

## Hyderabad Urban Welfare Survey

### INTERVIEWER: COMPLETE BEFORE BEGINNING THE MODULE

1. Household ID number: 

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2. Respondent Name: \_\_\_\_\_
  
3. Respondent ID NUMBER from board: 

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4. Date of visit: Day 

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 Month 

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 Year 

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5. Interviewer code: 

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 5b. Interviewer name: \_\_\_\_\_
  
6. Area Name: ----- Area ID: 

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### RECORD HH ADDRESS:

- 7A. House number: \_\_\_\_\_ 7B. Address line 1: \_\_\_\_\_
- 7C. Address line 2: \_\_\_\_\_
- 7D. Address line 3: \_\_\_\_\_

	Accompaniment	Spot Check	Scrutiny	Back check	Special Check
DD/MM/YY					
Name					
Designation					
Signature					

Redo/Revisit required Y / N Name \_\_\_\_\_ Sign \_\_\_\_\_

Question Nos. for Revisit \_\_\_\_\_

Comments (After scrutiny)

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### ADDRESS ANY ADULT MEMBER OF THE HOUSEHOLD

Consent: We are doing a research survey about household welfare and business status in urban India conducted by Esther Duflo, Abhijit Banerjee and Rachel Glennerster from J-PAL South Asia in Chennai and MIT. We have selected \_\_\_\_\_ families in your area, including yours. We would like to ask you some questions about the economic situation of your family and your business.

First we would like to ask you some questions about each member of your family as well as about what your family consumes. Your participation is entirely voluntary and this form will take about 1.5 hours. You will receive \_\_\_\_\_ as compensation for this interview. You can choose not to answer a question or stop the interview at any time. The information you share with us will be kept fully confidential and not used to grant or deny access to any loan or assistance.

This project will be completed by 2011. All interview recordings will be stored in a secure work space until 1 year after that date.

Please contact Angela Ambroz at 9573347592 with any questions or concerns. If you feel you have been treated unfairly, or you have questions regarding your rights as a research subject, she will put you in contact with the Committee on the Use of Humans as Experimental Subjects at M.I.T., Room E25-143b, 77 Massachusetts Ave, Cambridge, MA 02139, phone 1-617-253-6787.

8. Will you answer our questions?

Yes.....1

No.....2 **TERMINATE**

Who is the head of the Household?

9a. FIRST NAME.....

9b. LAST NAME.....

**SECTION 0: STRUCTURE OF THE HOUSEHOLD**

0	INTERVIEWER INFORMATION				
0.1	STARTING TIME OF MODULE	(a)Hour		(b)Min.	(c) AM / PM
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
0.2	RESPONDENT Name	Name .....			
0.3	RESPONDENT Status	Head.....1 Spouse of head.....2 Others.....-777			
0.4	Is there any woman in the household aged 18 to 55?	Yes.....1 No.....2			
	<b>TO INTERVIEWER: IF 2, END OF INTERVIEW</b>				

**INTERVIEWER CHECKPOINT:**

PLEASE CONDUCT AN INTERVIEW WITH THE LADY MENTIONED IN HOUSEHOLD BOARD AS 'R'.

IF SHE IS NOT AVAILABLE, PLEASE TAKE A SUITABLE TIME AND DATE TO INTERVIEW HER AND NOTE THE APPOINTMENT HERE.

**DATE:**\_\_\_\_\_ **TIME:**\_\_\_\_\_

**SECTION A: HOUSEHOLD COMPOSITION:**

A0	INTERVIEWER INFORMATION						
A0.2	RESPONDENT NAME (Interview the woman that the head mentioned as the one knowing the most about the household finances in the 18-55 age group. The name should be the same as in household board marked 'R')	Name .....					
<b>INTERVIEWER CHECKPOINT: MAKE SURE THAT HOUSEHOLD ID NUMBER IS RECORDED ON TOP OF THE BOARD.</b>							
	<p>First I would like to ask who the members of this household are. By that I mean all people, including children, who</p> <ul style="list-style-type: none"> <li>• lived under this “roof” or within the same house for at least 30 days in the past year, and</li> <li>• when they are together, they share food from a common source, and</li> <li>• Contribute to and/or share in a common resource pool.</li> </ul>						
A0.3	How many members are there in the household including yourself? RECORD TOTAL MEMBERS IN THE HH HERE AS WELL AS IN THE BOARD	<table border="1"> <tr> <td colspan="2">Total members</td> </tr> <tr> <td></td> <td></td> </tr> </table>		Total members			
Total members							
A1.0	<b>INTERVIEWER INSTRUCTION: RECORD NAME OF A PERSON IN THE HOUSEHOLD IN THE HOUSEHOLD BOARD AND IN GRID INCLUDING THE RESPONDENT AS WELL AS THE HEAD</b>						
<b>REPEAT A1.1-A1.35 FOR ALL HOUSEHOLD MEMBERS. RECORD ANSWERS ON THE GRID ON THE NEXT PAGE.</b>							

**Section A: Questions about the household**  
**READ QUESTIONS AND RECORD IN GRID**

<b>1.0</b>	Record name of a person in the household	Name:	
		REFUSE TO ANSWER .....	-997
		DON'T KNOW .....	-999
<b>1.1</b>	Is this person a permanent resident of this household?	Yes .....	1
		No .....	2
		REFUSE TO ANSWER .....	-997
		DON'T KNOW .....	-999
<b>1.2</b>	Is this person male or female?	Male.....	1
		Female.....	2
		REFUSE TO ANSWER .....	-997
		DON'T KNOW .....	-999
<b>1.3</b>	What is his/her relationship to the head of household?	Head .....	1
		Spouse/Partner .....	2
		Son/Daughter. ....	3
		Son-In-Law /Daughter-In-Law .....	4
		Stepson/Stepdaughter.....	5
		Grandchild .....	6
		Brother/Sister.....	7
		Brother-In-Law /Sister-In-Law .....	8
		Father/Mother.....	9
		Father-In-Law /Mother-In-Law.....	10
		Grandparent .....	11
		Great-Grandchild .....	12
		Household Help .....	13
		Lodger .....	14
		Friend .....	15
		Other (SPECIFY).....	-777
		REFUSE TO ANSWER.....	-997
		DON'T KNOW .....	-999

**RECORD ANSWERS HERE AND ON HOUSEHOLD BOARD**

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.0										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.1	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.2	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.3	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15	15
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**Section A: Questions about the household**  
**READ QUESTIONS AND RECORD IN GRID**

1.4	How old is he/she now?	RECORD					
		REFUSE TO ANSWER .....-997					
		DON'T KNOW .....-999					
1.5a	Where was he/she born?	RECORD NAME OF CITY / TOWN / VILLAGE					
		REFUSE TO ANSWER .....-997					
		DON'T KNOW .....-999					
1.5b	In what district was he / she born?	RECORD NAME OF DISTRICT					
		REFUSE TO ANSWER .....-997					
		DON'T KNOW .....-999					
1.6	Is he/she literate?	Not literate..... 1	→ 1.7				
		Literate through school ..... 2	→ 1.8				
		Literate through attending literacy campaign/ night school..... 3	→ 1.8				
		Literate, others..... 4	→ 1.8				
		REFUSE TO ANSWER .....-997	→ 1.8				
		DON'T KNOW .....-999	→ 1.8				
1.7	INTERVIEWER CHECKPOINT: IS THE HOUSEHOLD MEMBER A CHILD?	YES..... 1					
		NO..... 2	→ 1.11				
1.8	Is the person studying currently?	YES..... 1	→ 1.9				
		NO..... 2	→ 1.10a				
		REFUSE TO ANSWER .....-997	→ 1.10a				
		DON'T KNOW .....-999	→ 1.10a				
1.9	In which year is the person studying? (e.g. 1 <sup>st</sup> standard, 2 <sup>nd</sup> standard,...)	RECORD SCHOOL YEAR standard	→ 1.10c				
		OTHER(SPECIFY).....-777	→ 1.10c				
		REFUSE TO ANSWER .....-997	→ 1.10c				
		DON'T KNOW .....-999	→ 1.10c				
1.10 a	In what year did he / she finish studying? (e.g. 1996)	RECORD YEAR <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>					
		NEVER WENT TO SCHOOL.....2	→ 1.11				
		REFUSE TO ANSWER .....-997					
DON'T KNOW .....-999							
1.10 b	What is the highest level he / she has completed? (e.g. 1 <sup>st</sup> standard, 2 <sup>nd</sup> standard, ...)	RECORD SCHOOL YEAR COMPLETED  standard					
		REFUSE TO ANSWER .....-997					
		DON'T KNOW .....-999					

# RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.4										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.5a										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.5b										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.6	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.7	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
1.8	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.9										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.10a										
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.10b										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999



**READ QUESTIONS AND RECORD IN GRID**

1.10c	What type of institution does / did he / she attend?	Govt school.....	1	
		Private school .....	2	
		Private aided school .....	3	
		Govt College .....	4	
		Private College.....	5	
		Madarsa .....	6	
		Others (SPECIFY).....	-777	
		REFUSE TO ANSWER .....	-997	
		DON'T KNOW .....	-999	
1.10d	What is / was the medium of instruction?	Telugu .....	1	
		Hindi .....	2	
		Urdu .....	3	
		English .....	4	
		Others (SPECIFY) .....	-777	
		REFUSE TO ANSWER .....	-997	
		DON'T KNOW .....	-999	

# RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.10c	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.10d	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

READ QUESTIONS AND RECORD IN GRID					
1.11	What is his/her marital status?	Married, living with spouse .....1	→ A1.12		
		Married, not living with spouse .....2	→ A1.12		
		Separated/divorced .....3	→ A1.12		
		Spouse/partner died .....4	→ A1.12		
		Never married .....5	→ A1.13		
		REFUSE TO ANSWER ..... -997	→ A1.13		
		DON'T KNOW ..... -999	→ A1.13		
1.12	At what age did he/she get married? (If multiple marriages, record age at first marriage.)	RECORD AGE <table border="1"><tr><td></td><td></td></tr></table>			
		REFUSE TO ANSWER ..... -997			
DON'T KNOW ..... -999					
1.13	Is he/she working? (DO NOT INCLUDE HOUSEWORK)	YES .....1	→ 1.14a		
		NO .....2	→ 1.33		
		REFUSE TO ANSWER ..... -997	→ 1.33		
		DON'T KNOW ..... -999	→ 1.33		
1.14a	What is the nature of his/her work in this primary job?	Own business / HH business / self-employed.....1	→ 1.14b		
		Work for a wage .....2	→ 1.14b		
		Casual labour .....3	→ 1.14b		
		REFUSE TO ANSWER.....-997	→ 1.16		
		DON'T KNOW .....-999	→ 1.16		

# RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.11	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.12										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.13	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.14a	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS AND RECORD IN GRID**

1.14b	For what type of industry does this person work in this primary job?	Tailor .....1 Labor .....2 Mechanic.....3 Art.....4 Food Vendor .....5 Business.....6 Chemical .....7 Agriculture .....8 Product Vendor .....9 Transportation .....10 Government .....11 Engineer.....12 House Keeping.....13 Manufacturer .....14 Florist .....15 Carpentry .....16 Education .....17 Construction .....18 Technology.....19 Administrative.....20 Healthcare.....21 Plumbing .....22 Protection Services .....23 Finance .....24 Communications .....25 Publishing.....26 Real Estate.....27 Retail .....28 Electronics.....29 Advertising .....30 Grooming .....31 Automobile .....32 Metals.....33 Industrial.....34 Legal .....35 Entertainment .....36 Priest .....37 Social Service .....38 Beggar.....39 Materials supplier .....40 Other (SPECIFY) .....-777 REFUSE TO SAY .....-997 DON'T KNOW .....-999	
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RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.14b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19	19
	20	20	20	20	20	20	20	20	20	20
	21	21	21	21	21	21	21	21	21	21
	22	22	22	22	22	22	22	22	22	22
	23	23	23	23	23	23	23	23	23	23
	24	24	24	24	24	24	24	24	24	24
	25	25	25	25	25	25	25	25	25	25
	26	26	26	26	26	26	26	26	26	26
	27	27	27	27	27	27	27	27	27	27
	28	28	28	28	28	28	28	28	28	28
	29	29	29	29	29	29	29	29	29	29
	30	30	30	30	30	30	30	30	30	30
	31	31	31	31	31	31	31	31	31	31
	32	32	32	32	32	32	32	32	32	32
	33	33	33	33	33	33	33	33	33	33
	34	34	34	34	34	34	34	34	34	34
	35	35	35	35	35	35	35	35	35	35
	36	36	36	36	36	36	36	36	36	36
	37	37	37	37	37	37	37	37	37	37
	38	38	38	38	38	38	38	38	38	38
	39	39	39	39	39	39	39	39	39	39
	40	40	40	40	40	40	40	40	40	40
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

