DEFAULT EXPERIMENT – BASELINE HOUSEHOLD QUESTIONNAIRE

Household Number _____ Enumerator_____ Revenue Village _____

The respondent has to be the person that is selected to participate in the experiment. We will provide you the name of that person. Before starting, reconfirm that this person is the head of the household or the spouse of the head. If not and a man (woman) was selected, replace him (her) by the head of the household (the spouse of the head of the household).

A) HOUSEHOLDS THAT HAVE A BCSA ACCOUNT

QA1. Do you have a BCSA account that is open? ☐ *1…Yes; 2…No; If **no** → end questionnaire*
In case any of the household members has a dormant account, i.e. an account that is seldom or never used, the answer is still 'yes'.

QA.2 Do you or any other household member have a bank account with a rural bank, a public sector bank or a private commercial bank? *1…Yes, 2…No, If no → QA.3*

Q A.2.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.3 Did you or any other household member ever receive a loan from the bank where you hold the account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.4 Did you or any other household member ever receive money on this account for any other purpose than MGNREGA or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.3 Do you or any other household member have a post office account? *1…Yes, 2…No, If no → QA.4*

Q A.3.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.3 Did you or any other household member ever receive a loan from the post office? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.4 Did you or any other household member ever receive money on this account for any other purpose than MGNREGA or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.4 Do you or any other household member have a cooperative bank account? *1…Yes, 2…No, If no → start instructions*

Q A.4.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.4.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.4.3 Did you or any other household member ever receive a loan from the cooperative bank for any other purpose than farming? *1…Yes, 2…No, If yes → end questionnaire*
*For example, the household should be **excluded** if a household member took a loan from the cooperative bank to pay for a marriage, a festival, medical reasons etc.*
*For example, the household should be **included** if a member took the loan to buy fertilizers, seeds or to pay farm laborers.*

QA.4.4 Did you or any other household member ever receive money on this account for any other purpose than the payment of paddy or other grains or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

We are working in collaboration with Delhi University, and are interested in learning more about your household's budget. We randomly selected 16 men and 16 women in your village to be surveyed several times in the coming weeks and you are one of them. To thank you for your cooperation, you will receive Rs. 150 at the end of each survey. These payments will come either in cash or on your account.
The surveys will take place as follows:

- Today itself, we would like to conduct a survey in which we ask details about your household composition and the financial status and welfare of your household. This survey will be the longest and should take about 3 hours.
- Starting in the first week of December, we would like to meet every *day of the week* at *location* for about one hour. During these meetings, we will ask you details about the financial status and welfare of your home.

The surveys are anonymous, so only the people doing the survey know your identity and they will not communicate the information you provide to anyone else. We will only ask for your name and phone number because we want to meet you on a weekly basis and need this minimal information to be able to contact you.

Tomorrow in the late afternoon, we will organize a one hour meeting in the village with the local banker, on which the participants of the study are invited. We will explain you how you can deposit and withdraw money from the account and for which other purposes the account can be used.

QA5. Will you be available in the village till the end of May next year to meet for one hour on a weekly basis? ☐
1…Yes; 2…No; If no → end questionnaire

QA6. Are you interested in joining these weekly surveys and to receive Rs. 150 per finished survey? ☐
1…Yes; 2…No; If no → end questionnaire

Do you have any questions? We thank you very much for your collaboration.

B) HOUSEHOLDS THAT HAVE TO OPEN A BCSA ACCOUNT

QA1. Do you or any member of this household have a BCSA account? [ ] *1…Yes; 2…No; If **yes** → end questionnaire*
In case any of the household members has a dormant account, i.e. an account that is seldom or never used, the answer is still 'yes'.

QA.2 Do you or any other household member have a bank account with a rural bank, a public sector bank or a private commercial bank? *1…Yes, 2…No, If no → QA.3*

Q A.2.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.3 Did you or any other household member ever receive a loan from the bank where you hold the account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.4 Did you or any other household member ever receive money on this account for any other purpose than MGNREGA or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.3 Do you or any other household member have a post office account? *1…Yes, 2…No, If no → QA.4*

Q A.3.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.3 Did you or any other household member ever receive a loan from the post office? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.4 Did you or any other household member ever receive money on this account for any other purpose than MGNREGA or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.4 Do you or any other household member have a cooperative bank account? *1…Yes, 2…No, If no → start instructions*

Q A.4.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.4.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.4.3 Did you or any other household member ever receive a loan from the cooperative bank for any other purpose than farming? *1…Yes, 2…No, If yes → end questionnaire*

*For example, the household should be **excluded** if a household member took a loan from the cooperative bank to pay for a marriage, a festival, medical reasons etc.*
*For example, the household should be **included** if a member took the loan to buy fertilizers, seeds or to pay farm laborers.*

QA.4.4 Did you or any other household member ever receive money on this account for any other purpose than the payment of paddy or other grains or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

INTRODUCTION:

We are working in collaboration with Delhi University, and are interested in learning more about your household's budget. We randomly selected 16 men and 16 women in your village to be surveyed several times in the coming weeks and you are one of them. To thank you for your cooperation, you will receive Rs. 150 at the end of each survey. Some of these payments will be made on a bank account, so you have to open an account with the BCSA. We will help you to do so and will pay for all the costs involved.

The surveys will take place as follows:

- Today itself, we would like to conduct a survey in which we ask details about your household composition and the financial status and welfare of your household. This survey will be the longest and should take about 3 hours.
- Starting in the first week of December, we would like to meet every *day of the week* at *location* for about one hour. During these meetings, we will ask you details about the financial status and welfare of your home.

The surveys are anonymous, so only the people doing the survey know your identity and they will not communicate the information you provide to anyone else. We will only ask for your name and phone number because we want to meet you on a weekly basis and need this minimal information to be able to contact you.

Tomorrow in the late afternoon, we will organize a one hour meeting in the village with the local banker, on which the participants of the study are invited. We will explain you how you can deposit and withdraw money from the account and for which other purposes the account can be used. At the end of the meeting, we will fill in the necessary documents so your account can be opened within two weeks.

QA5. Will you be available in the village till the end of May next year to meet for one hour on a weekly basis? ☐
1…Yes; 2…No; If no → end questionnaire

QA6. Are you interested in joining these weekly surveys and to receive Rs. 150 per finished survey? ☐
1…Yes; 2…No; If no → end questionnaire

Do you have any questions? We thank you very much for your collaboration.

C) HOUSEHOLDS THAT DO NOT HAVE TO OPEN AN ACCOUNT

QA1. Do you or any member of this household have a BCSA account? ☐ *1…Yes; 2…No; If **yes** → end questionnaire*
In case any of the household members has a dormant account, i.e. an account that is seldom or never used, the answer is still 'yes'.

QA.2 Do you or any other household member have a bank account with a rural bank, a public sector bank or a private commercial bank? *1…Yes, 2…No, If no → QA.3*

Q A.2.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.2.3 Did you or any other household member ever receive a loan from the bank where you hold the account? *1…Yes, 2…No, If yes → end questionnaire*

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*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.3 Do you or any other household member have a post office account? *1…Yes, 2…No, If no → QA.4*

Q A.3.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.2 Did you or any other household member ever transfer money to another account from this account? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.3 Did you or any other household member ever receive a loan from the post office? *1…Yes, 2…No, If yes → end questionnaire*

QA.3.4 Did you or any other household member ever receive money on this account for any other purpose than MGNREGA or a pension? *1…Yes, 2…No, If yes → end questionnaire*
*For example, these accounts are **NOT** accepted if any member of the household has received remittances on this account, or a salary from a not-MGNREGA related government job, etc.*

QA.4 Do you or any other household member have a cooperative bank account? *1…Yes, 2…No, If no → start instructions*

Q A.4.1 Did you or any other household member ever deposit money on this account? *1…Yes, 2…No, If yes → end questionnaire*

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QA.4.4 Did you or any other household member ever receive money on this account for any other purpose than the payment of paddy or other grains or a pension? *1…Yes, 2…No, If yes → end questionnaire*
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QA5. Will you be available in the village till the end of May next year to meet for one hour on a weekly basis? ☐
1…Yes; 2…No; If no → end questionnaire

QA6. Are you interested in joining these weekly surveys and to receive Rs. 150 per finished survey? ☐
1…Yes; 2…No; If no → end questionnaire

Do you have any questions?

We thank you very much for your collaboration.

Basic Survey Information:

Date of Interview [ ][ ][ ]

Number of neighbors discarded because of bank/BCSA accounts [ ]

Number of neighbors discarded because they refused or had no time [ ]

Name of household head_____ Name of person selected (if different)_____

Mobile Nr_____ Mobile Nr_____

If you do not have a mobile at your home, can you provide the mobile number of a neighbor/friend on which we can contact you whenever required,
PP Number_____

Do you know your account number? [ ] *1…Yes, 2…No. If no, skip to "Other indication"*

If yes, account number of respondent_____

Other indication (or Nearest landmark) to help find the household: _____

Hamlet _____ Block / Tehsil _____

Notes to the enumerator:

- *Ask the questions the way they are written; do not say what is written in italics, those are instructions for your purpose only.*
- *Wherever we are recording amount in Rs, record the actual amount as it is, e.g. Rs. 500000 and not Rs. 5 lacs*
- *Wherever there are skips to be followed, the same has been mentioned. When it is not mentioned, it implies that you have to continue. On template: skips will be done automatically, so every question that appears should be asked.*
- *When we ask information about the last 7 or 30 days, the information should not include the day of the interview. E.g., if the interview takes place on Friday, the last 7 days are from Friday the week before till Thursday.*

SECTION A: HOUSEHOLD COMPOSITION

1. FAMILY BACKGROUND

QA1.1 What is your religion? ☐ *1…Hindu; 2…Muslim; 3…Buddhist; 4…Christian; 5…Other, specify*

QA1.2 What is your caste? ☐ *Use caste codes*

QA1.3 What is your caste category? ☐ *1…Schedule tribe; 2…Schedule caste; 3…Other backward caste; 4… Forward caste*

QA1.4 Which language is spoken in your household? ☐ *Use language codes*

QA1.5 Is your household on the official BPL list? ☐ *1…Yes; 2…No*

QA1.6 Which type of ration card does your household hold? ☐ *1…No card; 2…BPL Card; 3…AAY; 4…APL Card; 5…Other, specify*

QA1.7 Does your household have an MGNREGA employment (Job) card? ☐ *1…Yes; 2…No*

2. HOUSEHOLD ROSTER

I would like to ask who the members of **your** household are. By that I mean all people, including children who

- live under this "roof" or within the same house at least 30 days in the past year (not necessarily in a row), and
- when they are together, they share food from a common source, and
- contribute to and/or share in a common resource pool.

Note for enumerators: Do not include household members who passed away or women who left the household after their marriage.

QA2.0 How many members are there in your household, including yourself? ☐

List all the household members and fill in the grid on the next page. Start with the respondent (ID 1), then the household head or his spouse (ID 2), then children, then other relatives, then domestic workers and household helpers. Make sure that you record young girls who are married, but who do not yet live with their husband.

For question QA2.17, if there is more than one major activity, report the activity on which the individual spends most of his/her time. You report housewife only if there is no other occupation. In case a student has other occupations, first mention these other occupations.

