

HOPE Quotient 2.0 Survey

Social Domain

Strong relationships

Clients have meaningful relationships, marked by trust and support, with other clients and staff.

Material Domain

Financial capacity

Clients have access to sufficient financial resources to meet their self-defined needs.

Financial management skills

Clients learn and apply skills for managing their finances.

Spiritual Domain

Engagement in the local church

Clients participate in a local church or community of believers.

Being disciplined

Clients are being helped to grow and develop in their relationship with God.

Disciplining others

Clients are helping others to grow and develop in their relationship with God.

Engaging Scripture

Participants who regularly attend the Word section facilitated as a group discussion feel more able to learn from Scripture on their own or in their group.

Participants apply Scripture to daily life.

Personal Domain

Agency

Clients believe they can change their current situation to create a better future for themselves and their families.

Dignity

Clients recognize and are affirmed in their inherent value from God.

Hope

Clients believe positive change is possible.

Social Domain

Strong relationships: Clients have meaningful relationships, marked by trust and support, with other clients and staff.

Clients trust staff.

1. To what extent do you currently trust your [loan officer/customer service officer/etc.] ?
 - a) Completely
 - b) Mostly
 - c) Somewhat
 - d) Minimally
 - e) Declined to answer
2. Why? (To what extent do you currently trust your [loan officer/customer service officer/etc.]?)

3. How often do you interact with your [loan officer/customer service officer/etc.] in situations beyond loan-related contacts?
 - a) Always
 - b) Often
 - c) Sometimes
 - d) Never
 - e) Declined to answer
4. Would you feel comfortable sharing personal matters with your [loan officer/customer service officer/etc.]?
 - a) Yes
 - b) Somewhat
 - c) No
 - d) Declined to answer

Clients receive support from staff.

5. Have you ever asked your [loan officer/customer service officer/etc.] for business advice?
 - a) Yes
 - b) No
 - c) Declined to answer
6. Have you ever talked with your [loan officer/customer service officer/etc.] about good and bad things that are happening in your life?
 - a) Yes
 - b) No

- c) Declined to answer
- 7. Has your [loan officer/customer service officer/etc.] offered to pray with you?
 - a) Yes
 - b) No
 - c) Declined to answer
- 8. Have you ever shared prayer requests with your [loan officer/customer service officer/etc.] or prayed together?
 - a) Yes
 - b) No
 - c) Declined to answer

Clients grow in trust for their fellow group members.

- 9. Do you think that since you joined this group, the level of trust between members in your loan group has gotten better, gotten worse, or stayed about the same? Please explain why.
 - a) Better
 - b) Worse
 - c) Stayed the same
 - d) Declined to answer
- 10. Please explain why:

Clients receive support from fellow members.

- 11. When you needed and desired material support, such as sharing food, water, and other material items, from your fellow group members how often did they support you in this way?
 - a) Always
 - b) Often
 - c) Sometimes
 - d) Never
 - e) I have not needed or desired this type of support from fellow group members
 - f) Declined to answer
- 12. When you needed and desired spiritual support, such as receiving prayer, from your fellow group members how often did they support you in this way?
 - a) Always
 - b) Often
 - c) Sometimes
 - d) Never
 - e) I have not needed or desired this type of support from fellow group members

- f) Declined to answer
13. Have you ever shared food, water, housing, or other material items with your fellow group members?
- a) Yes
 - b) No
 - c) Declined to answer
14. Have you ever trusted your fellow group members to act as your substitute at your business?
- a) Yes
 - b) No
 - c) Declined to answer
15. Has your group ever helped you to make a repayment to avoid delinquency?
- a) Yes
 - b) No
 - c) Declined to answer

Material Domain

Potential new questions

16. Has your business revenue stayed the same, increased, or decreased as a result of your engagement with HOPE (Country)?
- a) Stayed the same
 - b) Increased
 - c) Decreased
 - d) Declined to answer
17. Has your business expanded due to your engagement with HOPE (Country)?
- a) Yes
 - b) No
 - c) Declined to answer
18. *If yes, how? Please share 'yes' to all that apply.*
- a) More products
 - b) New location
 - c) More locations
 - d) More staff
 - e) Declined to answer

Financial capacity: Clients have access to sufficient financial resources to meet their self-defined needs.

Clients are better able to meet emergency needs than before joining the bank.