1.15a	Who owns or has the primary responsibility for this business?	RECORD HH MEM ID	<input type="text"/>	<input type="text"/>		
		IF MORE, RECORD HH MEM ID	<input type="text"/>	<input type="text"/>		
		IF MORE, RECORD HH MEM ID	<input type="text"/>	<input type="text"/>		
		REFUSE TO ANSWER.....	-997			
		DON'T KNOW .....	-999			
1.15b	Before starting this business, was he / she working for a wage?	YES .....	1			
		NO .....	2		→1.19	
		REFUSE TO ANSWER.....	-997		→1.19	
		DON'T KNOW .....	-999		→1.19	
1.16	How often is he / she paid for this primary job?	Daily .....	1			
		Weekly.....	2			
		Monthly.....	3			
		Irregular .....	4			
		Other (SPECIFY).....	-777			
		REFUSE TO ANSWER.....	-997			
		DON'T KNOW .....	-999			
1.17	For whom does he / she work in this primary job?	Government.....	1		→1.19	
		Private company.....	2		→1.19	
		Small business .....	3		→1.18	
		Others ( <b>SPECIFY</b> ).....	-777		→1.18	
		REFUSE TO ANSWER.....	-997		→1.18	
		DON'T KNOW .....	-999		→1.18	
1.18	Is the primary job's business owned by someone in your slum?	YES .....	1			
		NO .....	2			
		REFUSE TO ANSWER.....	-997			
		DON'T KNOW .....	-999			
1.19	How much time in the previous week did he / she spend working in this primary job?	RECORD AVERAGE HOURS PER DAY	<input type="text"/>	<input type="text"/>		
		RECORD AVERAGE DAYS PER WEEK	<input type="text"/>	<input type="text"/>		
		Hours per week (INTERVIEWER: SHOULD BE HOURS/DAY x DAYS/WEEK IF REGULAR HOURS)	<input type="text"/>	<input type="text"/>		
		REFUSE TO ANSWER.....	-997			
		DON'T KNOW .....	-999			

**RECORD ANSWERS HERE**

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.15a										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.15b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.16	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.17	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.18	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.19										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999



**READ QUESTIONS & RECORD IN GRID**

1.20	How many years ago did he/she start working in this job?	RECORD NO. OF YEARS. CODE '0' FOR LESS THAN 1 YEAR <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> years REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
1.21	What was he/she doing before starting this job?	Other full time job (same industry) ..... 1 Other full time job (different industry) ..... 2 Other part time job (same industry) ..... 3 Other part time job (different industry) ..... 4 Housework ..... 5 Staying idle ..... 6 In school/college ..... 7 Other (SPECIFY) ..... -777 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
1.23	How much did this person earn in total last month from this primary job/business? (include profit only from own business or business for which the person has primary responsibility)	RECORD AMOUNT IN Rs. <div style="border: 1px solid black; width: 200px; height: 20px; margin-bottom: 5px;"></div> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
1.24	Does this HH member have a secondary job i.e. another job other than his / her main job?	YES ..... 1 NO ..... 2 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	→1.25 →1.33 →1.33 →1.33
1.25	What is the nature of the secondary job / business?	Own business / HH business / self-employed ..... 1 Work for a wage ..... 2 Casual labour ..... 3 Other (SPECIFY) ..... -777 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	→A1.26 →A1.26 →A1.26 →A1.28 →A1.28 →A1.28

**RECORD ANSWERS HERE**

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.20										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.21	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.23	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.24	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.25	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

READ QUESTIONS & RECORD IN GRID

1.26	For what type of industry does this person work in this secondary job?	Tailor .....1 Labor .....2 Mechanic.....3 Art.....4 Food Vendor .....5 Business.....6 Chemical .....7 Agriculture .....8 Product Vendor .....9 Transportation .....10 Government .....11 Engineer.....12 House Keeping.....13 Manufacturer .....14 Florist .....15 Carpentry .....16 Education .....17 Construction .....18 Technology.....19 Administrative.....20 Healthcare.....21 Plumbing .....22 Protection Services .....23 Finance .....24 Communications .....25 Publishing.....26 Real Estate.....27 Retail .....28 Electronics.....29 Advertising .....30 Grooming .....31 Automobile .....32 Metals.....33 Industrial.....34 Legal .....35 Entertainment .....36 Priest .....37 Social Service .....38 Beggar.....39 Materials supplier .....40 Other (SPECIFY) .....-777 REFUSE TO SAY .....-997 DON'T KNOW .....-999	
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RECORD ANSWERS HERE

1.26	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19	19
	20	20	20	20	20	20	20	20	20	20
	21	21	21	21	21	21	21	21	21	21
	22	22	22	22	22	22	22	22	22	22
	23	23	23	23	23	23	23	23	23	23
	24	24	24	24	24	24	24	24	24	24
	25	25	25	25	25	25	25	25	25	25
	26	26	26	26	26	26	26	26	26	26
	27	27	27	27	27	27	27	27	27	27
	28	28	28	28	28	28	28	28	28	28
	29	29	29	29	29	29	29	29	29	29
	30	30	30	30	30	30	30	30	30	30
	31	31	31	31	31	31	31	31	31	31
	32	32	32	32	32	32	32	32	32	32
	33	33	33	33	33	33	33	33	33	33
	34	34	34	34	34	34	34	34	34	34
	35	35	35	35	35	35	35	35	35	35
	36	36	36	36	36	36	36	36	36	36
	37	37	37	37	37	37	37	37	37	37
	38	38	38	38	38	38	38	38	38	38
	39	39	39	39	39	39	39	39	39	39
	40	40	40	40	40	40	40	40	40	40
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

1.27	Who owns or has the primary responsibility for this secondary business?	RECORD ID NUMBER .....	→A1.31
		REFUSE TO ANSWER..... -997	→A1.31
		DON'T KNOW ..... -999	→A1.31
1.28	How often is he / she paid for this secondary job?	Daily ..... 1	
		Weekly ..... 2	
		Monthly..... 3	
		Irregular..... 4	
		Other (SPECIFY) ..... -777	
		REFUSE TO ANSWER..... -997	
1.29	For whom does he/she work in this secondary job?	DON'T KNOW ..... -999	
		Government ..... 1	→1.31
		Private company ..... 2	→1.31
		Small business ..... 3	→1.30
		Others (SPECIFY) ..... -777	→1.30
		REFUSE TO ANSWER..... -997	→1.31
1.30	Is the secondary job's business owned by someone in your slum?	DON'T KNOW ..... -999	→1.31
		YES ..... 1	
		NO ..... 2	
		REFUSE TO ANSWER..... -997	
1.31	How much time in the previous week did the member spend working in this secondary job?	DON'T KNOW ..... -999	
		RECORD AVERAGE HOURS PER DAY	
		RECORD AVERAGE DAYS PER WEEK	
		RECORD HOURS PER WEEK (INTERVIEWER: SHOULD BE HOURS/DAY x DAYS/WEEK IF REGULAR HOURS)	
		REFUSE TO ANSWER..... -997	
1.32	How much did the person earn in the last month from this job? (include profit from business only for own business, business for which the person has the primary responsibility, or outside business)	DON'T KNOW ..... -999	
		RECORD AMOUNT OF EARNINGS FOR ONLY SECONDARY JOB	
		REFUSE TO ANSWER..... -997	

**RECORD ANSWERS HERE**

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.27										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.28	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.29	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.30	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.31										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.32	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

1.33	Does the person receive any income from the government / municipality / grampanchayat / private organization, such as an old age pension, a disability pension, a scholarship or any other pension?	YES..... 1	→A1.34
		NO..... 2	→ GO
		REFUSE TO ANSWER ..... -997	BACK TO
		DON'T KNOW..... -999	A1.1 FOR NEXT MEMBER OF THE HH. IF LAST MEMBER, →A1.36
1.34	From who does he / she receive financial support? (CIRCLE ALL THAT APPLY)	Government source ..... 1	
		Private source ..... 2	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW..... -999	
1.35	How much does he/she receive in financial support every month?	RECORD TOTAL FROM GOVT SOURCES	
		RECORD TOTAL FROM PRIVATE SOURCES	
		RECORD OVERALL TOTAL = GOVT TOTAL + PRIVATE TOTAL	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW..... -999	
<b>INTERVIEWER CHECKPOINT: GO BACK TO A1.1 FOR NEXT MEMBER OF THE HOUSEHOLD UNTIL INFORMATION HAS BEEN RECORDED FOR ALL HOUSEHOLD MEMBERS. IF LAST MEMBER, →A1.36</b>			

**RECORD ANSWERS HERE**

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)	ID (9)	ID (10)
1.33	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.34	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
1.35	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999



**READ QUESTIONS AND RECORD ANSWERS HERE**

A1.36	<p>Are there any members of the household such as small children, infants, or elderly persons whom we have not discussed, who</p> <ul style="list-style-type: none"> <li>lived under this “roof” or within the same house for at least 30 days in the past year, and</li> <li>when they are together, they share food from a common source/kitchen, and</li> <li>contribute to and/or share a common resource pool.</li> </ul>	YES ..... 1	TELL RESPONDENT Kindly give me details for this member → A1.0					
		NO ..... 2	→ A2.0					
		REFUSE TO ANSWER.....-997	→ A2.0					
		DON'T KNOW .....-999	→ A2.0					
A2.0	Is there anyone else living here who you have not mentioned, such as boarders, lodgers, servants or friends?	YES ..... 1	→ A2.1					
		NO ..... 2	→ A2.2a					
		REFUSE TO ANSWER.....-997	→ A2.2a					
		DON'T KNOW .....-999	→ A2.2a					
A2.1	How many such people are living here?	<b>RECORD ONLY THOSE REFERRED TO IN QA2.0</b>						
		REFUSE TO ANSWER.....-997						
		DON'T KNOW .....-999						
A 2.2a	Did anyone in the household die since we last interviewed you? (In the last two years?)	YES ..... 1	→A2.2b					
		NO ..... 2	→ B1.0					
		REFUSE TO ANSWER.....-997	→ B1.0					
		DON'T KNOW .....-999	→ B1.0					
A2.2b	In what year did they die?	<table border="1" data-bbox="747 961 1242 997"> <tr> <td></td><td></td><td></td><td></td><td></td> </tr> </table>						
REFUSE TO ANSWER.....-997								
DON'T KNOW .....-999								

**READ QUESTIONS & RECORD IN GRID**

A 2.3	What was his/her gender?	MALE .....1	
		FEMALE .....2	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	
A 2.4	What was his/her age at the time of death?	RECORD AGE	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	
A 2.5	What was his/her relationship with the household head?	Head .....1	
		Spouse/Partner.....2	
		Son/Daughter. ....3	
		Son-In-Law /Daughter-In-Law .....4	
		Stepson/Stepdaughter.....5	
		Grandchild .....6	
		Brother/Sister.....7	
		Brother-In-Law /Sister-In-Law .....8	
		Father/Mother .....9	
		Father-In-Law /Mother-In-Law .....10	
		Grandparent .....11	
		Great-Grandchild .....12	
		Household Help .....13	
		Lodger .....14	
		Friend.....15	
		Other Family (SPECIFY) .....16	
		Others (SPECIFY) ..... -777	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	

