2. Regular expenses such as food items, personal supplies and so on. 3. Regular health/medical expenditure 4. Emergency health/medical expenditure 5. Emergency expenses (sudden travel needs, family event such as celebration or a death) 6. Education expenditure for your children 7. To buy gold 8. To buy land or for house/asset repairs and improvements 9. To attend / conduct a marriage 10. To pay for large planned expenses (buying a TV, fridge, 2-wheeler, etc.)

		<ul style="list-style-type: none"> 11. Invest in family business (agricultural land improvement, other investments etc) 12. To repay outstanding loans 13. I received my chit fund money as it was my turn. 14. Others, specify (998)
10	<p>[If 8 = Yes] Who did you borrow from this month?</p> <p>[Borrow implies there is a promise to return the money]</p>	<ul style="list-style-type: none"> 1. Borrowed from friends/family/neighbors 2. Borrowed from money lenders 3. Borrowed from the bank/ govt. credit program 4. Borrowed from an SHG or M.F.I 5. Borrowed from employer (advance). 6. Pawn shop 7. Charity fund (religious institution, NGO etc) 8. Credit from a shopkeeper 9. Borrowed from a chit fund 10. Other, specify - 1 11. Other, specify - 2
Begin loop for Qn. 10		
10.1.x	What was the amount borrowed from this source?	[enter amount]
10.2.x	Do you pay money for this weekly, monthly, yearly etc?	<ul style="list-style-type: none"> 1. Weekly 2. Monthly 3. Yearly 4. Whenever I can
10.3.x	<p>[If 10.2.x = 4]</p> <p>By when do you think you will end up paying back the loan?</p>	<ul style="list-style-type: none"> 1. Week 2. Month 3. Year
10.4.x	<p>[If 10.2.x = 4]</p> <p>How many such time periods will you take to repay the complete loan?</p>	[enter periods]
10.5.x	<p>[If 10.2.x != 4]</p> <p>How many such installments will you pay them for?</p>	[enter installments]
10.6.x	<p>[If 10.2.x != 4]</p> <p>How much do you pay per time period?</p>	[enter amount]

10.7.x	How much do you pay back finally while closing the loan?	[enter amount]
End loop		
11	Have you borrowed any money from a coworker this month? [LOOPED OVER EVERY SUCH COWORKER]	1. Yes 2. No
Begin loop		
11.1.x - 11.7.x	Same loop as above.	
End loop		
12	Think back over the past 6 months/this year of 2024. I will read out some options: tell me if you or your household members have borrowed money from these sources.	1. Bank/ Govt. Program/ Other Credit Program 2. Micro finance/ Community group/ NGO/ Self- help group 3. A money lender 4. Employer 5. Friends (not colleagues)/ Family/Neighbors 6. Coworkers 7. Other, specify (Pawn shop, shopkeeper credit, house owner etc.) [CHIT FUND]
Begin loop		
	How much did you or your household member borrow from [source] in the past 6 months?	[enter integer]
	Who initiated this borrowing?	1. Respondent 2. Her spouse 3. Another HH member 4. Respondent and spouse 5. Respondent and another family member
	For what purpose did you borrow?	1. Basic consumption/needs 2. Health/medical expenditure

		<ol style="list-style-type: none"> 3. Education expenditure 4. Marriage/Buying gold 5. To buy land/house/assets/home improvements 6. For repayment of borrowed money/existing loan 7. Invest in business 8. I received my fund money, as it was my rotation. 8. Others (998)
End loop		

Section 5: Savings

#	Questions	Choices
	Now let's talk about your and your households' savings over the last 6 months (January 2024 - June 2024). I want you to tell me if you or your household use this method to save money.	<ol style="list-style-type: none"> 1. Keeping cash at home or in your wallet 2. Building up bank balance in your bank account 3. Paying money into a savings account (post office/bank) 4. Microfinance/ Community group/ NGO/ Self- help group 5. By giving money to family/friends/ relatives to save on your behalf 6. Other, specify (CHIT FUND)
Begin loop		
	Is this owned by you i.e. in your name?	<ol style="list-style-type: none"> 1. Yes 2. No
	Is this in your control?	<ol style="list-style-type: none"> 1. Yes 2. No
	How often do you or your household members save in this financial asset?	<ol style="list-style-type: none"> 1. Weekly 2. Every 15 days 3. Monthly 4. Quarterly 5. Half yearly 6. Yearly

		7. Whenever I have money left over 8. ONE TIME PAYMENT 9. Other (998) 10. Don't Know (999)
	How much did you or your household save in this financial asset in the last month? <i>[Note : Enter 999 if the worker doesn't know.]</i>	[Enter Integer]
	What is the value of savings in this financial asset as of [today's date]? <i>[Note : Enter 999 if the worker doesn't know.]</i>	[Enter Integer]
End loop		

Additional question (information sharing)