19. Imagine that you have an emergency, and you need to pay [FINDEX amount: 1/20 GNI per capita in local currency]. Is it possible or not possible that you could come up with [FINDEX amount: 1/20 GNI per capita in local currency] within the NEXT MONTH?
 - a) Possible
 - b) Not possible
 - c) Don't Know
 - d) Refused
 20. Continue to next question if a, c, or d is selected to Q21:
What would be the MAIN source of money that you would use to come up [FINDEX amount: 1/20 GNI per capita in local currency] within the NEXT MONTH?
 - a) Savings
 - b) Family, relatives, or friends
 - c) Money from working
 - d) Borrowing from a bank, employer, or private lender
 - e) Selling assets
 - f) Some other source
 - g) Don't Know
 - h) Refused
 21. If b is selected: Would these friends be members of your [BACO / solidarity] group?
 - a) Yes
 - b) No
 - c) Declined to answer
 22. If d is selected: Where would you borrow from?
 - a) Bank
 - b) Employer
 - c) Private Lender
 - d) Declined to answer
 23. If a is selected to Q25: Which bank, would you borrow from?
 - a) HOPE (Country)
 - b) Other bank
 - c) Declined to answer
 24. If f is selected to Q23: What would be the other source of money?
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25. Before you joined HOPE (Country), would it have been possible or not possible for you to obtain [FINDEX amount: 1/20 GNI per capita in local currency] within the next month?
- a) Possible
 - b) Not possible
 - c) Don't know
 - d) Refused
26. Continue to next question if a, c, or d is selected to Q28:
Before you joined HOPE (Country), what would have been the MAIN source of money that you would have used to come up with [FINDEX amount: 1/20 GNI per capita in local currency] within the NEXT MONTH?
- a) Savings
 - b) Family, relatives, or friends
 - c) Money from working
 - d) Borrowing from a bank, employer, or private lender
 - e) Selling assets
 - f) Some other source
 - g) Don't know
 - h) Refused
27. If d is selected to Q29, Where would you borrow from?
- a) Bank
 - b) Employer
 - c) Private Lender
 - d) Declined to answer
28. If f selected to Q29 What would be the other source of money?
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Participants have improved access to financial tools.

29. Did you take out a loan before joining HOPE (Country)?
- a) Yes
 - b) No
 - c) Declined to answer
30. *If yes*, what was the purpose of the loan?
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31. If no: Why not?

- a) Did not need a loan
 - b) Could not access a loan
 - c) Other: _____
 - d) Declined to answer
32. *If other*, could you specify please?
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33. Have you or your family experienced any negative effects as a result of joining HOPE (Country)?
- a) Yes
 - b) No
 - c) Declined to answer
34. If yes: Please share about the negative effects experienced.
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35. Which one of the following HOPE (Country) services has been the most valuable tool to help you meet your financial needs and grow your activity/business?
- a) Loan
 - b) Savings
 - c) Trainings
 - d) Other
 - e) Declined to answer
36. If 'd' selected – What has been the most valuable? _____

Financial management skills: Clients learn and apply skills for managing their finances.

Clients learn and apply skills for managing their finances.

37. What is the most important lesson you have learned about managing finances (both in business and home) from HOPE (Country)?
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38. How are you applying in your business or household the lessons learned during the trainings? Please select all that apply.
- a) I use the entire loan for the intended purpose
 - b) I use a cash flow book to follow up on my income and expenses
 - c) I often save money from my savings account during repayment meetings
 - d) I put together a budget before doing any expense
 - e) Other: _____
39. To what extent has engagement with HOPE (Country) changed the way you manage your finances?
- a) Completely
 - b) Mostly
 - c) Somewhat
 - d) Minimally
 - e) Declined to answer

40. If a, b, c: how? (To what extent has engagement with HOPE (Country) changed the way you manage your finances?)

41. Have you ever had troubles with having enough money to make a loan payment?

- a) Yes
- b) No
- c) Declined to answer

42. If yes: How did you manage this situation?

43. Are you currently saving money?

- a) Yes
- b) No
- c) Decline to answer

44. If yes to Q46: Are you currently saving at HOPE (Country)?

- a) Yes
- b) No
- c) Declined to answer

45. If no to Q46: Where else do you save? You can choose multiple options.

- a) Formal bank
- b) Microfinance institution
- c) At home
- d) In livestock
- e) In a savings group
- f) With a neighbor or another person not in your household
- g) Other
- h) Declined to answer

46. If other: Where else do you save?

47. Did you save money before you joined HOPE (Country)?

- a) Yes
- b) No
- c) Decline to answer

48. If yes to Q50: Where did you save? You can choose multiple options.

- a) Formal bank
- b) Microfinance institution
- c) At home

- d) In livestock
 - e) In a savings group
 - f) With a neighbor or another person not in your household
 - g) Other
 - h) Declined to answer
49. If no to Q50: Did you start saving because of joining HOPE (Country)?
- a) Yes
 - b) No
 - c) Decline to answer

Spiritual Domain

Engagement in the local church: Clients participate in a local church or community of believers.