RECORD ANSWERS HERE

A 2.3	1			1			1			1			1			1		
	2			2			2			2			2			2		
	-997			-997			-997			-997			-997			-997		
	-999			-999			-999			-999			-999			-999		
A 2.4																		
	-997			-997			-997			-997			-997			-997		
	-999			-999			-999			-999			-999			-999		
A 2.5	1			1			1			1			1			1		
	2			2			2			2			2			2		
	3			3			3			3			3			3		
	4			4			4			4			4			4		
	5			5			5			5			5			5		
	6			6			6			6			6			6		
	7			7			7			7			7			7		
	8			8			8			8			8			8		
	9			9			9			9			9			9		
	10			10			10			10			10			10		
	11			11			11			11			11			11		
	12			12			12			12			12			12		
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	14			14			14			14			14			14		
	15			15			15			15			15			15		
	16			16			16			16			16			16		
	-777			-777			-777			-777			-777			-777		
	-997			-997			-997			-997			-997			-997		
	-999			-999			-999			-999			-999			-999		

## SECTION B: HOUSEHOLD CHARACTERISTICS, INCOME AND EXPENDITURES

### INTERVIEWER INSTRUCTIONS:

PLEASE KEEP IN MIND THAT NOW WE ARE TALKING ABOUT THE HOUSEHOLD & NOT SPECIFICALLY ABOUT THE RESPONDENT

### RECORD ANSWERS HERE

B1.0	How many rooms does your house have? <b>RECORD</b>	<input type="text"/>	<input type="text"/>	ROOMS	
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.1	How many rooms are pucca? <b>RECORD</b>	<input type="text"/>	<input type="text"/>	ROOMS	
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.2	How many rooms in are semi-pucca? <b>RECORD</b>	<input type="text"/>	<input type="text"/>	ROOMS	
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.3	How many rooms are kuccha? <b>RECORD</b>	<input type="text"/>	<input type="text"/>	ROOMS	
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
<b>INTERVIEWER CHECKPOINT: ADD TOTAL OF B1.1 + B1.2 + B1.3. B1.1 + B1.2 + B1.3 SHOULD EQUAL B1.0. IF NOT, RECONCILE</b>					
B1.4	Which type of roofing material does your house have? (CIRCLE ALL THAT APPLY)	Concrete..... 1			
		Metal ..... 2			
		Straw / thatch ..... 3			
		Tile ..... 4			
		Rock slabs..... 5			
		Asbestos ..... 6			
		Others .....-777			
		(SPECIFY) _____			
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.5	Is your house waterproof?	YES, ALL ROOMS ..... 1			
		YES, SOME ROOMS ..... 2			
		NO, NONE OF THE ROOMS ..... 3			
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.6	Can your house be locked, i.e. can the main door be locked with a lock & key to prevent thefts?	YES ..... 1			
		NO ..... 2			
		REFUSE TO ANSWER.....-997			
		DON'T KNOW .....-999			
B1.7	What type of living arrangement do you have for your house?	Owner with title ..... 1			
		Tenant ..... 2			
		Occupy or own without title ..... 3			
		Given by Govt ..... 4			
		Purchased in installments from Govt .... 5			
		Other .....-777			
		(SPECIFY) _____			
		REFUSE TO ANSWER.....-997			
DON'T KNOW .....-999					

B1.8	From which type of water source did you get your drinking water today? (CIRCLE ALL THAT APPLY)	TAP ..... 1	
		WELL ..... 2	
		TUBEWELL/HANDPUMP ..... 3	
		TANK/RESERVOIR ..... 4	
		RIVER/CANAL/LAKE/POND ..... 5	
		PURCHASED BY POT/BOTTLE ..... 6	
		Other .....-777 (SPECIFY) _____	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW .....-999	

RECORD ANSWERS HERE			
B1.9	Did you share any of the above sources with other households today?	YES ..... 1	→B1.10a
		NO ..... 2	→B1.11
		REFUSE TO ANSWER.....-997	→B1.11
		DON'T KNOW .....-999	→B1.11
B1.10a	How many households shared this source today?	LESS THAN 5 ..... 1	→B1.10b
		MORE THAN 5 ..... 2	→B1.11
		REFUSE TO ANSWER.....-997	→B1.11
		DON'T KNOW .....-999	→B1.11
B1.10b	Exactly how many households share this source? (RECORD A NUMBER BETWEEN 0 AND 5)	<input type="text"/> HOUSEHOLDS	
B1.11	How far is this drinking water source from your dwelling? (CIRCLE ALL THAT APPLY)	WITHIN PREMISES..... 1	
		LESS THAN 0.5 KM..... 2	
		0.5 KM OR MORE ..... 3	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW .....-999	
B1.12	INTERVIEWER CHECKPOINT: USING THE BOARD, WRITE DOWN WHETHER THERE ARE ANY SMALL CHILDREN 0-2 YEARS OLD IN THE HOUSE?	YES ..... 1	→B1.13
		NO ..... 2	→ B1.15
B1.13	Do you treat your drinking water in the household in any way to purify it before small children 0-2 years old drink it?	YES ..... 1	→B1.14
		NO ..... 2	→ B1.15
		REFUSE TO ANSWER.....-997	→ B1.15
		DON'T KNOW .....-999	→ B1.15
B1.14	How do you treat your drinking water before small children drink it? (CIRCLE ALL THAT APPLY)	BOIL IT ..... 1	
		FILTER WITH A COTTON CLOTH..... 2	
		PLASTIC FILTER..... 3	
		BLEACHING POWDER / POTASSIUM PERMANGANATE ..... 4	
		WATER FILTER..... 5	
		Other .....-777 (SPECIFY) _____	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW .....-999	
B1.15	Do you treat the water before people other than small children drink it?	YES ..... 1	→B1.16
		NO ..... 2	→ B1.17
		REFUSE TO ANSWER.....-997	→ B1.17
		DON'T KNOW .....-999	→ B1.17
B1.16	How do you treat your drinking water before anyone else drinks it? (CIRCLE ALL THAT APPLY)	BOIL IT ..... 1	
		FILTER WITH A COTTON CLOTH..... 2	
		PLASTIC FILTER..... 3	
		BLEACHING POWDER / POTASSIUM PERMANGANATE ..... 4	
		WATER FILTER..... 5	
		Other .....-777 (SPECIFY) _____	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW .....-999	
B1.17	What type of latrine do you use?	OPEN AIR, E.G. RAILROAD TRACKS/FIELD ..... 1	→ B1.20
		SEPTIC TANK/PIT TOILET ..... 2	→B1.18
		SERVICE LATRINE ..... 3	→ B1.20
		PAID PUBLIC LATRINE ..... 4	→ B1.20
		OTHER LATRINE ..... 5	→B1.18
		REFUSE TO ANSWER.....-997	→B1.18
		DON'T KNOW .....-999	→B1.18

**RECORD ANSWERS HERE**

B1.18	Do you share this latrine with other households?	YES ..... 1	→B1.19a
		NO ..... 2	→ B1.20
		REFUSE TO ANSWER.....-997	→ B1.20
		DON'T KNOW .....-999	→ B1.20
B1.19a	How many households share this latrine?	FEWER THAN 5 ..... 1	→B1.19b
		MORE THAN 5 ..... 2	→B1.20
		REFUSE TO ANSWER.....-997	→B1.20
		DON'T KNOW .....-999	→B1.20
B1.19b	Exactly how many households share this latrine? (WRITE A NUMBER BETWEEN 1 AND 5)	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> HOUSEHOLDS	
B1.20	Have you done any repair or improvement (including room addition) worth more than Rs 500 to your house in the last year?	Yes ..... 1	→B1.21
		No ..... 2	→ B2.0
		REFUSE TO ANSWER.....-997	→ B2.0
		DON'T KNOW .....-999	→ B2.0
B1.21	What repair / improvement did you do? (CIRCLE ALL THAT APPLY)	New room..... 1	
		Bathroom..... 2	
		New roofing ..... 3	
		Painting/wall improvement..... 4	
		Latrine ..... 5	
		Plumbing ..... 6	
		Repair of damage to existing structure . 7	
		Wiring ..... 8	
		Flooring ..... 9	
		Plastering ..... 10	
		Other .....-777 (SPECIFY) _____	
		REFUSE TO ANSWER.....-997	
DON'T KNOW .....-999			
B1.22	How much did you spend in house improvement, repair over the last year? (INTERVIEWER CHECK: AMOUNT HAS TO BE OVER RS. 500)	<b>Rs.</b> <div style="display: flex; border-bottom: 1px solid black;"> <div style="border: 1px solid black; width: 20px; height: 15px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 15px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 15px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 15px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 15px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 15px;"></div> </div>	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW .....-999	

NOW WE ARE GOING TO ASK YOU ABOUT YOUR HOUSEHOLD ASSETS (RECORD ANSWERS HERE)												
B 2.0	Please tell me whether the household (HH) or anyone in the HH has the following items (irrespective of whether they are used for any of the HH business or in your HH life).	B2.0a		B2.0b		B2.0c	B2.0d		B2.0e		B2.0f	
		Items in HH		Used for business?		If own any, How many?	Any sold in past 1 year?		Any purchased in past 1 year?		If purchased, how much did you pay?	
		YES	NO	YES	NO	WRITE NO.	YES	NO	YES	NO	AMOUNT	
1	Landline	1	2	1	2		1	2	1	2		
2	Cell phone	1	2	1	2		1	2	1	2		
3	Clock or watch	1	2	1	2		1	2	1	2		
4	Stove – electric	1	2	1	2		1	2	1	2		
5	Stove – gas, kerosene	1	2	1	2		1	2	1	2		
6	Electricity	1	2	1	2	N/A	N/A	N/A	1	2	N/A	
7	Electric fan	1	2	1	2		1	2	1	2		
8	Black and white television set	1	2	1	2		1	2	1	2		
9	Color television set	1	2	1	2		1	2	1	2		
10	VCR/VCP/VCD/DVD	1	2	1	2		1	2	1	2		
11	Radio, transistor or stereo/cassette	1	2	1	2		1	2	1	2		
12	Sewing machine	1	2	1	2		1	2	1	2		
13	Car or jeep	1	2	1	2		1	2	1	2		
14	Bicycle	1	2	1	2		1	2	1	2		
15	Motorcycle/Moped/Scooter	1	2	1	2		1	2	1	2		
16	Auto-Rickshaw	1	2	1	2		1	2	1	2		
17	Auto-Rickshaw Van	1	2	1	2		1	2	1	2		
18	Tempo	1	2	1	2		1	2	1	2		
19	Push cart	1	2	1	2		1	2	1	2		
20	Bicycle van	1	2	1	2		1	2	1	2		
21	Well/Tubewell	1	2	1	2		N/A	N/A	1	2		
22	Grain storage can	1	2	1	2		1	2	1	2		
23	Pressure Cooker	1	2	1	2		1	2	1	2		
24	Rice Cooker	1	2	1	2		1	2	1	2		
25	Water Filter	1	2	1	2		1	2	1	2		
26	Mixer/grinder	1	2	1	2		1	2	1	2		
27	Dosa Tawa (small)	1	2	1	2		1	2	1	2		
28	Dosa Tawa (large)	1	2	1	2		1	2	1	2		
29	Brass pots	1	2	1	2		1	2	1	2		
30	Stainless steel pots	1	2	1	2		1	2	1	2		
31	Chair/stool	1	2	1	2		1	2	1	2		
32	Cot	1	2	1	2		1	2	1	2		
33	Wooden double cot	1	2	1	2		1	2	1	2		
34	Sofa set	1	2	1	2		1	2	1	2		
35	Iron safe/almira	1	2	1	2		1	2	1	2		
36	Table	1	2	1	2		1	2	1	2		
37	Sarees/salwar	1	2	N/A	N/A		1	2	1	2		
38	Jewelry (silver)	1	2	N/A	N/A	THULAS	1	2	1	2		
39	Jewelry (gold)	1	2	N/A	N/A	THULAS	1	2	1	2		
40	Fridge	1	2	1	2		1	2	1	2		
41	Computer	1	2	1	2		1	2	1	2		
RECORD TOTAL FOR AMOUNT COLUMN TO BE USED IN B8.0											Rs.	