#	Questions	Choices
.	Do you think that other members in your household partake in savings and borrowings, without your knowledge (without telling you) ?	1. Yes, they take loans/have savings without informing me (1) 2. Maybe, I am not sure (998, as in "don't know") 3. No, they always inform me about loans and savings (0) 4. Not applicable (88)

Section 6: Lending

#	Questions	Choices
14	Did you lend any money to a coworker this month?	1. Yes 2. No
15	[If 14 = Yes] What is the amount?	[integer]
16	[If 14 = Yes] Who is this co-worker?	BUD APP
17	Did you lend money to anyone else this month, such as friends/family/neighbors?	1. Yes 2. No
18	[If 17 = Yes] What was the amount you lent?	[integer]

Section 7: Financial stress and management

#	Questions	Choices
19	Sometimes people find it hard to make ends meet financially during the month. How often were you worried about your finances this month?	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always
20	Did you have to reduce or could not fulfill regular expenses this month?	<ol style="list-style-type: none"> 1. Yes 2. No
21	<p>[If 20 = Yes] Which important expenses did you reduce or not fulfill in this month?</p> <p>{multi-select - maximum 2}</p>	<ol style="list-style-type: none"> 1. Food/cooking expenses (like meat, cooking fuel, vegetables) 2. Medicines/hospital visits 3. School fees / children related essential purchases (notebooks, exam fees, tuition fees, etc.) 4. Mobile recharge 5. Daily commute costs (Bus pass, petrol, etc.) 6. Family function / travel / leisure 7. Loan repayments 8. Chit fund/SHG contribution 9. Utility bills such as rent, electricity, water etc. 10. Other, specify
21.x	[For each selected above] What was the amount you had to forego?	[integer]
22.1 - 22.11	<p>Now, I will ask you some questions about your financial circumstances. Think about the last 6 months and tell me if your household faced any of these situations.</p> <ol style="list-style-type: none"> 1. Your household ran out of money to buy food or you purchased cheaper alternatives (last 6 months) 2. You or someone in your household did not visit the doctor or buy medicines when you/they were ill 3. Your household could not pay a bill on time 	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77) 7. Not applicable (88)

#	Questions	Choices
19	<p>Sometimes people find it hard to make ends meet financially during the month. How often were you worried about your finances this month?</p>	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always
	<p><i>FO: Clarify that this could be any utility bill like water, electricity, rent etc.</i></p> <ol style="list-style-type: none"> 4. You or your household could not repay the installment amount due for loans / SHG / chit fund on time 5. You or your household could not meet certain expenses such as mobile phone recharges, renewing a bus pass or buying a gas cylinder or fuel for your vehicle. 6. You or your household did not indulge in social events such as attending or giving gifts at a wedding/birthday, or traveling to meet friends/family due to money constraints. 7. You or your household could not buy some personal items for you or your children such as clothes or toys. 8. You or your household worry about being able to meet monthly expenses. 9. Worrying about financial matters interferes with your work. 10. Worrying about financial matters interferes with your daily routine, sleep or personal health. 11. Worrying about financial matters interferes with your relationships with your family, friends or coworkers. 	
24	<p>How often in this month have you spent money in the moment and regretted spending that money later?</p>	<p>[enter integer, number of times]</p>

#	Questions	Choices
19	Sometimes people find it hard to make ends meet financially during the month. How often were you worried about your finances this month?	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always
	<i>FO: Ensure that this amount was spent on a non-necessary item (like clothes, eating out, movies, going out with friends etc.). Do not consider necessary expenses (such as bill payments, EMI, medical expenses)</i>	
25	[If 24 > 0] What was the total amount you regret spending?	[enter amount]

Section 8: WEE

#	Questions	Choices
27	<p>After you received your salary every month, did you share it with your spouse or other household member?</p> <p>[For enum- respondent might say “My husband has the ATM card” - we want to know do they get the money or not? And how much of it?]</p>	<ol style="list-style-type: none"> 1. I keep all of my salary for myself. 2. I keep some of my salary for myself, and the rest is shared and pooled along with my spouse/other HH member. 3. My spouse/other HH member and I pool our income and we each take what we need for expenses. 4. I give/share all my salary to my spouse/other HH member and he/she in turn gives some money for my expenses. 5. My monthly salary income is not required for household expenses (all of it is put into savings, for example) 6. Not applicable (88) 7. Other, specify (998)
28	Who makes decisions about routine purchases for the household such as buying groceries, children’s school expenses, utility bills like rent/electricity and so on?	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally

