

Mann Deshi Pensions Study Baseline

INTERVIEWER: COMPLETE BEFORE BEGINNING THE MODULE

A1.0 – Respondent (CLIENT) ID NUMBER: (See the list provided to you)

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A1.1 – Branch Code:

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Name of the respondent (client)

A1.3 First Name: _____

A1.31 Middle Name: _____

A1.32.Last Name: _____

Address:

A1.40 House Number: _____

A1.41 Lane/Gully/Road Number: _____

A1.42 Lane/Gully/Road Name: _____

A1.43 Nearest Landmark: _____

(School/College, Hospital, Religious place, Government Building like – post office, panchayat office, tehsil office)

A1.44 Locality/Area Name: _____

Contact Number

A1.5 Mobile Number:

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A1.51 Mobile Service Provider: _____

A1.52 Landline Number:

Interviewer Name

A1.6 First Name: _____

A1.61 Middle Name: _____

A1.62.Last Name: _____

A1.63 Interviewer Id: [] []

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Introduction

Hello! My name is _____. I work for Centre for Microfinance of IFMR. It is a research organization based in Chennai.

Respondent’s Consent

Consent: We are doing a research survey about long term savings behaviour in rural India conducted by Karna Basu, Associate Professor, Hunter College, City University, New York and Shailendra Singh Bisht, Assistant Professor, IBS, Hyderabad, in partnership with the Centre for Microfinance of IFMR, Chennai. We have selected 2800 clients of Mann Deshi Mahila Sahakari Bank, Mhaswad, Satara, including you, for this study. Your participation in this survey is voluntary and the information you share will not used to grant or deny access to any financial product like - loan or assistance from Mann Deshi or any other organization.

First we would like to ask you some questions about each member of your household and then about the economic condition of your household. This form will take around one and a half hours to complete and interview will be done at the place where you reside at present or at the work place. You can choose not to answer a question or stop the interview at any time during the course of the interview. You will get a small gift for giving us your valuable time by participating in the interview.

The surveyor will record your responses this questionnaire with your permission. The information you share with us will be kept fully confidential and interviews will be kept in a locked file cabinet at the Satara field office of CMF. No one but the researcher and their assistants will have access to this data. All the personal identifiers will be removed from the data before it is analyzed and the analyzed data will be used for policy recommendations. This project will be completed by 2013. All interview recordings will be stored in a secure work space until 3 years after that date it will be destroyed.

If you have questions about the study, you can contact the research associate Ujjawal at +91 90965 17265 or the principal investigator Karna Basu at 1212 396-6521. “You should contact the Hunter College IRB Office at (212) 650-3053, if you have questions regarding your rights as a subject or if you feel you have been harmed as a result of your participation in this research.

A2.0 – Will you answer our questions?

Yes.....1

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

I have had read to me the contents of this consent form and have been encouraged to ask questions. I have received answers to my questions. I give my consent to participate in this study. I have received a copy of this form for my records and future reference.

Participant’s Name

Participant’s Signature

Date

Interviewer’s Name

Interviewer’s Signature

Date

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Participant’s Name

Participant’s Signature

Date

Interviewer’s Name

Interviewer’s Signature

Date

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FOR INTERVIEWER – INTERVIEW THE PERSON WHOSE NAME IS GIVEN IN YOUR BOARD, ENSURE THAT THIS PERSON IS OF THE AGE GROUP 18-55 YEARS.

SECTION B – Household Information

Member of the household – all people, including children, who

- Lived under this “roof” or within the same house for at least 30 days continuously in the past year
- When they are together, they share food from a common source
- Contribute to and/or share in a common resource pool

B1.0	How many members are there in your household? (RECORD HERE)	[][]		
B1.1	What is the name of this household member?	Name_____		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
B1.2	What is the gender of this member?	Male		
		Female		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
B1.3	What is the age of this member? (only completed years) Enter 0 if less than 1 year old	[][][] YEARS		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
B1.4	What is the relationship of this member with you? <u>INTERVIEWER CHECKPOINT – THE RESPONSE SHOULD COMPLETE THIS STATEMENT</u> “This household member is my_____”	Self	1	
		Husband/ Wife	2	
		Son/Daughter.	3	
		Son-In-Law /Daughter-In-Law	4	
		Stepson/Stepdaughter	5	
		Grandchild	6	
		Brother/Sister	7	
		Cousin (brother and sister)	8	
		Husband's brother and his wife	9	
		Husband's sister and her husband	10	
		Brother-In-Law /Sister-In-Law	11	
			12	
		Father/Mother	13	
		Father-In-Law /Mother-In-Law	14	
		Grandparent	15	
		Great-Grandchild	16	
Uncle/ aunt	17			
Nephew/ niece	18			
OTHER SPECIFY_____	-888			
REFUSE TO ANSWER	-777			
DON'T KNOW	-999			
B1.5	What is the marital status of this household member?	Married, living with spouse	1	
		Married, not living with spouse	2	
		Separated/divorced	3	
		Spouse/partner died	4	
		Never married	5	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
B1.6	Is there any other member in the household?	Yes	1	→B1.1
		No	2	

INTERVIEWER CHECKPOINT – once you have completed question numbers B1.1 to B1.5 for one household member, please go back to B1.1 and write the response for the next household member till it is recorded for all the members of the household

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RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)
B1.1								
	-777 -999							
B1.2	1 2 -777 -999							
B1.3	[] [] [] -777 -999							
B1.4	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 -888 <hr/> -777 -999							
B1.5	1 2 3 4 5 -777 -999							
B1.6	1→B1.1 2							

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SECTION C – Education

C1.0	Is this member of the household literate? (LITERATE HERE MEANS – ABLE TO READ AND WRITE SIMPLE SENTENCES IN ANY LANGUAGE)	Not literate	1	→C1.1
		Literate	2	→C1.2
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
C1.1	<u>INTERVIEWER CHECKPOINT – IS THE HOUSEHOLD MEMBER A CHILD (of age 0-3 years)?</u>	Yes	1	→C1.3
		No	2	
C1.2	Is he/she currently studying?	Yes..... 1 No..... 2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
C1.3	What is the highest class this person has completed?	No class passed.....1 Aanganwadi/Baalwadi.....2 Primary (Class1-5).....3 Class 6.....4 Class 7.....5 Class 8.....6 Class 9.....7 Class 10.....8 Class 11.....9 Class 12.....10 Vocational or industrial diploma.....11 Graduate.....12 Postgraduate or professional (includes masters, PhD, Law etc).....13 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
C1.4	Are there any more family members in the household?	Yes	1	<u>C1.0</u>
		No	2	

INTERVIEWER CHECKPOINT – once you have completed question numbers C1.0 to C1.3 for one household member, please go back to A1.0 and write the response for the next household member till it is recorded for all the members of the household