RECORD ANSWERS HERE			
B3.0	Apart from your own house, do you own another plot (agricultural or residential) in the city?	YES ..... 1	→ B3.1
		NO ..... 2	→ B3.4
		REFUSE TO ANSWER..... -997	→ B3.4
		DON'T KNOW ..... -999	→ B3.4
B3.1	What is the area of the plot?	ACRES <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.2	What is the approximate value of the plot? RECORD AMOUNT	Rs. <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.3a	Is there a house / flat on the plot?	YES ..... 1	→B3.4
		NO ..... 2	→B3.3b
		REFUSE TO ANSWER..... -997	→B3.3b
		DON'T KNOW ..... -999	→B3.3b
B3.3b	Are you planning to construct a house on that plot?	YES ..... 1	
		NO ..... 2	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.4	Do you own land in the village (Include only land owned by the household or relevant share of land in case of a joint family)	YES ..... 1	→ B3.5
		NO ..... 2	→ B3.9
		REFUSE TO ANSWER..... -997	→ B3.9
		DON'T KNOW ..... -999	→ B3.9
B3.5	What is the area of the land holding?	ACRES <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.6	What is the approx. value of land holding?	Rs. <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.7	Is the land cultivable or wasteland?	Cultivable ..... 1	→B3.8
		Wasteland ..... 2	→B3.9
		REFUSE TO ANSWER..... -997	→B3.9
		DON'T KNOW ..... -999	→B3.9
B3.8	Is it irrigated or rain fed land?	Irrigated ..... 1	
		Rain fed ..... 2	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.9	Did anyone in the household sell any land in the last year?	YES ..... 1	→B3.10
		NO ..... 2	→B3.11
		REFUSE TO ANSWER..... -997	→B4.0
		DON'T KNOW ..... -999	→B4.0
B3.10	How much did the household receive for the land sold?	Rs. <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 50px; height: 20px; display: inline-block;"></div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B3.11	Did anyone in the household rent out any land in the last year?	YES ..... 1	→B3.12
		NO ..... 2	→B4.0
		REFUSE TO ANSWER..... -997	→B4.0

RECORD ANSWERS HERE			
		DON'T KNOW ..... -999	→B4.0
B3.12	How much did the household receive for the land rented out?	Rs. <div style="display: flex; justify-content: space-between; width: 150px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B4.0	Does the household own any livestock, cattle, birds, etc here? (DO NOT INCLUDE ANY OWNED AT NATIVE PLACE / VILLAGE.)	YES ..... 1	→ B4.1
		NO ..... 2	→B5.0
		REFUSE TO ANSWER..... -997	→ B5.0
		DON'T KNOW ..... -999	→B5.0
B4.1	How many birds does the household own?	BIRDS <div style="display: flex; justify-content: space-between; width: 100px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B4.2	How many goats, sheep and pigs?	ANIMALS <div style="display: flex; justify-content: space-between; width: 100px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B4.3	How many cows?	COWS <div style="display: flex; justify-content: space-between; width: 100px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B4.4	How many buffalos, bullocks, donkey and horses? RECORD TOTAL	ANIMALS <div style="display: flex; justify-content: space-between; width: 100px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B5.0	What are your main sources of energy for cooking in the household? (CIRCLE ALL THAT APPLY)	COKE, COAL ..... 1 FIREWOOD AND CHIPS ..... 2 LPG ..... 3 GOBAR GAS ..... 4 DUNG CAKE ..... 5 CHARCOAL ..... 6 KEROSENE ..... 7 ELECTRICITY ..... 8 NO COOKING ARRANGEMENT... 9 OTHER ..... -777 (SPECIFY) _____ REFUSE TO ANSWER..... -997 DON'T KNOW ..... -999	
B5.1	What are your main sources of energy for lighting? (CIRCLE ALL THAT APPLY)	KEROSENE ..... 1 OTHER OIL ..... 2 GAS ..... 3 CANDLE ..... 4 ELECTRICITY ..... 5 NO LIGHTING ARRANGEMENT... 6 OTHER ..... -777 (SPECIFY) _____ REFUSE TO ANSWER..... -997 DON'T KNOW ..... -999	
B6.0	Did the household receive any assistance during the last 5 years from the municipality/government/ gram panchayat?	YES ..... 1 NO ..... 2 REFUSE TO ANSWER..... -997 DON'T KNOW ..... -999	→B6.1 →B6.2 →B6.2 →B6.2

B6.1	What did the household receive from the municipality/government/ gram panchayat? (CIRCLE ALL THAT APPLY)	HOUSING ..... 1							
		PENSION ..... 2							
		DWCRA (DEVELOPMENT OF WOMEN & CHILD IN RURAL AREAS) ..... 3							
		SJSRY (SWARNA JAYANTHI SWA ROZGAR YOJANA) .....4							
		PMRY (PRIME MINISTER'S ROZGAR YOJANA)..... 5							
		CMRY (CHIEF MINISTER'S ROZGAR YOJANA)..... 6							
		DEEPAM (GAS)..... 7							
		WIDOW PENSION..... 8							
		HOUSE PLOT ..... 9							
		SCHOLARSHIP ..... 10							
		SC CORPORATION LOAN ..... 11							
		ST CORPORATION ..... 12							
		OBC CORPORATION LOAN ..... 13							
		VELUGU LOAN..... 14							
		SUBSIDIZED HOUSING LOAN... 15							
		OTHER..... -777 (SPECIFY)							
REFUSE TO ANSWER..... -997									
DON'T KNOW ..... -999									
INTERVIEWER CHECKPOINT: IF 11 - 15 ARE CODED IN Q B6.1, ENSURE THAT THESE ARE MENTIONED IN LOANS SECTION.									
B6.2	Did the household receive any assistance during the last 5 years from private sources (excluding family members)?	YES ..... 1	→B6.3						
		NO ..... 2	→B6.4						
		REFUSE TO ANSWER..... -997	→B6.4						
		DON'T KNOW ..... -999	→B6.4						
B6.3	What did the household receive from non-government sources? (CIRCLE ALL THAT APPLY)	HOUSING ..... 1							
		PENSION ..... 2							
		HOUSE PLOT ..... 3							
		SCHOLARSHIP ..... 4							
		OTHER..... -777 (SPECIFY)							
		REFUSE TO ANSWER..... -997							
B6.4	Did the household receive help worth more than 500 Rs. from relatives who did NOT live under this roof for 30 or more days in the last year (including those who died within the last 12 months but were not living under this roof when they died)?	DON'T KNOW ..... -999	→B6.7						
		YES ..... 1	→B6.5						
		NO ..... 2	→B6.7						
		REFUSE TO ANSWER..... -997	→B6.7						
B6.5	How much did the household receive from relatives who did not live under this roof for 30 or more days in the last year?	Rs. <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>							
		REFUSE TO ANSWER..... -997							
DON'T KNOW ..... -999									

B6.6	What is the relationship of the person(s) from whom the household received these funds to the household head?  (CIRCLE ALL THAT APPLY)	Spouse/Partner ..... 1							
		Son/Daughter. .... 2							
		Son-In-Law /Daughter-In-Law ..... 3							
		Stepson/Stepdaughter ..... 4							
		Grandchild..... 5							
		Brother/Sister ..... 6							
		Brother-In-Law /Sister-In-Law ..... 7							
		Father/Mother..... 8							
		Father-In-Law /Mother-In-Law ..... 9							
		Grandparent ..... 10							
		Great-Grandchild..... 11							
		Other Family.....-777							
		(SPECIFY) _____							
		REFUSE TO ANSWER.....-997							
DON'T KNOW .....-999									
B6.7	Did the household send help worth more than 500 Rs. to relatives who did not live under this roof for 30 or more days in the last year (including those who died within the last 12 months but were not living under this roof when they died)?	YES ..... 1	→B6.8						
		NO ..... 2	→B7.0						
		REFUSE TO ANSWER..... -997	→B7.0						
		DON'T KNOW ..... -999	→B7.0						
B6.8	How much did the household send to relatives who did not live under this roof for 30 or more days in the last year?	Rs. <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>							
		REFUSE TO ANSWER..... -997							
DON'T KNOW ..... -999									

B6.9	What is the relationship of the person(s) to whom the household gave these funds to the household head?  (CIRCLE ALL THAT APPLY)	Spouse/Partner ..... 1		
		Son/Daughter. .... 2		
		Son-In-Law /Daughter-In-Law ..... 3		
		Stepson/Stepdaughter ..... 4		
		Grandchild..... 5		
		Brother/Sister ..... 6		
		Brother-In-Law /Sister-In-Law ..... 7		
		Father/Mother..... 8		
		Father-In-Law /Mother-In-Law ..... 9		
		Grandparent ..... 10		
		Great-Grandchild..... 11		
		Other Family.....-777		
		(SPECIFY) _____		
B6.10	Which of these best describes why your household sends help to relatives who did not live under this roof for 30 or more days in the last year?	REFUSE TO ANSWER.....-997		
		DON'T KNOW .....-999		
		On a regular basis to help with predictable expenses ..... 1	→B6.11	
		When a relative needs help due to an emergency or unforeseen event .. 2	→B7.0	
		For holidays, festivals or ceremonies ..... 3	→B7.0	
		Other .....-777 (SPECIFY) _____	→B7.0	
B6.11	How often does your household send help to relatives who did not live under this roof for 30 or more days in the last year?	REFUSE TO ANSWER.....-997	→B7.0	
		DON'T KNOW .....-999	→B7.0	
		Every month ..... 1		
		Four times a year ..... 2		
		Twice a year ..... 3		
		Once a year..... 4		
B7.0	Does your household have a ration card / white card?	Other .....-777 (SPECIFY) _____		
		REFUSE TO ANSWER.....-997		
		DON'T KNOW .....-999		
		YES ..... 1		
		NO ..... 2	→B8.0	
B7.1	Has the household purchased anything from the ration shop in the last 30 days?	MISPLACED ..... 3		
		REFUSE TO ANSWER.....-997	→B8.0	
		DON'T KNOW .....-999	→B8.0	
		YES ..... 1		
B7.2	What has the household purchased from the ration shop in the last 30 days? (CIRCLE ALL THAT APPLY)	NO ..... 2	→B8.0	
		REFUSE TO ANSWER.....-997	→B8.0	
		DON'T KNOW .....-999	→B8.0	
		RICE ..... 1		
		WHEAT ..... 2		
		SUGAR..... 3		
		KEROSENE ..... 4		
		OIL..... 5		
		SALT ..... 6		
		JOWAR ..... 7		
		OTHER.....-777 (SPECIFY) _____		
		REFUSE TO ANSWER.....-997		
		DON'T KNOW .....-999		
<b>INTERVIEWER INSTRUCTIONS: TELL THE RESPONDENT, “Now we would like to ask you about the expenditure of the household in the last month, and in the last year.”</b>				

## READ QUESTIONS & RECORD HERE

B8.0	Now we would like to ask you some questions about some expenditures that you had last month <u>for your household</u> (do not include business expenditures).		
	Item group	value of consumption (Rs) during	
		last 30 days	last 365 days
	(1)	(2)	(3)
	1. cereals & cereal products		
	2. pulses & pulse products		
	3. milk & milk products		
	4. edible oil		
	5. vegetables		
	6. fruits & nuts		
	7. egg, fish & meat		
	8. other food items (sugar, salt, spices, tea and coffee, processed food, etc.). Exclude tea/coffee consumed outside the home.		
	9. Meals or snacks consumed outside the home (include breakfast, tiffins, tea/coffee consumed outside the home).		
	10. pan/tobacco/intoxicants		
	11. Drinking water		
	12. Fuel including gas		
	13. Total (items 1 to 12)		
	14. Misc. goods & services (monthly expenditure)		
	14.1 Telephone and electricity		
	14.2 cinema / theatre / renting videos or CDs / cable		
	14.3 lottery tickets/gambling		
	14.4 school fees (only those paid last month)		
	14.5 tuition fees (only those paid last month)		
	14.6 newspapers, magazines, fiction		
	14.7 medical expenses (non-institutional)		
	14.8 toilet articles including washing soap & other cleaning agents		
	14.9 regular (commuting type) and other journeys		
	14.10 house rent (formal)		
	14.11 Informal fee for the dwelling		
	14.12 Rent for any other household items		
	14.13 water and other taxes		
	14.14 Informal payments (to police, market leader, slum leader, etc., excluding informal payment for house rental)		
	14.15 Legal expenses (for cases involving title, etc.)		
	14.16 other miscellaneous goods & services (monthly expenditures)		
	<b>14 Sub-total (items 14.1 to 14.16)</b>		
	15. misc. goods & services (annual expenditure)		
	15.1 school books & other educational articles (including uniforms)		
	15.2 hospital, nursing home (institutional)		
	15.3 Clothing (include festival clothes, winter clothes, etc.) and gifts		
	15.4 Footwear		
	16. Durable goods total (SUM FROM QUESTION B2.0)		
	17. Total (item 15.1+ item 15.2 + item 15.3+ item 15.4 + item 16)		
	18. Average monthly expenditure for items 15.1+15.2+15.3+15.4+16 (item 17/12)		
	<b>19. Monthly total consumer expenditure (item 13 + item 14 + item 18)</b>		