QA2.1 ID of HH member	**QA2.2** What is his / her name?	**QA2.3** On average, how many months per year does he/she live out of the village? *# Months*	**QA2.4** Is this person male or female? *1…Male* *2…Female*	**QA2.5** How old is he/she now? *# Years*	**QA2.6** What is his/her relationship to the head of the household? *Relationship codes*	**QA2.7** What is his / her marital status? *1…Married, living with spouse* *2…Married, not yet living with spouse* *3…Separated* *4…Divorced* *5…Widow/widower* *6…Never married* *→ QA2.11*	**QA2.8** At what age did he/she first get married? *# Years*	Total number of children alive	
								QA2.9 Boys	**QA2.10** Girls
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QA2.1 ID of HH member	**QA2.11** Can he / she write his/her name? *1…Yes* *2…No → QA2.13*	**QA2.12** Can he / she read or write (literate)? *1…Can read and write* *2…Can read but not write* *3…Can write but not read* *4...Cannot read or write*	**QA2.13** Is he / she studying currently or has he / she finished studying? *1…Currently studying* *2…Finished studying → QA2.16* *3…Never went to school → QA2.17*	**QA2.14** If he / she still studies, how many days did he/she attend school in the last 7 days? *If the school was closed for holiday, refer to the last 7 days during which the school was open*	**QA2.15** If he / she still studies, how many days out of those 7 did he / she get a midday meal at school? *# Days* *98 …not applicable*	**QA2.16** Till what standard has he /she studied or in what standard is he/she currently studying? *Use education codes*	**QA2.17** What is his/her main occupation? *Use occupation code;* *If = 1: Skip to next household member* *If >1 and <7 Skip to QA2.26* *If 7, 8: Skip to QA2.24*	**QA2.18** What is the nature of the job? *1…Own business / self-employed → QA2.20* *2…Business owned by another household member* *3…Joint household business* *4. Agriculture on own land* *5…Agricultural wage labourer → QA2.20* *6…Wage labour / job work outside agriculture → QA2.20* *7…Salaried → QA2.20* *8…Other, specify → QA2.20*
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QA2.1 ID of HH member	**QA2.19** Who owns or has the primary responsibility for this business? *Record ID number*	**QA2.20** Does he/she have a secondary job i.e. another job other than his / her main job? *1…Yes* *2…No → QA2.24*	**QA2.21** What is his / her secondary occupation? *Use occupation code* *If = 1: Skip to next household member* *If > 1 and < 7: Skip to QA.26* *If = 7 or 8: Skip to QA.24*	**QA2.22** What is the nature of the secondary job? *1…Own business / self-employed → QA2.24* *2…Business owned by another household member* *3…Joint household business* *4… Agriculture on own land* *5…Agricultural laborer → QA2.24* *6…Salaried → QA2.24* *7…Wage Labor / job work → QA2.24* *8…Other, specify → QA2.24*	**QA2.23** Who owns or has the primary responsibility for this business? *Record ID number*	**QA2.24** Has he / she ASKED for MGNREGA work in the past 12 months? 1…Yes 2…No → *Q2.26*	**QA2.25** How many days did he/she actually work in the past 12 months on MGNREGA? *# Days*	**QA2.26** Does he/she have a bank or savings account (include BCSA account, cooperative, rural and formal bank accounts, chit funds and post office)? *1…Yes* *2…No → QA2.98*
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QA2.1 ID of HH member	**QA2.27** Where is the account? *If they have more than one account, start with the lowest code. The other accounts can be mentioned subsequently.* *1…BCSA* *2…Cooperative bank, give name* *3…Chit funds* *4…At the post office, specify* *5…Other, specify* *6…Rural bank account, give name* *7…Public sector or private commercial bank account, give name*	**QA2.28** How frequently does he/she deposit money? *1…Never deposited →*QA2.33 *2...Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.29** On average, how much does he/she deposit per month? *Rs*	**QA2.30** How much did he/she or any other household member deposit on this account during the last 7 days? *Rs* *If > 0 →* *QA2.32*	**QA2.31** How many weeks ago did he/she or any other household member deposit money on the account for the last time? *# weeks ago*	**QA2.32** How much was deposited in the account during the last transaction ? *Rs*	**QA2.33** Did someone else <u>ever</u> transfer money on this account? *E.g., wage, pension, remittances, etc.* *1…Yes* *2…No →* *QA2.35*	**QA2.34** How much money was transferred on this account during the last 7 days? Rs.
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QA2.1 ID of HH member	**QA2.35** How frequently does he/she withdraw money? *1…Never withdrew →QA.2.40* *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.36** On average, how much does he/she withdraw per month? *Rs*	**QA2.37** How much did he/she or any other household member withdraw from this account during the last 7 days? Rs. *If >0 → QA.2.39*	**QA2.38** How many weeks ago did he/she or any other household member last withdraw money from this account? *# weeks ago*	**QA2.39** How much was withdrawn from the account in the last transaction? *Rs*	**QA2.40** Did he/she ever use the account to make transfers to other people? *1…Yes* *2…No* *If NO -> A2.42*	**QA2.41** How much money did he/she transfer during the last 7 days? Rs.	**QA2.42** Where does he/she usually deposit or withdraw? *1… Visit the office (within the village)* *2…Visit the office (outside the village)* *3…Agent comes to my house* *4….Other, specify*
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QA2.1 ID of HH member	**QA2.43** What is the current balance? *Rs* *Don't know is not allowed, they must guess if they don't know.*	**QA2.44** Does he/she have another bank or savings account (include BCSA account, cooperative, rural and formal bank accounts, chit funds and post office? *1…Yes* *2…No → QA2.98*	**QA2.45** Where is the account? *Refer to the account with the second lowest code.* *1…BCSA* *2…Cooperative bank, give the name* *3…Chit funds* *4…At the post office, specify* *5…Other, specify* *6…Rural bank account, give name* *7…Public sector or private commercial bank account, give name*	**QA2.46** How frequently does he/she deposit money? *1…Never deposited →*QA2.51 *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.47** On average, how much does he/she deposit per month on average? *Rs*	**QA2.48** How much did he/she or any other household member deposit on this account during the last 7 days? Rs. *If > 0 → QA2.50*	**QA2.49** How many weeks ago did he/she or any other household member deposit money on the account for the last time? *# weeks ago*	**QA2.50** How much was deposited in the account during the last transaction? *Rs*
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QA2.1 ID of HH member	**QA2.51** Did someone else ever transfer money on this account? *E.g., wage, pension, remittances, etc.* *1…Yes* *2…No → QA2.53*	**QA2.52** How much money was transferred on this account during the last 7 days? Rs.	**QA2.53** How frequently does he/she withdraw money? *1…Never withdrew →QA.2.58* *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.54** On average, how much does he/she withdraw per month? *Rs*	**QA2.55** How much did he/she or any other household member withdraw from this account during the last 7 days? Rs. *If >0 → QA.2.57*	**QA2.56** How many weeks ago did he/she or any other household member last withdraw money from this account? *# weeks ago*	**QA2.57** How much was withdrawn from the account in the last transaction? *Rs*	**QA2.58** Did he/she ever use the account to make transfers to other people? *1…Yes* *2…No*
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QA2.1 ID of HH member	**QA2.59** How much money did he/she transfer during the last 7 days? Rs.	**QA2.60** Where does he/she usually deposit or withdraw? *1… Visit the office (within the village)* *2…Visit the office (outside the village)* *3…Agent comes to my house* *4…Other, specify*	**QA2.61** What is the current balance? *Rs* *Don't know is not allowed, they must guess if they don't know.*	**QA2.62** Does he/she have another bank or savings account (include BCSA account, cooperative, rural and formal bank accounts, chit funds and post office? *1…Yes* *2…No →* *QA2.98*	**QA2.63** Where is the account? *Refer to the account with the third lowest code.* *1…BCSA* *2…Cooperative bank, give the name* *3…Chit funds* *4…At the post office, specify* *5…Other, specify* *6…Rural bank account, give name* *7…Public sector or private commercial bank account, give name*	**QA2.64** How frequently does he/she deposit money? *1…Never deposited →*QA2.69 *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.65** On average, how much does he/she deposit per month? *Rs*	**QA2.66** How much did he/she or any other household member deposit on this account during the last 7 days? Rs. *If > 0 →* *QA2.68*
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

QA2.1 ID of HH member	**QA2.67** How many weeks ago did he/she or any other household member deposit money on the account for the last time? *# weeks ago*	**QA2.68** How much was deposited in the account during the last transaction? *Rs*	**QA2.69** Did someone else <u>ever</u> transfer money on this account? *E.g., wage, pension, remittances, etc.* *1…Yes* *2…No → QA2.71*	**QA2.70** How much money was transferred on this account during the last 7 days? Rs.	**QA2.71** How frequently does he/she withdraw money? *1…Never withdrew →QA.2.76* *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.72** On average, how much does he/she withdraw per month? *Rs*	**QA2.73** How much did he/she or any other household member withdraw from this account during the last 7 days? Rs. *If >0 → QA.2.75*	**QA2.74** How many weeks ago did he/she or any other household member last withdraw money from this account? *# weeks ago*
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

QA2.1 ID of HH member	**QA2.75** How much was withdrawn from the account in the last transaction? *Rs*	**QA2.76** Did he/she ever use the account to make transfers to other people? *1…Yes* *2…No -> QA2.78*	**QA2.77** How much money did he/she transfer during the last 7 days? Rs.	**QA2.78** Where does he/she usually deposit or withdraw? *1… Visit the office (within the village)* *2…Visit the office (outside the village)* *3…Agent comes to my house* *4…Other, specify*	**QA2.79** What is the current balance? *Rs* *Don't know is not allowed, they must guess if they don't know.*
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					

QA2.1 ID of HH member	**QA2.80** Does he/she have another bank or savings account (include BCSA account, cooperative, rural and formal bank accounts, chit funds and post office? *1…Yes* *2…No → QA2.98*	**QA2.81** Where is the account? *Refer to the account with the third lowest code.* *1…BCSA* *2…Cooperative bank, give the name* *3…Chit funds* *4…At the post office, specify* *5…Other, specify* *6…Rural bank account, give name* *7…Public sector or private commercial bank account, give name*	**QA2.82** How frequently does he/she deposit money? *1…Never deposited →QA2.87* *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.83** On average, how much does he/she deposit per month? *Rs*	**QA2.84** How much did he/she or any other household member deposit on this account during the last 7 days? Rs. *If > 0 → QA2.86*
1					
2					
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4					
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7					
8					
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10					
11					
12					
13					
14					
15					

QA2.1 ID of HH member	**QA2.85** How many weeks ago did he/she or any other household member deposit money on the account for the last time? *# weeks ago*	**QA2.86** How much was deposited in the account during the last transaction? *Rs*	**QA2.87** Did someone else <u>ever</u> transfer money on this account? *E.g., wage, pension, remittances, etc.* *1…Yes* *2…No → QA2.89*	**QA2.88** How much money was transferred on this account during the last 7 days? Rs.	**QA2.89** How frequently does he/she withdraw money? *1…Never withdrew → QA.2.94* *2…Daily* *3…Weekly* *4…Monthly* *5…Quarterly* *6…Half-yearly* *7…Yearly* *8…Other, specify*	**QA2.90** On average, how much does he/she withdraw per month? *Rs*	**QA2.91** How much did he/she or any other household member withdraw from this account during the last 7 days? Rs. *If >0 → QA.2.93*	**QA2.92** How many weeks ago did he/she or any other household member last withdraw money from this account? *# weeks ago*
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

QA2.1 ID of HH member	**QA2.93** How much was withdrawn from the account in the last transaction? *Rs*	**QA2.94** Did he/she ever use the account to make transfers to other people? *1…Yes* *2…No-> QA2.96*	**QA2.95** How much money did he/she transfer during the last 7 days? Rs.	**QA2.96** Where does he/she usually deposit or withdraw? *1… Visit the office (within the village)* *2…Visit the office (outside the village)* *3…Agent comes to my house* *4…Other, specify*	**QA2.97** What is the current balance? *Rs* *Don't know is not allowed, they must guess if they don't know.*
1					
2					
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15					

QA2.1 ID of HH member	**QA2.98** Is he / she a member of an SHG, neighborhood group or informal savings and credit group? *1…No → QA2.112* *2…Yes, SHG* *3…Yes, neighborhood group* *4…Yes other, specify*	**QA2.99** How often does the group meet? *1…Weekly* *2…Monthly* *3…Irregular* *4…Other, specify*	**QA2.100** Does he / she save with the group? *1…No → QA2.105* *2…Yes, irregularly* *3…Regularly → QA2.102*	**QA2.101** If irregularly, how much he/she saves on average per month? *Rs* *→ QA2.103*	**QA2.102** If regularly, how much he/she saves per meeting? *Rs*	**QA2.103** How much did he/she save over the last 7 days? *Rs*	**QA2.104** What is the current balance (total saving)? *Rs* *Doesn't know is not allowed*
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

QA2.1 ID of HH member	**QA2.105** Is he / she a member of another SHG, neighborhood group or informal savings and credit group? *1…No → QA2.112* *2…Yes, SHG* *3…Yes, neighborhood group* *4…Yes other, specify*	**QA2.106** How often does the group meet? *1…Weekly* *2…Monthly* *3…Irregular* *4…Other, specify*	**QA2.107** Does he / she save with the group? *1…No → QA2.112* *2…Yes, irregularly* *3…Regularly* *→QA2.109*	**QA2.108** If irregularly, how much he/she saves on average per month? *Rs* *→ QA2.110*	**QA2.109** If regularly, how much he/she saves per meeting? *Rs*	**QA2.110** How much did he/she save over the last 7 days? *Rs*	**QA2.111** What is the current balance (total saving)? *Rs* *Doesn't know* *is not allowed*	**QA2.112** Does he/she have an insurance policy (for life, health, accidents)? *1…Yes* *2…No →* *Next member*
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

QA2.1 ID of HH member	**QA2.113** What type of insurance does he / she have? *If they have more than one insurance, start with the lowest code. The other insurance can be mentioned subsequently.* *1…Life insurance* *2…Health insurance (Accident / medical insurance)* *3…Asset insurance (car, machine)* *4…Insurance for draft animals* *5…Crop insurance* *6… Other, specify*	**QA2.114** How regularly does he/she pay the premium? 1…Daily 2…Weekly 3…Monthly 4…Quarterly 5…Half-yearly 6…Yearly 7…*At once, and the rest is paid by govt. under "Rashtriya Swasthya Bima Yojana"* 8…Other, specify	**QA2.115** What is the premium paid per unit? *Rs*	**QA2.116** Does he/she have another insurance policy (for life, health, accidents)? *1…Yes* *2…No → Next member*	**QA2.117** What type of insurance does he / she have? *If more than 2, use the one with the lowest code.* *1…Life insurance* *2…Health insurance (Accident / medical insurance)* *3…Asset insurance (car, machine)* *4…Insurance for draft animals* *5…Crop insurance* *6… Other, specify*	**QA2.118** How regularly does he/she pay the premium? 1…Daily 2…Weekly 3…Monthly 4…Quarterly 5…Half-yearly 6…Yearly 7…*At once, and the rest is paid by govt. under "Rashtriya Swasthya Bima Yojana"* 8…Other, specify	**QA2.119** What is the premium paid per unit? *Rs*
1							
2							
3							
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6							
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8							
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12							
13							
14							
15							

3. OTHER LODGERS, DEATHS AND PARENTAL INFORMATION OF HOUSEHOLD HEAD

QA3.1 Is there anyone else living here, such as boarders, lodgers, servants or friends? ☐ *1…Yes; 2…No; If No go to QA3.4*
Someone who lives under the same 'roof' or within the same house for at max 30 days; or who does not share food from a common source; or who did not contribute to and/or share in a common resource pool.