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RECORD ANSWERS HERE

	ID (1)	ID (2)	ID (3)	ID (4)	ID (5)	ID (6)	ID (7)	ID (8)
C1.0	1→C1.1							
	2→C1.2							
	-777→C1.2							
	-999→C1.2							
C1.1	1→C1.3							
	2	2	2	2	2	2	2	2
C1.2	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2
	-777	-777	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999	-999	-999
C1.3	1	1	1	1	1	1	1	1
	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3
	4	4	4	4	4	4	4	4
	5	5	5	5	5	5	5	5
	6	6	6	6	6	6	6	6
	7	7	7	7	7	7	7	7
	8	8	8	8	8	8	8	8
	9	9	9	9	9	9	9	9
	10	10	10	10	10	10	10	10
	11	11	11	11	11	11	11	11
	12	12	12	12	12	12	12	12
	13	13	13	13	13	13	13	13
	-888	-888	-888	-888	-888	-888	-888	-888
	-777	-777	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999	-999	-999
	C1.4	1→C1.0						
2		2	2	2	2	2	2	2

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SECTION D – Occupation

D1.0	Has this member of the household been engaged in any of the activity in past 12 months as his/her primary activity? <u>INTERVIEWER CHECKPOINT – HERE PRIMARY ACTIVITY IS IN WHICH THE PERSON HAS RECEIVED/ EARNED MOST OF HIS INCOME IN PAST 12 MONTHS</u>	Yes	1	→D1.2
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.1	What work this household member has done in past 12 months?	Helping in household business	1	→D2.2
		Engaged in domestic duties only	2	
		Currently studying	3	
		Above 18 and Unemployed	4	
		Adolescent (neither studying nor working)	5	
		too old/ too young to work	6	
		Disabled/ Handicapped	7	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.2	What is this member's primary activity?	Agriculture (on own land/sharing / on lease)	1	→D2.2
		Animal Husbandry	2	
		Salaried private job	3	
		Salaried government job	4	
		Farm labourer	5	
		Non-farm/casual labourer	6	
		Non-farm/casual labourer (NREGA)	7	
		Self employed – (Doc, Lawyer, Priest)	8	
		Hawker/ Petty trade	9	
		Own business/ Trade/ Manufacturing	10	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.3	During which months this person did the activity in past 12 months? <u>INTERVIEWER CHECKPOINT – RECORD THE STARTING MONTH AND YEAR FOR THE ACTIVITY AND ENDING MONTH AND YEAR FOR THE ACTIVITY</u> write JAN for JanuaryMAR for March	[] TO [] [] TO [] [] TO []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.4	On an average how many days in a month did this person work on this activity?	[] [] days in a month		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.5	On an average how many hours in a day did this person work on this activity?	[] [] hours in a day		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.6	How frequently was this person paid/ earned from this activity?	Daily	1	
		Weekly	2	
		Fortnightly	3	
		Monthly	4	
		Quarterly	5	
		Six monthly	6	
		Yearly	7	
		After job was done	8	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			

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D1.7	How was this person paid/ earned from this activity? (MULTIPLE OPTIONS ALLOWED)	Cash	1	
		Kind	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.8	How much was this person paid/ earned from this activity? (INTERVIEWER CHECKPOINT – INCOME DURING THE PERIOD MENTIONED IN THE QUESTION D1.4) ASK VALUE OF GOODS IF PAID IN KIND	[] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.9	Does this person have a secondary activity/ occupation? INTERVIEWER CHECKPOINT – HERE SECONDARY ACTIVITY IS IN WHICH THE PERSON HAS RECEIVED/ EARNED SECOND MOST OF HIS INCOME IN PAST 12 MONTHS	Yes	1	→D2.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.10	What is the secondary activity of this person?	Agriculture (on own land/sharing / on lease)	1	→D2.2
		Animal Husbandry	2	
		Salaried private job	3	
		Salaried government job	4	
		Farm labourer	5	
		Non-farm/casual labourer	6	
		Non-farm/casual labourer (NREGA)	7	
		Self employed – (Doc, Lawyer, Priest)	8	
		Hawker/ Petty trade	9	
		Own business/ Trade/ Manufacturing	10	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
D1.11	During which months this person did the activity in past 12 months? INTERVIEWER CHECKPOINT – RECORD THE STARTING MONTH AND YEAR FOR THE ACTIVITY AND ENDING MONTH AND YEAR FOR THE ACTIVITY write JAN for JanuaryMAR for March	[] TO []		
		[] TO []		
		[] TO []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.12	On an average how many days in a month did this person work on this activity?	[] [] days in a month		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.13	On an average how many hours in a day did this person work on this activity?	[] [] hours in a day		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
D1.14	How frequently was this person paid/ earned from this activity?	Daily	1	
		Weekly	2	
		Fortnightly	3	
		Monthly	4	
		Quarterly	5	
		Six monthly	6	
		Yearly	7	
		After job was done	8	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
D1.15	How was this person paid/ earned from this activity? (MULTIPLE OPTIONS ALLOWED)	Cash	1	
		Kind	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

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SECTION E – ASSETS – CIRCLE THE RESPONSE HERE

House and Land

E1.0	Who has the ownership of the House in which you are staying at present?	Self	1	→E3.0
		Some other HH member's house	2	
		Rented	3	
		Government housing	4	
		On encroached land	5	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E2.0	Is any part of this house given on rent?	Yes	1	→E3.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E2.1	Record the rent received	Record the rent [] Rupees per month		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.0	Number of separate rooms in the dwelling (excluding toilet)	[] [] ROOMS		
E3.1	What is your roof of the house where you reside at present, made of?	Thatched	1	
		Wooden	2	
		Cemented	3	
		Tinroof	4	
		Stone	5	
		Tiles	6	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.2	What is the floor of the house where you reside at present, made of?	Mud flooring	1	
		Stone	2	
		Tiles	3	
		Cemented	4	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.3	What are the walls of the house where you reside at present, made of?	Mud	1	
		Brick and mud	2	
		Brick and cement	3	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.4	Type of structure of the house where residing at present – <u>INTERVIEWER CHECKPOINT – PLEASE OBSERVE AND MARK</u>	Kuchha		
		Semi pucca		
		Pucca		
		REFUSE TO ANSWER	-777	
E3.5	Do you own any other house including your native place or village?	Yes	1	→E4.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.6	Is that house or part of it given on rent?	Yes	1	→E4.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E3.7	Record the rent received	Record the rent [] Rupees per month		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.0	Do you own any land? <u>(INTERVIEWER CHECKPOINT – INCLUDING LAND IN VILLAGE OR NATIVE PLACE)</u>	Yes	1	→E5.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.1	How much land do you own?	[] [] [] [] GUNTHA or		