INTERVIEWER: USE THIS WORKSHEET FOR CALCULATING HOUSEHOLD CONSUMER EXPENDITURE CALCULATIONS. RECORD TOTALS ON PREVIOUS PAGE.	
Item Group	Value of consumption (Rs)
Monthly consumption	In past 30 days
1. cereals & cereal products (rice, maize, wheat, bajra etc..)	
2. pulses & pulse products (add different sorts of dal)	
3. milk & milk products (add milk, ghee, curd, etc.)	
4. edible oil	
5. vegetables (how many times they bought and for how much). [Onions and potatoes come here.]	
6. fruits & nuts (how many times they bought and for how much). Don't forget home production (mangoes etc.)	
7. egg, fish & meat (how many times they bought and for how much). [Don't forget if guests came etc.)	
8. other food items (sugar, salt, spices, beverages, processed food, etc.). [Add every item. Don't forget outside food, tea leaves, garlic, gur, namkeens, biscuits.]	
9. Meals or snacks consumed outside the home (include breakfast, tiffins, tea/coffee consumed outside the home).	
10. pan, tobacco & intoxicants (alcohol)	
11. Drinking water	
12. fuel & light: wood, kerosene, petrol, light bill, candles, gas.	
13. Total (items 1 to 12)	
14. Misc. goods & services (monthly expenditure)	
14.1 Telephone and electricity	
14.2 cinema / theatre / renting videos or CDs / cable	
14.3 lottery tickets/gambling	
14.4 school fees (only those paid last month)	
14.5 tuition fees (only those paid last month)	
14.6 newspapers, magazines, fiction	
14.7 medical expenses (non-institutional)	
14.8 toilet articles including washing soap & other cleaning agents	
14.9 regular (commuting type) and other journeys	
14.10 house rent (formal)	
14.11 Informal fee for the dwelling	
14.12 Rent for any other household items	
14.13 water and other taxes	
14.14 Informal payments (to police, market leader, slum leader, etc., excluding informal payment for house rental)	
14.15 Legal expenses (for cases involving title, etc.)	
14.16 other miscellaneous goods & services (monthly expenditures)	
<b>15 Sub-total (items 15.1 to 15.16)</b>	
<b>Annual expenditures</b>	In past 365 days
16. misc. goods & services (annual expenditure)	.
16.1 school books & other educational articles	
16.2 hospital, nursing home (institutional)	
16.3 Clothing	
16.4 Footwear	
17. Durable goods total (SUM FROM QUESTION B2.0)	

RECORD ANSWERS HERE			
B8.1a	<p>Now I would like to know how much the household spent in the last year on festivals and celebrations.</p> <p>(INTERVIEWER: CLOTHES, GIFTS, CASH, <b>AND</b> OTHER EXPENDITURE ARE INCLUDED HERE.)</p>	1 Wedding (own daughter) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		2 Wedding (own son) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		3 Wedding (other person) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		4 Funerals Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		5 Festivals (Navratri, Holi, Diwali, Rakhi, Ramadan, Eid, Christmas, etc.) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		6 Ceremonies (naming, rice feeding, puberty etc) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
B8.1b	<p>For each of these festivals and celebrations, how much did you spend on clothing?</p> <p>(INTERVIEWER: ONLY CLOTHES ARE INCLUDED HERE.)</p>	1 Wedding (own daughter) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		2 Wedding (own son) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		3 Wedding (other person) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		4 Funerals Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		5 Festivals (Navratri, Holi, Diwali, Rakhi, Ramadan, Eid, Christmas, etc.) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		6 Ceremonies (naming, rice feeding, puberty etc) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
B8.1c	<p>For each of these festivals and celebrations, how much did you spend on gifts (cash, etc.)?</p> <p>(INTERVIEWER: ONLY GIFTS AND CASH ARE INCLUDED HERE.)</p>	1 Wedding (own daughter) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		2 Wedding (own son) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		3 Wedding (other person) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		4 Funerals Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		5 Festivals (Navratri, Holi, Diwali, Rakhi, Ramadan, Eid, Christmas, etc.) Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	



RECORD ANSWERS HERE			
		6 Ceremonies (naming, rice feeding, puberty etc) Rs. <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	
B8.2	If any expenditures on food for festivals and celebrations occurred in the last month, did you include them when I asked about your food expenses?	YES ..... 1	→RETURN TO B8.0 AND ADD, THEN →B8.4
		NO ..... 2	
		NONE IN LAST MONTH ..... -998	
B8.3	How much did the household spend in the last year on clothing for festivals and celebrations? (RECORD)	Rs. <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	
		REFUSE TO ANSWER..... -997	→B8.5
		DON'T KNOW ..... -999	→B8.5
B8.4	Did you include these expenditures when I asked about your clothing expenses last year?	YES ..... 1	→B8.5
		NO ..... 2	→RETURN TO B8.0 AND ADD, THEN →B8.5



# **RECORD ANSWERS HERE**

B8.5	<p>Which of the above do you think are unnecessary expenditures that you would like to reduce?</p> <p>INTERVIEWER: ASK IN DETAIL, BUT DO NOT GIVE THEM THE “RIGHT” ANSWERS.</p>	<p>Cereals &amp; cereal products ..... 1</p> <p>Pulses &amp; pulse products ..... 2</p> <p>Milk &amp; milk products ..... 3</p> <p>Edible oil ..... 4</p> <p>Vegetables ..... 5</p> <p>Fruits &amp; nuts ..... 6</p> <p>Egg, fish &amp; meat ..... 7</p> <p>Other food items (sugar, salt, spices, tea and coffee, processed food, etc.) ..... 8</p> <p>Meals or snacks consumed outside the home (include breakfast, tiffins, tea/coffee consumed outside the home) ..... 9</p> <p>Pan/tobacco/intoxicants ..... 10</p> <p>Drinking water ..... 11</p> <p>Fuel including gas ..... 12</p> <p>Telephone and electricity ..... 13</p> <p>Cinema / theatre / video show/renting cd/cable ..... 14</p> <p>Lottery tickets/gambling ..... 15</p> <p>School fees ..... 16</p> <p>Tuition fees ..... 17</p> <p>Newspapers, magazines, fiction ..... 18</p> <p>Medical expenses (non-institutional) ..... 19</p> <p>Toilet articles including washing soap &amp; other cleaning agents ..... 20</p> <p>Regular (commuting type) and other journeys ..... 21</p> <p>House rent (formal) ..... 22</p> <p>Informal fee for the dwelling ..... 23</p> <p>Rent for any other household items ..... 24</p> <p>Water and other taxes ..... 25</p> <p>Informal payments (to police, market leader, slum leader, etc., excluding informal payment for house rental) ..... 26</p> <p>Religious expenses (puja, offerings, etc.) ..... 27</p> <p>Legal expenses (for cases involving title, etc.) ..... 28</p> <p>School books &amp; other educational articles ..... 29</p> <p>Hospital, nursing home (institutional) ..... 30</p> <p>Clothing ..... 31</p> <p>Footwear ..... 32</p> <p>Durable goods ..... 33</p> <p>Wedding (own daughter) ..... 34</p> <p>Wedding (own son) ..... 35</p> <p>Wedding (other person) ..... 36</p> <p>Funerals ..... 37</p> <p>Festivals (Navratri, Holi, Diwali, Rakhi, Eid, Christmas, Ramadan, etc.) ..... 38</p> <p>Ceremonies (naming, rice feeding, puberty etc) ..... 39</p> <p>None ..... -998</p> <p>Refuse to answer ..... -997</p> <p>Don't know ..... -999</p>	
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RECORD ANSWERS HERE			
B8.6	Who makes most decisions about what food items to purchase? (ONE OR TWO MEMBERS ONLY)	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.6a	INTERVIEWER CHECKPOINT: ARE THERE ANY PEOPLE GOING TO SCHOOL IN THE HOUSEHOLD? (REFER TO HOUSEHOLD BOARD)	YES.....1	→B8.7
		NO.....2	→B8.8
B8.7	Who makes most decisions about what educational expenditures to make, such as tuition, uniforms, etc?)	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		Non Family Members ..... -998	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.8	Who makes most decisions about whether to buy clothing and what clothing items to purchase?	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		Non Family Members ..... -998	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.9	Who makes most decisions about consumer durable items? (TV, fridge, tape recorder, etc.)	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		Non Family Members ..... -998	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.10	Who makes most decisions about what health expenditures to make?	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		Non Family Members ..... -998	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.11	Who makes most decisions about purchase of gold or silver?	RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		RECORD Individual ID number: <input type="text"/> <input type="text"/>	
		Non Family Members ..... -998	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	
B8.12	Who makes most decisions about expenses for home purchase, improvement or repair?	RECORD Individual ID number: <input type="text"/> <input type="text"/>	

RECORD ANSWERS HERE			
		RECORD Individual ID number:	
		<input type="text"/>	<input type="text"/>
		Non Family Members .....	-998
		REFUSE TO ANSWER.....	-997
		DON'T KNOW .....	-999
B8.13	Who makes decisions about where to invest surplus money?	RECORD Individual ID number:	
		<input type="text"/>	<input type="text"/>
		RECORD Individual ID number:	
		<input type="text"/>	<input type="text"/>
		Non Family Members .....	-998
		REFUSE TO ANSWER.....	-997
		DON'T KNOW .....	-999

**INTERVIEWER INSTRUCTIONS: READ OUT THE FOLLOWING**

NOW I WOULD LIKE TO ASK ABOUT HEALTH EVENTS (SUCH AS INJURIES AND ILLNESSES) THIS HOUSEHOLD HAS EXPERIENCED IN THE PAST YEAR. I WOULD LIKE TO KNOW ABOUT EACH HEALTH EVENT INDIVIDUALLY.

RECORD ANSWERS HERE			
B9.0a	During the last year, did the household spend Rs 500 or more on <u>any one</u> person's sickness or injury?	YES .....	1 →B9.1
		NO .....	2 →B9.0b
		REFUSE TO ANSWER.....	-997 →B9.10
		DON'T KNOW .....	-999 →B9.10
B9.0b	During the last year, did anyone in the household have a serious illness on which you spent LESS than Rs. 500 (including spending nothing)?	YES .....	1 →B9.1
		NO .....	2 →B9.10
		REFUSE TO ANSWER.....	-997 →B9.10
		DON'T KNOW .....	-999 →B9.10

# **RECORD INFORMATION FOR EACH EVENT IN TURN IN GRID**

B9.1	Was this health event due to an accident or an illness?	Accident ..... 1	
		Illness ..... 2	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	
B9.2	What was the illness / accident?	RECORD	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	
B9.3	Was it someone inside the household or outside the household?	INSIDE ..... 1	→ B9.4
		OUTSIDE ..... 2	→ B9.5a
		REFUSE TO ANSWER.....-997	→ B9.5a
		DON'T KNOW ..... -999	→ B9.5a
B9.4	If inside the household: who was it? RECORD ID NUMBER	RECORD ID NUMBER FROM HH BOARD [ ] [ ] [ ]	
		HH MEMBER WHO HAS DIED/LEFT THE HH... .....-998	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	
B9.5a	Did he/she have to stop working?	YES ..... 1	
		NO ..... 2	
		NOT APPLICABLE.....3	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	
B9.5b	Did he/she have to stop going to school?	YES ..... 1	→B9.6
		NO ..... 2	→ B9.7
		NOT APPLICABLE.....3	→ B9.7
		REFUSE TO ANSWER.....-997	→ B9.7
		DON'T KNOW ..... -999	→ B9.7
B9.6	For how long did he/she stop working or going to school?	RECORD IN DAYS [ ] [ ] [ ]	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	
B9.7	What was the source of the expenses? (CIRCLE ALL THAT APPLY)	CONSULTATION FEE ..... 1	
		HOSPITAL STAY ..... 2	
		OPERATION ..... 3	
		TREATMENT /MEDICINES ..... 4	
		RELIGIOUS OFFERING ..... 5	
		LAB TESTS/XRAY ..... 6	
		TRANSPORTATION ..... 7	
		LIVING EXPENDITURE FOR THOSE OTHER THAN PATIENT ..... 8	
		OTHER.....-777	
		SPECIFY	
		REFUSE TO ANSWER.....-997	
B9.8	How much did you spend in total?	Rs. [ ] [ ] [ ] [ ] [ ]	
		REFUSE TO ANSWER.....-997	
		DON'T KNOW ..... -999	-

