Group: ❑ Doer ❑ Non-Doer

**Barrier Analysis Questionnaire :**

**Shared Decision-making**

**for use with targeted female S&L group members**

**Behavior Statement**

Targeted wives/partners, members of Savings and Loan Groups, help decide together with their spouse/partner, how to spend the money they’ve borrowed from the Savings and Loan Group.

**Demographic Data**

Interviewer’s Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Questionnaire No.: \_\_\_\_\_Date: \_\_\_/\_\_\_/\_\_\_

Community: \_\_\_\_\_\_\_\_\_\_\_\_\_

Scripted Introduction:

Hi, my name is\_\_\_\_\_\_\_\_\_; and I am part of a study team looking into ways wives who are S&L members make decisions about how to spend the money they have saved or borrowed. The study includes a discussion of this issue and will take about 20 minutes. I would like to hear your views on this topic. You are not obliged to participate in the study and no services will be withheld if you decide not to. Likewise, if you chose to be interviewed you will not receive any gifts, special services or remuneration. Everything we discuss will be held in strict confidence and will not be shared with anyone else.

Would you like to participate in the study? [ If not, thank them for their time.]

**Section A - Doer/Non-doer Screening Questions**

1.Are you a member of a Savings and Loan Group?

❑ a. Yes

❑ b. No 🡪 *End interview and look for another respondent*

❑ c. Don’t Know / Won’t say 🡪 *End interview and look for another respondent*

2. Are you married/in a committed relationship?

❑ a. Yes

❑ b. No 🡪 *End interview and look for another respondent*

❑ c. Won’t say 🡪 *End interview and look for another respondent*

3. In the last 6 months have you borrowed money through the S&L Group?

❑ a. Yes

❑ b. No 🡪 *End interview and look for another respondent*

❑ c. Don’t Know / Won’t say 🡪 *End interview and look for another respondent*

4. What did you buy with the money you borrowed? 🡪 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(only use this response in question #5.)

5. Thinking about this purchase, please tell me who was involved in deciding to buy the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?

❑ a. myself and my husband -🡪 Mark as Doer

❑ b. any other response 🡪 Mark as Non-doer

❑ c. Won’t say/ Doesn’t remember 🡪 *End interview and look for another respondent*

***DOER /NON-DOER CLASSIFICATION TABLE***

|  |  |  |
| --- | --- | --- |
| **DOER**  (all of the following) | **Non-Doer**  (any ONE of the following) | **Do Not Interview**  (any ONE of the following) |
| Question 1 = A |  | Question 1 = B or C |
| Question 2 = A |  | Question 2 = B or C |
| Question 3 = A |  | Question 3 = B or C |
| Question 5 = A | Question 5 = B | Question 5 = C |

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**Section B – Research Questions**

*(Perceived Self-efficacy)*

1. **Doers and Non-doers:** With your present knowledge, money, and skills do you think that you could help decide together with your husband how to spend the money you borrowed through the S&L Group?

❑ a. Yes

❑ b. Possibly

❑ c. No

❑ d. Don’t Know

*(Perceived Self-efficacy)*

**2a. *Doers***: What makes it ***easier*** for you to help decide together with your husband how to spend the money you borrowed through the S&L Group?

**2b.** ***Non-doers***: What would make it ***easier*** for you to help decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “What else?”)***

*(Perceived Self-efficacy)*

**3a. *Doers***: What makes it ***difficult*** for you to help decide together with your husband how to spend the money you borrowed through the S&L Group?

**3b.** ***Non-doers***: What would make it ***difficult*** for you to help decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “What else?”)***

*(Perceived Positive Consequences)*

**4a.** ***Doers:*** What are the ***advantages*** of helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

**4b. *Non-doers:*** What would be the ***advantages*** of helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “What else?”)***

*(Perceived Negative Consequences)*

**5a.** ***Doers:*** What are the ***disadvantages*** of helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

**5b. *Non-doers:*** What would be the ***disadvantages*** of helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “What else?”)***

*(Perceived Social Norms )*

**6a. *Doers:*** Do most of the people that you know approve of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

**6b.** ***Non-doers***: Would most of the people that you know approve of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

❑ a. Yes

❑ b. Possibly

❑ c. No

❑ d. Don’t Know / Won’t say

*(Perceived Social Norms )*

**7a.** ***Doers:*** Who are the people that ***approve*** of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

**7b.** ***Non-doers:*** Who are the people that ***would approve*** of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “Who else?”)***

*(Perceived Social Norms )*

**8a.** ***Doers:*** Who are the people that ***disapprove*** of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

**8b.** ***Non-doers:*** Who are the people that ***would disapprove*** of you helping to decide together with your husband how to spend the money you borrowed through the S&L Group?

***(Write all responses below. Probe with “Who else?”)***

Perceived Access

**9a**. **Doers:** How difficult is it to be with your husband to decide together how to spend money borrowed through the S&L Group?

**9b**. **Non**-**doers:** How difficult would it be to be with your husband to decide together how to spend money borrowed through the S&L Group? Very difficult, somewhat difficult, not difficult at all

❑ a. Very difficult

❑ b. Somewhat difficult

❑ c. Not difficult at all.

❑ d. Don’t Know / Won’t say

*(Perceived Cues for Action / Reminders)*

**10. *Doers:*** How difficult is it to remember to decide together with you husband how to spend the money you borrowed through the S&L Group?. Very difficult, somewhat difficult, or not difficult at all?

**10b. *Non-doers:*** How difficult do you think it would be to remember to decide together with you husband how to spend the money you borrowed through the S&L Group? Very difficult, somewhat difficult, or not difficult at all?

❑ a. Very difficult

❑ b. Somewhat difficult

❑ c. Not difficult at all.

❑ d. Don’t Know / Won’t say

*(Perceived Susceptibility / Perceived Risk)*

**11.** ***Doers* *and Non-doers:*** How likely is it that you will make a bad decision about what to buy? very likely, somewhat likely or not likely at all?

❑ a. Very likely

❑ b. Somewhat likely

❑ c. Not likely at all

*(Perceived Severity)*

**12.** **Doers and Non-doers:** How serious would it be if you made a bad decision about what to buy? very serious, somewhat serious, or not serious at all?

❑ a. Very serious

❑ b. Somewhat serious

❑ c. Not serious at all

❑ d. Don’t Know / Won’t say

*(Action Efficacy)*

**13. Doers and Non-doers:** How likely is it that you would make a bad decision about what to buy with the S&L borrowed money if you and your husband decide together how to spend the money you borrowed from the S&L Group? very likely, somewhat likely or not likely at all?

❑ a. Very likely

❑ b. Somewhat likely

❑ c. Not likely at all

*(Perception of Divine Will)*

**16.*****Doers******and Non-doers:*** Do you think that **God approves** of you helping to decide how to spend the money you borrowed?

❑ a. Yes

❑ b. No

❑ c. Don’t Know / Won’t say

*(Policy)*

**17. *Doers and Non-doers*:** Are there any community laws or rules in place that make it more likely that you help to decide how to spend the money you borrowed from the S&L group?

❑ a. Yes

❑ b. No

❑ c. Don’t Know / Won’t say

*(Culture)*

**18. Doers and Non-doers:** Are there any cultural rules or taboos against you helping to decide how to spend the money your borrowed from the S&L Group?

❑ a. Yes

❑ b. No

❑ c. Don’t Know / Won’t say

*Now I am going to ask you a question totally unrelated to the topic we’ve been discussing.*

*(Universal Motivators)*

**19. Doers and Non-doers:** What is the one thing you desire most in life?

***THANK THE RESPONDENT FOR HER TIME!***