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	<u>INTERVIEWER CHECKPOINT – CIRCLE ONE OF THE UNITS OF LAND</u>	PAND or ACRE		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

E4.20	How much irrigated land do you own?	[] [] [] [] [] GUNTHA or PAND or ACRE		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.21	How much land do you own which is dependent on rain water for irrigation	[] [] [] [] [] GUNTHA or PAND or ACRE		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.22	How much land do you own which is left over?	[] [] [] [] [] GUNTHA or PAND or ACRE		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.3	Is any part or the whole land given on lease/ rent to someone else?	Yes	1	→ E5.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E4.4	Record the rent received from this land in a year <u>INTERVIEWER CHECKPOINT – IF THE RENT IS RECEIVED IN KIND THEN ASK FOR THE MONEY VALUE OF IT</u>	Record the rent [] Rupees i) per month ii) per year		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

Drinking water, Toilet and Electricity facilities

E5.0	What is the household's primary source of drinking water?	Tap (own house)	1	
		Tap (Neighbour)	2	
		Tap (public)	3	
		Well (own house)	4	
		Well (Neighbour)	5	
		Well (public)	6	
		Borewell/Tubewell/Hand pump (Own)	7	
		Borewell/Tubewell/Hand pump (Public)	8	
		Tank/Pond/ Reservoir	9	
		River/ Canal/ Lake/ Pond	10	
		Tanker (Municipal)	11	
		Tanker (Private)	12	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
E6.0	Do you use toilet facility?	Yes	1	→ E7.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E6.1	Where is the toilet constructed?	Inside the home		
		Outside the home but in your own compound		
		Community toilet		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E7.0	Do you have Electricity/ Light connection in your home?	Yes	1	
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

Livestock

E8.0	Do you own any livestock?	Yes	1	→ E9.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
E8.1	Livestock owned: (Multiple options allowed)	Cows/ Buffalos	1	
		Horse	2	
		Goats	3	
		Sheep	4	
		Birds/ Poultry	5	

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		Pigs	6	
		Ox/Bull	7	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

OTHER ASSETS (INTERVIEWER CHECKPOINT – IF YES THEN WRITE THE NUMBER OF ASSETS IN THE BOX, IF NO THEN WRITE 0

	Household assets	YES		NO	
		Household Use	Business Use		
E9.0	TV				
E9.1	Landline Phone				
E9.2	Mobile Phone				
E9.3	Internet Connection (in cell phone and /or computer)				
E9.4	Vehicle				→Next section
	E9.41	2 wheeler bicycle			
	E9.42	2 wheeler			
	E9.43	3 wheeler			
	E9.44	4 wheeler			

SECTION F – Pigmy and RD Accounts Information

PIGMY PART 1 – INTERVIEWER CHECKPOINT - ASK FOR PIGMY AND RD ACCOUNTS OF ALL THE MEMBERS OF THE HOUSEHOLD

F1.0	Does this household have one or more pigmy accounts or had in the past 6 months?	Yes	1	→Next section
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.1	How many pigmy accounts does this household have or had in the past 6 months?	[][]		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.2	What kind of account is this?	Pigmy	1	
		RD	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.3	On whose name this pigmy account is registered? INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER ON WHOSE NAME THE ACCOUNT IS REGISTERED)	ID – [][]		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.4	Where do you have this pigmy account?	Mann Deshi	1	F1.6
		Post Office	2	
		Other co operative (<i>Sahakari</i>)bank	3	
		Credit societies (<i>Pathsanstha</i>)	4	
		Nationalized Bank	5	
		Private Bank	6	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.5	What is the name of the organization where you have this pigmy account?	_____		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.6	What has this person used/will use this account for? (Multiple options allowed)	Buying Car (vehicle)	1	
		New house building/purchase	2	
		Renovations of house	3	
		Agriculture or other land purchase	4	
		Agriculture	5	
		Children education	6	
		Children marriage	7	
		Children other expenses	8	
		New business	9	
		Business stock	10	
		Business asset	11	

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		Durable goods	12	
		Consumption/daily goods	13	
		Gold/jewelry purchase	14	
		Emergency needs	15	
		Wedding	16	
		For new savings/ deposit schemes	17	
		Saving/deposit	18	
		For repayment of loans (for house)	19	
		For repayment of loans (for business)	20	
		For household medical emergency	21	
		Other ceremonies	22	
		festivals	23	
		For my own future	24	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

	PG (1)	PG (2)	PG(3)	PG (4)	PG (5)	PG (6)
F1.2	1	1	1	1	1	1
	2	2	2	2	2	2
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.3	[][]	[][]	[][]	[][]	[][]	[][]
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.4	1→F1.6	1→F1.6	1→F1.6	1→F1.6	1→F1.6	1→F1.6
	2→F1.6	2→F1.6	2→F1.6	2→F1.6	2→F1.6	2→F1.6
	3	3	3	3	3	3
	4	4	4	4	4	4
	5	5	5	5	5	5
	6	6	6	6	6	6
	-777	-777	-777	-777	-777	-777
-999	-999	-999	-999	-999	-999	
F1.5	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
-999	-999	-999	-999	-999	-999	
F1.6	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
	13	13	13	13	13	13
	14	14	14	14	14	14
	15	15	15	15	15	15
	16	16	16	16	16	16

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	17	17	17	17	17	17
	18	18	18	18	18	18
	19	19	19	19	19	19
	20	20	20	20	20	20
	21	21	21	21	21	21
	22	22	22	22	22	22
	23	23	23	23	23	23
	24	24	24	24	24	24
	-888	-888	-888	-888	-888	-888
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999

F1.7	Do you know how much money there is in this pigmy account at present or was there when this was closed? <u>(INTERVIEWER CHECKPOINT – DO NOT ASK THE RESPONDENT TO CHECK THE PASSBOOK/STATEMENT DURING THE INTERVIEW)</u>	Yes	1	F1.10
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.8	How much money is there in this pigmy account at present?	[] RUPEES		
F1.9	When did you last check your balance/ statement of this pigmy account?	Within last one week	1	
		Within last one month	2	
		In past 3 months	3	
		In past 6 months	4	
		Does not remember when	5	
		Someone else checks account	6	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
F1.10	How often do you deposit money in this account	Always	1	
		Sometimes	2	
		Never	3	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

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RECORD ANSWERS HERE

F1.7	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
F1.8	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]
F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9	1 2→F1.9 -888 <hr/> -777→F1.9 -999→F1.9
F1.10	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]	[-777 -999]

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PIGMY PART 2 – ASK ONLY FOR RESPONDENT’S, SPOUSES’ AND CHILDREN’S ACCOUNTS

