DEFAULT EXPERIMENT – ENDLINE HOUSEHOLD QUESTIONNAIRE

The respondent has to be the person that was selected to participate in the experiment.

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.*
- ***Questions in bold + italic should not be asked, but copy pasted from the information sheet you received (be careful on the spelling!!!)***
- ***For questions in bold some information is available on the information sheet you received, but you should up-date it***
- *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.*

Village _____

Name of respondent _____

Spouse of respondent _____

Household Number _____

Category_____

Enumerator_____

Date of Interview | | | |

Do you know your account number? *0…No; 1…Yes*

If yes, account number of respondent_____

Mobile Nr of the head_____

Mobile Nr of respondent if different from head_____

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_____

Today, we would like to ask you some more questions. The survey is again anonymous, so only the people doing the survey know your identity and they will not communicate the information you provide to anyone else. Do you have any questions? We thank you very much for your collaboration today and in the past weeks.

SECTION A: HOUSEHOLD COMPOSITION

1. FAMILY BACKGROUND

QA1.1 Is your household on the official BPL list? ☐ *0…No, 1…Yes; Check the response with the answer on the information sheet.*

QA1.2 Which type of ration card does your household hold? ☐ *0…No card, 1…BPL Card, 2…AAY, 3…APL Card, 4…Other, specify; Check the response with the answer on the information sheet*

QA1.3 Does your household have an MGNREGA employment (Job) card? ☐ *0…No, 1…Yes; Check the response with the answer on the information sheet*

2. HOUSEHOLD ROSTER

QA2.0 Total number of household members during last week of logbooks 2 ☐

*Answer the questions for all the household members that were listed during the last week of logbooks 2. Some people passed away, moved to their husband or migrated during logbooks 1. We provide this information on the information sheet, so do not explicitly re-ask **QA2.3**. Copy the reason from the information sheet in **QA2.3**, and you will automatically go to the next household member if questions do not have to be asked about that person.*

*For question **QA2.13**, 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 Name*** ***Don't make spelling mistakes!***	***QA2.3 Absence situation in last week of logbooks 2*** ***0…Not applicable (the person was present)*** ***1…She moved away to her husband → Next line*** ***2…He/she died → Next line*** ***3…He/she migrated and will not come back before September → Next line*** ***4…He/she was absent for another reason***	**QA2.4** How many weeks did he / she migrate between the beginning of March and the end of July? *# Weeks*	**QA2.5** What is his/her relationship to the head of the household? *Relationship codes*	**QA2.6** What is his / her marital status? *0… Never married → QA2.10* *1…Married, living with spouse* *2…Married, not yet living with spouse* *3…Separated* *4…Divorced* *5…Widow/widower*	**QA2.7** At what age did he/she first get married? *# Years*	Total number of children alive	
							QA2.8 Boys	**QA2.9** Girls
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

QA2.1 ID	**QA2.10** Can he / she read or write (literate)? *0… Cannot read or write* *1…Can read and write* *2…Can read but not write* *3…Can write but not read*	**QA2.11** Is he / she studying currently or has he / she finished studying? *1…Currently studying* *2…Finished studying* *3…Never went to school → QA2.13*	**QA2.12** Till what standard has he /she studied or in what standard is he/she currently studying? *Use education codes*	**QA2.13** What is his/her main occupation? *Use occupation code;* *If =1 → Next Line* *If >1 and <=8 → QA2.18*	**QA2.14** What is the nature of the job? *1…Own business / self-employed* *2…Business owned by another household member* *3…Joint household business* *4… Agriculture on own <u>or rented</u> land* *5…Agricultural wage labourer* *6…Wage labour / job outside agriculture* *7…Salaried*	**QA2.15** Does he/she have a secondary job i.e. another job other than his / her main job? *0…No → QA2.18* *1…Yes*
1						
2						
3						
4						
5						
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12						
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15						

QA2.1 ID of HH member	**QA2.16** What is his / her secondary occupation? *Use occupation code;* *If >1 and <=8 → QA2.18*	**QA2.17** What is the nature of the secondary job? *1…Own business / self-employed* *2…Business owned by another household member* *3…Joint household business* *4. Agriculture on own <u>or rented</u> land* *5…Agricultural wage labourer* *6…Wage labour / job work outside agriculture* *7…Salaried*	***QA2.18 Bank account 1*** ***0…None → QA2.114*** ***1…BCSA*** ***2…Cooperative bank*** ***3…Chit funds, give name*** ***4…Post office*** ***5…Other*** ***6…Rural bank*** ***7…Public sector or private commercial bank***	***QA2.19 Bank code (logbooks)*** ***If QA2.18 is not 3 → QA2.21***	**QA2.20 Name of the chit fund** ***Up-date!***	**QA2.21 Purpose of the account** *1…MGNREGA* *2…Pension* *3…Paddy payment* *4…Construction workers' insurance* *5…Savings account* *6…Other, specify* *7…School attendance stipend* ***Up-date!***
1						
2						
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5						
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7						
8						
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12						
13						
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15						

QA2.1 ID of HH member	**QA2.22 Is this a joined account with another household member?** *0…No → QA2.24* *1…Yes* ***Up-date!***	**QA2.23 With who?** *ID* ***Up-date!***	**QA2.24** How frequently does he/she deposit money on this account? *0…Never deposited → QA2.26* *1…Daily* *2…Weekly* *3…Monthly* *4…Quarterly* *5…Half-yearly* *6…Yearly* *7…Once*	**QA2.25** On average, how much does he/she deposit per month? *Rs*	**QA2.26** How frequently does he/she deposit on or transfer money to this account? *QA2.26 ≤ QA2.24 if not 0* *0…Never so far → QA2.28* *1…Daily* *2…Weekly* *3…Monthly* *4…Quarterly* *5…Half-yearly* *6…Yearly* *7…Once*	**QA2.27** On average, how much does he/she deposit on or transfer to this account per month? *Rs* *QA2.27 ≥ QA2.25*
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QA2.1 ID	**QA2.28** How frequently does he/she withdraw money? *0…Never withdrew → QA2.30* *1…Daily* *2…Weekly* *3…Monthly* *4…Quarterly* *5…Half-yearly* *6…Yearly* *7…Once*	**QA2.29** On average, how much does he/she withdraw per month? *Rs*	**QA2.30** Was there a fee for opening the account? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.32*	**QA2.31** If yes, what was the fee for opening the account? *Rs* *98… Doesn't know*	**QA2.32** Is there a minimum balance requirement? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.34*	**QA2.33** What is the minimum balance requirement? *Rs* *98… Doesn't know*	**QA2.34** Is there a fee for doing a withdrawal? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.36*	**QA2.35** What is the fee for a withdrawal?	
								Unit *0…Rs (=fixed amount)* *1…%* *2…Other, specify* *98…Doesn't know*	**#**
1									
2									
3									
4									
5									
6									
7									
8									
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10									
11									
12									
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15									