		<ol style="list-style-type: none"> 4. Usually my husband/other household member 5. Always my husband/ other household member 6. Other, specify (998)
29	<p>Who makes decisions about occasional more expensive purchases for the household such as buying gold, a fridge, a television or a two-wheeler, FD, buying a house, going to your hometown ?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/ other household member 6. Other, specify (998)
30	<p>Would you feel free to spend money on yourself or your children without asking permission of your husband or other household members? This includes spending money on personal items, hobbies, leisure and anything else that is just for you or your children</p> <p><i>[asking permission is not the same as informing]</i></p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
31	<p>Would you feel free to spend, without asking permission of your husband or other household members, when faced with an unexpected expenditure (e.g., a home repair is needed, an appliance has broken)?</p> <p><i>[asking permission is not the same as informing]</i></p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
32	<p>Within the last 6 months, how often have you and your partner/other household members had disagreements about incomes and expenditures?</p>	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77)
33	<p>Who would you say is the person in your household whose opinion prevails when there is a disagreement ?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member Always my husband/ other household member 5. Other, specify

34	<p>Imagine there is a shortage of INR 2000-3000 for an expense that you wish to make. Which of the following best describes your situation in this case?</p> <p>ENUM: READ OPTIONS</p>	<ol style="list-style-type: none"> 1. Generally, I am not responsible for arranging money or hh finance 2. Generally, I do not like to get involved in financial affairs 3. I arrange for such money 4. I try to arrange money when other hh members can't arrange the money 5. I would like to, but i don't have the resources to do so
35	<p>Let us say, you must arrange for that money. How would you do so?</p> <p>{select max 2 options}</p>	<ol style="list-style-type: none"> 1. Salary advance from employer 2. Flexi-Salary Advance tool 3. Use up my savings 4. Sell my assets (e.g. car, business, household goods, livestock) 5. Borrow money including pawning (FO: where they have to repay the money) 6. Depend on charity (e.g. from church, mosque, Red Cross) 7. Ask family members /friends to help (FO: no obligation to return). 8. There's nothing I could do 9. Find an additional job / better paying job 10. Other, specify (998) 11. Don't know (999) 12. Refused (77)
36	<p>Do you think if you arrange money during times of financial need it will make you feel more confident and happy with yourself?</p>	<ol style="list-style-type: none"> 1. Yes, definitely 2. Yes, somewhat 3. No 4. Don't know
37	<p>Do you think if you arrange money during times of financial need it will increase your standing and respect in the household?</p>	<ol style="list-style-type: none"> 1. Yes, definitely 2. Yes, somewhat 3. No 4. Don't know
38	<p>Do you think if you arrange money in times of need, will it lead to more conflicts in the household, as other members feel threatened?</p>	<ol style="list-style-type: none"> 1. Yes, definitely 2. Yes, somewhat 3. No 4. Don't know

39	Do you feel that arranging money during financial difficulties might lead to your household making more financial demands on you? Or reduce their contributions to household needs?	<ol style="list-style-type: none"> 5. Yes, definitely 6. Yes, somewhat 7. No 8. Don't know
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Section 9: App related

Only for Treatment

40	How many times did you withdraw money using the flexi-salary app?	<ol style="list-style-type: none"> 1. 0 2. 1 3. 2 4. 3 or more
	<p>[40 != 0] We hope the facility was of some use to you. Can you please tell us what are some of the things you like about the flexi-salary advance facility?</p>	<ol style="list-style-type: none"> 1. I have nothing much to say (0) 2. Convenience of using the app 3. Immediate availability of money in the account 4. I trust the product 5. Presence of supervisors to help use the application 6. Other workers used the application and so now I'm comfortable using it 7. Any other, please specify
41	<p>[40 != 0] Can you tell us what are some of the features that you do not like or can be improved about the flexi-salary app facility?</p>	<ol style="list-style-type: none"> 1. I do not have anything to add, the application was useful. 2. Funds available are not sufficient 3. Funds are not available all days of the month or not available when I need the most. 4. Money was not debited the same day 5. Husband/others uses the same account, so I can't keep the money for myself 6. I am tempted to spend more, so I end up having less salary on the payday 7. Any other, please specify __
42	<p>[40 = 0] Why did you not withdraw money using the app?</p> <p>[Select up to 2 options]</p> <p>For enums: do not prompt</p>	<ol style="list-style-type: none"> 1. I am not involved in financial decisions. Hence, I have not used it. 2. No need for it 3. Was not aware of such a facility

		<ol style="list-style-type: none"> 4. Afraid of using a tablet or could not use it when I wanted to 5. Scared my money will get lost 6. I do not want less money when I get my salary 7. My husband/other HH member will take away any money I withdraw from the app. 8. No time to withdraw from the app 9. Co-workers might think that their financial situation is not good 10. Shahi staff might think something if we use the app 11. Funds are not available all days of the month or not available when I need the most. 12. Any other, please specify (998)
	<p>Although you may or may not have used the FSA application, have you informed your family about this facility offered by your workplace?</p> <p>{multi-select}</p>	<ol style="list-style-type: none"> 1. I did not share this information. 2. Spouse 3. Children 4. Siblings 5. Parents/ Parents-in-law 6. Other HH members.