F1.11	How frequently do you / does this person save in this PIGMY account?	Everyday	1	
		Once in a week	2	
		Twice in a week	3	
		Fortnightly	4	
		Monthly	5	
		Flexible	6	
		Depends upon the income of the day	7	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.12	How much do you/ does this person save in this pigmy account every time?	[] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.13	What is the interest rate on savings in this pigmy account?	[] [] PERCENT		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.14	What kind of interest rate is this? INTERVIEWER DEFINE – • Simple interest is interest paid on principal alone • Compound interest means that unpaid interest is added to the balance due, i.e. the borrower is charged interest on the principal previously unpaid interest	Simple	1	
		Compounding	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.15	What is the frequency at which interest is applied?	Weekly	1	
		Fortnightly	2	
		Monthly	3	
		Quarterly	4	
		Six monthly	5	
		Yearly	6	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
		F1.16	How did this person hear about this pigmy scheme?	Agent
HH Member	2			
Neighbour	3			
Friends	4			
Relative	5			
Colleague	6			
Pamphlets	7			
Wall paintings/hoardings/standies	8			
Stalls in market	9			
self	10			
OTHER (SPECIFY)	-888			
REFUSE TO ANSWER	-777			
DON'T KNOW	-999			
F1.17	Does this person deposit money through agent?			Yes
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.18	What is name of the agent for this pigmy account? ONLY FOR ACCOUNTS IN MANN DESHI <u>(INTERVIEWER CHECKPOINT – ASK FOR FIRST NAME, MIDDLE NAME AND LAST NAME)</u>	_____		
		NA	-666	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
F1.19	Is there any other pigmy account in the household?	Yes	1	→F1.2
		No	2	

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INTERVIEWER CHECKPOINT – once you have completed question numbers F1.0 to F1.13 for one pigmy account, please go back to F1.2 and write the response for the next pigmy account till it is recorded for all the pigmy accounts of the household members

RECORD ANSWERS HERE

	PG (1)	PG (2)	PG(3)	PG (4)	PG (5)	PG (6)
F1.11	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
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.12	[]	[]	[]	[]	[]	[]
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.13	[][]	[][]	[][]	[][]	[][]	[][]
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.14	1	1	1	1	1	1
	2	2	2	2	2	2
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
F1.15	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
	-888	-888	-888	-888	-888	-888
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	
F1.16	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
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	
	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	
F1.17	1	1	1	1	1	1
	2→F1.19	2→F1.19	2→F1.19	2→F1.19	2→F1.19	2→F1.19
	-777→F1.19	-777→F1.19	-777→F1.19	-777→F1.19	-777→F1.19	-777→F1.19
	-999→F1.19	-999→F1.19	-999→F1.19	-999→F1.19	-999→F1.19	-999→F1.19
F1.18	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	-666	-666	-666	-666	-666	-666
	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	
F1.19	1→F1.2	1→F1.2	1→F1.2	1→F1.2	1→F1.2	1→F1.2
	2	2	2	2	2	2

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Name 5 friends and their spouse who have Mann Deshi pigmy accounts

Write -777 for refuse to answer and -999 for don't know

		<u>FIRST NAME</u>		<u>MIDDLE NAME</u>		<u>LAST NAME</u>
Name of Friend 1	F2.1		F2.11		F2.12	
Name of Spouse 1	F2.2		F2.21		F2.22	
Name of Friend 2	F2.3		F2.31		F2.32	
Name of Spouse 2	F2.4		F2.41		F2.42	
Name of Friend 3	F2.5		F2.51		F2.52	
Name of Spouse 3	F2.6		F2.61		F2.62	
Name of Friend 4	F2.7		F2.71		F2.72	
Name of Spouse 4	F2.8		F2.81		F2.82	
Name of Friend 5	F2.9		F2.91		F2.92	
Name of Spouse 5	F3.0		F3.1		F3.2	

Time preference PART – 1

		Now (1)	Later (2)
F4.0	Suppose, if you had a choice between Rs. 100 later today and Rs. 110 one week from now, which would you choose?		
F4.1	Suppose, if you had a choice between Rs. 100 later today and Rs. 120 one week from now, which would you choose?		
F4.2	Suppose if you had a choice between Rs. 100 later today and Rs. 130 one week from now, which would you choose?		
F4.3	Suppose if you had a choice between Rs. 100 later today and Rs. 140 one week from now, which would you choose?		
F4.4	Suppose if you had a choice between Rs. 100 later today and Rs. 150 one week from now, which would you choose?		

The thought behind your choices is extremely important for this study. Kindly explain why you chose these options?

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SECTION G – Savings/Deposits Details

(INTERVIEWER CHECKPOINT – ASK FOR ALL THE SAVING AND DEPOSIT ACCOUNTS IN THE HOUSEHOLD)

SAVINGS PART 1-

G1.0	Does anybody in this household have one or more savings account (<i>bachat khata</i>) or deposit account (<i>Thev khata</i>)?	Yes	1	→Next Section
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.1	How many savings and deposits accounts does this household have?	[] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.2	What kind of account is this?	Saving (<i>bachat</i>)	1	
		Deposits (<i>thev</i>)	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.3	On whose name this account has been opened? INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER ON WHOSE NAME THE ACCOUNT IS REGISTERED.	ID – [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.31	Does this account have joint holders?	Yes	1	→G1.4
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.32	What is the ID of the Joint Holders?	ID-[] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.4	Where does this person have this account?	Mann Deshi	1	→G1.6
		SHG	2	→G1.7
		Post office savings	3	
		Other co operative (<i>sahakari</i>) bank	4	
		Credit societies (<i>Pathsanstha</i>)	5	
		Nationalized bank	6	
		Private Bank	7	
		OTHER ORGANIZATIONS	8	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
G1.5	RECORD – the name of institution where this person have this account	_____		→G1.7
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.6	What is the name of this account in Mann Deshi?	_____		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.7	What is the purpose of saving in this account? Multiple options allowed	Buying Car (vehicle)	1	
		New house building/purchase	2	
		Renovations of house	3	
		Agriculture or other land purchase	4	
		Agriculture	5	
		Children education	6	
		Children marriage	7	
		Children other expenses	8	
		New business	9	
		Business stock	10	
		Business asset	11	
		Durable goods	12	
		Consumption/daily goods	13	
		Gold/jewelry purchase	14	
		Emergency needs	15	
		Wedding	16	
		For new savings/ deposit schemes	17	
		Saving/deposit	18	
		For repayment of loans (for house)	19	
		For repayment of loans (for business)	20	
		For household medical emergency	21	

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		Other ceremonies	22	
		festivals	23	
		For my own future	24	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