QA2.1 ID	**QA2.36** Is there a fee for making a deposit? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.38*	**QA2.37** What is the fee for a deposit?		**QA2.38** Is there a fee for doing a transfer? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.40*	**QA2.39** What is the fee for a transfer?		**QA2.40** Is there a fee for closing the account? *0…No* *1…Yes* *98… Doesn't know* *If 0 or 98 → QA2.42*	**QA2.41** What is the fee for closing the account? *Rs* *98… Doesn't know*	**JULIA: TO BE REPEATED AS MANY TIMES AS WE HAVE ACCOUNTS – I THINK THE MAX IS 4 ACCOUNTS** **42 → 65** **66 → 89** **90 → 113**
		Unit *0…Rs (=fixed amount)* *1…%* *2…Other, specify* *98…Doesn't know*	**#**		**Unit** *0…Rs (=fixed amount)* *1…%* *2…Other, specify* *98…Doesn't know*	**#**			
1									
2									
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7									
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QA 2.1 ID	***QA2.114 Group 1*** *0…Nothing → Section B* *1…SHG* *2… Neighborhood group*	***QA2.115 SHG code (logbooks)***	**QA2.116 Name of the group** ***Up-date!***	**QA2.117** How many members are there in the group?	**QA2.118 In which hamlet does the group meet?** *Follow spelling from information sheet*	**QA2.119** How often does the group meet? *1…Weekly* *2…Monthly* *3…Irregular* *4…Other, specify*	**QA2.120** Does he / she save with the group? *1…No → QA2.123* *2…Yes, irregularly* *3…Regularly → QA2.122*	**QA2.121** If irregularly, how much he/she saves on average per month? *Rs* *→ QA2.123*	**QA2.122** If regularly, how much he/she saves per meeting? *Rs*
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6									
7									
8									
9									
10									
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12									
13									
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15									

JULIA: REPEAT AS MANY TIMES AS WE HAVE GROUPS (3 I think: QA2.123 → QA2.131 and QA2.132 → QA2.140)

SECTION B: DWELLING UNIT, LAND, ASSETS AND EVENTS

1. DWELLING UNIT

QB1.1 Does your household own the dwelling unit? ☐ *0…No, 1…Yes; If no go to QB1.3*

QB1.2 Do you have a proof of ownership? ☐ *0…No, 1…Yes*

QB1.3 Was the dwelling where you live constructed under the Indira Aawas Yojana (IAY)? ☐ *0…No, 1…Yes*

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? ☐ *0…No, none of the rooms; 1…Yes, some rooms; 2…Yes, all the rooms*

QB1.7 Have you done any repair or improvement (including room addition) worth more than Rs 500 since March 2014? ☐ *0…No, 1…Yes; 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 since March 2014? ☐ *The amount should be over 500 Rs*

QB1.10 Do you have your own latrine? ☐ *0…No, 1…Yes; if no → QB1.12*

QB1.11 Is your latrine built under a government scheme? ☐ *0…No, 1…Yes*

QB1.12 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*

QB1.13 What is the distance from the house to this drinking water facility? ☐ *Meter*

QB1.14 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*

QB1.15 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*

QB1.16 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*

QB1.17 Is there an electricity connection to your house? [ ] *0… No connection; 1… Yes, unofficial connection; 2… Yes, official 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 since March 2014, 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 pay per year (on average)? *→next line*	**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 receive per 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*	*0…No* *1…Yes*	*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*	*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 does your household own? #			**QB3.2** How many does your household own? #			**QB3.3** How many does your household own? #			**QB3.4** How many does your household own? #
A. DURABLE GOODS			B. KITCHEN UTENSILS			C. FURNITURE			D. OTHER		
1	Radio/cassette player		1	Steel utensils		1	Table / desk		1	Draft animal (i.e. pairs of bullock)	
2	Television		2	Bronze utensils		2	Chair, stools, armchairs, sofas		2	Thresher	
3	Fans		3	Pressure cooker		3	Benches, bed		3	Pump sets	
4	Telephone sets/ mobile phones		4	Kerosene/oil/ gas lamps		4	Charpoys		4	Tractor	
5	Sewing machines		5	Kerosene stove		5	Suitcases		5	Power tiller	
6	Watches, clocks		6	Gas stove		6	Trunks		6	Bullock cart for carrying goods	
7	Other (computer, refrigerator, camera, CD player etc.), specify		7	Other (water filter, etc.), specify		7	Cupboard / almirah		7	Others, specify	
8	Bicycle										
9	Motorcycle / scooter										
10	Other vehicle (e.g. autorikshaw), specify										

4. LIVESTOCK

QB4.1 Do you own livestock, like cows, buffaloes, bulls, goats, sheep, pigs, poultry, ducks or others? ☐ *0…No, 1…Yes; if no → Section 5*

QB4.2 Can you provide the following information about your livestock?

	QB4.2.1 How many adult heads do you currently own? *#*	**QB4.2.2** How many young heads do you currently own? *#*
Cows		
Buffaloes		
Bulls and bullocks		
Goats		
Sheep		
Pigs		
Poultry		
Ducks		
Other, specify		

5. EVENTS

QB5.1 In the past month, did any of your household members fell ill? ☐ *0…No,1…Yes; If no → QB5.3*
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.
If yes, how many illnesses were there? ☐
If a member fell sick several times, count it as different cases, not as 1.

QB5.2 For each of those illnesses, can you provide the following information?
If a member fell sick several times, report on separate lines

QB5.2.1 Who was the member? *ID*	**QB5.2.2** 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*	**QB5.2.3** 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* *9…Pharmacist* *If unsure of doctor's qualifications list "other" and provide any information you can*	**QB5.2.4** 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* *9…Pharmacy*	**QB5.2.5** How much did your household spend in total? *Rs, if it is in kind calculate monetary value.* *99999…Doesn't know*	**QB5.2.6** How did your household come up with the additional money for the added expenses or compensated for the loss? *Use strategy code* *If <8 → Next line*	**QB5.2.7** Where did this money come from? *Use source of credit code*

QB5.3 If any of the following costly events happens to your household - loss of crop or livestock, theft of household property or goods, loss of job or business - do you count on household members who migrated to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; 98…Not applicable (i.e. no migrated hh members); If no or 98 → QB5.4

QB5.3.1 Up to which amount can you gather in this way? *Rs*
QB5.3.2 How long it will more or less take to receive the money? # days
QB5.3.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.4 If any of the following costly events happens to your household - loss of crop or livestock, theft of household property or goods, loss of job or business - do you count on relatives who are not household members to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; If no → QB5.5

QB5.4.1 Up to which amount can you gather in this way? *Rs*
QB5.4.2 How long it will more or less take to receive the money? # days
QB5.4.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.5 If any of the following costly events happens to your household - loss of crop or livestock, theft of household property or goods, loss of job or business - do you count on friends/villagers/neighbors who are not household members to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; If no → QB5.6