QA3.2 How many such people are currently living here? ☐

QA3.3 Can you answer the following questions about your parents and parents-in-law (even if they are deceased)?

	QA3.3.1 Can he / she write his/her name? *1…Yes* *2…No → QA3.3.3*	**QA3.3.2** Can he / she read or write (literate)? *1…Can read and write* *2…Can read but not write* *3…Can write but not read* *4...Cannot read or write*	**QA3.3.3** Total number of children *#*	
			Sons	Daughters
Father				
Mother				
Father in-law				
Mother in-law				

SECTION B: DWELLING UNIT, LAND, ASSETS AND EVENTS

1. DWELLING UNIT

QB1.1 Does your household own the dwelling unit? [ ] *1…Yes; 2…No; If no go to QB1.3*

QB1.2 Do you have a proof of ownership? [ ] *1…Yes; 2…No;*

QB1.3 Was the dwelling where you live constructed under the Indira Aawas Yojana (IAY)? [ ] *1…Yes; 2…No*

QB1.4 What type of house is this? [ ] *1…Katcha; 2…Pucca; 3…Semi-Pucca; 4…Other, specify*

QB1.5 How many rooms does the dwelling unit have? [ ]
Note: Include detached rooms in same compound if they belong to the same household. Do not include areas used exclusively by animals.

QB1.6 Is the house waterproof? [ ] *1…Yes, all rooms; 2…Yes, some rooms; 3…No, none of the rooms*

QB1.7 Have you done any repair or improvement (including room addition) worth more than Rs 500 to the house in the last year? [ ] *1…Yes; 2…No; If no → QB1.10*

QB1.8 What repair or improvement did you do? [ ] *List the three most important repairs/improvements 1…New room; 2…Bathroom; 3…New roofing; 4…Painting / wall improvement; 5…Latrine; 6…Plumbing; 7…Repair of damage to existing structure; 8…Wiring; 9…Flooring; 10…Plastering; 11…Other, specify*

QB1.9 How much did you spend on house improvement and repair over the last year? [ ] *The amount should be over 500 Rs*

QB1.10 Do you have your own latrine? [ ] *1…Yes; 2…No*

QB1.11 What is the main source of drinking water? [ ] *1…Hand-Pump / tube-well; 2…pond; 3…Open well; 4…Covered well; 5…River/ Spring/Stream/ canal/pond/lake; 6…Piped water (Public Tap), 7…Piped water (Private Tap); 8…Other, specify*

QB1.12 What is the distance from the house to this drinking water facility? [ ] *Meter*

QB1.13 Who usually fetches drinking water from the available source? [ ] *1…Adult female; 2…Adult male; 3…Female child under 14 years; 4…Male child under 14 years; 5…others, specify*

QB1.14 What is the primary source of cooking fuel used? [ ] *1…Cow dung cakes; 2…Collected firewood; 3…Purchased wood or charcoal; 4…Kerosene; 5…LPG Gas; 6…Other, specify*

QB1.15 What is the main source of lighting in the house? [ ] *1…Electricity; 2…Oil lamps/kerosene; 3…Candles; 4…Battery operated torches; 5…Other, specify*

QB1.16 Is there an electricity connection to your house? [ ] *1… No connection; 2… Yes, official connection; 3… Yes, unofficial connection*

2. LAND

QB2.1 What is the total amount of land owned by your household? *#* ☐
Unit ☐ *1… Acres/Khandi; 2…Kattha; 3…Other, specify*

QB2.2 How many plots were cultivated by your household last year, plus owned by your household, but rented, share-cropped or mortgaged out (also the unexploited land) (include all land, also rented in, sharecropped in or mortgaged in)? ☐

QB2.3 Can you give the following details about all plots?

	Amount of land?		**QB2.3.3** Land use?	**QB2.3.4** Is the land irrigated?	**QB2.3.5** How did your household receive the land?	**QB2.3.6** If the plot is rented in, sharecropped in or mortgaged in: what is the total value of the rent you paid per year (on average)?	**QB2.3.7** Is the plot sharecropped out, rented out, or mortgaged out?	**QB2.3.8** If the plot is rented out, share-cropped out or mortgaged out: what is the total value of the rent you received last year (on average)?
	QB2.3.1 Unit *1…Acres / Khandi* *2…Kattha* *3…Other, specify*	**QB2.3.2** How many? *#*	*1…Agriculture* *2…Banjar Wasteland →QB2.3.5* *3…Pastureland* *4…Dwelling / homestead →QB2.3.5* *5... Orchard* *6…Other, specify*	*1…Yes* *2…No*	*1…Purchased* *2…Inherited* *3…Gifted* *4…Grant from government* *5…Encroached* *6…Sharecropped in* *7…Rented in* *8…Mortgaged in* *9…Other, specify → next line* *If 1, 2, 3, 4, 5 → QB2.3.7*	*→next line* Rs/year *Payments in kind should be evaluated at their monetary value.*	*1… No → next line* *2…Yes, sharecropped out* *3…Yes, rented out* *4…Yes, mortgaged out*	Rs/year *Payments in kind should be evaluated at their monetary value.*
1.								
2.								
3.								
4.								

3. ASSETS

Ask for assets that are operational.		**QB3.1** How many of the asset your household owns? #			**QB3.2** How many of the asset your household owns? #			**QB3.3** How many of the asset your household owns? #
A. DURABLE GOODS			B. KITCHEN UTENSILS			C. FURNITURE		
1	Radio/cassette player		1	Steel utensils		1	Table / desk	
2	Television		2	Bronze utensils		2	Chair, stools, armchairs, sofas	
3	Fans		3	Pressure cooker		3	Benches, bed	
4	Telephone sets/ mobile phones		4	Kerosene/oil/gas lamps		4	Charpoys	
5	Sewing machines		5	Kerosene stove		5	Suitcases	
6	Watches, clocks		6	Gas stove		6	Trunks	
7	Other (computer, refrigerator, camera, CD player etc.), specify		7	Other (water filter, etc.), specify		7	Cupboard / almirah	
8	Bicycle							
9	Motorcycle / scooter							
10	Other vehicle (e.g. autorikshaw), specify							

4. LIVESTOCK

QE4.1 Do you own livestock, like cows, buffaloes, goats, sheep, pigs, ducks or poultry? ☐ *1…Yes, 2…No; if no → Section 5*

QE4.2 Can you provide the following information about your livestock?

	QE4.2.1 How many adult heads do you currently own? *#*	**QE4.2.2** Have you or someone else in your household bought some in the past 7 days? *If NO …0* *If YES …Rs.*	**QE4.2.3** How many young heads do you currently own? *#*	**QE4.2.4** Have you or someone else in your household bought some in the past 7 days? *If NO …0* *If YES …Rs.*
Cows				
Buffaloes				
Bulls and bullocks				
Goats				
Sheep				
Pigs				
Poultry				
Ducks				
Other, specify				

5. EVENTS

Can you provide information on all the events that happened over the past 12 months? *In case an event happened several times, ask details about the last time. For example: if member 1 fell sick four months ago and member 3 fell sick 1 month ago, then record information only about the sickness of member 3.*
For the question QB5.5, we would like to know the value of the lost output , i.e. the income that the household will not gain due to the lose. As an example: if one cow died unexpectedly, what was the value of the cow?

As an example of QB5.4: the cost of medicines in case someone fell sick, the funeral costs if someone passed away.

EVENT PART 1	**QB5.1** How many times did this event happen in the last 12 months? *If 0 → Next event*	**QB5.2** To which person this happened the last time? *ID from household roster* *98 …not applicable*	**QB5.3** When did the event take place? MM/YYYY	**QB5.4** If you/someone in your household had to pay expenses, how much? *Rs.*	**QB5.5** If you/ someone in your household lost money or physical assets, how much money/value did you lose? *Rs*
Loss of crop					
Loss of livestock					
Loss of regular job of a household member					
Failure of business or bankruptcy of business (count only if closed down)					
Theft of household property and goods					
Fire or destruction of household property and goods (e.g. flooding)					
Birth (in the household)					
Wedding (in the household)					
Marriages and births outside the household (distant relatives, friends and neighbors)					
Worship (expenses by the households)					
Festivals (expenses by the households)					
Death of a household member					
Death of a family member living elsewhere					
Funeral and death related expenses made on someone else (friend, neighbor)					
Serious injury keeping HH member from normal activities for at least one week					
Serious illness keeping HH member from normal activities for at least one week					
Other, specify					

For the questions QB5.7, QB5.10 and QB5.13 check that the answer is consistent with the household roster. For example, if source of credit = bank account of a household member, than that bank account must appear in the roster (and the related questions have to be filled in).

	SOURCE 1			**SOURCE 2**			**SOURCE 3**		
EVENT PART 2	**QB5.6** How did your household come up with the additional money for the added expenses or compensated for the loss – Most important strategy? *Use strategy code* *If <8 →QB5.8*	**QB5.7** Where did this money come from? *Use source of credit code*	**QB5.8** What was the amount received ? *Rs*	**QB5.9** How did your household come up with the additional money for the added expenses or compensated for the loss – Second most important strategy? *Use strategy code;* *If <8 →QB5.11* *If =98 → next event*	**QB5.10** Where did this money come from? *Use source of credit code*	**QB5.11** What was the amount received ? *Rs*	**QB5.12** How did your household come up with the additional money for the added expenses or compensated for the loss - Third most important strategy? *Use strategy code;* *If <8 →QB5.14* *If =98 → next event*	**QB5.13** Where did this money come from? *Use source of credit code*	**QB5.14** What was the amount received? *Rs*
Loss of crop									
Loss of livestock									
Loss of regular job of a household member									
Failure of business or bankruptcy of business (count only if business closed down)									
Theft of household property or goods									
Fire or destruction of household property or goods (flooding)									
Birth (in the household)									
Wedding (in the household)									
Marriages and births outside the household (distant relatives, friends and neighbors)									
Worship (expenses by the households)									

	SOURCE 1			SOURCE 2			SOURCE 3		
EVENT PART 2	**QB5.6** How did your household come up with the additional money for the added expenses or compensated for the loss – Most important strategy? *Use strategy code* *If <8 →QB5.8*	**QB5.7** Where did this money come from? *Use source of credit code*	**QB5.8** What was the amount received ? *Rs*	**QB5.9** How did your household come up with the additional money for the added expenses or compensated for the loss – Second most important strategy? *Use strategy code;* *If <8 →QB5.11* *If =98 → next event*	**QB5.10** Where did this money come from? *Use source of credit code*	**QB5.11** What was the amount received ? *Rs*	**QB5.12** How did your household come up with the additional money for the added expenses or compensated for the loss - Third most important strategy? *Use strategy code;* *If <8 →QB5.14* *If =98 → next event*	**QB5.13** Where did this money come from? *Use source of credit code*	**QB5.14** What was the amount received? *Rs*
Festivals (expenses by the households)									
Death of a household member									
Death of a family member living elsewhere									
Funeral and death related expenses made on someone else (friend, neighbor)									
Serious injury keeping HH member from normal activities for at least one week									
Serious illness keeping HH member from normal activities for at least one week									
Other, specify									

QB5.15 In the past month, did any of your household members fell ill? ☐ *1…Yes; 2…No; If no → Section C*

Ask whether they spent money for medical reasons, or faced cases where they could not afford medical treatment. Only cases where the member was out of normal activity for less than one week should be mentioned here. Cases in which they were out of normal activity for at least one week should be mentioned in the table above.

If yes, how many illnesses were there? ☐

If a member fell sick several times, count it as different cases, not as 1.

QB5.16 For each of those illnesses, can you provide the following information?

If a member fell sick several times, report on separate lines

QB5.16.1 Who was the member? *ID*	**QB5.16.2** What was the illness? *1…Diarrhea/dysentery/other stomach related disease* *2…Respiratory problems* *3…Malaria* *4…Other fever* *5…Skin disease* *6…TB* *7…Measles* *8…Jaundice* *9…Parasites* *10…Injury* *11…Other, specify*	**QB5.16.3** Who did he/she consult for the illness? *1…Unregistered doctor* *2…Registered doctor* *3…Nurse* *4…Ayurvedic doctor* *5…Homeopath* *6…Witch doctor/ Quack* *7… Nobody* *8…Other, specify* *If unsure of doctor's qualifications list "other" and provide any information you can*	**QB5.16.4** Where did he/she go for this consultation? *1…HC* *2…PHC* *3…Public hospital* *4…Private hospital* *5…House in village* *6…House outside village* *7…Came to my home* *8…Other, specify*	**QB5.16.5** How much did your household spend in total? *Rs, if it is in kind calculate monetary value.* *999…Doesn't know*	**QB5.16.6** How did your household come up with the additional money for the added expenses or compensated for the loss? *Use strategy code* *Use strategy code* *If <8 →QC1.1*	**QB5.16.7** Where did this money come from? *Use source of credit code*

SECTION C: MISCELLANEOUS

1. VULNERABILITY AND FOOD SCARCITY

QC1.1 Did all members of your household get three full meals a day round this week? [ ] *1…Yes; 2…No; If yes → QC1.3*

QC1.2 On which days did you and your family get three full meals? *1…Days with 3 meals; 2…Days with less than 3 meals*
Start with asking for the day before, but fill in on the right day. For example, if the interview takes place on Friday, start asking for Thursday and go back till the Friday before.