RECORD ANSWERS HERE

	SD (1)	SD (2)	SD (3)	SD (4)	SD (5)	SD (6)
G1.2	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
G1.3	[][] -777 -999					
G1.3 1	1 2→G1.4 -777→G1.4 -999→G1.4	1 2→G1.4 -777→G1.4 -999→G1.4	1 2→G1.4 -777→G1.4 -999→G1.4	1 2→G1.4 -777→G1.4 -999→G1.4	1 2→G1.4 -777→G1.4 -999→G1.4	1 2→G1.4 -777→G1.4 -999→G1.4
G1.3 2	ID-[][] -777 -999					
G1.4	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999	1→G1.6 2→G1.7 3→G1.7 4 5 6 7 8 -888 -777 -999
G1.5	→G1.7 -777→G1.7 -999→G1.7	→G1.7 -777→G1.7 -999→G1.7	→G1.7 -777→G1.7 -999→G1.7	→G1.7 -777→G1.7 -999→G1.7	→G1.7 -777→G1.7 -999→G1.7	→G1.7 -777→G1.7 -999→G1.7
G1.6	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
G1.7	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22

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	23 24 -888	23 24 -888	23 24 -888	23 24 -888	23 24 -888	23 24 -888
	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999

G1.8	Is this deposit or FD account?	Yes	1	
		No	2	→G1.12
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.9	How much money was deposited in this account when this was started?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.91	What is the date of maturity?	[][]/[][][][][][]		G1.11
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.10	When will this account mature?	[][] years [][] months		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.11	What will be the maturity amount?	[][][][][][][][] RUPEES		G2.0
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.12	Do you know how much money is there in this account at present? (INTERVIEWER CHECKPOINT – DO NOT ASK THE RESPONDENT TO CHECK THE PASSBOOK/STATEMENT DURING THE INTERVIEW)	Yes	1	
		No	2	G1.15
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.13	How much money do you have in this account at present?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.14	When did you/ that member last check your balance/ statement?	Within last 7 days	1	
		Within last 30 days	2	
		Within last 3 months	3	
		Within last 6 months	4	
		Does not remember when	5	
		Someone else checks account	6	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G1.15	How often do you deposit into this account?	Always	1	
		Sometimes	2	
		Never	3	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

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	SD (1)	SD (2)	SD (3)	SD (4)	SD (5)	SD (6)
G1.8	1 2→G1.12 -777 -999	1 2→G1.12 -777 -999	1 2→G1.12 -777 -999	1 2→G1.12 -777 -999	1 2→G1.12 -777 -999	1 2→G1.12 -777 -999
G1.9	[-777 -999]					
G1.91	[]/[] →G1.11 -777 -999					
G1.1.0	[] []/[] -777 -999					
G1.11	[→G2.0 -777→G2.0 -999→G2.0]					
G1.12	1 2→G1.15 -777→ G1.15 -999→ G1.15					
G1.13	[-777 -999]					
G1.14	1 2 3 4 5 6 -888 <hr/> -777 -999					
G1.15	1 2 3 -777 -999	1 2 3 -777 -999	1 2 3 -777 -999	1 2 3 -777 -999	1 2 3 -777 -999	1 2 3 -777 -999

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SAVINGS PART 2 – ASK THESE QUESTIONS ONLY FOR THE ACCOUNTS OF THE RESPONDENT, HIS/HER SPOUSE AND CHILDREN

G2.0	What is the interest rate on this savings account?	[][] PERCENT		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G2.1	What kind of interest rate is this?	Simple	1	
		Compounding	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G2.2	What is the frequency at which interest is applied?	Weekly	1	
		Monthly	2	
		Quarterly	3	
		Six monthly	4	
		Yearly	5	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
G2.3	How did you hear about this account?	DON'T KNOW	-999	
		Agent	1	
		Neighbour	2	
		Friends	3	
		Relative	4	
		Colleague	5	
		Pamphlets	6	
		Wall paintings/hoardings/standies	7	
		Stalls in market	8	
		HH members	9	
		Self	10	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G2.4	Did you start this account through an agent?	Yes	1	G2.6
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G2.5	What is name of your agent for this account? <u>(INTERVIEWER CHECKPOINT – ASK FOR FIRST NAME, MIDDLE NAME AND LAST NAME)</u>	_____		
		NA	-666	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
G2.6	Does this household have any other saving or deposit account?	Yes	1	→G1.2
		No	2	

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RECORD ANSWERS HERE

	SD (1)	SD (2)	SD (3)	SD (4)	SD (5)	SD (6)
G2.0	[][] -777 -999					
G2.1	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
G2.2	1 2 3 4 5 -888 <hr/> -777 -999					
G2.3	1 2 3 4 5 6 7 8 9 10 -888 <hr/> -777 -999					
G2.4	1 2→G2.6 -777→G2.6 -999→G2.6	1 2→G2.6 -777→G2.6 -999→G2.6	1 2→G2.6 -777→G2.6 -999→G2.6	1 2→G2.6 -777→G2.6 -999→G2.6	1 2→G2.6 -777→G2.6 -999→G2.6	1 2→G2.6 -777→G2.6 -999→G2.6
G2.5	<hr/> <hr/> <hr/> -666 -777 -999					
G2.6	1→G1.2 2	1→G1.2 2	1→G1.2 2	1→G1.2 2	1→G1.2 2	1→G1.2 2

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SECTION H – Loan Details

(INTERVIEWER CHECKPOINT – ASK FOR ALL THE LOAN ACCOUNTS IN THE HOUSEHOLD)

LOAN PART -1

H1.0	Does anyone in this household have one or more outstanding loans and/or outstanding credits at present?	Yes	1	→Next section
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H1.1	How many outstanding credits does this household have at present?	[][] REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		→If 0 then H1.4 →H1.4 →H1.4
H1.2	How many outstanding household credits does this household have at present? (INTERVIEWER CHECKPOINT – FOR GOODS TAKEN ON CREDIT FOR HOUSEHOLD PURPOSE ONLY)	ID	AMOUNT	
		[][]	[]	
		[][]	[]	
		[][]	[]	
		No credits.....1 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.3	How many outstanding business credits does this household have at present? (INTERVIEWER CHECKPOINT – FOR GOODS TAKEN ON CREDIT FOR BUSINESS PURPOSE ONLY)	ID	AMOUNT	
		[][]	[]	
		[][]	[]	
		[][]	[]	
		No credits.....1 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.4	How many outstanding loans does this household have at present? (INTERVIEWER CHECKPOINT – LOAN HERE IS FINANCIAL ASSISTANCE RECEIVED IN CASH)	[][]		→If 0 then Next section →Next section →Next section
		REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.5	On whose name this loan has been taken? (INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER ON WHOSE NAME THE LOAN ACCOUNT IS REGISTERED)	ID – [][] REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.51	Is there a co borrower for this loan?	Yes	1	→H1.6
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H1.52	Record the ID of the co borrower	ID – [][]		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H1.6	When was this loan taken? (RECORD – MM/YYYY)	[][]/[][][][] REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.7	What is the amount of loan this person has taken?	[][][][][][][][] RUPEES REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.8	Where has this loan been taken from?	Mann Deshi.....1		→H1.10
		Other co operative (<i>sahakari</i>) bank.....2		
		Credit societies (<i>Pathsanstha</i>).....3		
		Nationalized bank.....4		
		Private Bank.....5		
		Microfinance institutions (like – SKS, Balaji).....6		
		Sheti gat.....7		
		Self Help Group.....8		→H1.10

