

APPENDIX A
Questionnaire in English

Money Savings Behavior Among Women Vendors in Bangkok:
A Comparison of Vendors at the Prannok market and the Dhevej Market

This questionnaire is part of a research paper as a partial fulfillment of the requirements of Master of Arts in English for Careers, Language Institute, Thammasat University. This questionnaire is used to find out the behavior of vendors at the Prannok market and the Dhevej market. Your responses will be strictly confidential and will be used for research purpose only. Your cooperation in answering this questionnaire is highly appreciated.

Instructions: With the following questions, mark 'X' in the provided space to answer the questions.

Part I: Demographic information

1. Age

- | | |
|--|--|
| <input type="checkbox"/> < 31 years old | <input type="checkbox"/> 51-60 years old |
| <input type="checkbox"/> 31-40 years old | <input type="checkbox"/> > 60 years old |
| <input type="checkbox"/> 41-50 years old | |

2. Marital Status

- | | |
|----------------------------------|---|
| <input type="checkbox"/> Single | <input type="checkbox"/> Separated |
| <input type="checkbox"/> Married | <input type="checkbox"/> Divorced/Widow |

3. Educational Level

- | | |
|--|--|
| <input type="checkbox"/> Primary School or lower | <input type="checkbox"/> Vocational School |
| <input type="checkbox"/> Secondary school | <input type="checkbox"/> Bachelor Degree or Higher |

4. Experiences as vendors

- | | |
|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> < 3 years | <input type="checkbox"/> 11-20 years |
| <input type="checkbox"/> 3-10 years | <input type="checkbox"/> > 20 years |

5. Average income (including other income)

- | | |
|---|---|
| <input type="checkbox"/> < 7,000 Baht/month | <input type="checkbox"/> 15,001-20,000 Baht/month |
| <input type="checkbox"/> 7,001-10,000 Baht/month | <input type="checkbox"/> > 20,000 Baht/month |
| <input type="checkbox"/> 10,001-15,000 Baht/month | |

Part II: Saving Behavior, Determinants of Saving, Saving Patterns, and Knowledge of Saving

6. Have you been saving?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

7. How do you plan to save money?

- ☐ Keep for saving and spend the rest
- ☐ Spend before keep for saving
- ☐ Save all revenue and withdraw from saving account
- ☐ Intend to save when you have enough money

8. Why do you save money?

- | | |
|---|---|
| <input type="checkbox"/> Run or expand business | <input type="checkbox"/> Spend on emergency |
| <input type="checkbox"/> Buy houses and/or cars | <input type="checkbox"/> Spend on family |
| <input type="checkbox"/> Spend in old age | <input type="checkbox"/> Others (specify) |

9. What kind of saving patterns do you have at unofficial institutions? (answer more than one)

- | | |
|---|--|
| <input type="checkbox"/> Don't save | <input type="checkbox"/> Pay for insurance |
| <input type="checkbox"/> Put money in the banks | <input type="checkbox"/> Put money in cooperatives |
| <input type="checkbox"/> Invest in saving bonds | <input type="checkbox"/> Others (specify) |

10. What kind of saving patterns do you have at unofficial institutions? (answer more than one)

- | | |
|---|---|
| <input type="checkbox"/> Don't save | <input type="checkbox"/> Buy gold and/or precious jewelry |
| <input type="checkbox"/> Stock cash at home | <input type="checkbox"/> Others (specify) |
| <input type="checkbox"/> Shares | |

11. Compared with saving at official institutions and unofficial institutions, how much do you save at official institutions?

- | |
|--|
| <input type="checkbox"/> Amount of money at official institution is more than unofficial institution |
| <input type="checkbox"/> Amount of money at official institution is equal to unofficial institution |
| <input type="checkbox"/> Amount of money at official institution is less than unofficial institution |

12. What banks do you keep deposit savings? (answer more than one)

- | | |
|--|---|
| <input type="checkbox"/> Savings Bank | <input type="checkbox"/> Bangkok Bank |
| <input type="checkbox"/> The Government Housing Bank | <input type="checkbox"/> Siam City Bank |
| <input type="checkbox"/> Siam Commercial Bank | <input type="checkbox"/> Others (specify) |
| <input type="checkbox"/> Thai Farmer Bank | |

13. How often do you put money in the bank for saving?

- | | |
|--|---|
| <input type="checkbox"/> 3-4 times a month | <input type="checkbox"/> 2-3 times per 2 months |
| <input type="checkbox"/> 1-2 times a month | <input type="checkbox"/> Others (specify) |

14. What do you consider when choosing the type of saving? (answer more than one)

- | | |
|--|---|
| <input type="checkbox"/> Liquidity | <input type="checkbox"/> Services |
| <input type="checkbox"/> Risks | <input type="checkbox"/> Others (specify) |
| <input type="checkbox"/> Returns/ interest | |

15. How much do you think knowledge is important?

- | | |
|---|---|
| <input type="checkbox"/> Not important at all | <input type="checkbox"/> Moderately important |
| <input type="checkbox"/> Less important | <input type="checkbox"/> Most important |

16. How do you access the knowledge of different kinds of saving? (answer more than one)

- ☐ Another vendor
- ☐ Family
- ☐ Financial institutions
- ☐ Others (specify)
- ☐ Media

17. How does information affect your saving behavior?

- ☐ No affect on your saving behavior
- ☐ Affects your saving behavior sometimes
- ☐ Affects to your saving behavior very much
- ☐ Others (specify)

18. Do you have any problems to access knowledge of saving?

- ☐ Don't have any problems
- ☐ Don't receive enough knowledge
- ☐ Knowledge of saving is difficult to understand
- ☐ Nobody gives advice
- ☐ Others (specify)