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday

QC1.3 Do all members of your household get three full meals a day round the year? [ ] *1…Yes; 2…No; If yes → Section C2*

QC1.4 In which calendar months did you and your family have three full meals a day over the last year? *1…Months with 3 meals per day; 2…Months with less than 3 meals per day*

January	February	March	April	May	June	July	August	September	October	November	December

2. HOUSEHOLD DECISIONS

QC2.1 Who makes most decisions about what food items to purchase? [ ]
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.2 Who makes most decisions about what educational expenditures to make (tuition, etc.)? [ ]
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 98 if not applicable and 99 if non household members.

QC2.3 Who makes most decisions about what health expenditures to make? [ ]
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.4 Who makes most decisions about expenses for home purchases, improvement or repair? [ ]
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.5 Who makes most decisions about the amount to save? ☐
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.6 Who makes most decisions about where to save? ☐
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.7 Who makes most decisions about the purchase of agricultural Input? ☐
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 98 if not applicable and 99 if non household members.

QC2.8 Who makes most decisions about marriage/festivals/social functions? ☐
Provide the ID number of maximum two household members. If they mention only one household member, do not ask for a second ID (!); write 99 if non household members.

QC2.9 What will be your next important expenditure (above 500 Rs)? ☐
1…Loan reimbursement; 2…House repair/improvement; 3…Education fee; 4…Non-durable good, specify; 5…Social events, specify; 6…Health expenditures, specify; 98…Not applicable → skip to C3

QC2.9a Are you the main responsible for this expenditure? ☐ *1…Yes; 2…No; If yes → QC2.9c*

QC2.9b If no, who is the main responsible for this expenditure? ☐ *Provide the ID number*

QC2.9c What is its value in Rs? *At least 500 Rs* ☐

QC2.9d Do you feel confident about your ability to pay for this expenditure in the near future? ☐ *1…Yes; 2…No*

QC2.9e Have you felt worried, tense or anxious about having to pay for this expenditure? ☐ *1…Yes; 2…No*

QC2.9f During the past 7 days, have you spend at least some time thinking about this expenditure? ☐ *1…Yes; 2…No*

QC2.9g Have you and your spouse discussed this expenditure in the last 7 days? ☐ *1…Yes; 2…No*

QC2.9h Have you and your spouse argued about this expenditure in the last 7 days? ☐ *1…Yes; 2…No*

3. KNOWLEDGE + OTHER

QC3.1 Do you know the legal age of marriage for a girl? ☐ *Answer in years*

QC3.2 Do you know what 'BPL' means? ☐ *(Below the Poverty Line)*
1…Yes; 2… No

QC3.3 Do you know what to do when a household member has diarrhea? ☐ *(Mix water with some salt and sugar and keep them rehydrated)*
1…Yes; 2… No

QC3.4 Do you know the reasons for the spread of malaria? ☐ *(Main reasons lie in mosquitoes breeding in standing waters, and the lack of use of mosquito nets)*
1…Yes; 2… No

QC3.5 Do you know the size of a widow pension? ☐ *(200Rs/month)*
1…Yes; 2… No

QC3.6 Do you know who the Chief Minister of your State is? ☐ (Raman Singh)
1…Yes; 2… No

QC3.7 In your opinion does the state government function well? ☐
1…Yes; 2… No; 3…Doesn't know

QC3.8 Does your husband / spouse know about the amount on your account? ☐
1…Yes; 2… No; 98…No account and/or not married; if 98 → Section C4

QC3.9 Does your husband / spouse deposit money into it? ☐
1…Yes; 2… No

QC3.10 Has your husband / spouse asked you to withdraw money from your account in the past month? ☐
1…Yes; 2… No

QC3.11 Have you ever run for elections, i.e. have you tried to become a member of the Gram Panchayat (Sarpanch or Panch), or any higher political level (like for example, District or Block Panchayat member)? ☐ *1…Yes; 2… No*

QC3.12 Has anyone in your household run for any of those positions? ☐ *1…Yes; 2… No*

QC3.13 How many Gram Sabha meetings did you attend in the past 12 months? ☐
98…Not applicable (if there are no Gram Sabha meetings organized in the village)

QC3.14 Did you vote during the last state elections (November 2013)? ☐ *1…Yes; 2… No*

QC3.15 Did you vote during the last Panchayat elections (2009)? ☐ *1…Yes; 2… No*

4. PERSONALITY TRAITS

QC4.1 Suppose you borrow Rs. 100 from a money lender at an interest rate of 2% per month, with no repayment for three months. After three months, do you have to repay less than Rs. 102, exactly Rs. 102, or more than Rs. 102 to the money lender? ☐ *1…Less; 2…equal; 3…more*

QC4.2 Imagine you have Rs. 100 in a savings account and you receive 1% interest per year. Over a one-year period, prices for goods rise 2%. After one year, can you buy more, less, or the same amount of goods as you could today, with the money in the account? ☐ *1…Less; 2…equal; 3…more*

QC4.3 Is it riskier to plant multiple crops or one crop in the same season? ☐ *1…One crop; 2…Multiple crops*

QC4.4 Suppose you need to borrow Rs. 1000. Two people offer you a loan. One loan requires you to pay back Rs. 1100 in one month. The second loan requires you to pay back Rs. 1000 plus 12% interest in one month. Which loan will you take? ☐
1…Rs. 1100 in one month; 2…Rs. 1000 plus 12% interest

QC4.5 How much is 4+3? ☐
QC4.6 There are 6 children and you want to give 3 biscuits to each child. How many biscuits do you need? ☐ *99…Doesn't know*

QC4.7 How much is one-tenth of 400? ☐ *99…Doesn't know*

QC4.8 How much do you trust strangers you meet for the first time? ☐ *Read the possible answers aloud. 1…I don't trust them at all; 2…I trust them a little bit; 3…I trust them quite a bit; 4….I trust them completely*

QC4.9 Do you agree with the following: "when dealing with strangers, it's better to be cautious before trusting them? ☐ *Read the possible answers aloud. 1…I agree strongly, 2…I agree somewhat; 3…I disagree somewhat; 4…I disagree strongly*

QC4.10 How much trust do you have in...
Read the possible answers aloud. 1…No trust at all; 2…little trust; 3… Quite a bit of trust; 4…A lot of trust; 97…Refuse to answer; 99…I don't know that particular institution/person

QC4.10a ... the Gram Sabha ☐

QC4.10b ... the Panchayat ☐

QC4.10c …the State government ☐

QC4.10d …Banks ☐

QC4.10e…Basix – Sub-K ☐

QC4.10f … Axis bank ☐

QC4.10g …SHGs ☐

QC4.10h …Microfinance Institutions ☐

QC4.10i … *name of the BCSA* ☐

Say the name of the BCSA, if they don't know who he is, tell he is a shopkeeper in the village

QC4.10j ...teachers and the schools ☐

QC4.10k ...the police ☐

QC4.10l ... neighbours ☐

QC4.10m ... friends ☐

QC4.11 How often do you lend personal possessions to your friends (bicycle, mobile, watch, radio/music player, carrying bags, draft animals, utensils, rooms for guest of friends etc.)? ☐ *Read the possible answers aloud. 1…Never; 2…Infrequently; 3…Frequently; 4…Very frequently*

QC4.12 How often do you lend money to your friends? ☐ *Read the possible answers aloud. 1…Never; 2…Infrequently; 3…Frequently; 4…Very frequently*

5. TIME AND RISK PREFERENCES

	1...Today *2...In one week → skip to the next question*
QC5.1 a) Would you prefer to receive 100Rs today or 125Rs in one week?	
b) Would you prefer to receive 100Rs today or 150Rs in one week?	
c) Would you prefer to receive 100Rs today or 175Rs in one week?	
d) Would you prefer to receive 100Rs today or 200Rs in one week?	
QC5.2 **a)** Would you prefer to receive 5kg of rice today or 6.25kg in one week?	
b) Would you prefer to receive 5kg of rice today or 7.5kg in one week?	
c) Would you prefer to receive 5kg of rice today or 8.75kg in one week?	
d) Would you prefer to receive 5kg of rice today or 10kg in one week?	
QC5.3 **a)** Would you prefer to receive 1.25 liter of soya bean oil today or 1.6 liter in one week?	
b) Would you prefer to receive 1.25 liter of soya bean oil today or 1.9 liter in one week?	
c) Would you prefer to receive 1.25 liter of soya bean oil today or 2.2 liters in one week?	
d) Would you prefer to receive 1.25 liter of soya bean oil today or 2.5 liters in one week?	

QC5.4 **a)** Would you prefer to receive 3kg of sugar today or 3.5kg in one week?	
b) Would you prefer to receive 3kg of sugar today or 4.3kg in one week?	
c) Would you prefer to receive 3kg of sugar today or 5kg in one week?	
d) Would you prefer to receive 3kg of sugar today or 5.7kg in one week?	
QC5.5 **a)** Would you prefer to receive 20 small packs of biscuits today or 25 in one week?	
b) Would you prefer to receive 20 small packs of biscuits today or 30 in one week?	
c) Would you prefer to receive 20 small packs of biscuits today or 35 in one week?	
d) Would you prefer to receive 20 small packs of biscuits today or 40 in one week?	
QC5.6 **a)** Would you prefer to receive 10 big bars of soap today or 12 in one week?	
b) Would you prefer to receive 10 big bars of soap today or 15 in one week?	
c) Would you prefer to receive 10 big bars of soap today or 17 in one week?	
d) Would you prefer to receive 10 big bars of soap today or 20 in one week?	
	1...in one week *2...In two weeks → skip to the next question*
QC5.7 a) Would you prefer to receive 100Rs in one week or 125Rs in two weeks?	
b) Would you prefer to receive 100Rs in one week or 150Rs in two weeks?	
c) Would you prefer to receive 100Rs in one week or 175Rs in two weeks?	
d) Would you prefer to receive 100Rs in one week or 200Rs in two weeks?	
QC5.8 **a)** Would you prefer to receive 5kg of rice in one week or 6.25kg in two weeks?	
b) Would you prefer to receive 5kg of rice in one week or 7.5kg in two weeks?	
c) Would you prefer to receive 5kg of rice in one week or 8.75 kg in two weeks?	
d) Would you prefer to receive 5kg of rice in one week or 10kg in two weeks?	
QC5.9 **a)** Would you prefer to receive 1.25 liter of soya bean oil in one week or 1.6 liter in two weeks?	
b) Would you prefer to receive 1.25 liter of soya bean oil in one week or 1.9 liter in two weeks?	
c) Would you prefer to receive 1.25 liter of soya bean oil in one week or 2.2 liter in two weeks?	
d) Would you prefer to receive 1.25 liter of soya bean oil in one week or 2.5 liter in two weeks?	
QC5.10 **a)** Would you prefer to receive 3kg of sugar in one week or 3.5kg in two weeks?	

b) Would you prefer to receive 3kg of sugar in one week or 4.3 kg in two weeks?	
c) Would you prefer to receive 3kg of sugar in one week or 5kg in two weeks?	
d) Would you prefer to receive 3kg of sugar in one week or 5.7kg in two weeks?	
QC5.11 **a)** Would you prefer to receive 20 small packs of biscuits in one week or 25 in two weeks?	
b) Would you prefer to receive 20 small packs of biscuits in one week or 30 in two weeks?	
c) Would you prefer to receive 20 small packs of biscuits in one week or 35 in two weeks?	
d) Would you prefer to receive 20 small packs of biscuits in one week or 40 in two weeks?	
QC5.12 **a)** Would you prefer to receive 10 small bars of soap in one week or 12 in two weeks?	
b) Would you prefer to receive 10 small bars of soap in one week or 15 in two weeks?	
c) Would you prefer to receive 10 small bars of soap in one week or 17 in two weeks?	
d) Would you prefer to receive 10 small bars of soap in one week or 20 in two weeks?	

QC5.13 Do you prefer to receive

QC5.13a 100 Rs. for certain, or to play a lottery that pays Rs. 150 with probability ½ and Rs. 0 with probability ½? ☐ *1…100 Rs. for certain; 2…Lottery*

QC5.13b 100Rs. for certain, or to play a lottery that pays Rs. 200 with probability ½ and Rs. 0 with probability ½? ☐ *1…100 Rs. for certain; 2…Lottery*

QC5.13c 100 Rs. for certain, or to play a lottery that pays Rs. 250 with probability ½ and Rs. 0 with probability ½? ☐ *1…100 Rs. for certain; 2…Lottery*

QC5.14 Imagine that you have 100 000 Rs. You can choose to invest some of the money in a project that doubles your investment if you are lucky, but where you lose all your investment if you are unlucky. There is an equal chance of being lucky and unlucky. How much of the 100 000 Rs would you invest? ☐
Read the possible answers aloud. 1… I would keep 100 000, and invest 0; 2… I would keep 75 000 and invest 25 000; 3… I would keep 25 000 and invest 75 000; 4… I would keep 0 and invest 100 000

QC5.15 How many liters of soya bean oil do you currently have at home? ☐ *Liters.*

QC5.16 How many kilos of sugar do you currently have at home? ☐ *Kg*

QC5.17 How many kilos of rice do you currently have at home? ☐ *Kg.*

QC5.18 How many small packs of biscuits do you currently have at home? ☐ *# packs, consider that 1 big pack = 2 small packs*

QC5.19 How many big bars of soap do you currently have at home? ☐ *# bars, consider that 1 small bar = 0.5 big bar.*

6. You and your BCSA

When there is written "name BCSA", you should say the name of the BCSA of that village.