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		Moneylender.....9 Friends.....10 Neighbours.....11 Relatives.....12 Jeweler.....13 Employer.....14 OTHER (SPECIFY)888		→H1.10
		REFUSE TO ANSWER.....777 DON'T KNOW.....999		H1.10

RECORD ANSWERS HERE

	LS (1)	LS (2)	LS (3)	LS (4)	LS (5)	LS (6)
H1.5	[][] -777 -999					
H1.51	1 2→H1.6 -777→H1.6 -999→H1.6	1 2→H1.6 -777→H1.6 -999→H1.6	1 2→H1.6 -777→H1.6 -999→H1.6	1 2→H1.6 -777→H1.6 -999→H1.6	1 2→H1.6 -777→H1.6 -999→H1.6	1 2→H1.6 -777→H1.6 -999→H1.6
H1.52	[][] -777 -999					
H1.6	[][][] -777 -999					
H1.7	[] -777 -999					
H1.8	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888	1→H1.10 2 3 4 5 6 7→H1.10 8→H1.10 9→H1.10 10→H1.10 11→H1.10 12→H1.10 13→H1.10 14→H1.10 -888

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	-777→H1.10	-777→H1.10	-777→H1.10	-777→H1.10	-777→H1.10	-777→H1.10
	-999→H1.10	-999→H1.10	-999→H1.10	-999→H1.10	-999→H1.10	-999→H1.10

H1.9	RECORD – the name of the institution from where the loan has been taken	REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H1.10	What is the purpose for which this loan was used? Multiple options allowed	Buying Car (vehicle)	1	
		New house building/purchase	2	
		Renovations of house	3	
		Agriculture or other land purchase	4	
		Agriculture	5	
		Children education	6	
		Children marriage	7	
		Children other expenses	8	
		New business	9	
		Business stock	10	
		Business asset	11	
		Durable goods	12	
		Consumption/daily goods	13	
		Gold/jewelry purchase	14	
		Emergency needs	15	
		Wedding	16	
		For repayment of loans (for house)	17	
		For repayment of loans (for business)	18	
		For household medical emergency	19	
		Other ceremonies	20	
		festivals	21	
		Medical (HH member)	22	
		Medical (others)	23	
Death rituals	24			
Unemployment	25			
OTHER (SPECIFY)	-888			
REFUSE TO ANSWER	-777			
DON'T KNOW	-999			

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H1.9	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H1.10	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
	13	13	13	13	13	13
	14	14	14	14	14	14
	15	15	15	15	15	15
	16	16	16	16	16	16
	17	17	17	17	17	17
	18	18	18	18	18	18
	19	19	19	19	19	19
	20	20	20	20	20	20
	21	21	21	21	21	21
	22	22	22	22	22	22
	23	23	23	23	23	23
	24	24	24	24	24	24
	25	25	25	25	25	25
	-888	-888	-888	-888	-888	-888
		_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	

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LOAN PART -2 – ASK THESE QUESTIONS ONLY FOR THE LOANS TAKEN BY OR IN THE NAME OF THE RESPONDENT, HIS/HER SPOUSE AND CHILDREN

H2.0	What is the repayment schedule/ frequency for this loan?	Daily	1	→H2.3
		Weekly	2	
		Fortnightly	3	
		Monthly	4	
		Quarterly	5	
		Half yearly	6	
		Yearly	7	
		Payment at convenience	8	
		One time repayment	9	
		Depending upon the crop cycle	10	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H2.1	How many installments has this person repaid, of this loan?	[] [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H2.2	How many installments are left to be repaid, of this loan?	[] [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H2.3	What is the outstanding amount of the loan at present?	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H2.4	Has this person given any collateral on this loan?	Yes	1	H3.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H2.5	What has this person given as collateral for this loan?	Gold	1	
		Land	2	
		House	3	
		Vehicle	4	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H3.0	Does this person pay any interest on this loan?	Yes	1	→H3.5
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H3.1	How much interest this person pays on this loan?	[] [] PERCENT		→H3.3
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
H3.2	On Rs 100 borrowed what is the amount you have to pay when interest is applied?	[] [] [] [] [] [] [] [] RUPEES REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		

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H2.0	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→H2.3	8→H2.3	8→H2.3	8→H2.3	8→H2.3	8→H2.3	
	9→H2.3	9→H2.3	9→H2.3	9→H2.3	9→H2.3	9→H2.3	
	10→H2.3	10→H2.3	10→H2.3	10→H2.3	10→H2.3	10→H2.3	
-888	-888	-888	-888	-888	-888		
<hr/>							
	-777→H2.3	-777→H2.3	-777→H2.3	-777→H2.3	-777→H2.3	-777→H2.3	
	-999→H2.3	-999→H2.3	-999→H2.3	-999→H2.3	-999→H2.3	-999→H2.3	
H2.1	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	
	-777	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	-999	
H2.2	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	
	-777	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	-999	
H2.3	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	
	-777	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	-999	
H2.4	1	1	1	1	1	1	
	2→H3.0	2→H3.0	2→H3.0	2→H3.0	2→H3.0	2→H3.0	
	-777→H3.0	-777→H3.0	-777→H3.0	-777→H3.0	-777→H3.0	-777→H3.0	
	-999→H3.0	-999→H3.0	-999→H3.0	-999→H3.0	-999→H3.0	-999→H3.0	
H2.5	1	1	1	1	1	1	
	2	2	2	2	2	2	
	3	3	3	3	3	3	
	4	4	4	4	4	4	
	-888	-888	-888	-888	-888	-888	
	<hr/>						
		-777	-777	-777	-777	-777	-777
		-999	-999	-999	-999	-999	-999
	H3.0	1	1	1	1	1	1
		2→H3.5	2→H3.5	2→H3.5	2→H3.5	2→H3.5	2→H3.5
	-777→H3.5	-777→H3.5	-777→H3.5	-777→H3.5	-777→H3.5	-777→H3.5	
	-999→H3.5	-999→H3.5	-999→H3.5	-999→H3.5	-999→H3.5	-999→H3.5	
H3.1	[] [] →H3.3						
	-777	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	-999	
H3.2	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	[] [] []	
	-777	-777	-777	-777	-777	-777	
	-999	-999	-999	-999	-999	-999	