QB5.5.1 Up to which amount can you gather in this way? *Rs*
QB5.5.2 How long it will more or less take to receive the money? # days
QB5.5.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.6 If any of the following costly events happens to your household – birth, wedding, death of a household member or funeral - do you count on household members who migrated to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; 98…Not applicable (i.e. no migrated hh members); If no or 98 → QB5.7

QB5.6.1 Up to which amount can you gather in this way? *Rs*
QB5.6.2 How long it will more or less take to receive the money? # days
QB5.6.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.7 If any of the following costly events happens to your household - birth, wedding, death of a household member or funeral - do you count on relatives who are not household members to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; If no → QB5.8

QB5.7.1 Up to which amount can you gather in this way? *Rs*
QB5.7.2 How long it will more or less take to receive the money? # days
QB5.7.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.8 If any of the following costly events happens to your household - birth, wedding, death of a household member or funeral - do you count on friends/villagers/neighbors who are not household members to send you money or gifts without asking for interest?
0…No; 1…Yes, in case my household does not have sufficient income/savings; 2…Yes, if they can; 3…Yes, always; If no → QB5.9

QB5.8.1 Up to which amount can you gather in this way? *Rs*
QB5.8.2 How long it will more or less take to receive the money? # days
QB5.8.3 Will you have to pay this money / gifts back? *0…No; 1…Partially; 2…Yes, completely*

QB5.9 For each of the following events, can you tell us how important the source of funding is likely to be in case the event happens?
Read aloud: 1...Not important, 2...Minor Importance, 3...Important, 4...Very important
A loan has to be paid back, a gift (either in kind or in cash) does not have to be paid back.
Write 98 if the event cannot happen. For example, loss of livestock is not possible if the household does not own livestock), or if you do not have a household member who migrated (see information sheet).

EVENT	**QB5.9.1** Own income and savings	**QB5.9.2** Selling household assets	**QB5.9.3** Loan from migrated hh members	**QB5.9.4** Gifts (cash or kind) from migrated hh members	**QB5.9.5** Loan from other relatives	**QB5.9.6** Gifts (cash or kind) from other relatives	**QB5.9.7** Loan from friends / neighbors who are not relatives, shopkeepers, employers, or moneylenders	**QB5.9.8** Gifts (cash or kind) from friends / neighbors who are not relatives, shopkeepers, employers, or moneylenders
Loss of crop								
Loss of livestock								
Loss of regular job of a household member								
Failure of business or bankruptcy of business								
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)								
Death of a household member								
Serious injury or illness keeping HH member from normal activities for at least one week								

EVENT	**QB5.9.9** Loan from a shopkeeper	**QB5.9.10** Loan from an SHG	**QB5.9.11** Loan from a bank	**QB5.9.12** Loan from a village or caste committee	**QB5.9.13** Loan from employer / moneylender
Loss of crop					
Loss of livestock					
Loss of regular job of a household member					
Failure of business or bankruptcy of business					
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)					
Death of a household member					
Serious injury or illness keeping HH member from normal activities for at least one week					

QB5.10 If the household gives some importance to selling assets, which assets would they sell? *Open question*
To be filled in if at least one answer to QB5.9.2 is 2, 3 or 4, otherwise write 98.

QB5.11 Imagine one of the following events happens to the person indicated. Will you provide a loan or gifts (money or goods) if they ask for it?
Read aloud: 1…Almost never, 2…Seldom, 3…Often, 4…Almost always

EVENT	**QB5.11.1** Migrated hh members *98…No migrated members*		**QB5.11.2** Other relatives		**QB5.11.3** friends / neighbors	
	Loan	Gift / transfer	Loan	Gift / transfer	Loan	Gift / transfer
Loss of crop						
Loss of livestock						
Loss of regular job of a household member						
Failure of business or bankruptcy of business						
Theft of household property and goods						
Fire or destruction of household property and goods (e.g. flooding)						
Birth (in their household)						
Wedding (in their household)						
Death of a household member						
Serious injury or illness keeping person from normal activities for at least one week						

SECTION C: MISCELLANEOUS

1. Labor supply

QC1.1 Did you reduce your labor on the days the survey took place? *0…No, 1…Sometimes, 2…Always; If 0 go to QC1.4*

QC1.2 Did this reduce your regular income on those days, i.e. the income you would have had without our payment? *0…No, 1…Yes; If 0 go to QC1.4*

QC1.3 If yes, with how much did it reduce on average? *Rs*

QC1.4 How many hours in total did you work during the last 7 days?

QC1.5 How many hours do you work per week on average?

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 household's 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; 7…Wedding; 98…Not applicable → skip to C3

QC2.9a Are you the main responsible for this expenditure? ☐ *0…No, 1…Yes; 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? ☐ *0…No, 1…Yes*

QC2.9e Have you felt worried, tense or anxious about having to pay for this expenditure? ☐ *0…No, 1…Yes*

QC2.9f During the past 7 days, have you spend at least some time thinking about this expenditure? ☐ *0…No, 1…Yes*

QC2.9g Have you and your spouse discussed this expenditure in the last 7 days? ☐ *0…No, 1…Yes*

QC2.9h Have you and your spouse argued about this expenditure in the last 7 days? ☐ *0…No, 1…Yes*

3. KNOWLEDGE + OTHER

QC3.1 Do you usually receive money from your spouse to cover the household's expenditures? *0…No, 1…Yes, 98…Not married or not living with spouse; If no go to QC3.5, if 98 go to QC3.13*

QC3.2 If yes, do you receive it regularly? *0…No, 1…Yes*

QC3.3 How many times per week do you receive money to cover household expenditures?
For example, if you receive it weekly, write '1', if you receive it daily write 7.

QC3.4 How much do you receive on average each time? *Rs*

QC3.5 Do you usually give money to your spouse to cover the household's expenditures? *0…No, 1…Yes; if no go to QC3.9*

QC3.6 If yes, do you give it regularly? *0…No, 1…Yes*

QC3.7 How many times per week do you give money to cover household expenditures?
For example, if you give it weekly, write '1', if you give it daily write 7.

