



HOPE Quotient 2.0 Survey

Social Domain

Strong relationships

Savings group members have meaningful relationships, marked by trust and support, with other savings group members.

Material Domain

Financial capacity

Savings group members have access to sufficient financial resources to meet their needs.

Financial management skills

Savings group members save towards a goal and use healthy means to store their savings and obtain resources.

Spiritual Domain

Engagement in the local church

Savings group members grow towards participation in a local church or community with believers.

Being discipled

Savings group members are being helped to grow and develop in their relationship with God.

Discipling others

Savings group members are helping others to grow and develop in their relationship with God.

Engaging Scripture

Savings group members 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.

Savings group members apply Scripture to daily life.

Personal Domain

Agency

Savings group members believe they can change their current situation to create a better future for themselves.

Dignity

Savings group members recognize and are affirmed in their inherent value from God.

Hope



Savings group members have hope for a better future.

Introduction

Enumerator: "My name is _____, and I am here on behalf of the _____ church denomination in Partnership with HOPE (Name of Country). We would like to welcome you to participate in a survey that asks about your material well-being, social connections, spiritual views, and attitudes about life.

The purpose of this survey is to help HOPE (Name of Country) and your church understand better the effects of being in a savings group so that together we can do a better job forming new savings groups.

Your savings group has been chosen randomly to participate. None of your answers will influence how you or your specific savings group is treated. Your answers are completely confidential. At any point, you can choose to not respond to a question or conclude the survey.

This survey usually takes 30 minutes to complete."

1. Would you be willing to be one of the participants and take this survey?

- a) Yes
- b) No

2. [If 'no' to #1] Would you be open to sharing why you do not wish to participate in this survey?

_____ Thank you for your time and may God bless you!

3. [If 'yes' to #1] Are you currently a member of this savings group?

- a) Yes
- b) No

4. [If 'no' to #3] This survey is focused on understanding the experience of a savings group member from this specific group. Thank you for your interest in the survey."

5. [If 'yes' to #3] Thank you for your participation! Do you have any questions before we start?



Social Domain

Strong relationships with participants: Participants have meaningful relationships, marked by trust and support, with other participants.

“First I’d like to hear about your relationships within your savings group.”

Participants grow in trust in their fellow group members.

1. Over the last year, do you think that the level of trust between members in your community has gotten better, gotten worse, or stayed about the same?
 - a. Better
 - b. Stayed the same
 - c. Worse
 - d. Declined to answer
2. Do you think that since you joined this group, the level of trust between members in your savings group has gotten better, gotten worse, or stayed about the same?
 - a. Better
 - b. Stayed the same
 - c. Worse
 - d. Declined to answer
3. Please explain why.

Participants meet the needs of their community.

4. Is your group meeting the needs of your community?
 - a. Yes
 - b. No
 - c. Declined to answer
5. Please share an example of how your group met the needs of your community.



Participants receive support from fellow members.

6. 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
7. If a, b, or c: What type of material support have you most often received from your fellow group members?

8. 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

Material Domain

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

“Thank you for sharing. Next I’d like to hear about your financial experiences such as your savings and how being in the savings group has impacted you.”

9. In the last year, did you lose any money or assets as a result of a natural disaster or significant hardship (such as the pandemic, heavy rains, drought, death in the family, etc.)?
 - a. Yes
 - b. No
 - c. Declined to answer
10. *[If yes to #8],* 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

Participants meet their daily needs.

11. When you need to pay a doctor, do you mainly:
 - a. Use savings from this savings group
 - b. Use savings from elsewhere (not this savings group)
 - c. Use business income
 - d. Borrow money from group
 - e. Borrow money from another source
 - f. Sell a household asset or good to pay
 - g. Receive money from the emergency fund in this savings group
 - h. Declined to answer
12. Before joining the savings group, when you needed to pay a doctor, would you mainly:
 - a. Use savings
 - b. Use business income
 - c. Borrow money from another source
 - d. Sell a household asset or good to pay
 - e. Declined to answer
13. If you need to pay school fees, do you mainly:
 - a. Use savings from this savings group
 - b. Use savings from elsewhere (not this savings group)
 - c. Use business income
 - d. Borrow money from group
 - e. Borrow money from another source
 - f. Sell a household asset or good to pay
 - g. Receive money from the emergency fund in this savings group
 - h. Declined to answer
14. Before joining the savings group, when you needed to pay school fees, would you mainly:
 - a) Use savings
 - b) Use business income
 - c) Borrow money from another source
 - d) Sell a household asset or good to pay
 - e) Declined to answer



Participants are better able to meet emergency needs than before joining the group.