**RECORD ANSWERS HERE**

	EVENT 1	EVENT 2	EVENT 3	EVENT 4	EVENT 5	EVENT 6	EVENT 7	EVENT 8	EVENT 9	EVENT 10
B9.1	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.2										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.3	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.4										
	-998	-998	-998	-998	-998	-998	-998	-998	-998	-998
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.5a	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.5b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.6										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.7	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B9.8										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

B9.9a	From what sources did you finance this expenditure? (CIRCLE ALL THAT APPLY)	SAVINGS.....1 GIFT.....2 BORROWING FROM SPANDANA .....3 BORROWING FROM OTHER MICRO FINANCE INSTITUTIONS (MFIs) .....4 BORROWING FROM RELATIVE .....5 BORROWING FROM NEIGHBOR/FRIEND .....6 BORROWING FROM MONEYLENDER .....7 BORROWING (OTHER).....8 SOLD ANY PROPERTY.....9 PAWNED ANY PROPERTY ..... 10 COMPENSATION (GOVT)..... 11 ADVANCE FROM EMPLOYER.....12 INSURANCE ..... 13 OTHER ( <b>SPECIFY</b> ) ..... -777 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B9.9b	Are there any additional health events which we have not discussed?	YES.....1	→ B9.1 AND ASK ALL QUESTIONS FOR THE NEXT EVENT
		NO .....2	→B9.10



**RECORD ANSWERS HERE**

	<b>EVEN T 1</b>	<b>EVENT 2</b>	<b>EVENT 3</b>	<b>EVENT 4</b>	<b>EVENT 5</b>	<b>EVENT 6</b>	<b>EVENT 7</b>	<b>EVENT 8</b>	<b>EVENT 9</b>	<b>EVENT 10</b>
<b>B9.9a</b>	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13	13
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
<b>B9.9b</b>	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2

**RECORD ANSWERS HERE FOR B9.11 - B9.12; RECORD ANSWERS TO B9.13 ON THE GRID BELOW**

B9.10	Did your household experience any loss in property of over Rs 500 due to fire, theft, flood or accident or any other cause in the last year?	YES ..... 1	→B9.11
		NO ..... 2	→B9.12
		REFUSE TO ANSWER..... -997	→B9.12
		DON'T KNOW ..... -999	→B9.12
B9.11	How much did you lose in total?	Rs.	
B9.12	Did anyone in the household lose their job/close their business in the past year?	YES ..... 1	→B9.13
		NO ..... 2	→B10.0
		REFUSE TO ANSWER..... -997	→B10.0
		DON'T KNOW ..... -999	→B10.0
B9.13	Who in the household lost their job/closed their business? (RECORD ID NUMBER AND REASON CODE ON NEXT PAGE FOR EACH PERSON WHO LOST THEIR JOB / CLOSED THEIR BUSINESS. IF CODE IS '-777', WRITE CODE AND SPECIFY)	Lost job – employer shut down ..... 1	
		Lost job – employer laid off workers.. 2	
		Lost job – health problem..... 3	
		Lost job – other reason (SPECIFY)..-777	
		Closed business (interviewer: this should be mentioned in section X.2 as well)..... 5	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	

**RECORD RESPONSES TO B9.13 HERE**

	ID 1	ID 2	ID 3	ID 4
B9.13				
	1	1	1	1
	2	2	2	2
	3	3	3	3
	-777	-777	-777	-777
	5	5	5	5
	-997	-997	-997	-997
	-999	-999	-999	-999

**INTERVIEWER INSTRUCTIONS**

**FIRST, TELL THE RESPONDENT**

NOW I AM GOING TO ASK ABOUT HOUSEHOLD LOANS.

**NEXT, EXPLAIN THE CONCEPT OF AN OUTSTANDING LOAN.**

**RECORD ANSWERS HERE.**

B10.0	Does anybody in the household have one or more outstanding loans (taken for any purpose) INTERVIEWER: PROBE FOR SMALL LOANS, DAILY LOANS, OR LOANS AGAINST PAWNED ASSETS.	YES ..... 1	→B10.1a
		NO ..... 2	→B11.0a
		REFUSE TO ANSWER..... -997	→B11.0a
		DON'T KNOW ..... -999	→B11.0a
B10.1a	How many outstanding loans does the household have? ASK EACH & EVERY LOAN AMOUNT & RECORD IN THE LOAN BOARD	<div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div> LOANS	
		REFUSE TO ANSWER..... -997	
		DON'T KNOW ..... -999	



**ASK QUESTIONS AND RECORD IN GRID**

B10.1b	What is the loan amount?	Rs.					
		REFUSE TO ANSWER .....	-997				
		DON'T KNOW .....	-999				
B10.2a	For what purposes did you take out the loan? (CIRCLE ALL THAT APPLY)	Start a new business .....	1				
		Acquire new assets.....	2				
		To buy stock .....	3				
		Temporary difficulty .....	4				
		Repay old business debt .....	5				
		Health (household member) .....	6				
		Health (other).....	7				
		Repay old household debt.....	8				
		Marriage.....	9				
		Funeral.....	10				
		Other ceremony.....	11				
		Buy household durable.....	12				
		Home improvements/repair .....	13				
		Unemployment.....	14				
		Land .....	15				
		Education .....	16				
		Home Construction .....	17				
		Purchase of plot.....	18				
		Jewelry purchase.....	19				
		Regular consumption.....	20				
		Other, SPECIFY .....	-777				
		REFUSE TO ANSWER .....	-997				
		DON'T KNOW .....	-999				
B10.2b	Did you use the loan for this intended purpose?	YES .....	1				→B10.3
		NO.....	2				→B10.2c
		REFUSE TO ANSWER .....	-997				→B10.3
		DON'T KNOW .....	-999				→B10.3

**RECORD ANSWERS HERE**

	LOAN 1	LOAN 2	LOAN 3	LOAN 4	LOAN 5	LOAN 6	LOAN 7	LOAN 8	LOAN 9	LOAN 10
B10.1b	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.2a	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13	13	13
	14	14	14	14	14	14	14	14	14	14
	15	15	15	15	15	15	15	15	15	15
	16	16	16	16	16	16	16	16	16	16
	17	17	17	17	17	17	17	17	17	17
	18	18	18	18	18	18	18	18	18	18
	19	19	19	19	19	19	19	19	19	19
	20	20	20	20	20	20	20	20	20	20
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.2b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS AND RECORD IN GRID**

B10.2c	For what purposes did you actually use the loan? (CIRCLE ALL THAT APPLY)	Start a new business .....	1	
		Acquire new assets.....	2	
		To buy stock .....	3	
		Temporary difficulty .....	4	
		Repay old business debt .....	5	
		Health (household member) .....	6	
		Health (other).....	7	
		Repay old household debt .....	8	
		Marriage.....	9	
		Funeral.....	10	
		Other ceremony .....	11	
		Buy household durable.....	12	
		Home improvements/repair .....	13	
		Unemployment.....	14	
		Land .....	15	
		Education .....	16	
		Home Construction .....	17	
		Purchase of plot.....	18	
		Jewelry purchase.....	19	
		Regular consumption.....	20	
		Other, SPECIFY .....	-777	
		REFUSE TO ANSWER .....	-997	
		DON'T KNOW.....	-999	
B10.3a	From whom did your household take the loan?	Family member .....	1	→10.4
		Commercial bank.....	2	→10.4
		Spandana .....	3	→10.3b
		Other MFI (SPECIFY).....	4	→10.3b
		SHG (Self-help group) or other savings group ..	5	→10.4
		Moneylender (village) .....	6	→10.4
		Moneylender (here) .....	7	→10.4
		Friend.....	8	→10.4
		Neighbor .....	9	→10.4
		Shopkeeper .....	10	→10.4
		Your client.....	11	→10.4
		Your source for input .....	12	→10.4
		Cooperative .....	13	→10.4
		Chit fund, e.g. DWACRA, MAHILA SAMAJ, etc.	14	→10.4
		Finance company .....	15	→10.4
		Provident Fund .....	16	→10.4
		Other, SPECIFY .....	-777	→10.4
		REFUSE TO ANSWER .....	-997	→10.4
		DON'T KNOW.....	-999	→10.4

RECORD ANSWERS HERE

	LOAN 1	LOAN 2	LOAN 3	LOAN 4	LOAN 5	LOAN 6	LOAN 7	LOAN 8	LOAN 9	LOAN 10	
B10.2c	1	1	1	1	1	1	1	1	1	1	
	2	2	2	2	2	2	2	2	2	2	
	3	3	3	3	3	3	3	3	3	3	
	4	4	4	4	4	4	4	4	4	4	
	5	5	5	5	5	5	5	5	5	5	
	6	6	6	6	6	6	6	6	6	6	
	7	7	7	7	7	7	7	7	7	7	
	8	8	8	8	8	8	8	8	8	8	
	9	9	9	9	9	9	9	9	9	9	
	10	10	10	10	10	10	10	10	10	10	
	11	11	11	11	11	11	11	11	11	11	
	12	12	12	12	12	12	12	12	12	12	
	13	13	13	13	13	13	13	13	13	13	
	14	14	14	14	14	14	14	14	14	14	
	15	15	15	15	15	15	15	15	15	15	
	16	16	16	16	16	16	16	16	16	16	
	17	17	17	17	17	17	17	17	17	17	
	18	18	18	18	18	18	18	18	18	18	
	19	19	19	19	19	19	19	19	19	19	
	20	20	20	20	20	20	20	20	20	20	
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777	
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997	
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	
B10.3a	1	1	1	1	1	1	1	1	1	1	
	2	2	2	2	2	2	2	2	2	2	
	3	3	3	3	3	3	3	3	3	3	
	4	4	4	4	4	4	4	4	4	4	
	5	5	5	5	5	5	5	5	5	5	
	6	6	6	6	6	6	6	6	6	6	
	7	7	7	7	7	7	7	7	7	7	
	8	8	8	8	8	8	8	8	8	8	
	9	9	9	9	9	9	9	9	9	9	
	10	10	10	10	10	10	10	10	10	10	
	11	11	11	11	11	11	11	11	11	11	
	12	12	12	12	12	12	12	12	12	12	
	13	13	13	13	13	13	13	13	13	13	
	14	14	14	14	14	14	14	14	14	14	
	15	15	15	15	15	15	15	15	15	15	
		-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
		-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	