QC6.1 Do you know the shopkeeper named *"name BCSA"*? ☐ *1…Yes; 2… No; if no → QC6.12*

QC6.2 What is your relationship to *"name BCSA"*? ☐ *Use relationship codes*

QC6.3 In the last 6 months, have you made a gift to *"name BCSA"*? ☐ *1…Yes; 2… No*

QC6.4 In the last 6 months, have you received a gift from *"name BCSA"*? ☐ *1…Yes; 2… No*

QC6.5 In the last 6 months, have you made a loan to *"name BCSA"*? ☐ *1…Yes; 2… No*

QC6.6 In the last 6 months, have you received a loan from *"name BCSA"*? ☐ *1…Yes; 2… No*

QC6.7 In case of needs, can you personally rely on *"name BCSA"* for help…

QC6.7a …in cash? ☐ *1…Yes; 2… No*

QC6.7b …in kind? ☐ *1…Yes; 2… No*

QC6.7c …in person? ☐ *1…Yes; 2… No*

With help 'in person' we refer to spending time to help someone else (joining to visit a doctor, doing some labor at home, etc.)

QC6.8 In case of needs, can *"name BCSA"* rely on you for help…

QC6.8a … in cash? ☐ *1…Yes; 2… No*

QC6.8b… in kind? ☐ *1…Yes; 2… No*

QC6.8c … in person? ☐ *1…Yes; 2… No*

QC6.9 Do you shop in the BC's shop? ☐ *1…Yes; 2… No; ~~If no, go to QC6.12~~*

QC6.10 Do you think that choosing *"name BCSA"* to be the BCSA was a good choice? ☐ *1…Yes; 2…No*

QC6.11 Why? *Open question*_____

QC6.12 Do you have a bank account with the BCSA? ☐ *1…Yes; 2…No; if no, go to QC6.18*

QC6.13 Does your BCSA sometimes ask a fee to make transactions? ☐ *1…Yes; 2…No; If no, go to QC6.16*

QC6.14 If yes, for which transaction? ☐ *Several options are possible 1…Deposit; 2…Withdrawal; 3...Cheque clearance; 4…Mobile top-up; 5…DTH top-up; 6…Bill payment; 7…Transfers; 8…Government transfers; 9…Insurance; 10…Other, specify*

QC6.15 If yes, how much? ☐ *Rs.*

QC6.16 How many times did you do a transaction over the past month? ☐ *If 0 → QC6.18*

QC6.17 How often did the following problems happen in the past month?

QC6.17a Not possible to connect the device to the internet? ☐

QC6.17b *"name BCSA"* was not there? ☐

QC6.17c *"name BCSA"* did not have cash on hand? ☐

QC6.17d Difficulty in identifying yourself (fingerprint)? ☐

QC6.17e Other problems, specify? ☐

QC6.18 How many shops in the village did you visit over the past week? ☐ *If <=1, go to Section C7*

QC6.19 If more than one, why do you shop at different places? ☐ *Several options are possible 1…To buy different products; 2… To buy some products at a better price; 3… Because you pass in front of different locations; 4…Because they are open at different times*

7. You and your village network

QC7.1 Please, provide some information about three people in the village (but not in your household) on who you can rely in case of need:
99... Doesn't know

	QC7.1.1 Name	**QC7.1.2** Name of spouse (if unmarried, name of father)
1.		
2.		
3.		

QC7.2 Please, provide some information about three people in the village (but not in your household) who can rely on you in case of need?
99... Doesn't know , Code "1", "2" or "3" if the person is the same to person 1, 2 or 3 in **QC7.1**

	QC7.2 .1 Name	**QC7.2.2** Name of spouse (if unmarried, name of father)
1.		
2.		
3.		

8. Explanations for poverty

I will now ask you some questions about poverty and poor people in this country. I would like to learn about your own beliefs, so there are no correct or false responses. Please tell me how much you agree or disagree with the following statements: *1…Strongly agree; 2…Agree a little; 3…Disagree a little; 4…Strongly disagree*

QC8 The reason why many people are poor is that…

QC8.a … they are less talented than others

QC8.b… they put less effort than others

QC8.c … they do not manage their money well

QC8.d … they do not have the "connections" to find a good job

QC8.e… they are exploited by the rich

QC8.f …they had less opportunities than others because their parents were also poor

QC8.g… they belong to a particular caste

QC8.h … it is their destiny to be poor

QC8.i … they had bad luck

9. Explanations for Savings

Now, I will ask you a number of questions about savings. Many people want to save, but they don't manage to save, or to save as much as they want. I would like to learn about your own beliefs why this is the case, so there are no correct or false responses.
Please tell me how much you agree or disagree with the following statements: *1…Strongly agree; 2…Agree a little; 3…Disagree a little; 4…Strongly disagree*

QC9 I think that many people don't save, or don't save as much as they would like to because…

QC9.a… they do not resist temptations to buy unnecessary things

QC9.b… they are not good at managing their money

QC9.c… they always plan saving in the future instead of starting to save in the present

QC9.d… whenever they have money, they have to share it with their friends and relatives

QC9.e… they don't have a good place where to keep the money

QC9.f… low incomes and high necessary expenditures make it impossible to save

QC10 Do you regard yourself as poor or rich? *1…Very poor; 2…Poor; 3… A little poor; 4…Neither poor nor rich; 5…A little rich; 6…Rich; 7…Very rich*

SECTION D: INCOME AND PRODUCTION

1. INCOME FROM AGRICULTURE

QD1.1 What is the total number of crops that your household has been cultivating, out of which you sold, gave away or bartered a part over the last 7 days? [ ] *If 0 → QD1.3*

QD1.2 For all those crops, can you provide us with the following details?

QD1.2.1 Crop ID	**QD1.2.2** Crop code *Use crop codes*	**QD1.2.3** What quantity did your household sell in the last 7 days?		**QD1.2.4** What price did your household receive per unit of this crop? *Rs*	**QD1.2.5** How is or will your household be paid? *Use payment codes*	**QD1.2.6** Who received the payment? *ID code*	**QD1.2.7** What quantity did your household give away, or barter in the last 7 days? *Kg (if not otherwise stated – mention if you use different measure)*		**QD1.2.8** If the crop was given as a gift or bartered, record the price **per unit** at which it could have been sold. *Rs*
		# *If 0 → QD1.2.7*	*Unit* *1…Kg* *2…Piece* *3…Litres* *4…Bundles* *5…Other,specify*				*#* *If 0 → next crop*	*Unit* *1…Kg* *2…Piece* *3…Litres* *4…Bundles* *5…Other specify*	
1									
2									
3									
4									

QD1.3 Did your household spend money on agricultural operations over the last 7 days? ☐ *1…Yes; 2…No; If no go to Section D2*
If yes, how much did your household spend over the last 7 days on the following items?
Please insure that we are asking the expenditures for all crops together. For example: if two laborers were working on paddy and 3 laborers on maize then the expenditure for 5 laborers should be recorded.

Item	**QD1.3.1** What is the total amount your household paid for this item? *Rs. If payment received in kind or labour then calculate monetary value of this payment*
Goods *(seeds and saplings, fertilizers, insecticides, include transportation costs)*	
Renting draft animals	
Renting machinery (thresher, tractor, power tiller…)	
Hired casual labour *(= total number of laborers times total number of days worked)*	
Permanent labour *(= total number of laborers times total number of days worked)*	
Irrigation *(water charges by pump-set , canal etc..)*	
Fuel *(Include transportation cost to bring this item)*	
Animal feeding	
Animal sanitation (drugs)	
Animal sanitation (veterinarian services)	
Other farming expenditures, specify_____	

2. RENTAL INCOME

QD2.1 Can you provide the following details on goods that can be rented out?

Item	**QD2.1.1** How many of these items does your household hold? *0 → Next item*	**QD2.1.2** If yes, was it rented out over the last 7 days? *1…Yes* *2…No → Next item*	**QD2.1.3** What is the total amount your household received for renting it out over the last 7 days? *Rs. If payment received in kind or labour then calculate monetary value of this payment*	**QD2.1.4** How is or will your household be paid? *Use payment codes*	**QD2.1.5** Who received the payment? *ID code*
Draft animal (i.e. pairs of bullock)					
Thresher					
Pump sets					
Tractor					
Power tiller					
Bullock cart for carrying goods					
Rent from other house or shop					
Others, specify					

3. INCOME FROM LIVESTOCK

QD3.1 Did your household receive income from livestock over the last 7 days? ☐ *1…Yes; 2…No; If no go to Section D4*

QD.3.2 If yes, can you indicate your household's total income from livestock products over the last 7 days for each of the following livestock?

Item	**QD3.2.1** Did you sell, exchange or gift any of this product during the last 7 days? *1…Yes* *2…No → next item*	Unit *1…Kg* *2…Piece* *3…Litres* *4…Bundles* *5…Other specify*	**QD3.2.2** Quantity sold *If nothing, write '0'* If 0 → QD.3.2.6	**QD3.2.3** Rate per unit *Rs.*	**QD3.2.4** How is or will your household be paid? *Use payment codes*	**QD3.2.5** Who received the payment? *ID code*	**QD3.2.6** Quantity exchanged in kind *If nothing, write '0'*	**QD3.2.7** Quantity gifted to other *If nothing, write '0'*	**QD3.2.8** If the product was given as a gift or bartered, record the price **per unit** at which it could have been sold. *Rs*
Milk (litres)									
Ghee (kgs)									
Eggs (#)									
Meat (kgs)									
Wool (kgs)									
Other Milk products (curd, paneer..)									
Hides/Skin									
Cow dungs									

Cows	Not black								
Buffaloes	Not black								
Bulls and bullocks	Not black								
Goats	Not black								
Sheep	Not black								
Pigs	Not black								
Poultry	Not black								
Ducks	Not black								

4. INCOME FROM FOREST PRODUCTS

QD4.1 Did your household earn income from forest products over the last 7 days? ☐ *1…Yes; 2…No; If no go to Section D5*
Do not include items gathered for your own consumption.
If yes, can you indicate the household's total income from forest products, over the last 7 days?

Item	**QD4.1.1** Did you sell, exchange or gift any of this product during the last 7 days? *1…Yes* *2…No → next item*	Unit *1…Kg* *2…Piece* *3..litres* *4…Bundles* *5…Other specify*	**QD4.1.2** Quantity sold *If 0 skip to QD4.1.6*	**QD4.1.3** Rate per unit *Rs.*	**QD4.1.4** How is or will your household be paid? *Use payment codes*	**QD4.1.5** Who received the payment? *ID code*	**QD4.1.6** Quantity exchanged in kind	**QD4.1.7** Quantity gifted to others	**QD4.1.8** If the product was given as a gift or bartered, record the price **per unit** at which it could have been sold. *Rs*
Firewood (bundles)									
Sell of furniture timber/tree									
Saal / siali leaves /seeds									
Mahua flower/seed									
Seasonal fruits (mango, jackfruit, guava etc..)									
Honey									
Bamboo (shoots & plants)									
Tadi									
Charcoals									
Mushrooms									
Tendu Leaves									
Other forest products, specify									

5. INCOME FROM WAGE EMPLOYMENT

QD5.1 Did anyone in your household have casual OR permanent work during the last 7 days? *1…Yes; 2…No; If no go to Section* ☐
If yes, how many different jobs did they have? ☐
If a member has several jobs, count it as different cases, not as 1. Check with what was mentioned in the household roster in Section A!!! Do not include the work of migrated household members.

QD5.2 Can you record the income separately for each household member:
Make sure you don't forget anyone (use the household roster of section A). Record only the activities that are performed by household members who were living in the household and who were not migrated over the past week.

QD5.2.1 ID *See hh roster*	**QD5.2.2** What was the nature of job/employment? *Check with what was mentioned in the household roster in Section A!* *1…Casual daily wage labor* *2…Permanent labor* *3…MGNREGA work* *4…Govt. service* *5…Private service* *6…Others, specify*	**QD5.2.3** How many days was he/she engaged in this job over the last 7 days? *# days*	**QD5.2.4** On average, how many hours per day did he/she spend in this job over the last 7 days? *# hours*	**QD5.2.5** How was he/she paid? *1…Piece rate* *2…Daily rate* *3…Weekly* *4…Monthly* *If 2,3,4 → QD5.2.7*	**QD5.2.6** On average, how many pieces does he/she achieve per day? *#*	**QD5.2.7** How much did he/she get paid per unit? *If ID received wage in kind, please report their monetary value here. Unit = piece, day, week or month in QD5.2.5.*	**QD5.2.8** Was he/she provided meals by his/her employer ? *1…Yes* *2… No → QD5.2.10*	**QD5.2.9** If yes, which meals? *1…Breakfast* *2…Lunch* *3…Dinner* *4…Breakfast and lunch* *5…Breakfast and dinner* *6…Lunch and dinner* *7…Breakfast , lunch and dinner*	**QD5.2.10** How is he/she paid? *Use payment codes*	**QD5.2.11** Who usually receives the payment? *ID code*

6. INCOME FROM SELF-EMPLOYMENT

QD6.1 Did any member of your household have access to income from self-employment (outside agriculture), OR spent money (invested) in their self-employement activities, during the last 7 days?
1…Yes; 2…No; if no go to Section D7. Check with what was mentioned in the household roster in Section A!!! Do not include the work of migrated household members.