Consent Script

Consent + Introduction

Hello. My name is _____, and I am from a research organization called Good Business Lab. During March/April 2023 you consented to participate in a study that is happening at Shahi Unit 54, called “*Flexi-Salary Advance*”. In this study, some participants were given access to their earned wage through tablets placed on the factory floor. I wanted to speak to you today because you were part of that study but no longer work at a Shahi factory. So I want to ask you about your work experience there, reasons why you left Shahi, and your current work status. Remember, there are no right or wrong answers, just your opinion and experiences. And everything you tell me will be confidential. No one will know you spoke to me or what you said and none of the information you share will be shared with Shahi. Your name will not be mentioned in any of the results in the report we’ll be preparing. Shall we begin? [WAIT FOR ‘YES’]

First, I’d like to review a description of what the interview would be about.. This interview will be about your experiences after leaving Shahi.

- This survey will be at least 10 mins long.
- All the questions are voluntary, you can skip any questions you feel is uncomfortable
- All the responses would be kept confidential. Your name will not be used anywhere.
- Do you have any other questions or comments before we start? [YES/NO]] [IF ‘YES’, ANSWER ANY QUESTIONS AND THEN PROCEED.

Questionnaire

Section 1: Reason for quitting & Current status

Reasons to quit shahi

NOTE: THIS MAY BE A SENSITIVE ISSUE SO WHILE ASKING QUESTIONS PAY ATTENTION TO CHANGES IN THE PARTICIPANT’S TONE OF VOICE, HESITATION, ETC. REMIND THEM THEY DO NOT HAVE TO ANSWER A QUESTION OR CAN STOP THE INTERVIEW IF THEY ARE UNCOMFORTABLE; AND THAT ALL ANSWERS WILL BE ANONYMOUS.

#	Questions	Choices
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After leaving a job, some people look for another job in the same industry, or want to work doing something entirely different. Other people may decide to retire and not work for pay anymore. But first I'd like to ask you this:

1.1	<p>What is the main reason why you stopped working at the Shahi factory?</p> <p>[Select all that applies]</p>	<ol style="list-style-type: none"> 1. Found another job which pays better 2. Relocated to another place 3. To care for children or other family members 4. My spouse/other family members found a better paying job 5. My spouse/other family members did not want me to continue working 6. I had/have health issues 7. Family members had/have health issues 8. Others- specify
1.2	<p>Now I'd like to ask you a bit about what you are doing now for work. Are you employed?</p>	<ol style="list-style-type: none"> 1. Yes, currently employed 2. I was employed after Shahi, but not currently employed 3. Was never employed after leaving Shahi
1.3	<p>Ask if 1.2= 1/2</p> <p>How long have you been employed since leaving Shahi?</p> <p>[Hint: round to nearest 0.5 month]</p>	<p>___ months</p>
1.4	<p>Ask if 1.2= 1/2</p> <p>How much do you/did you earn in a month?</p> <p>Note: If the workers has had 2 or more jobs since leaving Shahi, collect details only on the most recent job.</p>	<p>[enter amount]</p>
1.5	<p>Ask if 1.2= 1/2</p> <p>What is/was the nature of your job?</p> <p>Note: If the workers has had 2 or more jobs since leaving Shahi, collect details only on the most recent job.</p>	<ol style="list-style-type: none"> 1. Self-employed (agriculture) 2. Self-employed (non-agriculture) 3. Casual labour (agriculture) 4. Casual labour (non-agriculture) 5. Regular/wage salaried employee 6. Others, specify (998)
1.6	<p>Were you employed in another job prior to your current/last job?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
1.7	<p>Ask if 1.6 = 1</p> <p>How long were you employed in that job?</p>	<p>[enter months]</p> <p>Refused = 77 Dont Know = 999</p>
1.8	<p>Ask if 1.2= 2/3</p> <p>Are you looking for a job?</p>	<ol style="list-style-type: none"> 1. Yes 2. No

1.9	Compared to when you were working at Shahi, how has your standard of life changed?	<ol style="list-style-type: none"> 1. Improved very much 2. Improved a little 3. No change 4. Reduced a little 5. Reduced very much 6. Refused to answer
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Section 2: Borrowings- only endline (6 months)

12	Think back over the past 6 months/this year of 2024. I will read out some options: tell me if you or your household members have borrowed money from these sources.	<ol style="list-style-type: none"> 1. Bank/ Govt. Program/ Other Credit Program 2. Micro finance/ Community group/ NGO/ Self- help group 3. A money lender 4. Employer (loan from Shahi) 5. Friends (not colleagues)/ Family/Neighbors 6. Coworkers 7. Other, specify (Pawn shop, shopkeeper credit, house owner etc.) [CHIT FUND]
Begin loop		
	How much did you or your household member borrow from [source] in the past 6 months?	[enter integer]
	Who initiated this borrowing?	<ol style="list-style-type: none"> 1. Respondent 2. Her spouse 3. Another HH member 4. Respondent and spouse 5. Respondent and another family member
	For what purpose did you borrow?	<ol style="list-style-type: none"> 1. Basic consumption/needs 2. Health/medical expenditure 3. Education expenditure 4. Marriage/Buying gold 5. To buy land/house/assets/home improvements 6. For repayment of borrowed money/existing loan 7. Invest in business 8. I received my fund money, as it was my rotation. 8. Others (998)