QC3.8 How much do you give on average each time? *Rs*

QC3.9 Did your spouse know you received money after each interview?
0…No, 1…Yes; If no → QC3.12

QC3.10 Did your spouse ask you to share the Rs 150 you received for each interview?
0…No, 1…Yes; If no → QC3.12

QC3.11 If yes, how much did he/she ask you on average per week? *Rs, should be lower or equal to 150*

QC3.12 How much did you give to your spouse on average per week of the Rs 150? *Rs, should be lower or equal to 150*

QC3.13 Did anyone else in your household (apart from your spouse) know you received Rs 150 after each interview?
0…No, 1…Yes; If no → QC3.15

QC3.14 Did anyone else in your household (apart from your spouse) ask you to share the Rs 150 you were paid for each interview, or did anyone else in your household (apart from your spouse) received part of it without asking?
0…No, 1…Yes; If no → QC3.15 For example, if a household member did not ask for money, but the respondent gave Rs 50 on average, write '0' in QC3.14.2 and '50' in QC3.14.3

QC3.14.1 ID of the other household member *ID*	**QC3.14.2** How much did he/she ask you on average per week? *Rs*	**QC3.14.3** How much did you give him/her on average per week? *Rs*

QC3.15 Does your spouse know the balance on your BCSA account? ☐
0…No; 1…Yes; 98…No BCSA account and/or not married or not living with spouse; if 98 → QC3.19

QC3.16 Does your spouse deposit money into your BCSA account? ☐
0…No; 1…Yes

QC3.17 Has your spouse asked you to withdraw money from your BCSA account in the past month? ☐
0…No; 1…Yes; if no → QC3.19

QC3.18 If yes, how much? *Rs*

QC3.19 Have you ever run for elections, i.e. have you tried to become a member of the Gram Panchayat (Ward member, Sarpanch or Panch), or any higher political level (like for example, District or Block Panchayat member)? ☐ *0…No; 1…Yes*

QC3.20 Has anyone in your household run for any of those positions? ☐ *0…No; 1…Yes*

QC3.21 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)

QC3.22 Did you vote during the last general elections (April 2014)? ☐ *0…No; 1…Yes*

4. PERSONALITY TRAITS

QC4.1 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

QC4.2 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

QC4.3 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; 98…I don't know that particular institution/person

QC4.3a... the Gram Sabha ☐

QC4.3b... the Panchayat ☐

QC4.3c… the State government ☐

QC4.3d… banks ☐

QC4.3e…basix – Sub-K ☐

QC4.3f… Axis bank ☐

QC4.3g… SHGs ☐

QC4.3h… microfinance Institutions ☐

QC4.3i… *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

QC4.3j... teachers and the schools ☐

QC4.3k...the police ☐

QC4.3l... neighbors ☐

QC4.3m... friends ☐

QC4.4 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

QC4.5 How often do you lend money to your friends? ☐ *Read the possible answers aloud.* 1…Never; 2…Infrequently; 3…Frequently; 4…Very frequently

5. You and your BCSA

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

QC5.1 What is your relationship to *"name BCSA"*? ☐ *Use relationship codes*

QC5.2 In the last 6 months, have you made a gift to *"name BCSA"*? ☐ *0…No, 1…Yes*

QC5.3 In the last 6 months, have you received a gift from *"name BCSA"*? ☐ *0…No, 1…Yes*

QC5.4 In the last 6 months, have you made a loan to *"name BCSA"*? ☐ *0…No, 1…Yes*

QC5.5 In the last 6 months, have you received a loan from *"name BCSA"*? ☐ *0…No, 1…Yes*

QC5.6 In case of needs, can you personally rely on *"name BCSA"* for help…

QC5.6a …in cash? ☐ *0…No, 1…Yes*

QC5.6b …in kind? ☐ *0…No, 1…Yes*

QC5.6c …in person? ☐ *0…No, 1…Yes*

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

QC5.7 In case of needs, can *"name BCSA"* rely on you for help…

QC5.7a … in cash? ☐ *0…No, 1…Yes*

QC5.7b… in kind? ☐ *0…No, 1…Yes*

QC5.7c … in person? ☐ *0…No, 1…Yes*

QC5.8 Do you shop in the BC's shop? ☐ *0…No, 1…Yes; 98...Not applicable, if he does not have a shop*

QC5.9 Do you think that choosing *"name BCSA"* to be the BCSA was a good choice? ☐ *0…No, 1…Yes*

QC5.10 Why? *Open question*_____

QC5.11 Do you have a bank account with the BCSA? ☐ *0…No, 1…Yes; if no, go to QC5.17*

QC5.12 Does your BCSA sometimes ask a fee in cash to make transactions? ☐ *0…No, 1…Yes; If no, go to QC5.15. We are not asking about the charges from the bank, but from the BCSA himself.*

QC5.13 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; 11…Balance inquiry*

QC5.14 If yes, how much? ☐ *Rs. If he/she pays different fees, record the highest amount.*

QC5.15 How many times did you (try to) do a transaction over the past month? ☐ *If 0 → QC5.17*

QC5.16 How often did the following problems happen in the past month?

- **QC5.16a** Not possible to connect the device to the internet? ☐
- **QC5.16b** *"name BCSA"* was not there? ☐
- **QC5.16c** *"name BCSA"* had no time? ☐
- **QC5.16d** *"name BCSA"* did not have cash on hand? ☐
- **QC5.16e** Difficulty in identifying yourself (fingerprint)? ☐
- **QC5.16f** Other problems, specify? ☐

QC5.17 How many shops in the village did you visit over the past week? ☐ *If <=1, go to Section C6*

QC5.18 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*

6. You and your village network

Carefully copy the ID of the household from the information sheet. Follow the same order as on the sheet (!!!). The name of the respondent, and the name of his/her spouse are given, but should not be entered in CsPro. The information we ask is about the respondent himself/herself, not about his/her household.
With help 'in person' we refer to spending time to help someone else (joining to visit a doctor, doing some labor at home, etc.)
(*) Note: From QC.6.13 onwards, the questions relate to the period before the baseline survey started. "Before the baseline survey" refers to the period before our research team came to the village and started surveying households, i.e. the period prior to September 2013

Total number of villagers (copy from information sheet) ☐

QC6.1 ID of house hold	**QC6.2** Do you know this person? *0…No → Next person* *1…Yes*	**QC6.3** Relation ship to you *Use relation ship codes*	**QC6.4** Did you visit his / her house in the past 6 months? *0…No* *1…Yes*	**QC6.5** Did he/she visit your house in the past 6 months? *0…No* *1…Yes*	**QC6.6** Did you discuss about the survey together? *0…No* *1…Yes*	**QC6.7** In the last 6 months, have you made a gift to him / her? *0…No* *1…Yes*	**QC6.8** In the last 6 months, have you received a gift from him/her? *0…No* *1…Yes*	**QC6.9** In the last 6 months, have you made a loan to him/her? *0…No* *1…Yes*	**QC6.10** In the last 6 months, have you taken a loan from him/her? *0…No* *1…Yes*	**QC6.11** In case of need today, can you rely on him/her for help in cash, in kind or in person? *0…No* *1…Yes*	**QC6.12** In case of need today, can he/she rely on you for help in cash, in kind or in person? *0…No* *1…Yes*