If yes, how many different self-employment activities did they have? ☐
If a member has several self-employment activities, count it as different cases, not as 1. ☐

QD6.2 Can you record the income separately for each household member:
Do not include the proceeds from livestock and forest activities. But making leaf plates from forest leaves should be recorded in this section. Record only the activities that are performed by household members who were living in the household, and who were not migrated over the past week.

QD6.2.1 ID *See hh roster*	**QD6.2.2** What type of activity is this? *Use occupation codes*	**QD6.2.3** Over the last 7 days, how many days did the member spend working in this job? *# Days*	**QD6.2.4** On average, how many hours per day did the member spend working in this job on those days? *# hours*	**QD6.2.5** Over the last 7 days, how much in total did he/she spend on this enterprise? *Rs. If paid in kind please evaluate in monetary value*	**QD6.2.6** Over the last 7 days, what is the total revenue he/she received from this enterprise? *Rs. If paid in kind please in monetary value*	**QD6.2.7** How is or will your household be paid? *Use payment codes*	**QD6.2.8** Who usually receives the payment? *ID code*

7. INCOME FROM TRANSFERS: REMITTANCES, GOVERNMENT TRANSFERS, GIFTS AND DOWRIES

QD7.1 Was any of your family members living outside the village as a migrant (seasonal or permanent) over the past 7 days? If yes, did one of them send money over the past 7 days or earlier? [ ] *1…Yes, 2…No; if no go to QD7.3*

This includes both members who spend more than 30 days per year in the household, but who were migrated over the last 7 days (these members should be included in the household roster), and members who spend less time with the household, but who provide some funds (these members are not included in the household roster).

If yes, how many members? [ ]

QD7.2 Can you record the income separately for each of these members:

QD7.2.1 ID *See hh roster 98…member was not listed in the roster* *If not 98, skip to QD7.2.5*	**QD7.2.2** How old is he /she now? *# years*	**QD7.2.3** What is his / her relationship to the head of the household? *Use relationship codes*	**QD7.2.4** What is his/her main occupation as a migrant? *Use occupation code*	**QD7.2.5** How much money did he/she send home or brought home in person over the last 7 days? *Rs, if they send in kind then evaluate the monetary value. If 0 → QD7.2.7*	**QD7.2.6** How much of this money did your household use over the last 7 days? *Rs, if they send in kind then evaluate the monetary value* *Skip to QD7.2.9*	**QD7.2.7** If he/she did not send any money over the last 7 days, when was the last time he/she did so? *MM/YYYY*	**QD7.2.8** If he/she did not send any money during the last 7 days, how much did she/he send the last time? *Rs, if they send in kind then evaluate the monetary value*	**QD7.2.9** How did your household receive the money? *Use payment codes*	**QD7.2.10** Who received the payment? *ID code*

QD7.3 Does any member of your household receive government transfers on a regular basis ***OR*** received a government transfer during the last 7 days? ☐
1…Yes, 2…No; if no go to QD7.5 *NB: Government transfers include pensions, or any other allowances (maternity benefit, etc.)*
If yes, how many different transfers the household receives in total on a regular basis **OR** during the last 7 days ☐

QD7.4 Can you record the government transfers separately?
Record each transfer on a separate line, even if it corresponds to the same person.

QD7.4.1 ID of the family member who received the transfer *If no one in particular, put code of head.*	**QD7.4.2** What type of transfer is this? *1…Widow pension* *2…Old age pension* *3…Disability pension* *4…Maternity benefit* *5… Service retirement pension* *6…Allowance for house construction (IAY)* *7… free PDS goods (for example free rice)* *8…Cash transfer for school attendance* *9…Other, specify*	**QD7.4.3** Is this a repeated transfer, or did he/she receive it only once? *1…repeated → QD7.4.5* *2…once*	**QD7.4.4** How much did he/she receive during the last 7 days? *Rs → Skip to QD7.4.8*	**If he/she receives it on a regular basis**			**QD7.4.8** How did he/she receive the money? *Use payment codes*	***QD7.4.9*** Who received the payment? *ID code*
				QD7.4.5 How often does he / she receives it? *1…Daily* *2…Weekly* *3…Monthly* *4…Yearly* *5…Irregularly*	**QD7.4.6** How much does he / she receive per year? *Rs*	**QD7.4.7** Did he / she receive it during the last 7 days? *1…Yes* *2…No*		

QD7.5 Did any member of your household receive government transfers on an irregular basis and more than 7 days ago? ☐
0…No one received any money; 1…In the past month; 2…Between 1 and 6 months ago; 3…Between 6 months and 1 year ago; 4…More than 1 year ago; If 0, go to QD7.7

QD7.6 If yes, how much did he/she receive? ☐ *Rs*

QD7.7 *Did any member of your household receive any cash ~~or in kind~~ transfer (=gifts or dowries) during the last 7 days?* ☐ *1…Yes, 2…No; if no go to QD7.9.*
NB: A transfer is a net amount given to another person~~, in cash or in kind,~~ without any counterpart (that is, NOT payments for goods or services). It includes gifts in cash (from a woman's parents, to sick parents, wedding gifts, dowry etc.).
DO NOT RECORD REMITTANCES RECORDED ABOVE FROM HOUSHOLD'S MIGRANTS
If yes, how many different transfers your household received over the last 7 days ☐

QD7.8 Can you record the received transfers separately?
Record each transfer on a separate line, even if it corresponds to the same person.

QD7.8.1 ID of the family member who received the transfer *If no one in particular, put code of head.*	**QD7.8.2** From whom has he/she received this transfer? *Use relationship codes*	**QD7.8.3** How much has he/she received in cash from this source during the last 7 days? *Rs*	~~**QD7.8.4** If part or all of the transfer are made in kind, what is the approximate value of that transfer?~~ ~~*Rs*~~	**QD7.8.4** What was the purpose of the transfer? *Use purpose codes*	**QD7.8.5** How did he/she receive the money? *Use payment codes*	**QD7.8.6** Who received the payment? *ID code*

QD7.9 If no one in your household received a transfer during the last 7 days, when did someone receive one for the last time? ☐
0…No one received any money; 1…In the past month; 2…Between 1 and 6 months ago; 3…Between 6 months and 1 year ago; 4…More than 1 year ago; If 0, go to QD7.11
Enumerator: check with the events section on whether they got a transfer.

QD7.10 How much did he/she receive? ☐
Rs - *Record only the last amount sent*

QD7.11 Did any member of your household make any cash ~~or in kind~~ transfer (=gifts or dowries) in the last 7 days? ☐
1…Yes, 2…No; if no go to QD7.14
NB: A transfer is a net amount received from another person~~, in cash or in kind,~~ without any counterpart (that is, NOT payments for goods or services). It includes gifts (from a woman's parents, to sick parents, wedding gifts, dowry etc.).
If yes, how many different transfers has your household made over the last 7 days? ☐

QD7.12 Can you record the transfers separately?
Record each transfer on a separate line, even if it corresponds to the same person.

QD7.12.1 ID of the family member who made the transfer *If no one in particular, put code of head.*	**QD7.12.2** To whom has he/she made this transfer? *Use relationship codes*	**QD7.12.3** How much has he/she transferred in cash to this source during the last 7 days? *Rs*	~~**QD7.12.4** If part or all of the transfer are made in kind, what is the approximate value of that transfer?~~ ~~*Rs*~~	**QD7.12.4** What was the purpose of the transfer? *Use purpose codes*	**QD7.12.5** How was the money transferred? *Use payment codes*

QD7.13 If no one in your household transferred money during the last 7 days, when did it happen for the last time?
0…No one ever transferred money; 1…In the past month; 2…Between 1 and 6 months ago; 3…Between 6 months and 1 year ago; 4…More than 1 year ago; If 0, go to Section E
Enumerator: check with the events section on whether they gave a transfer. ☐

QD7.14 How much did he/she send? ☐
Rs - *Record only the last amount sent*

SECTION E: CREDIT AND SAVINGS

1. SAVINGS ON ACCOUNT OR WITH INFORMAL INSTITUTIONS

QE1.1 In total, how many accounts do you have and of how many SHGs, neighborhood groups or informal savings and credit groups are you a member? ☐

Check very carefully with the information in the household member roster and double check that the information received there is complete.

QE1.2 Can you answer the following information about all your accounts and groups?

Follow the same order as in the household member section. If an account was missing in the roster, add it as the last account here and update the household member roaster at the end of the survey. By accounts and groups we mean bank accounts, but also post office accounts, chit funds, BCSA accounts, deposits with self-help groups, neighborhood groups and other kind of groups.

JULIA: SHOULD WE ADD A QUESTION IN CSPRO THAT HAS AS ANSWER 1. MGNERGA 2. PENSION and that is skipped in case of the other accounts? I am thinking about spelling I took out MFI, we do not have many and we can catch it under 10

QE1.2.1 Where is the account – what group are you a member of? *(*)*	**QE1.2.2** When did you open the account / start saving with the group? *MM/YYYY*	**QE1.2.3** If you want, can you deposit money on that account? *1…Yes 2…No 98 Doesn't know*	**QE1.2.4** Do you have a positive balance on this account? *Check with the roster!!!* *1…Yes 2…No → Next Account*	**The question (***)**							
				QE1.2.5 expenses on education? *1…Yes 2…No*	**QE1.2.6** repair / improvement of the house? *1…Yes 2…No*	**QE1.2.7** investment in business / land (yours or someone else's), including agricultural inputs and livestock? *1…Yes 2…No*	**QE1.2.8** an emergency? *1…Yes 2…No*	**QE1.2.9** a loan / debt? *1…Yes 2…No*	**QE1.2.10** a marriage? *1…Yes 2…No*	**QE1.2.11** help for your old days? *1…Yes 2…No*	**QE1.2.12** some-thing else, specify? *1…Yes 2…No*

(*) 1…BCSA; 2…Cooperative bank, give name; 3…Chit funds; 4…At the post office, specify; 5…Rural bank account, give name; 6…Public sector or private commercial bank account, give name; 7…Other account, specify; 8…Savings with Self-Help Group; 9…Savings with neighborhood group; 10…Savings with another group, specify

(***)Now we would like to know whether you have specific objectives for which you are saving money on this account / with this group. When you deposit money on this account or do not withdraw all transfers immediately is that because you know that in the future you will have to pay for:

This is a twist on the version Julia has sent… Feel free to kill it ☺
(ideally the enumerators ask for this as if it is a focus group discussion: Start with:

- When you deposit money on this account or do not withdraw all transfers immediately is that because you know that in the future you will have to pay for something? For what?
    - If they answer for future expenditures, you can ask anything specific? If they say food: ask anything else? If they then say emergencies, you know emergencies is 'yes'. Than the enumerator can ask again if there is something else. If no, he can quickly go over the categories: education – business… but without forcing a 'yes'. A bit more demanding for the enumerators, but it would give exactly what we need. Well, you judge our enumerators ☺.

2. OTHER SAVINGS

QE2.1 Can you provide the following information about other savings tools?

ITEM	**QE2.1.1** How much of the item do you currently hold? *Rs* *0* → next item	We would like to know whether you have specific objectives for which you are holding this item. Is it because you know that in the future you will have to pay for:							
		QE2.1.2 expenses on education? *1…Yes* *2…No*	**QE2.1.3** repair / improvement of the house? *1…Yes* *2…No*	**QE2.1.4** investment in business / land (yours or someone else's), including agricultural inputs and livestock? *1…Yes* *2…No*	**QE2.1.5** an emergency ? *1…Yes* *2…No*	**QE2.1.6** a loan / debt? *1…Yes* *2…No*	**QE2.1.7** a marriage? *1…Yes* *2…No*	**QE2.1.8** help for your old days? *1…Yes* *2…No*	**QE2.1.9** something else, specify? *1…Yes* *2…No*
Stock of food grain that is not for household consumption									
Jewelry									
Money at home									
Money guarded by someone else									
Livestock									
Do you save money elsewhere or under another form?Specify									

QE2.2 Do you believe your household saves enough for the future? ☐ *1…Yes; 2…No*

QE2.3 Which of the following limits your household's ability to save?

QE2.3a Relatives /friends make a claim on savings? ☐ *1…Yes; 2…No*

QE2.3b Want to save, but difficult to control spending habits? ☐ *1…Yes; 2…No*

QE2.3c We must pay off debts before we can save? ☐ *1…Yes; 2…No*

QE2.3d No remaining money to save? ☐ *1…Yes; 2…No*

QE2.3e Irregular income? ☐ *1…Yes; 2…No*

QE2.3f Not safe to keep big amounts of money? ☐ *1…Yes; 2…No*

QE2.3g No banks or other institution are available in the area? ☐ *1…Yes; 2…No*

QE2.3h Other, specify? ☐ *1…Yes; 2…No*

3. ACCESS TO CREDIT

QE3.1 Do you or any other member of your household have one or more outstanding loans (cash or in kind)? ☐ *1…Yes, 2…No; If no → QE3.3, if YES →* **QE3.8 after QE3.2**

An outstanding loan is a loan that is not yet fully reimbursed. These loans can be with banks, MFIs, SHGs, relatives or friends. Probe for small loans, daily loans, loans against pawning assets.

If yes, how many outstanding loans does your household have? ☐

QE3.2 For each of the outstanding loans, can you provide the following information:

Make sure you ask about all loans taken by each member. Record each loan separately even if the same member took more than one loan. For question QE3.2.10, if payments were made in the form of labour, you should use the daily wage times the number of days to get the 'monetary value' of the amounts reimbursed. For question QE3.2.8, by combination we mean any two or three of the mentioned possibilities.