50. Do you consider yourself to be affiliated with a particular religion?
- a) Yes
 - b) No
51. If yes: What is your religion?
- a) Christianity
 - b) [other religions according to context]
 - c) [other religions according to context]
 - d) Other: _____
52. Do you actively practice this religion?
- a) Yes
 - b) Somewhat
 - c) No
 - d) Declined to answer
53. If a selected in Q54 **and** a or b selected to Q55: Are you currently a member of a church?
- a) Yes
 - b) No
 - c) Declined to answer
54. *If yes*, Did HOPE (Country) help connect you with the church you are a part of?
- a) Yes
 - b) No
 - c) Declined to answer

Being discipled: Clients are being helped to grow and develop in their relationship with God.

Clients have at least one person helping them grow closer to Christ.

55. Is there someone helping you to grow and develop in your relationship with God?
- a) Yes
 - b) No
 - c) Declined to answer
56. If no, what best describes how you feel about this?
- a) I'd like more support in my spiritual growth
 - b) I don't desire support in this area
 - c) Decline to answer
57. If yes: Who? Is there anyone else? You can choose multiple options.
- a) Religious leader
 - b) Members of local church
 - c) Family member
 - d) Friend
 - e) Group member
 - f) HOPE staff member
 - g) Other
 - h) Declined to answer
58. If other: Who is helping you to grow and develop in your relationship with God?
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59. What are some of the ways that they help you?
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Clients develop in their relationship with God through engaging with the bank.

60. To what extent has engagement with HOPE (Country) changed the way you interact with God?
- a) Completely
 - b) Mostly
 - c) Somewhat
 - d) Minimally
 - e) Declined to answer
61. *If a, b, or c:* how? (To what extent has engagement with HOPE (Country) changed the way you interact with God?)

Discipling others: Clients are helping others to grow and develop in their relationship with God.

Clients help at least one person grow closer to Christ.

62. Is there someone who you are helping to grow and develop in their relationship with God?

- a) Yes
- b) No
- c) Declined to answer

63. If yes: Who? Is there anyone else? You can choose multiple options.

- a) Religious leader
- b) Members of local church
- c) Family member
- d) Friend
- e) Group member
- f) HOPE staff member
- g) Other
- h) Declined to answer

64. If other: Who are you helping to grow and develop in their relationship with God?

65. What are some of the ways that you are helping them?

Engaging Scripture

Participants who regularly attend the Word section facilitated as a group discussion feel more able to learn from Scripture on their own or in their group.

66. How comfortable do you feel understanding Scripture within the group when a pastor is not present?

- a) Comfortable
- b) Somewhat comfortable
- c) Not comfortable
- d) Declined to answer

67. Do you feel able to learn from Scripture by studying it on your own with the help of the Holy Spirit?

- a) Yes, definitely
 - b) Yes, somewhat
 - c) Not sure
 - d) No
 - e) Declined to answer
68. Do you feel able to learn from Scripture by studying it with your group (without a pastor present)?
- a) Yes, definitely
 - b) Yes, somewhat
 - c) Not sure
 - d) No
 - e) Declined to answer
69. Do you feel more comfortable learning from Scripture on your own as a result of studying the Word in your group?
- a) Yes, very much
 - b) Somewhat
 - c) No, not at all
 - d) Declined to answer
70. Have you ever facilitated the Word section of the group meeting?
- a) Yes
 - b) No
 - c) Declined to answer
71. Have you changed anything about the way you live as a result of participating in the word section during the group meeting?
- a) Yes
 - b) No
 - c) Declined to answer
72. *If yes*, Could you please share an example of how you have changed something about the way you live as a result of participating in the word section during the group meeting?

Personal Domain

Agency: Clients believe they can change their current situation to create a better future for themselves and their families.

Clients feel that they can make positive changes in their lives.

73. You have access to support to change your current situation. Support could include yourself, your family, and/or your community.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer
74. You can think of many ways to get the things in life that are important to you.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer
75. Even when others get discouraged, you know you can find a way to solve the problem.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer
76. Your past experiences have prepared you well for your future.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer
77. There are lots of ways around any problem.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree

e) Declined to answer

Clients believe they can change their situation.