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H3.3	Is the interest rate flat or on a declining balance or compound? INTERVIEWER – Define these for the respondents <ul style="list-style-type: none"> Flat interest means you pay interest on the entire principal till the entire loan is repaid. Declining balance means that you pay interest only on the portion of the principal that has not been returned yet 	Flat.....1 Declining.....2 Compound interest.....3 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H3.4	What is the frequency at which interest is applied?	Weekly.....1 Monthly.....2 Quarterly.....3 Yearly.....4 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H3.5	Is there a term of this loan?	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		→H4.0
H3.6	What is the term of this loan?	[] [] i)Days ii)Week iii)Month iv)Year REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
H4.0	Is there a penalty for the prepayment of this loan?	Yes No REFUSE TO ANSWER DON'T KNOW	1 2 -777 -999	→H5.0
H4.1	How much is the penalty for prepayment of this loan?	[] [] PERCENT REFUSE TO ANSWER DON'T KNOW	-777 -999	
H5.0	Did you take this loan through an agent?	Yes No REFUSE TO ANSWER DON'T KNOW	1 2 -777 -999	→H5.2
H5.1	What is name of your agent? <u>(INTERVIEWER CHECKPOINT – ASK FOR FIRST NAME, MIDDLE NAME AND LAST NAME)</u>	REFUSE TO ANSWER.....-777 NA.....-666 DON'T KNOW.....-999		
H5.2	Does this household have any other loan account?	Yes.....1 No.....2		→H1.5

INTERVIEWER CHECKPOINT – once you have completed question numbers H1.5 to H6.2 for one loan account, please go back to H1.5 and write the response for the next loan account till it is recorded for all the loan accounts of all the members of the household

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RECORD ANSWERS HERE

	LS (1)	LS (2)	LS (3)	LS (4)	LS (5)	LS (6)
H3.3	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H3.4	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	4	4	4	4	4	4
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H3.5	1	1	1	1	1	1
	2→H4.0	2→H4.0	2→H4.0	2→H4.0	2→H4.0	2→H4.0
	-777→H4.0	-777→H4.0	-777→H4.0	-777→H4.0	-777→H4.0	-777→H4.0
	-999→H4.0	-999→H4.0	-999→H4.0	-999→H4.0	-999→H4.0	-999→H4.0
H3.6	[] []	[] []	[] []	[] []	[] []	[] []
	i)Days	i)Days	i)Days	i)Days	i)Days	i)Days
	ii)Week	ii)Week	ii)Week	ii)Week	ii)Week	ii)Week
	iii)Month	iii)Month	iii)Month	iii)Month	iii)Month	iii)Month
	iv)Year	iv)Year	iv)Year	iv)Year	iv)Year	iv)Year
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H4.0	1	1	1	1	1	1
	2→H5.0	2→H5.0	2→H5.0	2→H5.0	2→H5.0	2→H5.0
	-777→H5.0	-777→H5.0	-777→H5.0	-777→H5.0	-777→H5.0	-777→H5.0
	-999→H5.0	-999→H5.0	-999→H5.0	-999→H5.0	-999→H5.0	-999→H5.0
H4.1	[] []	[] []	[] []	[] []	[] []	[] []
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H5.0	1	1	1	1	1	1
	2→H5.2	2→H5.2	2→H5.2	2→H5.2	2→H5.2	2→H5.2
	-777→H5.2	-777→H5.2	-777→H5.2	-777→H5.2	-777→H5.2	-777→H5.2
	-999→H5.2	-999→H5.2	-999→H5.2	-999→H5.2	-999→H5.2	-999→H5.2
H5.1	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
	-666	-666	-666	-666	-666	-666
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
H5.2	1→ H1.5					
	2	2	2	2	2	2

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SECTION I – Insurance Details

INTERVIEWER CHECKPOINT – ASK FOR ALL THE INSURANCE POLICIES IN THE HOUSEHOLD

I 1.0	Does this household have one or more insurance policy?	Yes	1	→Next section
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I 1.1	How many insurance policies does this household have?	[] [] POLICIES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I 1.2	On whose name this insurance policy is registered? INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER ON WHOSE NAME THE ACCOUNT IS REGISTERED)	Primary policy holder's ID 1 – [] []		
		ID 2 - [] []		
		ID 3 - [] []		
		ID 4 - [] []		
		ID 5 - [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I 1.3	Which insurance policy has this person taken?	Life Insurance	1	I1.25
		Health /Medical Insurance	2	
		Accident	3	
		Asset (auto, machine etc) Insurance	4	
		Agricuture/ Crop Insurance	5	
		Weather Insurance	6	
		Cattle Insurance	7	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I 1.4	Which company you have taken life insurance from?	Life Insurance Corporation of India LIC)...1		
		Bajaj Allianz.....2		
		Birla sun life3		
		HDFC standard life.....4		
		ICICI Prudential.....5		
		ING Vyasya.....6		
		Max New York.....7		
		Met Life India.....8		
		Kotak Mahindra Old Mutual life Insurance.....9		
		SBI Life.....10		
		TATA AIG.....11		
		Reliance Life.....12		
		Aviva Life.....13		
		Sahara India Life.....14		
		Shriram Life.....15		
		Bharti Axa Life.....16		
		Future Generali India.....17		
		IDBI Federal.....18		
		Canara HSBC Oriental Bank of Commerce life.....19		
		AEGON Religare.....20		
		DLF Pramerica.....21		
		Star Union Di- ichi.....22		
		India First Life23		
OTHER (SPECIFY).....-888				
REFUSE TO ANSWER.....-777				
DON'T KNOW.....-999				
I 1.5	Interviewer – NOTE the ID of the nominee	[] []		
		REFUSE TO ANSWER.....-777		
		DON'T KNOW.....-999		

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RECORD ANSWERS HERE

	IS(1)	IS(2)	IS(3)	IS(4)	IS(5)	IS(6)	
II.2	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999	ID1 - [] [] ID2 - [] [] ID3 - [] [] ID4 - [] [] ID5 - [] [] -777 -999
II.3	1 2→II.25 3→II.25 4→II.25 5→II.25 6→II.25 7→II.25 -888 <hr/> -777 -999						
II.4	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 -888 <hr/> -777 -999						
II.5	[] [] -777 -999						

