## ■ Main result of the training

Questions	Before	After
Do you currently keep track of your expenses and earnings, or both?	33% workers responded 'Yes' they keep track of their expenses and earnings both	100% workers responded 'Yes' they keep track of their expenses and earnings both
How comfortable are you that you will be able to meet your family's expected future expenses in the next 2 years?	5% workers answered Comfortable	100% workers answered Comfortable
could you describe what <i>interest</i> means?	80% workers answered Interest is a fee charged by a lender to a borrower for the use of borrowed money	100% workers answered Interest is a fee charged by a lender to a borrower for the use of borrowed money
Have you ever used a phone for a financial transaction?	40% workers answered Yes	78% workers answered Yes
What is the likelihood that you will use a mobile phone to conduct a financial transaction in the future?	80% workers answered highly likely	100% workers answered highly likely
Who manages your salary every month?	80% workers answered I decide what to do with all of it	98% workers answered I discuss with others and we make a decision together as to how I should use my salary
Who is involved in making decisions about spending money?	55% workers answered I decide myself	100% workers answered discussion with spouse, father, or other family member to determine how my wages will be spent in the family
How is the relationship between management and workers in this factory?	17.5% workers answered very good	92% workers answered very good
Do you usually save some money each month?	97.5% workers answered Yes	98% workers answered Yes
For your most important goal, do you have a plan for how to achieve that goal?	95% workers answered Yes I have a plan	100% workers answered Yes I have a plan