QE3.2.1 Loan No.	**QE3.2.2** Who is the primary borrower?	**QE3.2.3** When was the loan taken?		**QE3.2.4** From whom did he / she take the loan?	**QE3.2.5** For what purpose did he / she take the loan?	**QE3.2.6** How much did he / she borrow in total (principal)?	**QE3.2.7** Did he / she obtain the full amount he / she wanted?	**QE3.2.8** In which form will he / she repay the loan?	**QE3.2.9** What was the original duration of the loan?	**QE3.2.10** What is the interest rate of this loan?	**QE3.2.11** How much in total (including interest) is repaid until now?
	ID, if no one in particular, put code of head			*Use source of credit codes*	*Use purpose codes*	*Rs, all borrowings in kind have to be evaluated at their monetary value.*	*1…Yes 2…No*	*1…Cash 2…Labour 3…In kind 4…Combination 5…Other, specify*	*# months*	*Rs per 100 Rs per month*	*Rs, all payments made in kind have to be evaluated at their monetary value*
		Month	Year								
1											
2											
3											
4											
5											

QE3.2.1 Loan No.	**QE3.2.12** How much is left to be repaid (including interest)? *Rs, all payments made in kind have to be evaluated at their monetary value.*	**QE3.2.13** What collateral did he / she use? *1…No collateral* *2…Mortgaged land* *3…Land property documents* *4…Buildings or other property documents* *5…Jewelry* *6…Underwritten by third party (guarantor)* *7…Labor* *8…Other, specify*	**QE3.2.14** How many days did it take to obtain the loan from the time he/she initially requested it? *# days*	**QE3.2.15** How often does he / she pay installments? *1…Daily* *2…Weekly* *3…Monthly* *4…Quarterly* *5…Bi-annual / half-yearly* *6…Yearly* *7…Once at the end* *8…Not fixed* *9…Other, specify* *If 7 or 8 → next line*	**QE3.2.16** How much did he / she pay in the last installment? *Rs.*	**QE3.2.17** Does he / she pay the same amount every installment ? *1…Yes* *2…No*	**QE3.2.18** How long will he/she take to repay the loan in total? *#months*	**QE3.2.19** Has he/she ever been late for a scheduled payment on this loan? *1…Yes* *2…No*
1								
2								
3								
4								
5								

QE3.3 If your household has no outstanding loan: did some member of your household apply for a loan and get rejected? ☐ *1…Yes, 2…No; If yes → QE3.5*

QE3.4 If no, why your household did not apply for a loan? ☐ *1…No need; 2…Need a loan, but interest rate is too high; 3…Need a loan, but don't have collateral; 4… Need a loan, but worried that repaying will be difficult; 5…Need a loan, but don't know who to borrow from; 6… Obliged to borrow from SHG; 7…Money through another way (selling assets, etc.); 8…Other, specify*
→ QE3.8

QE3.5 If yes, who was the person the household had requested for a loan? ☐ *Source of credit codes*

QE3.6 What was the purpose of the loan? ☐ *Use purpose codes*

QE3.7 Why was the application rejected? ☐ 1…*Lack of collateral; 2…Lack of the required documents (proofs of identity, address etc.); 3…Lack of good credit history / reputation; 4…Lack of trust from lender; 5…Too big amount; 6…Too small amount; 7…Purpose of loan not suitable (project not profitable enough, not corresponding to lending policy of lender, etc.); 8…Too many debts already; 9… Insufficient income; 10…No account held with the bank; 11…No reason given; 12…Other, specify*

QE3.8 In general, when you really need a small amount of credit, from how many sources can you get it? ☐ If 0 → QE3.10
A small loan is up to 1000 Rs.

QE3.9 How much interest do you pay on average on a small amount? ☐ *Rs per 100 Rs borrowed per month*

QE3.10 In general, when you really need a larger amount of credit, from how many sources can you get it? ☐ If 0 → Section E4
A large loan is above 1000 Rs.

QE3.11 How much interest do you pay on average on a large amount? ☐ *Rs per 100 Rs borrowed per month*

QE3.12 Do you need collateral against a loan of large amount? ☐ *1…Yes; 2…No → QE4.1*

QE3.13 If yes, what would be the value of the collateral compared to the loan? ☐ 1…Less than 50% of the loan; 2…Between 50% and 100% of the loan; 3…More than 100% of the loan.

4. PROVIDING CREDIT

QE4.1 Has any person outside your household an outstanding loan with any member of your household? ☐ *1…Yes, 2…No; If no → QE4.3*
if YES → **SECTION F after QE4.2**
If yes, how many loans still have to be repaid in total? ☐

QE4.2 For each of those loans, can you provide the following information:
Record each loan separately, even if the same member gave more than one loan. For question QE4.2.10, if payment were made by giving labour, you should use the daily wage times the number of days to get the 'monetary value' of the amounts reimbursed.

QE4.2.1 Loan No.	**QE4.2.2** Who was the primary lender? *ID, If no one in particular, put the ID of the head*	**QE4.2.3** When was the loan made?		**QE4.2.4** What is his / her relationship to the borrower? *Use relationship codes*	**QE4.2.5** For what purpose was the loan? *Use purpose codes*	**QE4.2.6** How much did he / she lend (principal)? *Rs, all borrowings in kind have to be evaluated at their market value.*	**QE4.2.7** Did he / she lend the full amount that was originally requested? *1…Yes* *2…No*	**QE4.2.8** In which form will the loan be repaid? *1…Cash* *2…Labour* *3… In kind* *4…Combination* *5…Other, specify*	**QE4.2.9** What was the original duration of the loan? *# months*	**QE4.2.10** What is the interest rate he / she charged for this loan? *Rs per 100 Rs loan*
		month	*year*							
1										
2										
3										
4										
5										

QE4.2.1 Loan No.	**QE4.2.11** How much in total (including interest) has the borrower repaid? *Rs, all payments made in kind must be evaluated at their market value*	**QE4.2.12** How much is left to be repaid in total (including interest)? *Rs*	**QE4.2.13** What form of collateral was used? *1…No collateral* *2…Mortgaged land* *3…Land property documents* *4…Buildings or other property documents* *5…Jewelry* *6…Underwritten by third party (guarantor)* *7…Labor* *8…Other, specify*	**QE4.2.14** How many days did it take to give the loan from the time the borrower initially requested it? *# days*	**QE4.2.15** How often does the borrower have to pay installments? *1…Daily* *2…Weekly* *3…Monthly* *4…Quarterly* *5…Bi-annual / half-yearly* *6…Yearly* *7…Once at the end* *8…Not fixed* *9…Other, specify* If 7 or 8 → QE4.2.20	**QE4.2.16** How much did the borrower repay in the last installment? *Rs.*
1						
2						
3						
4						

QE4.2.1 Loan No.	**QE4.2.17** Does the borrower repay the same amount every installment? *1…Yes* *2…No*	**QE4.2.18** How long will the borrower take to repay the loan in total? *#months*	**QE4.2.19** Has the borrower ever been late for a scheduled payment on this loan? *1…Yes* *2…No*	**QE4.2.20** How did he/she repaid the money? *Use payment codes*	**QE4.2.21** Who received the reimbursement? *ID code*
1					
2					
3					
4					
5					

QE4.3 If no one has an outstanding loan with a household member: did anyone ask you or a member of your household for a loan that you or your household member rejected? ☐ *1…Yes, 2…No; If No → Section F*

QE4.4 What was the relationship of the person who requested a loan to you or your household member? ☐ *Use relationship codes*

QE4.5 What was the purpose of the loan? ☐ *Use purpose codes*

QE4.6 Why did you or your household member reject the application? ☐ *1…Lack of collateral; 2…Lack of the required documents (proofs of identity, address etc.); 3…Lack of good credit history / reputation; 4…No trust in the borrower; 5…Too big amount; 6…Too small amount; 7…Purpose of loan not suitable (project not profitable enough, not corresponding to lending policy of the household member, etc.); 8… Too many debts already; 9… Insufficient income; 10…No account held with the bank; 11…No reason; 12…Other, specify*

SECTION F: CONSUMPTION EXPENDITURES: RECURRENT EXPENSES AND HOME PRODUCTION

1. FREQUENT EXPENDITURES

Wherever possible, include forest and other products that were collected by the household. For certain purchases (for instance spices) the households may not be able to report quantities accurately. In such cases, they must provide the best estimate that they can.

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
	1.GRAIN/CEREAL						
1	1	Rice		Kg			
2	2	Chira (beaten rice)		Kg			
3	3	Muri (fried rice)		Kg			
4	4	Maize & products (Jowar, Bajra, millet)		Kg			
5	5	Wheat & products (flour, suji, maida, sewai, bread)		Kg			
6	6	Rice Flour		Kg			
7	7	Other grains or cereals, specify		Kg			
8	8	Cereal substitutes (tapioca, jackfruit seed)		Kg			
	2.PULSES/LENTILS						
9	1	Arhar (yellow dal)		Kg			
10	2	Bengal Gram (chick pea)		Kg			
11	3	Horse Gram (black gram)		Kg			
12	4	Moong (Kidney bean)		Kg			
13	5	Masoor (red lentils)		Kg			
14	6	Urad		Kg			
15	7	Dried peas		Kg			
16	8	Rajma		Kg			
17	9	Other pulses, specify		Kg			

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
	3. MILK PRODUCTS						
18	1	Milk		Litre			
19	2	Curd		Kg			
20	3	Ghee		Kg			
21	4	Buttermilk		Litre			
22	5	Other milk products, specify					
	4. EDIBLE OILS						
23	1	Mustard oil		Litre			
24	2	Refined oil (olive, sunflower, soya bean oil)		Litre			
	5. EGGS, FISH AND MEAT						
25	1	Eggs (pieces)		Pieces			
26	2	Fish					
27	3	Chicken					
28	4	Mutton		Kg			
29	5	Pork		Kg			
30	6	Other meat (bird, crabs), specify					
	6. VEGETABLES						
31	1	Potatoes		Kg			
32	2	Onions		Kg			
33	3	Radish		Kg			
34	4	Sweet potato		Kg			

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
35	5	Pumpkin					
36	6	Torai		Kg			
37	7	Karela		Kg			
38	8	Cucumber					
39	9	Jhinga		Kg			
40	10	Parwal		Kg			
41	11	Papaya (green)					
42	12	Cauliflower					
43	13	Cabbage					
44	14	Brinjal		Kg			
45	15	Soya beans		Kg			
46	16	Ladyfinger		Kg			
47	17	Green spinach		Bundle			
48	18	Red spinach		Bundle			
49	19	Tomato		Kg			
50	20	Peas		Kg			
51	21	Capsicum		Kg			
52	22	Beans		Kg			
53	23	Lemon					
54	24	Green chillies, ginger, garlic and green coriander		TAKEN OUT			
55	25	Other vegetables, specify					
	7. FRESH AND DRIED FRUITS						
56	1	Bananas		Pieces			

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
57	2	Guava		Kg			
58	3	Oranges		Kg			
59	4	Apple/pear		Kg			
60	5	Mangoes		Kg			
61	6	Papayas					
62	7	Custard Apple		Kg			
63	8	Other fresh fruits, specify					
64	9	Groundnut		Kg			
65	10	Coconut		Pieces			
66	11	Other dried fruits & nuts, specify					
	8. SUGAR, SALT AND SPICES						
67	1	Sugar		Kg			
68	2	Gur		Kg			
69	3	Other sweeteners, specify (misri, honey, etc.)					
70	4	Salt		Kg			
71	5	Dry spices					
72	6	Linseed		Kg			
73	7	Other spices and oilseeds, specify					
	9. BEVERAGES AND SNACKS						
74	1	Tea (# cups) in the market		Pieces			
75	2	Tea leaves		TAKEN OUT			
76	3	Cold beverages (# glasses) (juice, cold drinks…)		Pieces			

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
77	4	Samosa		Pieces			
78	5	Biscuits (# packs)		Pieces			
79	6	Namkeen					
80	7	Prepared sweets					
81	8	Cooked meals (#)		Pieces			
82	9	Other beverages and snacks, specify					
	10. PAN, TOBACCO & INTOXICANTS						
83	1	Gutka (packets)		Piece			
84	2	Pan (#)		Piece			
85	3	Bidi (#)					
86	4	Cigarettes (#)					
87	5	Leaf tobacco					
88	6	Gudakhu		Pieces			
89	7	Other tobacco products, specify					
90	8	Toddy					
91	9	Other country liquor (Mahua, Hadhiya,…)					
92	10	Beer					
93	11	Foreign or refined liquor					
	11. FUEL & LIGHT						
94	1	Firewood (# bundles)		Bundles			
95	2	Dung cakes		Pieces			
96	3	Coal					

				PURCHASED		HOME PRODUCED	RECEIVED IN KIND
			QF1.1 Has your household consumed any of the following items during the last seven days? *1…Yes; 2…No* *If no → Next item*	**QF1.2** How much did your household purchase?	**QF1.3** How much did your household spend in total to buy this quantity? *Rs*	**QF1.4** How much did your household consume of the following item out of home production? *Kgs (if not otherwise stated – mention if you use different measure)*	**QF1.5** What is the total amount of the following item consumed that you received in –kind during the last 7 days for wages for work, gifts, etc.? *Kg (if not otherwise stated)*
97	4	Kerosene		Litre			
98	5	LPG (# cylinders)		Pieces			
99	6	Matches and candles (# boxes)		Pieces			
100	7	Other fuels, specify					