78. You energetically pursue your goals.

- a) Strongly agree
- b) Somewhat agree
- c) Somewhat disagree
- d) Strongly disagree
- e) Declined to answer

79. You've been pretty successful in life.

- a) Strongly agree
- b) Somewhat agree
- c) Somewhat disagree
- d) Strongly disagree
- e) Declined to answer

80. You meet the goals that you set for yourself.

- a) Strongly agree
- b) Somewhat agree
- c) Somewhat disagree
- d) Strongly disagree
- e) Declined to answer

Dignity: Clients recognize and are affirmed in their inherent value from God.

Clients are respected in the community.

81. You feel respected by members of your community.

- a) Strongly agree
- b) Somewhat agree
- c) Somewhat disagree
- d) Strongly disagree
- e) Declined to answer

Clients believe they have inherent value from God.

82. You believe you have value because God created you in his image.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer

Hope: Participants believe positive change is possible.

Clients have hope for a better future.

83. You have hope your dreams will come to pass.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer
84. You believe that your future will be better than your present.
- a) Strongly agree
 - b) Somewhat agree
 - c) Somewhat disagree
 - d) Strongly disagree
 - e) Declined to answer

Other

Demographic / input-oriented questions for regression analysis

Demographics

85. Which type, or types, of loans have you taken from HOPE (Country)? Please select all that apply.
- a) BACO 1
 - b) BACO 2
 - c) Solidarity Group 1
 - d) Solidarity Group 2
 - e) Individual loan

- f) Other
 - g) Declined to answer
86. If other: What type of loan have you taken most recently from HOPE (Country)?
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87. How old are you?
- a) 18-35
 - b) 36-49
 - c) 50-70
 - d) More than 70
 - e) Decline to answer
88. What is the highest level of education you attained?
- a) Never attended school
 - b) Some primary
 - c) Primary completed
 - d) Some secondary
 - e) Secondary completed
 - f) Some university
 - g) University completed
 - h) Declined to answer
89. How many members are in your household? The term household means the group of people who live together in your house, pool their money, and eat at least one meal together each day. Household members do not have to be related to one another. _____
90. What is your marital status?
- a) Single never married
 - b) Single married before
 - c) Married
 - d) Declined to answer
91. Are you a leader in this group?
- a) Yes
 - b) No
 - c) Declined to answer
92. *If yes*, what is your position in this group?
- a) No
 - b) [Contextualized responses – to be updated]
93. Client ID: _____
94. Group name: _____
95. Branch:
- a) Option 1
 - b) Option 2

- c) Option 3
96. Gender [do not ask]
- a) Female
 - b) Male

Inputs / Questions for Regression

97. In the last year, did you lose any money or assets as a result of a natural disaster or significant hardship (such as drought, death in the family, etc.)?
- a) Yes
 - b) No
 - c) Declined to answer
98. If yes: How much of your money/assets did you lose?
- a) A little
 - b) Less than half
 - c) About half
 - d) More than half
 - e) Everything
 - f) Declined to answer
99. If yes to Q35: If the client freely shares, note the event they experienced.
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100. If a, b, c [always, sometimes, or often attend Word section]: What happens most of the time during the Word section of your group meetings?
- a) One person preaches with the Bible as the only resource
 - b) One person preaches using resources in addition to the Bible (such as a Bible study guide)
 - c) Group discussion with the Bible as the only resource
 - d) Group discussion using resources in addition to the Bible (such as a Bible study guide)
 - e) Other: _____
 - f) Declined to answer
101. How often do you attend the Word sections of the repayment meetings?
- a) Always
 - b) Often
 - c) Sometimes
 - d) Never
 - e) Declined to answer



102. Have you participated in any opt-in opportunities offered by HOPE (Country) or HOPE's partners?

- a) Yes
- b) No
- c) No, have not heard of them
- d) Declined to answer

103. If yes: Which opt-in opportunities have you participated in? You can choose multiple options.

- a) Client prayer day
- b) Training
- c) Biblical class or discipleship
- d) Being a spiritual integration champion
- e) Other
- f) Declined to answer

104. If other: Which other opt-in opportunities have you participated in?

105. If no or haven't heard of them: Which opt-in opportunities would you like to participate in? You can choose multiple options.

- a) Client prayer day
- b) Training
- c) Biblical class or discipleship
- d) Spiritual integration champions
- e) Other
- f) Declined to answer

If other: Which other opt-in opportunities would you like to participate in?