QC6.1 ID of house hold	**QC6.13** Did you know this person before the baseline survey *(*)*? *0…No* → **QC6.22** *1…Yes*	**QC6.14** Did you visit his / her house before the baseline survey? *0…No* *1…Yes*	**QC6.15** Did he/she visit your house before the baseline survey? *0…No* *1…Yes*	**QC6.16** Have you ever made a gift to him / her before the baseline survey? *0…No* *1…Yes*	**QC6.17** Have you ever received a gift from him/her before the baseline survey? *0…No* *1…Yes*	**QC6.18** Have you ever made a loan to him/her before the baseline survey? *0…No* *1…Yes*	**QC6.19** Have you ever taken a loan from him/her before the baseline survey? *0…No* *1…Yes*	**QC6.20** In case of need, could you rely on him/her for help in cash, in kind or in person before the baseline survey? *0…No* *1…Yes*	**QC6.21** In case of need, could he/she rely on you for help in cash, in kind or in person before the baseline survey? *0…No* *1…Yes*

QC6.1 ID of house hold	**QC6.22** Do you regard him/her as poor or rich? *1…Very poor; 2…Poor; 3… Neither poor nor rich; 4…Rich; 5…Very rich*	**QC6.23** When he/she was a child, was his/her family poor or rich? *1…Very poor; 2…Poor; 3… Neither poor nor rich; 4…Rich; 5…Very rich; 98 Doesn't know*	**QC6.24** How much effort in terms of work does he/she make? *1...Very little effort; 2...Little effort; 3...Average effort; 4...Quite some effort; 5...A lot of effort*	**QC6.25** Till what standard has he /she studied or in what standard is he/she currently studying? *Use education codes*	~~**QB6.26** What is the total amount of land owned by his/her household?~~		~~**QB6.27** How much land did his household inherit from his/her parents and his/her spouse's parents?~~		**QC6.26** Do you know if any of the following costly events happen to his/her household since March 2014 - loss of crop or livestock, theft of household property or goods, death or severe illness of a household member?	~~**QC6.29** Do you think that the household could have done something to avoid this event, or was it purely bad luck that it happened?~~
					#	~~Unit~~ ~~*1… Acres/ Khandi; 2…Kattha; 3…Other, specify*~~	#	~~Unit~~ ~~*1… Acres/ Khandi; 2…Kattha; 3…Other, specify*~~	*0…No ->skip to next line* *1…Yes* *98…Doesn't know -> skip to next line*	~~*0… Purely bad luck*~~ ~~*1… Could have been avoided partially*~~ ~~*2… Could have been avoided completely*~~

Note: In QC6.22-27, "Doesn't know" is not allowed. If the respondent doesn't know an answer, he/she has to guess.

QC6.30 Do you know people in other villages who participated in our surveys? *0...No, 1...Yes, If no go to Section C7*

If yes, how many people do you know?

QC6.31 Can you provide the following information about those villagers?

QC6.31.1 In which village? Preproc villages	**QC6.31.2** Name of the person you know	**QC6.31.3** Name of the spouse of the person you know

7. Post office services

QC7.1 Did you or any of your household members receive regular government transfers OR was paid for MGNREGA labor on a post office account between March 2014 and today? ☐ *0...No, 1...Yes; if no go to Section C8. If the answer on the information sheet is 'no', you should carefully check with the respondent before entering 'no'. It might be that people were paid during weeks in which we did not do surveys.*

QC7.2 How far is the closest post office from your house? *km*

QC7.3 How long does it take you to reach there? *Min*

QC7.4 How much does it cost you to go there? *Rs*

QC7.5 Number of different regular government transfer types OR MGNREGA labor for which members were paid on a post office account between March 2014 and today. ☐ *We provide an overview from the logbooks. This might be higher if people were paid during weeks in which we did not do surveys, so carefully check with the respondent before entering the total number. If the same household member receives several government transfers, or both a government transfer and MGNREGA payments, count those separately, and record those on separate lines in QC7.6.*

QC7.6 Can you answer the following questions?

QC7.6.1 ID	**QC7.6.2 Type of payment that was done on the post office account** *1…Widow pension* *2…Old age pension* *3…Disability pension* *4… Service retirement pension* *5… Nirashri* *6…Cash transfer for school attendane* *7 MGNREGA*	**QC7.6.3** Where was he / she paid? *0…In the closest post office → QC7.6.8* *1…In a post office which is further away* *2…Outside the post office, but in my village* *3…Outside the post office, and not in my own village*	**QC7.6.4** Did he/she choose this location, or is he/she obliged to get it from there? *0…His/her choice* *1…Obliged*	**QC7.6.5** How far is this from your house? *km*	**QC7.6.6** How long does it take you to reach there? *Min*	**QC7.6.7** How much does it cost you to go there? *Rs*	**QC7.6.8** Does the post man charge a fee for making the payment? *0…No → Next line* *1…Yes*	**QC7.6.9** If yes, how much? *Rs*

8. CHIT FUNDS

QC8.1 You or one of your household members has a chit fund account *0…No, 1…Yes; if no go to QC8.3*

QC8.2 Can you answer the following questions?

QC8.2.1 ID	***QC8.2.2 Chit fund code (logbooks)***	**QC8.2.3** How far is this from your house? *km , If the agent comes to their house to collect money, write 0*	**QC8.2.4** How long does it take you to reach there? *Min*	**QC8.2.5** How much does it cost you to go there? *Rs*

QC8.3 Did you or any of your household members have a chit fund account in the past that is closed down? *0...No, 1...Yes; if no go to Section C9.*
If yes, how many?

QC8.4 Can you answer the following questions?

QC8.4.1 ID	**QC8.4.2** Name of the chit fund	**QC8.4.3** Why did you close the account? *Open question, write down the complete story about their experience.*	**QC8.4.4** Could you withdraw all the money which you had deposited at the moment you closed your chit fund account? *0...No* *1...Yes → Next line*	**QC8.2.5** If no, how much money was lost? *Rs* *98…Doesn't remember*

9. MGNREGA

QC9.1 Did you or any of your household members do MGNREGA labor between March 2014 and today ? ☐ *0...No, 1...Yes; if no go to Section C10. If the answer on the information sheet is 'no', you should carefully check with the respondent before entering 'no'. It might be that people were paid during weeks in which we did not do surveys.*

QC9.2 After you or your household members requested for MGNREGA labor, how many days did it take on average to get employed? *Days*

QC9.3 What type of work you or your household members have been doing under MGNREGA? *Open question*

QC9.4 How much are you or your household members paid per day per person? *Rs*

QC9.5 How many days you or your household members have to wait on average to receive the money? *Days*

QC9.6 Do you sometimes receive less money than the official wage rate? *0...No, 1...Yes, if no go to QC9.8*

QC9.7 If yes, why? *Open question*

QC9.8 Did you or any of your household members receive MGNREGA employment which was further than 5 km away from your house? *0...No, 1...Yes*

QC9.9 When you or your household members do not obtain all the days of work that you asked for, is an unemployment compensation paid? *0… the household got the number of days it had asked for; 1…Never been paid the compensation ; 2…Sometimes been paid the compensation; 3…Always been paid the compensation; if 0 go to QC9.11*

QC9.10 If you or your household members have been paid the unemployment compensation in the past, how much did you receive per day of work you asked, but did not receive? *Rs; 98...Doesn't know*