End loop

Section 3: Financial stress and management

#	Questions	Choices
22.1 - 22.11	<p>Now, I will ask you some questions about your financial circumstances. Think about the <i>last 6 months</i> and tell me if your household faced any of these situations.</p> <ol style="list-style-type: none">1. Your household ran out of money to buy food or you purchased cheaper alternatives (last 6 months)2. You or someone in your household did not visit the doctor or buy medicines when you/they were ill3. Your household could not pay a bill on time <i>FO: Clarify that this could be any utility bill like water, electricity, rent etc.</i>4. You or your household could not repay the installment amount due for loans / SHG / chit fund on time5. You or your household could not meet certain expenses such as mobile phone recharges, renewing a bus pass or buying a gas cylinder or fuel for your vehicle.6. You or your household did not indulge in social events such as attending or giving gifts at a wedding/birthday, or traveling to meet friends/family due to money constraints.7. You or your household could not buy some personal items for you or your children such as clothes or toys.8. You or your household worry about being able to meet monthly expenses.9. Worrying about financial matters interferes with your work.10. Worrying about financial matters interferes with	<ol style="list-style-type: none">1. Never2. Seldom3. Sometimes4. Often5. Always6. Refused (77)7. Not applicable (88)

	<p>your daily routine, sleep or personal health.</p> <p>11. Worrying about financial matters interferes with your relationships with your family, friends or coworkers.</p>	
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Section 3: WEE

#	Questions	Choices
27	<p>Ask if 1.2= 1</p> <p>After you received your salary every month, did you share it with your spouse or other household member?</p> <p>[For enum- respondent might say “My husband has the ATM card” - we want to know do they get the money or not? And how much of it?]</p>	<ol style="list-style-type: none"> 1. I keep all of my salary for myself. 2. I keep some of my salary for myself, and the rest is shared and pooled along with my spouse/other HH member. 3. My spouse/other HH member and I pool our income and we each take what we need for expenses. 4. I give/share all my salary to my spouse/other HH member and he/she in turn gives some money for my expenses. 5. My monthly salary income is not required for household expenses (all of it is put into savings, for example) 6. Not applicable (88) 7. Other, specify (998)
28	<p>Who makes decisions about routine purchases for the household such as buying groceries, children’s school expenses, utility bills like rent/electricity and so on?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/ other household member 6. Other, specify (998)
29	<p>Who makes decisions about occasional more expensive purchases for the household such as buying gold, a fridge, a television or a two-wheeler, FD, buying a house, going to your hometown ?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member 5. Always my husband/ other household member 6. Other, specify (998)

30	<p>Would you feel free to spend money on yourself or your children without asking permission of your husband or other household members? This includes spending money on personal items, hobbies, leisure and anything else that is just for you or your children</p> <p><i>[asking permission is not the same as informing]</i></p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
31	<p>Would you feel free to spend, without asking permission of your husband or other household members, when faced with an unexpected expenditure (e.g., a home repair is needed, an appliance has broken)?</p> <p><i>[asking permission is not the same as informing]</i></p>	<ol style="list-style-type: none"> 1. Yes, always or almost always 2. Yes, sometimes 3. Never or almost never 4. Not applicable
32	<p>Within the last 6 months, how often have you and your partner/other household members had disagreements about incomes and expenditures?</p>	<ol style="list-style-type: none"> 1. Never 2. Seldom 3. Sometimes 4. Often 5. Always 6. Refused (77)
33	<p>Who would you say is the person in your household whose opinion prevails when there is a disagreement ?</p>	<ol style="list-style-type: none"> 1. Always me 2. Usually me 3. Me and my husband/other household member about equally 4. Usually my husband/other household member Always my husband/ other household member 5. Other, specify

Formative Qual Interview Guide

In-depth interviews with married and unmarried women who are employed by Shahi Exports in Bangalore, Karnataka

Demographic Information

First, I would like to confirm a few pieces of information about you. *[Fill out the relevant demographic information in the table below]*