			QF1.6 What is the money value of the amount purchased during the last 7 days? *If nothing, write 0*	**QF1.7** What is the money value of the amount received in kind during the last **7 days**? *If nothing, write 0*			
		12. COSMETICS / PERSONAL ITEMS					
1	1	Soap for bath					
2	2	Toothpaste, toothbrush					
3	3	Hair oil, shampoo, comb					
4	4	Lotion (face, body, etc.)					
5	5	Perfume					
6	6	Shaving articles					
7	7	Soap and powder for clothes and dishes					

2. NON-FREQUENT EXPENDITURES

			QF2.1 Has your household purchased or received in kind any of the following items during the past **year**? *1…Yes; 2…No* *If no → Next item*	**QF2.2** What is the monetary value of the amount purchased during the past **year**? *If nothing, write 0 and → QF2.5* *If paid in kind, please evaluate at monetary value*	**QF2.3** What is the monetary value of the amount purchased during the past **7 days**? *If nothing, write 0 and → QF2.5* *If paid in kind, please evaluate at monetary value*	**QF2.4** How much time in advance did you plan that expenditure? *In weeks, 0 = the same week as the expenditure was made.*	**QF2.5** What is the money value of the amount received in kind during the past **year**? *If nothing, write 0 and → next item*	**QF2.6** What is the money value of the amount received in kind during the last **7 days**? *If nothing, write 0*
	13. CLOTHING, FOOTWEAR AND BEDDING							
1	1	Dhoti, lungi						
2	2	Sari						
3	3	Cloth for shirt, pyjama, salwar, blouse, coats, trousers						
4	4	Ready-made garments, sweaters, etc.						
5	5	Hosiery articles: undergarments, socks, towels, etc.						
6	6	Bed sheets, bed cover						
7	7	Rug, blanket						
8	8	Pillow, quilt, mattress, mats and matting						
9	9	Mosquito net						
10	10	Footwear (slippers, shoes, sandals)						
11	11	Umbrella, raincoat						
12	12	Other clothing, footwear and bedding, specify						
13	13	Jewellery						
	14. EDUCATION AND PERSONAL EXPENSES							
14	1	Books						
15	2	Stationery, pens						
16	3	Educational expenses (tuition and other fees, etc.)						
17	4	Religious expenses (agarbati and Puja)						
18	5	Insecticides, mosquito repellents,...						
19	6	Other articles, specify						

			QF2.1 Has your household purchased or received in kind any of the following items or services during the past **year**? *1…Yes; 2…No* *If no → Next item*	**QF2.2** What is the money value of the amount purchased during the past **year**? *If nothing, write 0 and → QF2.5* *If paid in kind, please evaluate at monetary value*	**QF2.3** What is the money value of the amount purchased during the last **7 days**? *If nothing, write 0 and → QF2.5* *If paid in kind, please evaluate at monetary value*	**QF2.4** How much time in advance did you plan that expenditure? *In weeks, 0 = the same week as the expenditure was made.*	**QF2.5** What is the money value of the amount received in kind during the past **year**? *If nothing, write 0 and → next item*	**QF2.6** What is the money value of the amount received in kind during the last **7 days**? *If nothing, write 0*
	15. SERVICES, RENT & WATER CHARGES							
20	1	Barber						
21	2	Tailor						
22	3	Repair of non-durable goods						
23	4	Grinding charges						
24	5	Telephone (mobile)						
25	6	Rail, bus, taxi (commuting)						
26	7	Petrol, diesel, oil						
27	8	Rent on house and dwellings						
28	9	Electricity bill						
29	10	Banking services or money transfers (fees)						
30	11	Other services, specify						
	16. OTHER MISCELLANEOUS EXPENSES							
31	1	Entertainment (video, cinema, theatre, photos,…)						
32	2	Sport goods and toys						
33	3	Locks						
34	4	Bulbs, batteries, torches, …						
35	5	Earthenware, plates, glassware, cutlery						
36	6	Other, specify						

THANK YOU

Enumerator: give the CORRECT envelop to the respondent and ask her/him to sign the receipt.

ENUMERATOR EVALUATION

Q1 What is the comprehension level of respondent? ☐ *1…Excellent; 2…Very good; 3…Good; 4...Fair; 5…Poor*

Q2 How much did others assist the respondent with his/her answers? ☐ *1…No assistance; 2…Help with some; 3…Help with most*

Q3 If the respondent received help, who was helping? ☐ *ID numbers*

Q4 If other household members were around during the interview (if they could see or hear you and the interviewee), report their ID numbers ☐ *ID numbers*

Q5 Any additional comments about specific questions or data quality? *Open question*

Q6 GPS coordinates:

E		°		‘	.	‘’
N		°		‘	.	‘’

For example, the coordinates of Hotel Sairaj, Rajim, are:

E	81	°	53	‘	12.05	‘’
N	20	°	58	‘	01.55	‘’

1. CASTE / TRIBE CODES			2. LANGUAGE CODES
1. Santhals			
2. Munda	36. Dhanwa	71. Pao	1. Santhali
3. Oraon	37. Nagesia	72. Bhaina	2. Mundari
4. Ho	38. Kharia	73. Bhoy	3. Oraon
5. Birhore	39. Baiga	74. Basdev	4. Ho
6. Kole	40. Pardhi	75. Sodhi	5. Hindi
7. Bhuiyans	41. Agharia	76. Gabel	6. Chhattisgarhi(Khaltahi)
8. Dom	42. Bauri	77. thethwar	7. Laria
9. Harijan	43. Karmakar	78. sonar	8. Urdu
10. Nai	44. Bhumij	79. britiya	9. Khariya
11. Yadav (Ahir)	45. Kandha	80. Dusadh	10. Oriya
12. Kurmi	46. Ganda	81. Bhat	11. Nagpuri
13. Koeri	47. Ghashi	82. Bairagi	12. Bhojpuri
14. Badhai (carpenter)	48. Turi	83. Nunia	13. Others, Specify_____
15. Teli	49. Meena	84. Gosai	99. Does not know
16. Ghatwar	50. Bairwa	85. Others, Specify_____	
17. Bania	51. Khetik	99. Does not know	
18. Brahmin	52. Banjara		
19. Rajput	53. Jogi		
20. Kayastha	54. Gujjar	Julia, if the answer for caste is 99, than also skip question about caste category!!!	
21. Bhumihar	55. Kahar		
22. Korku	56. Mallah		
23. Goli (Yadav)	57. Lohar/Vishwakarma		
24. Meo	58. Pradhan		
25. Jatab	59. Kamar		
26. Kumhar	60. Bedia		
27. Mali (Saini)	61. Muslim		
28. Satnami	62. Christian		
29. Sahis	63. Majhi		
30. Kewat	64. Rajwar		
31. Patel	65. Pasi		
32. Mehar	66. Dhobi		
33. Kolta	67. Kujara		
34. Rathia	68. Kalar		
35. Gond	69. Panika		
	70. Mirdha		

3. EDUCATION CODES	4. RELATIONSHIP CODES	5. OCCUPATION CODES	
0. No schooling 1. Class 1 2. Class 2 3. Class 3 4. Class 4 5. Class 5 6. Class 6 7. Class 7 8. Class 8 9. Class 9 10. Class 10 11. Class 11 12. Class 12 13. 1st year degree college 14. 2nd year degree college 15. 3rd year degree college 16. 4th year degree college 17. 1st year post graduation 18. 2nd year post graduation 19. Professional Degree 20. Anganwadi / Nursery 21. Other, specify 99. Does not know	1. Head 2. Spouse / partner 3. Son / daughter 4. Son-in-law / daughter-in-law 5. Stepson / stepdaughter 6. Grandchild 7. Brother / sister 8. Brother-in-law / sister-in-law 9. Father / mother 10. Father-in-law / mother-in-law 11. Grandparent 12. Great-grandchild 13. Household help 14. Lodger 15. Friend 16. Employee 17. Neighbor / villager 18. Other, specify	NOT WORKING 1. Child below or equal to 5 years 2. Child above 5 but not enrolled in school 3. Student in school 4. Disabled 5. Elderly people 6. Retired 7. Housewife 8. Unemployed, looking for work EMPLOYED 9. Agriculture: casual labourer 10. Agriculture: Permanent worker (paid monthly) 11. Outside agriculture: MGNREGA worker 12. Outside agriculture: Non-MGNREGA casual labourer 13. Salaried worker with fixed salary (shop vendor, clerk, maid, servant) 14. Salaried worker with no fixed salary (e.g. construction or forestry industries) 15. Government employee 16. Driver SELF-EMPLOYED 17. Agriculture: farming (self-employed) 18.Paddy dehusking 19. Bidi making 20. Liquor/wine brewing 21. Leaf plate making 22. Collection and sales of non-timber forest products	23. Trading in vegetable and foodgrains 24. Weaving / spinning 25. Tasar weaving 26. Laque cultivation 27. Barber 28. Tailor 29. Gold/metal work (blacksmith - lohar) 30. Carpentry 31. Shoemaking, Hide processing 32. Midwife 33. Machinery repair 34. Ploughing / renting material 35. Shepherd (animal grazing) 36. Moneylender 37. Shop retailer 38. Taxi services (owner) 39. Fisherman 40. Handicraft-making 41. Potter 42. Basket and Net weaving 43. Rope making 44. Managing accommodation / restaurant facility (hotel) 45. Washing business 46. Food vendor (street / market) 47. Owner of construction business 48. Doctor / Traditional healer 49. Trading in animals 50. Trading in meat (cutting pieces) 51. Agricultural services (veterinarian, etc.) 52.Frying rice / other grains 53. Making dairy products 54. Other, Specify 99. Does not know

6. PURPOSE CODES	7. SOURCE OF CREDIT CODES	8. STRATEGY CODES	9. PAYMENT CODES
1. Start a new business 2. Acquire new assets 3. Hiring labour 4. Purchase of farm input 5. To buy new stock 6. Repairing productive material 7. Other business use, specify 8. Food consumption 9. Unemployment 10. Medical expenses 11. Marriage 12. Funeral 13. Festivals 14. Buy durables (vehicle, furniture, appliances etc.) 15. Buy jewelry 16. Education, school expenses 17. Repay another loan/debt 18. Buy land 19. Buy or build a house 20. Repair a house 21. Other personal uses, specify	0. Household member / self 1. Non-household relative, specify using relationship codes 2. Friend 3. Employer 4. Landlord 5. Shop/shopkeeper who is BCSA 6. Other shop/shopkeeper 7. Moneylender 8. Another villager 9. Self-Help Group or other savings group 10. Bank through SHG 11. Cooperative bank 12. Rural bank 13. Public sector or private commercial bank 14. Chit fund 15. Microfinance institution 16. Formal insurer 17. Government 18. Other, specify 98. Not applicable	1. Take from income 2. Use savings 3. Sell or dispose of assets, i.e. jewelry, livestock, rice, etc.; specify 4. Reduce consumption of meat 5. Reduce consumption of other food 6. Reduce purchase of other goods 7. Take children out of school 8. Borrow money 9. Borrow goods other than money 10. Receive gift/donation of money 11. Receive gift/donation of goods other than money 12. Receive other help such as time/labor 13. Insurance payment (cash) 14. Government grant 15. Other, specify 98. Not applicable	1…In cash 2…In kind 21…In cash and in kind 3…On BCSA account 31…On BCSA account and in cash and/or kind 4…On cooperative bank account 41…On cooperative bank account and in cash and/or kind 5…On rural bank account 51…On rural bank account and in cash and/or kind 6…On public sector or private commercial bank account 61…On public sector or private commercial bank account and in cash and/or kind 7…On a post office account 71…On a post office account and in cash and/or kind 8…On microfinance account 81…On microfinance account and in cash and/or kind 9…On SHG account 91…On SHG account and in cash and/or kind 10…On neighborhood's group account 101…On neighborhood's group account and in cash and/or kind 11…On a Chit fund 111…On a Chit fund and in cash and/or kind 12…Other, specify

10. CROP CODES CEREALS 1. Paddy 2. Maize 3. Wheat 4. Barley/Millet 5. Sugar cane 6. Other, specify PULSES 11. Arhar 12. Bengal Gram (chick pea) 13. Horse Gram (black gram) 14. Moong (Kidney bean) 15. Masoor (red lentils) 16. Urad 17. Peas 18. Rajma 19. Other, specify VEGETABLES 21. Potatoes 22. Onions 23. Radish 24. Sweet Potato 25. Pumpkin 26. Torai 27. Bitter gourd(Karela) 28. Cucumber 29. Jhinga 30. Parwal/Patal 31. Papaya (Green) 32. Cauliflowers 33. Cabbage 34. Brinjal	35. Soya beans 36. Lady fingers 37. Spinach 38. Tomatoes 39. Peas 40. Capsicum 41. Lemon 42. Green chilies, ginger, garlic and green coriander 43. Other vegetable, specify OIL SEEDS 51. Mustard 52. Linseeds 53. Other seeds, specify FRUITS 61. Banana 62. Guava 63. Oranges 64. Apple/Pear 65. Mangoes 66. Papayas 67. Groundnut 68. Coconut 69. Grapes 70. Water Melon 71. Other fruit, specify	OTHER 81. Thatch 82. Fodder trees 83. Bamboo 84. Other trees 85. Chini 86. Tak 87. Kathu 88. Bhang 89. Kauni 90. Poppy-seed/post 91. Turmeric/haldi 92. Tobacco 93. Jute 94. Other fiber crop	