QC9.11 Do you and your household members receive the following basic facilities at the MGNREGA site? *0…No, 1...Sometimes, 2...always*

QC9.11a Drinking water

QC9.11b Shelter

QC9.11c Kinder garden (creche) for children up to 5 years

QC9.11d First aid

QC9.11e Anything else, specify

10. 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*

QC10.1 The reason why many people are poor is that…

QC10.1.a… they are less talented than others

QC10.1.b… they put less effort than others

QC10.1.c … they do not manage their money well

QC10.1.d … they do not have the "connections" to find a good job

QC10.1.e… they are exploited by the rich

QC10.1.f …they had less opportunities than others because their parents were also poor

QC10.1.g… they belong to a particular caste

QC10.1.h … it is their destiny to be poor

QC10.1.i … they had bad luck

QC10.2 Some people say that people get ahead by their own effort; others say that luck or one's family background are more important. Which do you think is most important? *1…Effort is much more important; 2… Effort is slightly more important; 3. Luck or family background are slightly more important; 4. Luck or family background are much more important.*

11. 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*

QC11 I think that many people don't save, or don't save as much as they would like to because…

QC11.a… they do not resist temptations to buy unnecessary things

QC11.b… they are not good at managing their money

QC11.c… they always plan saving in the future instead of starting to save in the present

QC11.d… whenever they have money, they have to share it with their friends and relatives

QC11.e… they don't have a good place where to keep the money

QC11.f… low incomes and high necessary expenditures make it impossible to save

12. Family and inheritance

QC12 Is the respondent married or has he/she ever been married? *1…Yes; 0…No. -> If no, skip all "spouse" questions in the next table.*
Ask all the following questions for the respondent and his/her spouse. Also ask for the spouse if the spouse left or died. The questions for the spouse can only be skipped if the respondent has never been married.

	Respondent	Spouse of respondent
QC12.1 How many siblings do you (does your spouse) have? *(Count all siblings who were alive at the time the parents died. If the parents are still alive, count all siblings currently alive)* **QC12.1.1** … older brothers **QC12.1.2** … older sisters **QC12.1.3** … younger brothers **QC12.1.4** … younger sisters		
QC12.2 Till what standard has your (your spouse's) father studied? *Use education codes*		
QC12.3 Till what standard has your (your spouse's) mother studied? *Use education codes*		
QC12.4 What is your (your spouse's) father's main occupation? *Use occupation code*		
QC12.5 What is your (your spouse's) mother's main occupation? *Use occupation code*		
QC12.6 What was the total amount of land owned by your (your spouse's) parents' household?	*#* *Unit 1… Acres/Khandi; 2…Kattha; 3…Other, specify*	*#* *Unit 1… Acres/Khandi; 2…Kattha; 3…Other, specify*
QC12.7 What is the total amount of land you (your spouse) inherited from your (your spouse's) parents? *Write 0 if nothing or if the parents are still alive.*	*#* *Unit 1… Acres/Khandi; 2…Kattha; 3…Other, specify*	*#* *Unit 1… Acres/Khandi; 2…Kattha; 3…Other, specify*
QC12.8 What is the total value of all other assets you (your spouse) inherited from your (your spouse's) parents? (For example, jewelry, cattle, vehicles, money…) *Write 0 if nothing or if the parents are still alive. Do not count the dowry of a woman.*	*Rs.*	*Rs.*
QC12.9 When you (your spouse) were a child, was your (your spouse's) family poor or rich? *1…Very poor; 2…Poor; 3…Neither poor nor rich; 4…Rich; 5…Very rich*		

QC12.10 In the past, was your own household you poor or rich? *1…Very poor; 2…Poor; 3…Neither poor nor rich; 4…Rich; 5…Very rich*
Note: This is not when the respondent's parents (or parents-in-law) were household head, but when the respondent (or her spouse) was already household head.

QC12.11 Today, do you regard yourself as poor or rich? *1…Very poor; 2…Poor; 3…Neither poor nor rich; 4…Rich; 5…Very rich*

QC12.13 In the future, do you think you will be poor or rich? *1…Very poor; 2…Poor; 3…Neither poor nor rich; 4…Rich; 5…Very rich*

QC12.14 How much effort in terms of work…
1...Very little effort; 2...Little effort; 3...Average effort; 4...Quite some effort; 5...A lot of effort

QC12.14.1 … do you personally make in the present?
QC12.14.2 … did you personally make in the past?
QC12.14.3 … do you think you will make in the future?
QC12.14.4 … did your parents make when you were a child?
QC12.14.5 … did your spouse's parents make when he/she was a child?

13. Migration

QC13.1 Where you born in this village? *1…Yes -> skip to next section; 0… No.*

QC13.2 If no, where were you born?
QC13.2.1 Name of village / town
QC13.2.2 Name of district
QC13.2.3 Name of state

QC13.3 How many hours does it take you to travel to your place of birth?

QC13.4 How many months have you lived as a migrant in another state (=not Chhattisgarh and not your state of birth)?
Write 0 if the person never migrated to another state.

QC13.5 How many months have you lived as a migrant in another district (=not your current district and not your district of birth)?
Write 0 if the person never migrated to another district.

SECTION D: GOVERNMENT TRANSFERS

QD1 Does any member of your household receive government transfers on a regular basis? ☐
0…No, 1…Yes; if no go to QD3. NB: Government transfers include for example, all types of pensions. *We provide an overview from the logbooks. This might be higher if people were paid during weeks in which we did not do surveys, so carefully check with the respondent before entering the answer here and in the next question.*
If yes, how many different transfers the household receives in total on a regular basis?

QD2 Can you record the government transfers separately?
Record each transfer on a separate line, even if it corresponds to the same person.

QD2.1 ID *If no one in particular, put code of head.*	**QD2.2 What type of transfer is this?** *1…Widow pension* *2…Old age pension* *3…Disability pension* *5… Service retirement pension* *7… Nirashrit* *8…Cash transfer for school attendance* *9…Paddy bonus*	**QD2.3** How often is he / she supposed to receive it? *1…Daily* *2…Weekly* *3…Monthly* *4…Yearly*	**QD2.4** How much should he / she receive each time? *Rs*	**QD2.5** How often does he / she receive it? *Open question*	**QD2.6** How does he/she receive the money? *Use payment codes*

QD3 Did you receive a transfer to construct or repair your house under the IAY scheme between March 2014 and today?
0…No, 1…Yes

QD4 Did you receive a transfer to construct a home latrine from the government between March 2014 and today?
0…No, 1…Yes

SECTION E: CREDIT AND SAVINGS

1. SAVINGS ON ACCOUNT OR WITH INFORMAL INSTITUTIONS

QE1.1 Total number of accounts and memberships of SHGs, or neighborhood groups the respondent has. ☐