Participant ID:																							
Please confirm your full name.	First _____ Last _____																						
Shahi employee code																							
What is your age?	_____ years																						
What is the highest level of education you have attained?	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;">None</td> <td style="width: 25%;"></td> <td style="width: 25%;">Some secondary</td> </tr> <tr> <td></td> <td>Illiterate</td> <td></td> <td>Secondary</td> </tr> <tr> <td></td> <td>Preschool</td> <td></td> <td>Some university/polytechnic</td> </tr> <tr> <td></td> <td>Some primary</td> <td></td> <td>University/polytechnic</td> </tr> <tr> <td></td> <td>Primary</td> <td></td> <td>Postgrad</td> </tr> </table>				None		Some secondary		Illiterate		Secondary		Preschool		Some university/polytechnic		Some primary		University/polytechnic		Primary		Postgrad
	None		Some secondary																				
	Illiterate		Secondary																				
	Preschool		Some university/polytechnic																				
	Some primary		University/polytechnic																				
	Primary		Postgrad																				
What is your exact occupation in this factory?	Department _____ Designation _____																						
Are you married?	Yes / No																						
Years of Marriage	_____ years																						

Widowed/Separated/Divorced <i>(Enumerator to enter this information after the interview)</i>	Yes / No
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PART A: Background

Hello, my name is _____ and I work with Good Business Labs. We are trying to understand how people make financial decisions and use their salaries. Thank you for agreeing to participate in our study and for making the time to speak with us. This interview will take approximately one hour to complete. If you do not wish to answer any question or if any question makes you feel uncomfortable, you can skip it. Just let me know and we will move on to the next question. Let's begin.

1. Do you and your spouse/other family members work? If yes,
 - a. What does your spouse/family member do?

2. How much do you earn every month?
 - a. How much does your spouse/family member earn every month?

3. How do you access your salary? (Probe: Bank, ATM)
 - a. How frequently do you withdraw your salary?
 - b. How do you go? Do you go alone or with someone?

4. Do you know how to use the ATM?

5. Who has enough information about your bank account (like account number/PIN/password) to access money from it?
 - a. Who else withdraws money from your bank account?

6. Does anyone else know when you receive your salary every month?
 - a. How do they know?

PART B: Expenses

Background for FOs: This section will discuss the financial resources available and accessible to women, what they require financial support for, as well as how frequently.

Now, let's talk about how you use your salary.

1. What do you typically spend your salary on?
 - a. How much do you spend on these expenses? (Probe: personal expenses, groceries, bills, savings, childcare expenses)

2. Does your household often spend more than the allocated budget for expenses?
 - a. If yes, when does this generally happen?
 - b. Which expenses does your household overspend on?
 - c. Why do you think this happens?

3. Do you send money to your family?
 - a. How much do you send?
 - b. Who decides this amount?
 - c. How do you feel about sending this money to your family? (Probe: do you send it out of your own will?)
 - d. How often do you send money home?
 - i. Is this a fixed schedule? (If not, probe to understand when the money is sent, if there are specific needs for which money is sent)
 - e. Does your family involve you in decisions about how the money you send home is spent?
 - f. Do you send money to anyone outside the family?
 - i. If yes, what is your relationship to this person?
 - ii. Why do you send money to them?
 - g. How do you send the money? (Probe: physically going to the bank, Mobile based UPI, internet based banking etc.)

4. If you could change how money is spent in your household, what changes would you make?

5. Do you and your household find that your salary is sufficient to meet the household and family needs?
 - a. What needs are generally left unmet?
 - b. How much money would you need to make sure all your needs are met?
 - c. Imagine that you get some additional money at the end of the month. What would you spend it on?

PART C: Savings, scarcity and coping

Background for FOs: This section will discuss financial shocks in more detail and how women cope with shocks or stressors.

Now I want to talk to you about savings.

1. Do you save money from your salary?
 - a. How do you allocate money towards savings? (Probe: income at the beginning of the month, whatever is left over after expenses)
 - b. How frequently do you save (Probe: once a month, once a week, once every 3 months and so on ...)?
 - c. How much do you save in a month? (*Note: If savings are infrequent, try to get an average and take note*)
 - d. Who makes decisions about saving in your household?

2. Why do you think savings are important?
 - a. What would you do if you had more savings?
 - b. Do you think there will be any changes in how your household budgets if you had more savings? Why/why not?

3. What do you save for?
 - a. Why is saving for [reason] a priority to you?

4. Is anyone else aware of how much savings you have?
 - a. Why/why not?

5. Do you think there are expenses you can reduce in order to save more?
 - a. Which expenses?

6. Can you think about a time when you wanted something for yourself or your family but did not have enough money to purchase it? For example: buying a new dress for yourself, buying new toys for your children.

- a. How much money did you need?
- b. Did you feel responsible for arranging for the money?
- c. From where did you get the money to meet this expense?
 - i. What was your role in arranging for the funds? (Probe: asked the source for help directly, consulted when family/spouse was making the decision)
 - ii. Why did you choose this source?
 - iii. How comfortable were you asking for money from [source]?
- d. What challenges did you face when seeking money from this source?
- e. What is your most preferred source when you need money for such personal expenses?
- f. How frequently do you face a shortage of money for these types of expenses?