**READ QUESTIONS & RECORD IN GRID**

B10.3b	Are you required to make compulsory savings deposits as a part of this loan?	YES..... 1	→10.3c					
		NO..... 2	→10.3d					
		REFUSE TO ANSWER .....-997	→10.3d					
		DON'T KNOW.....-999	→10.3d					
10.3c	How much are you required to save? (WRITE AMOUNT AND CIRCLE APPROPRIATE TIME UNIT)	Rs. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						
Per day..... 1								
Per week..... 2								
Per month ..... 3								
Other (SPECIFY) .....-777								
REFUSE TO ANSWER .....-997								
10.3d	Is the loan a group liability loan (that is, no one in your group can borrow from the lender again if anyone does not repay), a group loan without group liability (that is, you borrowed in a group but you can borrow from the lender again if someone else in your group does not repay), interim loan or individual loan?	DON'T KNOW.....-999						
		GROUP LIABILITY.....1						
		GROUP LOAN WITHOUT GROUP LIABILITY.....2						
		INTERIM.....3						
		INDIVIDUAL.....4						
		REFUSE TO ANSWER .....-997						
<b>INTERVIEWER CHECKPOINT: SAVINGS SHOULD BE MENTIONED IN SECTION B.13</b>								
B10.4	How long ago did you take the loan?	<b>PLEASE WRITE NUMBER AND ALSO CIRCLE APPROPRIATE UNIT BELOW – SINGLE CODE</b> <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						
YEARS..... 1								
MONTHS ..... 2								
DAYS ..... 3								
REFUSE TO ANSWER .....-997								
DON'T KNOW.....-999								
B10.5	Who decided to take this loan?	<b>RECORD ID NUMBER FROM BOARD</b> <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						
REFUSE TO ANSWER .....-997								
DON'T KNOW.....-999								
B10.6	In whose name was the loan taken?	<b>RECORD ID NUMBER FROM BOARD</b> <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						
REFUSE TO ANSWER .....-997								
DON'T KNOW.....-999								
B10.7	You mentioned taking a loan of Rs._____ (READ LOAN AMT). How much of the loan did you get in hand? i.e. though the loan is of Rs. 5000, the lender may cut interest in the beginning and give you less than Rs. 5000.	<b>RECORD AMT (IF NOTHING WAS CUT &amp; FULL AMT WAS RECEIVED THEN LOAN AMT &amp; 10.7 AMT SHOULD BE SAME)</b> Rs. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>						
REFUSE TO ANSWER .....-997								
DON'T KNOW.....-999								



**RECORD ANSWERS HERE**  
**USE THIS GRID FOR 1-10 LOANS**

	Loan(1)	Loan (2)	Loan (3)	Loan (4)	Loan (5)	Loan (6)	Loan (7)	Loan (8)	Loan (9)	Loan (10)
B10.3b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.3c	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.3d	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.4	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
B10.5	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.6	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.7	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

B10.8	Did you have to give any collateral/guarantee for the loan?	YES ..... 1	→B10.9
		NO ..... 2	→B10.10
		DON'T KNOW ..... -997	→B10.10
		REFUSED TO ANSWER ..... -999	→B10.10
B10.9	Which type of collateral did you give?	Title (land/house) ..... 1	
		Jewelry ..... 2	
		Vehicle ..... 3	
		Labor ..... 4	
		Future Sales ..... 5	
		Surety from known person/s (Guarantor) .... 6	
		Savings at bank/MFI ..... 7	
		Others, SPECIFY ..... -777	
		DON'T KNOW ..... -997	
		REFUSED TO ANSWER ..... -999	
B10.10	What were the number of days between first applying for loan and receiving the loan?	RECORD IN DAYS <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px;"></div>	
		DON'T KNOW ..... -997	
		REFUSED TO ANSWER ..... -999	
B10.11a	What is the total value of other expenses incurred in getting the loan (membership fees, bribes, transport costs, etc)?	Rs. <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px;"></div>	
		DON'T KNOW ..... -997	
		REFUSED TO ANSWER ..... -999	
B10.11b	How much of this expense was bribes?	Rs. <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px;"></div>	
		DON'T KNOW ..... -997	
		REFUSED TO ANSWER ..... -999	
B10.11c	How much of this expense was membership fees?	Rs. <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px;"></div>	
		DON'T KNOW ..... -997	
		REFUSED TO ANSWER ..... -999	
B10.12a	What is your installment payment cycle for this loan? – SINGLE CODE	Daily ..... 1	→10.12b
		Weekly ..... 2	→10.12b
		Monthly ..... 3	→10.12b
		Quarterly ..... 4	→10.12b
		Bi-annual / half yearly ..... 5	→10.12b
		Yearly ..... 6	→10.12b
		Irregular ..... 7	→10.13
		Other (SPECIFY) ..... -777	→10.12b
		DON'T KNOW ..... -997	→10.12b
		REFUSED TO ANSWER ..... -999	→10.12b

**RECORD ANSWERS HERE  
USE THIS GRID FOR 1-10 LOANS**

	Loan (1)	Loan (2)	Loan (3)	Loan (4)	Loan (5)	Loan (6)	Loan (7)	Loan (8)	Loan (9)	Loan (10)
B10.8	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.9	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.10										
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.11a	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.11b	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.11c	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.12a	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7	7	7
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

B10.12b	In addition to the normal payments, did you make a separate payment at the beginning of the loan?	YES..... 1	→B10.12c
		NO..... 2	→B10.12d
		REFUSE TO ANSWER .....-997	→B10.12d
		DON'T KNOW .....-999	→B10.12d
B10.12c	How much did you pay at the beginning?	Rs. <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B10.12d	In addition to the normal payments, will you make a separate payment at the end of the loan?	YES..... 1	→B10.12e
		NO..... 2	→B10.14
		REFUSE TO ANSWER .....-997	→B10.14
		DON'T KNOW .....-999	→B10.14
B10.12e	How much will you pay at the end?	Rs. <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	→B10.14
		REFUSE TO ANSWER .....-997	→B10.14
		DON'T KNOW .....-999	→B10.14
B10.13	What type of irregular payments do you make?	SPECIFY	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B10.14	How much did you pay in the last installment?	<b>RECORD AMOUNT</b> Rs. <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B10.15	Do you pay the same amount every installment?	YES..... 1	→B10.16
		NO..... 2	→B10.17
		REFUSE TO ANSWER .....-997	→B10.17
		DON'T KNOW .....-999	→B10.17
B10.16	You mentioned paying Rs. _____ in the last installment. Is that what you pay every installment?	YES..... 1	→B10.18
		NO..... 2	→ CHANGE B10.15 TO "NO" AND → B10.17
B10.17	What is the interest rate? (%) RECORD IN Rs. Per 100 AND CIRCLE FREQUENCY	Rs.	
		Per Month ..... 1	
		Per year ..... 2	
		Per week ..... 3	
		Per day ..... 4	
		Other Period (SPECIFY).....-777	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	

**RECORD ANSWERS HERE**  
**USE THIS GRID FOR 1-10 LOANS**

	Loan (1)	Loan (2)	Loan (3)	Loan (4)	Loan (5)	Loan (6)	Loan (7)	Loan (8)	Loan (9)	Loan (10)
B10.12b	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.12c	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.12d	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.12e	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.13	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.14	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.15	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999
B10.16	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
B10.17	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	1	1	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4	4	4
	-777	-777	-777	-777	-777	-777	-777	-777	-777	-777
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999

**READ QUESTIONS & RECORD IN GRID**

B10.18	How much time IN TOTAL will it take you to repay the loan? (That is, counting from when you first took the loan, to when you will be finished repaying the loan. Eg if you took the loan 4 weeks ago, and have 46 more weeks to repay, the total is 50 weeks.)	WRITE NUMBER & CIRCLE UNIT <div style="border: 1px solid black; width: 150px; height: 15px; margin-bottom: 2px;"></div> WEEKS ..... 1 MONTH ..... 2 YEAR ..... 3 WILL PAY PRINCIPAL WHEN MONEY IS AVAILABLE.....-998 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B10.19	How much have you repaid of this loan as of today?	Rs. <div style="border: 1px solid black; width: 150px; height: 15px; margin-bottom: 2px;"></div> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B10.20	How much do you still need to repay of this loan?	Rs. <div style="border: 1px solid black; width: 150px; height: 15px; margin-bottom: 2px;"></div> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B10.21	How many installments have you made so far?	WRITE NUMBER <div style="border: 1px solid black; width: 50px; height: 15px; margin-bottom: 2px;"></div> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B10.22	How many more installments do you expect to make before you pay off your loan?	WRITE NUMBER <div style="border: 1px solid black; width: 50px; height: 15px; margin-bottom: 2px;"></div> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B10.23	Have you ever been late for a scheduled payment on this loan?	YES..... 1 NO..... 2 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	

RECORD ANSWERS HERE USE THIS GRID FOR 1-10 LOANS												
	Loan (1)	Loan (2)	Loan (3)	Loan (4)	Loan (5)	Loan (6)	Loan (7)	Loan (8)	Loan (9)	Loan (10)		
B10.18												
	1	1	1	1	1	1	1	1	1	1		
	2	2	2	2	2	2	2	2	2	2		
	3	3	3	3	3	3	3	3	3	3		
	-998	-998	-998	-998	-998	-998	-998	-998	-998	-998		
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997		
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999		
B10.19	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997		
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999		
B10.20	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997		
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999		
B10.21	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997	
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	
B10.22	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997	
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999	
B10.23	1	1	1	1	1	1	1	1	1	1		
	2	2	2	2	2	2	2	2	2	2		
	-997	-997	-997	-997	-997	-997	-997	-997	-997	-997		
	-999	-999	-999	-999	-999	-999	-999	-999	-999	-999		

**INTERVIEWER: IF HOUSEHOLD HAS MORE THAN 10 LOANS, USE SUPPLEMENTARY LOAN GRID TO RECORD ANSWERS FOR ADDITIONAL LOANS**

RECORD ANSWERS HERE			
B10.24	Does anyone in the household have any other outstanding loan besides the ones already discussed? For instance, you could have taken a loan from a bank, MFI or you could have pawned something.	YES ..... 1	→B10.2 AND CHANGE B10.1 IF NEEDED
		NO ..... 2	→B12.1
		REFUSE TO ANSWER .....-997	→B12.1
		DON'T KNOW .....-999	→B12.1
B11.0a	Does the household have any loan at the moment, such as taking a loan from a bank or MFI or pawning something for a loan?	YES ..... 1	→B10.2 AND CHANGE B10.1 IF NEEDED
		NO ..... 2	→ B11.0b
		REFUSE TO ANSWER .....-997	→ B11.0b
		DON'T KNOW .....-999	→ B11.0b
B11.0b	Why does the household have no loan at the moment?	No need for a loan ..... 1	
		Need a loan, but could not obtain one. 2	
		Need a loan, but worried that cannot make repayment..... 3	
		Need a loan, but interest rate too high 4	
		Other, SPECIFY .....-777	
		<hr/>	
		REFUSE TO ANSWER .....-997	
B12.1	Has anyone in your household taken a loan from a MFI (Spandana, SHARE, Ujjivan, etc.) in the past 3 years which is no longer outstanding?	YES ..... 1	→B12.2a
		NO ..... 2	→B13.0
		REFUSE TO ANSWER .....-997	→B13.0
		DON'T KNOW .....-999	→B13.0
B12.2a	How many such loans have you taken? (COUNT THE NUMBER OF LOANS, NOT THE NUMBER OF BORROWERS. IF YOU HAD 2 LOANS FROM SPANDANA AND ONE FROM SHARE, THE TOTAL IS 3.)	RECORD NUMBER: <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B12.2b	How many were group loans with group liability, how many were group loans without group liability, how many were interim loans and how many were individual loans?	RECORD NUMBER OF GROUP LOANS WITH GROUP LIABILITY: <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div>	
		RECORD NUMBER OF GROUP LOANS WITHOUT GROUP LIABILITY: <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div>	
		RECORD NUMBER OF INTERIM LOANS <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div>	
		RECORD NUMBER OF INDIVIDUAL LOANS: <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; display: inline-block; width: 30px; height: 20px;"></div>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B12.3	From which MFI(s) did you take a loan in the past (which is not outstanding now)?	Spandana ..... 1	
		SKS ..... 2	
		SHARE ..... 3	



	(CIRCLE ALL THAT APPLY)	Sharada ..... 4	
		Basix ..... 5	
		Other ..... -777 (SPECIFY) _____	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	
B12.4	In what year did you FIRST borrow from a MFI?	RECORD YEAR <div style="border: 1px solid black; width: 100px; height: 20px; margin: 2px;"></div>	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	
B12.5	How many cycles did you complete with this MFI before stopping, i.e. how many loans did you borrow? If you borrowed from more than one in the past, what was the most cycles you completed with any one MFI?	RECORD NUMBER OF CYCLES: <div style="border: 1px solid black; width: 100px; height: 20px; margin: 2px;"></div>	
		REFUSE TO ANSWER ..... -997	
		DON'T KNOW ..... -999	
B12.5b	Are you still a member of this MFI(s)?	YES ..... 1	→ B12.7
		NO ..... 2	→ B12.6
		REFUSE TO ANSWER ..... -997	→ B12.6
		DON'T KNOW ..... -999	→ B12.6