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

QE1.2.1 The account or group *(*) + code from logbooks*	**QE1.2.2** When did you open the account / start saving with the group? *MM/YYYY* ***Up-date!***	**QE1.2.3** If you want, can you deposit money on that account? *0…No 1…Yes 98 Doesn't know*	***QE1.2.4 Positive amount on account or with group*** *0…No → Next Account 1…Yes*	**The question (***)**							
				QE1.2.5 expenses on education? *0…No 1…Yes*	**QE1.2.6** repair / improvement of the house? *0…No 1…Yes*	**QE1.2.7** investment in business / land (yours or someone else's), including agricultural inputs and livestock? *0…No 1…Yes*	**QE1.2.8** an emergency ? *0…No 1…Yes*	**QE1.2.9** a loan / debt? *0…No 1…Yes*	**QE1.2.10** a marriage? *0…No 1…Yes*	**QE1.2.11** help for your old days? *0…No 1…Yes*	**QE1.2.12** some-thing else, specify? *0…No 1…Yes*

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

(***)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:

QE1.3 The respondent has a BCSA account. *0…No, 1…Yes; If no → Section E2*

QE1.3.1 Do you save money on your BCSA account? *0…No, 1…Yes, If yes go to QE1.3.3*

QE1.3.2 Why not? *Open question*

QE1.3.3 Do you save less in other tools since you got the BCSA account? *0…No, 1…Yes, If no go to QE1.3.5*

QE1.3.4 If yes, in which tools do you save less? *Multiple answers are possible. 0…Cash at home, 1…Money guarded by someone else, 2…Other bank accounts (not BCSA), 3…SHGs or neighboorhood groups, 4…Stock of food grain, 5…Livestock, 6…Jewelry,7…Other, specify*

QE1.3.5 Do other household members save less in other tools since you got the BCSA account? *0…No, 1…Yes, If no go to QE1.3.7*

QE1.3.6 If yes, in which tools do they save less? *Multiple answers are possible. 0…Cash at home, 1…Money guarded by someone else, 2…Other bank accounts (not BCSA), 3…SHGs or neighboorhood groups, 4…Stock of food grain, 5…Livestock, 6…Jewelry, 7…Other, specify, 8…BCSA account*

QE1.3.7 Do you save more in other tools since you got the BCSA account? *0…No, 1…Yes, If no go to QE1.3.9*

QE1.3.8 If yes, in which tools do you save more? *Multiple answers are possible. 0…Cash at home, 1…Money guarded by someone else, 2…Other bank accounts (not BCSA), 3…SHGs or neighboorhood groups, 4…Stock of food grain, 5…Livestock, 6…Jewelry,7…Other, specify*

QE1.3.9 Do other household members save more in other tools since you got the BCSA account? *0…No, 1…Yes, If no go to Section E2*

QE1.3.10 If yes, in which tools do they save more? *Multiple answers are possible. 0…Cash at home, 1…Money guarded by someone else, 2…Other bank accounts (not BCSA), 3…SHGs or neighboorhood groups, 4…Stock of food grain, 5…Livestock, 6…Jewelry,7…Other, specify, 8…BCSA account*

QE1.5 The respondent had a BCSA account before we started the surveys (Category A household). *0…No, 1…Yes; If no → Section E2*

QE1.5.1 Why did you open an account with the BCSA? *Open question*

2. OTHER SAVINGS

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

ITEM	***QE2.1.1 Positive amount*** *0…No → next item 1…Yes*	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? *0…No 1…Yes*	**QE2.1.3** repair / improve the house? *0…No 1…Yes*	**QE2.1.4** investment in business / land (yours or someone else's), including agricultural inputs and livestock? *0…No 1…Yes*	**QE2.1.5** an emergency ? *0…No 1…Yes*	**QE2.1.6** a loan / debt? *0…No 1…Yes*	**QE2.1.7** a marriage? *0…No 1…Yes*	**QE2.1.8** help for your old days? *0…No 1…Yes*	**QE2.1.9** something else, specify? *0…No 1…Yes*
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? ☐ *0…No, 1…Yes*

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

QE2.3a Relatives /friends make a claim on savings? ☐ *0…No, 1…Yes*

QE2.3b Want to save, but difficult to control spending habits? ☐ *0…No, 1…Yes*

QE2.3c We must pay off debts before we can save? ☐ *0…No, 1…Yes*

QE2.3d No remaining money to save? ☐ *0…No, 1…Yes*

QE2.3e Irregular income? ☐ *0…No, 1…Yes*

QE2.3f Not safe to keep big amounts of money? ☐ *0…No, 1…Yes*

QE2.3g No banks or other institution are available in the area? ☐ *0…No, 1…Yes*

QE2.3h Other, specify? ☐ *0…No, 1…Yes*

QE2.4 For each of the following items, can you tell us how important they are as a savings tool for your household?
If a particular savings tool is not used by the household, write 98. If 98 in one column, it should be 98 in the other columns as well.

ITEM	**QE2.4.1** Importance of the item as a savings tool *Read aloud:* 1...Not important 2...Minor Importance 3...Important 4...Very Important	**QE2.4.2** How safe is it to save using this tool? *Read aloud:* 1...Not safe 2... A bit safe 3... Quite safe 4... Completely safe	~~**QE2.4.3** Liquidity. How many days does it take AT LEAST to transform the asset into cash-in-hand?~~
Stock of food grain that is not for household consumption			
Jewelry			
Money at home (under the mattress, lockbox, etc.)			
Money guarded by someone else			
Livestock			
BCSA account			
Other bank account (not BCSA)			
Another savings tool, Specify			

QE2.5 The household has money guarded by someone else. *0…No, 1…Yes; If no → Section E3*

QE2.5.1 If yes, what is your relationship with the persons who guard the money for your household?
Multiple answers are allowed, separate them with commas. For example if my money is guarded by my uncle and by my employer, write 13,17. If money is guarded by two different uncles, write 13,13. ~~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…Uncle/aunt, 14…Nephew/niece, 15…Household help, 16…Friend, 17…Employer, 18…landlord, 19…BCSA (who is not a shopkeeper), 20…BCSA (who is shopkeeper), 21…Other shop/shopkeeper, 22…Neighbor/villager, 23…Village committee, 24…Caste committee, 25…Other, specify

QE2.5.2 Do you have to pay for this service? *0…No, 1…Yes; If no → Section E3; if sometimes yes and sometimes no, answer YES.*

QE2.5.3 If yes, how much? If it varies per guardian, give the average cost.

QE2.5.3a Unit 0…Rs (fixed amount); 1…% per 100 Rs guarded per month; 2…Other, specify

QE2.5.3b # *(for example 1 if 1 Rs has to be paid per 100 Rs guarded per month)*

3. ACCESS TO CREDIT

QE3.1 Did you or a member of your household apply for a loan, and get rejected in the last month? ☐ *0…No, 1…Yes; If no, go to QE3.6*

QE3.2 If yes, how often did this happen during the last month in total? ☐

QE3.3 If yes, who were the persons the household had requested for a loan? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1,9 for the answers 1 and 9. Use source of credit codes.*

QE3.4 What were the purposes of the loans? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1,9 for the answers 1 and 9. Use purpose codes*

QE3.5 Why were the applications rejected? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1,9 for the answers 1 and 9.*
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…Lender has already too many outstanding loans; 12…No reason given; 13…Other, specify*

QE3.6 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.