PART D: Stress and wellbeing

Background for FOs: This section will discuss the effects of financial stress, how respondents felt during these situations.

Thank you for sharing this information with me. I want to talk more about how you felt when you were facing these situations. Some of these questions are sensitive— if you have difficulty in answering, please do not hesitate to ask me questions or voice your concerns. Remember, there are no wrong answers.

1. How did you feel when you faced a shortage of money?
 - a. How did you cope with this?

2. Did the shortage of funds affect other parts of your life? (Probe: your work/ productivity/ concentration, your relationships with your family/ friends/ colleagues)?
 - a. How?

3. Have you taken any steps to ensure that you do not face a shortage of money in the future?
 - a. What did you do?

PART E: Decision-making and bargaining power

Background for FOs: The following set of questions will be asked to all participants. This section will discuss who makes financial expenditure decisions; what kind of decisions are made and why whom and how, as well as who is consulted for key decisions. This section also highlights how household expenditure decisions are made as a couple. This section will also discuss how the household reviews and monitors its financial status. Questions can be asked in terms of spouse if they are married and in terms of family if they are unmarried.

Thank you for sharing this with me. I will now ask you some questions about how financial decisions are made in your household. This will help me understand a little bit more about the financial problems that you just shared with me.

Note to FOs: Take down the household dynamics and decision-making around finances. In particular, note:

- 1. Does the respondent play a large or small role in financial decisions?*
- 2. Are their opinions seriously considered?*
- 3. Are they the main financial decision maker?*
- 4. Are they aware of the household's financial status?*
- 5. Is there conflict if the respondent voices their opinions?*
- 6. Is it difficult for respondents to talk about money with their family?*

You will need this information for Section F (Q5).

1. Who is responsible for planning the household budgets?
 - a. What is your role in planning the budget? (Note to enumerators: *Probe beyond "We discuss together". Understand if the respondent is asked for inputs, whether they are taken seriously*)
 - b. Who would you consider the main financial decision maker in your household?
 - c. Do you know the current financial status of your household? By financial status, I mean do you know how much of the budgets have been spent, how much has been saved this month, how much more of a loan has to be repaid?

2. Imagine your family plans to buy a new refrigerator. Who would be responsible for making this decision?
 - a. Would you be consulted when this decision is being made?
 - b. If yes, what would your role be in this decision?
 - c. Does your family generally overspend on such large purchases?

3. What spending decisions are you in charge of? (Probe: buying vegetables, buying clothes for children)
 - a. Do you tell anyone before you spend money for these purchases? Why/why not?
 - b. Do you tell anyone before you spend money for personal purchases? Why/why not?

4. Do you think there are ways to improve how your household makes financial decisions?
 - a. How?
 - b. What role would you like to take in financial decision-making?

5. What happens when you do not agree with the way the household budgets are allocated?
 - a. How do you resolve the situation?
 - b. Is there anything that would make it easier to resolve the situation?

6. What are the challenges you face when talking about finances with your spouse/family members?
 - a. Why do you think you face these challenges?

7. Are there purchases /payments /savings you make that your spouse / family are not involved in?
 - a. If yes, what was the situation?
 - b. Why do you think it is not necessary to involve anyone else in this decision?
 - c. Now, speaking about your own family, are there any people whom you have to involve when making financial decisions?
 - d. If not, why do you think it is necessary to always involve someone else when making financial decisions?

PART F: Outcomes and consequences of increasing liquidity

We have talked a lot about how you manage your finances and deal with different financial situations. I now want your help completing a story about a woman named Veena . Veena is [age] years old and works in a garment factory in Bangalore. She is [married and lives with her husband / unmarried and lives in a hostel / separated from her husband]. She receives her salary once a month directly in her bank account. One day, she finds out about two new positions in her factory.

In the first one, workers are paid twice a month, instead of once a month. There is no change in the work and pay, the only difference is how often Veena gets paid the same salary (two tranches instead of a lump sum once a month). For example, if Veena's total salary is 9000 rupees, she will receive 4500 rupees in the middle of the month and 4500

rupees at the end of the month.

In the second position, workers can withdraw their salaries at any time of the month depending on how many days they have worked in that month. For example, imagine Veena's total salary is 9000 rupees per month. She has worked for seven days in the month and needs extra money urgently. She can go to her company the next day and withdraw her salary for seven days' work (which is about 2000 rupees).

FOs: Confirm that the respondent has understood these two scenarios. Ensure that they understand there is no increase in monthly pay. Repeat the scenarios conversationally if needed.

Let us help Veena think about these positions and make a decision.

1. According to you, what are some of the benefits of receiving your salary twice a month instead of once?
2. According to you, what are some of the disadvantages of receiving your salary twice a month instead of once?
3. Now, what do you think are some of the advantages of being able to withdraw your accrued salary at any time of the month?
4. Are there any disadvantages of withdrawing an accrued salary at any time?