**RECORD ANSWERS HERE**

B12.6	Why did you stop borrowing from this MFI?	LOAN ACHIEVED DESIRED PURPOSE: DID NOT NEED ANOTHER LOAN ..... 1	
		COULD NOT REPAY PREVIOUS LOAN 2	
		ANOTHER GROUP MEMBER COULD NOT REPAY PREVIOUS LOAN..... 3	
		PREFERRED TO BORROW FROM ANOTHER SOURCE..... 4	
		INCOME NO LONGER SUFFICIENT TO MAKE REPAYMENTS ..... 5	
		MFI STOPPED OPERATING IN THIS AREA ..... 6	
		STILL BORROWING/PLANNING TO BORROW IN FUTURE..... 7	
		OTHER .....-777 (SPECIFY) _____	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	
B12.7	What do you think is your maximum repayment capacity in a month?	RECORD AMOUNT	
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	

**NOW I WOULD LIKE TO ASK ABOUT ANY BANK OR SAVINGS ACCOUNTS HELD BY THE HOUSEHOLD. RECORD ANSWERS HERE.**

B13.0	Does anyone in your household have a bank or a savings account? (include post office and informal savings accounts such as chit funds, etc) INTERVIEWER: PROBE WHERE EXCESS CASH IS KEPT	YES ..... 1	→ B13.1
		NO ..... 2	→B14.0
		REFUSE TO ANSWER .....-997	→B14.0
		DON'T KNOW .....-999	→B14.0
B13.1	How many such accounts are there in the household?	RECORD NUMBER OF ACCOUNTS:	
		<input type="text"/> <input type="text"/>	
		REFUSE TO ANSWER .....-997	
		DON'T KNOW .....-999	

**READ QUESTIONS & RECORD IN GRID**

B13.2	In whose name(s) is the account?	RECORD ID NUMBER 1 <input type="text"/> <input type="text"/> (ONLY IN CASE OF JOINT ACCOUNT) RECORD ID NUMBER 2 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B13.3	What type of account is this?	Bank ..... 1 Post office ..... 2 Savings with MFI (Microfinance Institution) required as part of loan ..... 3 Savings with MFI not required as part of loan ..... 4 Savings with SHG (Self-help group)..... 5 Other, SPECIFY ..... -777 Chit funds, like DWACRA, MAHILA SAMAJ and LOCAL CHITTY ..... 7 Savings with Neighborhood groups..... 8 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B13.4a	When did you or any other household member last deposit money into this account?	NOTE NUMBER & CIRCLE APPROPRIATE UNIT <input type="text"/> <input type="text"/> <input type="text"/> Days ago ..... 1 Weeks ago..... 2 Months ago..... 3 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B13.4b	How much was deposited in the account in the last transaction?	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	
B13.5a	When did you or any other household member last withdraw money from this account?	NOTE NUMBER & CIRCLE APPROPRIATE UNIT <input type="text"/> <input type="text"/> <input type="text"/> Days ago ..... 1 Weeks ago..... 2 Months ago..... 3 Never ..... -998 REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	→B13.5b →B13.5b →B13.5b →B13.6 →B13.5b →B13.5b
B13.5b	How much was withdrawn from the account in the last transaction?	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> REFUSE TO ANSWER ..... -997 DON'T KNOW ..... -999	

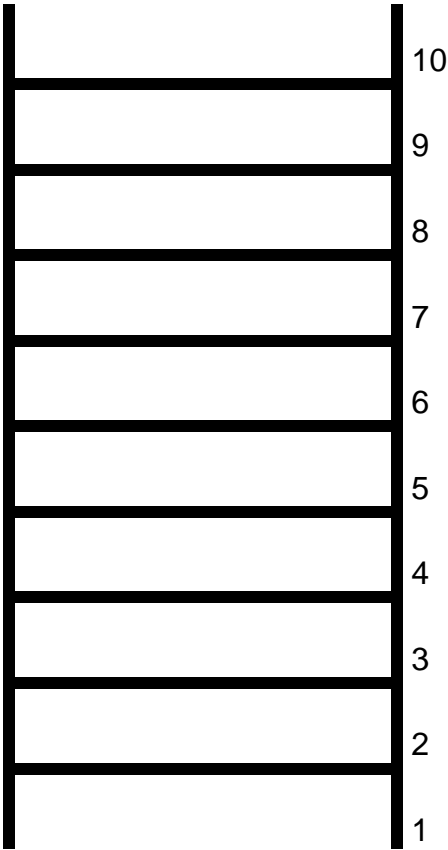
**RECORD ANSWERS HERE**

	Account (1)		Account (2)		Account (3)		Account (4)		Account (5)	
B13.2										
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	
B13.3	1		1		1		1		1	
	2		2		2		2		2	
	3		3		3		3		3	
	4		4		4		4		4	
	5		5		5		5		5	
	-777		-777		-777		-777		-777	
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	
B13.4a										
	1		1		1		1		1	
	2		2		2		2		2	
	3		3		3		3		3	
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	
B13.4b	Rs.		Rs.		Rs.		Rs.		Rs.	
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	
B13.5a										
	1		1		1		1		1	
	2		2		2		2		2	
	3		3		3		3		3	
	-998		-998		-998		-998		-998	
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	
B13.5b	Rs.		Rs.		Rs.		Rs.		Rs.	
	-997		-997		-997		-997		-997	
	-999		-999		-999		-999		-999	

READ QUESTIONS & RECORD HERE						
B13.6	Is there any other bank or savings account in the household?	YES ..... 1	→ B13.2 AND RECORD DETAILS			
		NO ..... 2	→ B14.0			
		REFUSE TO ANSWER ..... -997	→ B14.0			
		DON'T KNOW ..... -999	→ B14.0			
B14.0	Does anybody in the household have any insurance policy (for life, health, accidents, etc.)?	YES ..... 1	→ B14.1			
		NO ..... 2	→ B15.0			
		REFUSE TO ANSWER ..... -997	→ B15.0			
		DON'T KNOW ..... -999	→ B15.0			
B14.1	What type of insurance do members of your household have? (CIRCLE ALL THAT APPLY)	Life Insurance ..... 1				
		Health Insurance ..... 2				
		Accident / Medical Insurance ..... 3				
		Asset (auto, machine etc) Insurance ..... 4				
		Other ..... -777				
		SPECIFY:				
		REFUSE TO ANSWER ..... -997				
B14.2	In whose name is the policy? (FILL FOR ALL TYPES OF POLICY THE ID NUMBER(S) OF ALL HOUSEHOLD MEMBERS IN WHOSE NAME THE POLICY IS)	<b>RECORD</b>				
		<b>ID</b>	<b>ID</b>	<b>ID</b>	<b>ID</b>	<b>ID</b>
	Life Insurance					
	Health / Medical Insurance					
	Accident Insurance					
	Asset (auto, machine etc) Insurance					
	Other (RECORD CODE AND SPECIFY INSURANCE TYPE)					
	REFUSE TO ANSWER	-997	-997	-997	-997	-997
	DON'T KNOW	-999	-999	-999	-999	-999

READ QUESTIONS & RECORD HERE

B15.0	<b>INTERVIEWER INSTRUCTIONS: SHOW LADDER CARD</b>  How would this household classify its financial situation these days? On this ladder, (with the top of the ladder being very comfortable and the bottom being extremely poor), where would you place your household?	RECORD NUMBER THAT RESPONDENT MENTIONS:		
		<div></div>	<div></div>	
		REFUSE TO ANSWER..... -997		
		DON'T KNOW ..... -999		



Let us define a “business” in the following way: each business consists of an activity you conduct to earn money, where you are not someone’s employee. If you conduct several activities in which you earn money and you are not someone’s employee—for instance, you sell phone cards and you operate a kirana store—please consider them as separate businesses if you keep track of the income and expenses separately (in separate log books or separate cashboxes). If you consider them as separate businesses, please make sure you do not report the same expenses or income twice (for instance if you pay the electricity for the phone card business and the kirana store together, report it for the business that uses most electricity. If you conduct several activities but you keep track of the income and expenses together (in the same log book or the same cashbox), please consider them as the same business and tell me about all the income and expenses together. Include only those household businesses for which you are either the sole owner or for which you have the main responsibility. Include outside business for which you are the person in the household with the most responsibility.

X1.0	How many businesses is the household involved with?	RECORD NUMBER:		IF '0'→X1.0b, ELSE→X1.1 (BUSINESS SECTION)
		<table border="1" style="width: 100%;"><tr><td style="width: 50%; height: 30px;"></td><td style="width: 50%; height: 30px;"></td></tr></table>		
REFUSE TO ANSWER ..... -997				
DON'T KNOW ..... -999				
<b>INTERVIEWER: REPEAT X1.2-X1.71 FOR ALL BUSINESSES. RECORD ANSWERS IN THE GRIDS</b>				
			RECORD NAME and TYPE OF BUSINESS ON BOARD AND IN GRID FOR ALL BUSINESSES FIRST	
X1.0b	Within the last year, did you stop any business activity?	YES .....1		→X2.1 (BUSINESS SECTION)
		NO .....2		→ Y1.1
		REFUSE TO ANSWER ..... -997		→Y1.1
		DON'T KNOW ..... -999		→Y1.1

Y1	INTERVIEWER EVALUATION: RECORD ANSWERS HERE		
Y1.1	ENDING TIME OF MODULE	HOUR: <input type="text"/> <input type="text"/> MINUTE: <input type="text"/> <input type="text"/>	
		DON'T KNOW..... -999	
Y1.2	Did you have to go back a second time?	Yes.....1 No.....2	→ Y1.3 → Y1.4
		DON'T KNOW..... -999	
Y1.3	When did you go back?	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	
		DON'T KNOW..... -999	
Y1.4	Starting time of module	HOUR: <input type="text"/> <input type="text"/> MINUTE: <input type="text"/> <input type="text"/>	
		DON'T KNOW..... -999	
Y1.5	COMPREHENSION LEVEL OF RESPONDENT	EXCELLENT..... 1 VERY GOOD..... 2 GOOD..... 3 FAIR..... 4 POOR..... 5	
		DON'T KNOW..... -999	
Y1.6	COOPERATION LEVEL OF RESPONDENT	EXCELLENT..... 1 VERY GOOD..... 2 GOOD..... 3 FAIR..... 4 POOR..... 5	
		DON'T KNOW..... -999	
Y1.7	IN ADDITION TO HOUSEHOLD MEMBERS, WAS ANYONE ELSE PRESENT DURING THIS MODULE?	YES..... 1 NO..... 2	→Y1.8 →Y1.11
		DON'T KNOW..... -999	
Y1.8	IN ADDITION TO HOUSEHOLD MEMBERS, WHO WAS PRESENT DURING THIS MODULE?	RELATIVE..... 1 FRIEND..... 2 NEIGHBOR..... 3 OTHER ( <b>SPECIFY</b> ) ..... -777	
		DON'T KNOW..... -999	
Y1.9	HOW MUCH DID OTHERS ASSIST THE RESPONDENT WITH HIS/HER ANSWERS?	NO ASSISTANCE..... 1 HELP WITH SOME..... 2 HELP WITH MOST..... 3	→Y1.11 →Y1.10 →Y1.10
		DON'T KNOW..... -999	



Y1.10	WHO WAS HELPING THE RESPONDENT WITH HIS OR HER ANSWERS? WRITE IN CODE(S) FROM BOARD IF FROM SAME HOUSEHOLD	<div> <div>1</div> <div> <div></div> <div></div> </div> <div>.....</div> </div> <div> <div>2</div> <div> <div></div> <div></div> </div> <div>.....</div> </div> <div> <div>3</div> <div> <div></div> <div></div> </div> <div>.....</div> </div> <div> <div>4</div> <div> <div></div> <div></div> </div> <div>.....</div> </div> <div> <div>DON'T KNOW .....</div> <div>-999</div> </div>
Y1.11	ANY ADDITIONAL COMMENTS ABOUT SPECIFIC QUESTIONS OR DATA QUALITY: <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div> <div>.....</div>	
Y1.12	GO TO COVER SHEET AND COMPLETE IT.	

THANK YOU