15. Imagine that a child is sick and you need to take them to the hospital right away 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 30 days?
- Possible
 - Not possible
 - Don't Know
 - Refused
16. [Continue to next question if a, c, or d for #Q14] What would be the MAIN source of money that you would use to come up with [FINDEX amount: 1/20 GNI per capita in local currency] within the NEXT 30 days?
- Savings
 - Family, relatives, or friends
 - Money from working
 - Borrowing from a bank, employer, or private lender
 - Selling assets
 - Some other source: _____
 - Don't Know
 - Refused
17. *If savings, what would be the largest source of savings?*
- This savings group
 - Other source
 - Don't know
 - Refused
18. Before you joined this savings group, 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 30 days?
- Possible
 - Not possible
 - Don't Know
 - Refused
19. [After pre-SG FINDEX question] *If possible, don't know, or refused:* Before you joined this savings group, 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 30 days?
- Savings
 - 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

20. *If savings*, what would be the largest source of savings?
- a) This savings group
 - b) Other source
 - c) Don't know
 - d) Refused

Participants have improved access to financial tools.

21. Did you save money before you joined this savings group?
- a) Yes
 - b) No
 - c) Declined to answer
22. *If no*, Did you start saving because of this savings group?
- a) Yes
 - b) No
 - c) Declined to answer
23. [Select multiple] *If yes – did save money before joining this group*, How did you save before you joined this savings group?
- a) Formal bank
 - b) Microfinance institution
 - c) At home
 - d) In livestock
 - e) In another savings group
 - f) With neighbor or another person not in your household
 - g) Other: _____
 - h) Declined to answer
24. Does your savings group offer loans?
- a) Yes
 - b) No
 - c) Declined to answer
25. *If yes*, have you taken any loans from this savings group?
- a) Yes



- b) No
- c) Declined to answer

26. *If yes*, how much was the most recent loan? _____

27. *If yes*, what did you use your last loan for? _____

1. Before joining this savings group, did you ever receive a lump sum of money that you repaid over time with interest from any source (church, family, neighbors, or a bank)?
 - a) Yes
 - b) No
 - c) Declined to answer
2. If no: Why not?
 - a) Did not need it
 - b) Could not access it
 - c) Other: _____
 - d) Declined to answer

28.

29. *If yes*, where did you have access to loans? Please select all that apply.

- a. Bank
- b. MFI
- c. SILC
- d. Private lender
- e. Other: _____

“Thank you for sharing. Next I’d like to hear about your experience in this savings group.”

30. Have you or your family experienced any negative effects as a result of joining this savings group?

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

31. *If yes*, please share about the negative effects experienced.

32. What has been the most valuable tool in this savings group to help you meet your financial needs?

- a) Savings
- b) Trainings
- c) Loans
- d) Other: _____
- e) Declined to answer

33. Is your CF providing training to your group?

- a) Yes



- b) No
- c) No, but they used to
- d) Declined to answer

Input-oriented questions for regression analysis

- 34. How many shares do you have saved in this savings group currently? _____
- 35. What is the value of each share? _____
- 36. How many share-outs have you received in this group?
- 37. How did you use your savings from your last share-out? *(Please be specific, such as the number of animals purchased. here)*

Financial management skills: Participants save towards a goal and use healthy means to store their savings and obtain resources.

Participants save towards a goal.

- 38. Are you currently saving beyond this savings group?
 - a) Yes
 - b) No
 - c) Declined to answer
- 39. [Select multiple] *If yes, Where else do you save?*
 - a) Formal bank
 - b) Microfinance institution
 - c) At home
 - d) In livestock
 - e) In another savings group
 - f) With neighbor or another person not in your household
 - g) Other: _____
 - h) Declined to answer
- 40. What are you currently saving for? (Specific quantity of item)

“Now I’d like to hear about your spiritual life.”

Spiritual Domain



Engagement in the local church: Participants grow towards participation in a local church or community with believers.

Participants participate in a local church or community with believers.

41. What is your religion?
 - a) None
 - b) Christianity
 - c) Islam
 - d) Other: _____
 - e) Declined to answer
42. *If a, b, c, or d:* Do you actively practice this religion?
 - a. Yes
 - b. Somewhat
 - c. No
 - d. Declined to answer
43. *If Christian,* what denomination/church are you part of?
 - a) None
 - b) ADEPR
 - c) AEBR
 - d) EAR
 - e) EMLR
 - f) EPR
 - g) UEBR
 - h) Other: _____
 - i) Declined to answer
44. *If a, b, c, d, or e,* are you a member of the church where this savings group meets?
 - a) Yes
 - b) No
 - c) Declined to answer
45. *If yes,* were you a member of this church before joining this savings group?
 - a) Yes
 - b) No
 - c) Declined to answer

Discipleship: Participants are being helped, and helping others, to grow and develop in their relationship with God.



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

46. Is there someone helping you to grow and develop in your relationship with God?
- a) Yes
 - b) No
 - c) Declined to answer
47. If no, what best describes how you feel about this?
- a) I would like more support in my spiritual growth
 - b) I do not desire support in this area
 - c) Declined to answer
48. [Select multiple] *If yes, who?*
- a) Religious leader
 - b) Members of local church
 - c) Family member
 - d) Friend
 - e) Group member
 - f) Church facilitator
 - g) Other: _____
 - h) Declined to answer
49. *[If yes to 45] – someone is helping you to grow and develop in your relationship with God, what are some of the ways that they help you?*

Participants help at least one person grow closer to Christ.