Imagine that Veena is in a situation where [insert details of family decision-making talked about in Part E].

5. Do you think Veena will change how she uses her money if she receives her salary twice a month?
 - a. How?
 - b. How will she plan her budgets?
6. Let us talk about the other position now. Do you think Veena will change the way she uses her money if she can withdraw her accrued salary whenever she wants?
 - a. How
 - b. How will she plan her budgets?
7. In which cycle do you think Veena will be able to plan her finances better? Why?

SCENARIO 1

Now, let us think about one situation Veena may face. After thinking about the advantages and disadvantages of both

the positions, Veena decides to take the position where she gets her salary twice a month. This means that she gets 4500 rupees in the middle of the month and 4500 rupees at the end of the month. However, she thinks that her spouse/family will demand the money from her and misuse it if she tells them that she has access to money more frequently. So, Veena decides that she does not want to tell her family about the change in her salary structure.

8. Imagine you are in Veena's situation. Do you think you will be able to keep the details of your salary private if you get paid twice a month?
 - a. Why/why not?

9. Do you think you will be about the keep you salary details private if you can withdraw your salary whenever you want?
 - a. Why/why not?

Note for FOs: Below we ask about the relationship between liquidity and agency in two scenarios. The questions around decision making power and spending are the same; only the framing differs. Both scenarios must be piloted.

SCENARIO 2: Positive framing

Imagine another situation where Veena decides to tell her family about the position she has chosen (remember, this means she gets 4500 rupees in the middle of the month and 4500 rupees at the end of the month). Veena is now the only member of her household who has access to money frequently. Since disclosing the details to her household, she has noticed two things:

First, she finds that she has more power to make decisions about household finances because of this level of access. Her family takes her opinions seriously and consults her about financial matters.

Second, they do not question her when she spends her money. She is very happy because she has the freedom to spend money on things she wants for herself / and her children.

10. If you were in the same situation, do you think you will have more say over your household's financial decisions by getting your salary twice?
 - a. Why/why not?

11. Do you think you will be able to play a bigger role in your household's financial decisions if you could withdraw your salary whenever you want?(*Note to enumerators: reiterate that only the accrued amount can be withdrawn.*)
 - a. Why/why not?

12. Like Veena, do you think you will have more freedom to buy whatever you want if you got your salary twice a month?

a. Why/why not?

13. Do you think you will have this freedom to buy what you want if you can withdraw your salary whenever you want?(*Note to enumerators: reiterate that only the accrued amount can be withdrawn.*)

a. Why/why not?

14. After considering all these advantages and disadvantages, which payment cycle do you think Veena will prefer?

- Once a month, as usual
- Twice a month, half of the salary each time
- Flexible salary withdrawal at any time

SCENARIO 2: Negative framing

Imagine another situation where Veena decides to tell her family about the position she has chosen (remember, this means she gets 4500 rupees in the middle of the month and 4500 rupees at the end of the month). Since disclosing the details to her household, she has noticed two things:

First, even though she is the only member of her household to have frequent access to money, her family still does not consult her about household financial matters. Her opinions on financial matters are not taken seriously in the household, and sometimes even lead to conflict.

Second, now that Veena is paid twice a month, she finds that she has money to spend on personal expenses for herself / her children. However, her family always questions her about how and where she spends her money. She does not have the freedom to buy the things she wants.

10. If you were in the same situation, do you think you will have more say over your household's financial decisions by getting your salary twice?

a. Why/why not?

11. Do you think you will be able to play a bigger role in your household's financial decisions if you could withdraw your salary whenever you want? (*Note to enumerators: reiterate that only the accrued amount can be withdrawn.*)
 - a. Why/why not?

12. Do you think you will have more freedom to buy whatever you want if you got your salary twice a month?
 - a. Why/why not?

13. Do you think you will have this freedom to buy what you want if you can withdraw your salary whenever you want? (*Note to enumerators: reiterate that only the accrued amount can be withdrawn.*)
 - a. Why/why not?

14. After considering all these advantages and disadvantages, which payment cycle do you think Veena will prefer?
 - Once a month, as usual
 - Twice a month, half of the salary each time
 - Flexible salary withdrawal at any time
 - a. Why?

Thank you for helping me finish Veena's story and speaking with me about how you make similar decisions.

Conclusion

1. That's all the questions that I have. Is there something else you were expecting me to ask or something else you would like to say about how you spend your salary and make financial decisions?
2. Is there something you would like to ask us?

Thank you very much for your time.

Note to enumerators: At this point, switch off the recorder and ask the participant how they felt about the interview and the subject matter.

After each interview

THINGS TO REMEMBER

SOMETHING THAT SURPRISED YOU

GOLDEN QUOTES

OBSERVATIONS

WHAT QUESTIONS HAS THIS OPENED?

PRELIMINARY THEMES