QE3.7 How much interest do you pay on average on a small amount? ☐ *Rs per 100 Rs borrowed per month*

QE3.8 Do you need collateral against a small loan? ☐ *0…No; 1…Yes → QE3.10*

QE3.9 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*

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 large loan? ☐ *0…No; 1…Yes, If 0 → Section E4*

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 Did anyone ask you or a member of your household for a loan that you or your household did not give in the last month? *0…No, 1…Yes; If no, go to QE4.6*

QE4.2 If yes, how often did this happen during the last month in total?

QE4.3 If yes, what was the relationship of the person who requested a loan to you or your household member? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1,9 for the answers 1 and 9. Use relationship codes.*

QE4.4 What were the purposes of the loans? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1,9 for the answers 1 and 9. Use purpose codes.*

QE4.5 Why did you or your household member reject the application? ☐ *Multiple answers are allowed, use ',' in between codes: for example, 1 ,9 for the answers 1 and 9. 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…Borrower has too many debts already; 9…Borrower has insufficient income; 10…Our household has too many outstanding loans already; 11…No reason; 12…Other, specify*

QE4.6 In general, if you provide a small loan, how much is that on average? ☐ *Write '0', if it was never provided and go to QE4.10*

QE4.7 How much interest do you ask on average on a small amount? ☐ *Rs per 100 Rs borrowed per month*

QE4.8 Do you ask collateral for a small loan? ☐ *0…No; 1…Yes; If no go to QE4.10*

QE4.9 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.*

QE4.10 In general, if you provide a large loan, how much is that on average? ☐ *Write '0', if it was never provided and go to Section F*

QE4.11 How much interest do you ask on average on a large amount? ☐ *Rs per 100 Rs borrowed per month*

QE4.12 Do you ask collateral for a large loan? ☐ *0…No; 1…Yes; If no go to Section F*

QE4.13 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.*

SECTION F: TREATMENT QUESTIONS AND BUDGET SHEETS

QF1 What do you think about our surveys? *Read answers loudly, the answer should be A, B, or C*

A) I did not consider the surveys being a job
B) I sometimes gave up other work to be able to do the surveys
C) I considered the surveys as being extra work, additional to my usual employment

QF2 What will you do with the money you receive today? *Open question*

QF3 What did you usually do with the money you received in the past? *Open question*

QF4 During the survey, some people received compensation in cash, and others received it on their account.

QF4.1 What sentence describes best your opinion about the way you were paid: *Read answers loudly, the answer should be A, B, or C*

A) "I prefer to be paid in cash"
B) "I prefer to be paid on my account"
C) "I equally appreciate to be paid cash or on my account"

QF4.2 What sentence describes best your opinion about the way others were paid: *Read answers loudly, the answer should be A, B, or C*

A) "I would prefer all the others to be paid cash"
B) "I would prefer all the others to be paid on their account"
C) "I don't care much about how the others are paid"

QF5 Can you tell us why you liked/disliked to be paid cash (if paid cash) / account (if paid account)? *Open question*

QF6 ***Do you have a bank account with the BCSA?*** *0…No, 1…Yes; if no, go to QF9*

QF7 What is the largest amount that you have withdrawn at once from your BCSA account over the past 6 months? *Rs The amount is given on the information sheet, but check with the respondent as well.*

QF8 What did you use it for? *Open question*

QF9 The household received the budget sheet. 0…No, 1…Yes; if no go to QF23

QF10 Was the budget sheet read for you at the end of each interview? *0…No, 1…Yes*

QF11 Did you read the budget sheet at home yourself? *0…No, 1…Yes*

QF12 Did you get help from someone else to read the budget sheet (apart from the enumerator)? *0…No; 1…Yes, a household member; 2…Yes, someone from outside the household; If 0 or 2, go to QF14.*

QF13 If 1, can you provide their ID codes? *Separate with commas ",".*

QF14 Did other household members read the budget sheet themselves? *0…No, 1…Yes; if no go to QF16*

QF15 If yes, can you provide us with their ID codes? *Separate with commas ",".*

QF16 Did you keep the budget sheets, or did you throw them away? *1…Thrown away before reaching home, 2…Thrown away after reaching home, 3…I kept them for a week, 4…I kept them for a longer period of time*

QF17 Do you understand the content of the budget sheets? *0…No, 1…Yes*

QF18 Did the budget sheets pushed you to buy more of some goods ? *0…No, 1…Yes; If no, go to QF20*

QF19 If yes, which goods? *Open question*

QF20 Did the budget sheets pushed you to buy less of some goods? *0…No, 1…Yes; If no, go to QF22*

QF21 If yes, which goods? *Open question*

QF22 What did you learn from these budget sheets? *Open question*

QF23 Was your household supportive for your engagement in the surveys? *0…No, 1…Yes*

QF24 Is there anything else you would like to share with us?

SECTION G: PAYMENT

Read aloud: We will now ask you a set of questions with respect to your preference for today's payment. You will be paid depending on your answers to a series of 5 questions. Before doing this for real, we will practice once as to make sure that the procedure is clear to you.

Enumerator, play the game to practice, but write down the answers as well:
1a) Do you prefer 150Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

2a) Do you prefer 150Rs in cash or 125Rs on the account? *0…In cash, 1…On the account*

3a) Do you prefer 125Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

4a) Do you prefer 175Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

5a) Do you prefer 150Rs in cash or 175Rs on the account? *0…In cash, 1…On the account*

Read aloud: Do you have any more questions, or is it clear? If it is clear, we will now play the game for real. You can no longer change your answers (and thus payment) after this round.

1b) Do you prefer 150Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

2b) Do you prefer 150Rs in cash or 125Rs on the account? *0…In cash, 1…On the account*

3b) Do you prefer 125Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

4b) Do you prefer 175Rs in cash or 150Rs on the account? *0…In cash, 1…On the account*

5b) Do you prefer 150Rs in cash or 175Rs on the account? *0…In cash, 1…On the account*

THANK YOU VERY MUCH

Q1 Enumerator, do you have any additional comments about specific questions or data quality? *Open question. Thank you as well for your hard work!*

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 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 19. Uncle/aunt 20. Nephew/niece	<u>NOT WORKING</u> 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 <u>EMPLOYED</u> 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 <u>SELF-EMPLOYED</u> 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. Otther, specify 55. Stone work 56. Computer coaching 57. Painting 58. Photographer 59. Politician 60. Tent house 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 22. Birthday or celebration of birth of a child	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 19. Village committee 20. Caste committee 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 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	