50. Is there someone who you are helping to grow and develop in their relationship with God?
- a) Yes
 - b) No
 - c) Declined to answer
51. [Select multiple] *If yes, who?*
- a) Family member
 - b) Friend
 - c) Group member
 - d) Church facilitator
 - e) Other: _____
 - f) Declined to answer
52. If other: Who are you helping to grow and develop in their relationship with God?



53. *[If yes to 50– there is someone you are helping to grow and develop in their relationship with God] 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.

54. 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
55. Do you feel able to learn from Scripture by studying it with your group (without a facilitator or pastor present)?
- a. Yes, definitely
 - b. Yes, somewhat
 - c. Not sure
 - d. No
 - e. Declined to answer
56. As a result of studying the Word in your group, do you feel more comfortable learning from Scripture on your own?
- a. Yes, very much
 - b. Somewhat
 - c. No, not at all
 - d. Declined to answer
57. Have you ever facilitated the Word section of the group meeting?
- a. Yes
 - b. No
 - c. Declined to answer



Participants apply Scripture to daily life.

58. 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

59. *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?

60. How often do you attend the Word section of the meeting for this savings group?

- a) Always
- b) Often
- c) Sometimes
- d) Never
- e) Declined to answer

61. *If always, often, or sometimes attend Word section*, what happens most of the time during the Word section of the meetings for this savings group?

- e) One person preaches with the Bible as the only resource
- f) One person preaches using resources in addition to the Bible (such as a Bible study guide)
- g) Group discussion with the Bible as the only resource
- h) Group discussion using resources in addition to the Bible (such as a Bible study guide)
- i) Other: _____
- j) Declined to answer

Personal Domain

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

“Thank you for sharing. Next I’d like to hear about your attitudes and beliefs about yourself and others.

[Show the smiley-face card.] There are four answer choices for each option - strongly agree, agree, disagree, or strongly disagree. *[Point one-by-one, starting with strongly agree.]*

Strongly agree: This one is smiling more, so that means you are strongly agreeing to whatsoever the statement is.



Agree: This one is smiling a little but not too much and means you agree with the statement – that it is true of you.

Disagree: This one looks a bit unhappy, this represents disagreeing with the statement – that it is not true of you.

Strongly disagree: Strongly disagree is a very unhappy face.

For each statement, please answer with the first response that comes to your mind.”

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

62. Do you have access to support to change your current situation (support could be from yourself, your family, or your community)?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
63. Can you think of many ways to get the things in life that are important to you?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
64. Even when others get discouraged, do you know you can find a way to solve the problem?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
65. Have your past experiences prepared you well for your future?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
66. Do you think there are lots of ways around any problem?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer



Participants believe they can change their situation.

67. Do you energetically (actively with positivity and excitement) pursue your goals?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
68. Do you feel you've been pretty successful in life?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
69. Do you meet the goals that you set for yourself?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer

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

Participants are respected in the community.

70. Do you feel respected (admired and valued, seen as a leader) by members of your _____ community or church?
- a) Strongly agree
 - b) Agree
 - c) Disagree
 - d) Strongly disagree
 - e) Declined to answer
71. How often are you called upon to do different duties in the _____ church or community?
- a. Always
 - b. Often
 - c. Sometimes
 - d. Never



- e. Declined to answer

Participants believe they have inherent value from God.

72. Do you believe you have value because God created you in his image?

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

Hope: Participants have hope for a better future.

Participants have hope for a better future.

73. Do you have hope your dreams will come to pass?

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

74. Do you believe that your future will be better than your present?

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

Demographic / input-oriented questions for regression analysis

“Lastly, I’d like to learn a bit more about you.”

Demographics

75. How old are you?

- a) Less than 18
- b) 18-35
- c) 36-49
- d) 50-70
- e) More than 70



- f) Declined to answer
76. 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
77. 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. _____
78. What is your marital status?
- a) Single never married
 - b) Single married before
 - c) Married
 - d) Declined to answer
79. Are you a leader in this group?
- a) Yes
 - b) No
 - c) Declined to answer
80. *If yes*, what is your position in this group?
- a) Chairperson
 - b) Treasurer
 - c) Secretary
 - d) Church facilitator
 - e) Other: _____
81. How long have you participated in this savings group?
- a) Less than 1 year
 - b) 1 year to less than 2 years
 - c) 2 years to less than 3 years
 - d) 3 years to less than 4 years
 - e) 4 years to less than 5 years
 - f) 5 years to less than 6 years
 - g) 6 years
 - h) More than 6 years
 - i) Don't know
 - j) Declined to answer
82. *If less than 1 year*, how many months have you been part of the savings group? _____



“This concludes the survey. Do you have any questions or anything else you would like to share?”

“Once the information from all groups selected to participate in this survey has been reviewed, key themes will be shared with church facilitators.”

“Thank you very much for participating in this survey. I pray God’s blessings upon you.”

83. [Not asked] Gender

- a) Female
- b) Male

84. [Not asked] Group name: _____