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I1.6	Is this a ULIP (unit linked insurance plan) policy?	Yes	1	→I1.8
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.7	Is this a term policy?	Yes	1	→I1.26
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.8	Is this an endowment policy?	Yes	1	→I1.13
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.9	Will this person get any money from this scheme when it matures?	Yes	1	→I1.13
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.10	When will person get the money back? (RECORD – MM/YYYY)	[][]/[][][][]		→I1.12
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.11	When will this account mature?	[][] years [][] months		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.12	How much money will this person back when this policy matures?	[][][][][][][] RUPEES		→I1.24
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.13	Is this a money back policy? <u>INTERVIEWER CHECKPOINT- GETS MONEY IN CASE OF DEATH OR MULTIPLE PAYOUTS AT CERTAIN INTERVALS IF THERE IS NO DEATH</u>	Yes	1	→I1.24
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.14	When will this policy holder get the money for the first time from this policy? (RECORD – MM/YYYY)	[][]/[][][][]		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.15	How much money this policy holder will get for the first time?	[][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.16	When will this policy holder get the money for the second time from this policy? (RECORD – MM/YYYY)	[][]/[][][][]		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
I1.17	How much money this policy holder will get for the second time?	[][][][][][][] RUPEES		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
I1.18	When will this policy holder get the money for the third time from this policy? (RECORD – MM/YYYY)	[][]/[][][][]		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
I1.19	How much money this policy holder will get for the third time?	[][][][][][][] RUPEES		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
I1.20	When will this policy holder get the money for the fourth time from this policy? (RECORD – MM/YYYY)	[][]/[][][][]		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
I1.21	How much money this policy holder will get for the fourth time?	[][][][][][][] RUPEES		→I1.24
		NA	-666	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	

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	-999	-999	-999	-999	-999	-999
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I1.22	When will this policy holder get the money for the fifth time from this policy?	[] [] / [] [] [] [] []		
		NA	-666	I1.24
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.23	How much money this policy holder will get for the fifth time?	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I1.24	How will you use the money from this scheme? Multiple options allowed	Buying Car (vehicle)	1	→I1.26
		New house building/purchase	2	
		Renovations of house	3	
		Agriculture or other land purchase	4	
		Agriculture	5	
		Children education	6	
		Children marriage	7	
		Children other expenses	8	
		New business	9	
		Business stock	10	
		Business asset	11	
		Durable goods	12	
		Consumption/daily goods	13	
		Gold/jewelry purchase	14	
		Emergency needs	15	
		Wedding	16	
		For new savings/ deposit schemes	17	
		Saving/deposit	18	
		For repayment of loans (for house)	19	
		For repayment of loans (for business)	20	
		For household medical emergency	21	
Other ceremonies	22			
Festivals	23			
For my own future	24			
OTHER (SPECIFY)	-888			
REFUSE TO ANSWER	-777			
DON'T KNOW	-999			
I 1.25	Which company this person has taken the general insurance from?	Bajaj Allianz.....1		
		ICICI Lombard.....2		
		IFFCO Tokio.....3		
		National Insurance Co.....4		
		The New India Insurance Co.....5		
		The Oriental Insurance Co.....6		
		Reliance General Insurance.....7		
		Royal Sundaram Alliance Insurance.....8		
		TATA AIG.....9		
		United India Insurance.....10		
		Cholamandalam MS General.....11		
		HDFC ERGO.....12		
		Export Credit Guarantee Corporation13		
		Agriculture Insurance Company of India..14		
		Start Health and Allied Insurance.....15		
		Apollo Munich Health Insurance.....16		
		Future Generali India Insurance.....17		
		Universal Sompo.....18		
		Shriram General.....19		
		Bharti Axa.....20		
		Raheja QBE.....21		
		SBI General.....22		

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		Max Bupa Health Insurance.....23		
		L&T General Insurance.....24		
		OTHER (SPECIFY).....-888		
		REFUSE TO ANSWER.....-777		
		DON'T KNOW.....-999		

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II.22	[] [] [] -666→I1.24 -777 -999					
II.23	[] -777 -999					
II.24	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26	1→I1.26 2→I1.26 3→I1.26 4→I1.26 5→I1.26 6→I1.26 7→I1.26 8→I1.26 9→I1.26 10→I1.26 11→I1.26 12→I1.26 13→I1.26 14→I1.26 15→I1.26 16→I1.26 17→I1.26 18→I1.26 19→I1.26 20→I1.26 21→I1.26 22→I1.26 23→I1.26 24→I1.26 -888→I1.26 -777→I1.26 -999→I1.26
II.25	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18

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	19	19	19	19	19	19
	20	20	20	20	20	20
	21	21	21	21	21	21
	22	22	22	22	22	22
	23	23	23	23	23	23
	24	24	24	24	24	24
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999

I 1.26	Is there a SUM ASSURED/ INSURED for this policy?	Yes	1	→I2.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I 1.27	How much is the SUM ASSURED/ INSURED for this insurance policy?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I2.0	Does this person pay any premium for this policy?	Yes	1	→I3.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I2.1	How frequently does this person pay the premium?	One time premium	1	
		Monthly	2	
		Quarterly	3	
		Six monthly	4	
		Yearly	5	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I2.2	How much is the premium amount?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I2.3	How does this person pay his premium?	Through an agent	1	
		At office of the insurance company	2	
		Online transfer	3	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I3.0	Has this person made any claims from this policy in past 12 months?	Yes	1	→I3.4
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I3.1	How much has this person claimed from this policy in past 12 months?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I3.2	Has this person been reimbursed or does this person have approved reimbursement on this claim?	Yes	1	→I3.4
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
I3.3	How much reimbursement has this person received or is approved on the claim?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER	-777	

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		DON'T KNOW	-999	
I3.4	Does this household have any other Insurance policy?	Yes	1	→I 1.2
		No	2	

INTERVIEWER CHECKPOINT – once you have completed question numbers I 1.0 to I 4.3 for one Insurance policy, please go back to I 1.2 and write the response for the next insurance policy till it is recorded for all the insurance policies of all the members of the household

RECORD ANSWERS HERE

	IS (1)	IS (2)	IS (3)	IS (4)	IS (5)	IS (6)
I 1.26	1 2→I2.0 -777→I2.0 -999→I2.0	1 2→I2.0 -777→I2.0 -999→I2.0	1 2→I2.0 -777→I2.0 -999→I2.0	1 2→I2.0 -777→I2.0 -999→I2.0	1 2→I2.0 -777→I2.0 -999→I2.0	1 2→I2.0 -777→I2.0 -999→I2.0
I 1.27	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999
I 2.0	1 2→I3.0 -777→I3.0 -999→I3.0	1 2→I3.0 -777→I3.0 -999→I3.0	1 2→I3.0 -777→I3.0 -999→I3.0	1 2→I3.0 -777→I3.0 -999→I3.0	1 2→I3.0 -777→I3.0 -999→I3.0	1 2→I3.0 -777→I3.0 -999→I3.0
I 2.1	1 2 3 4 5 -888 -777 -999	1 2 3 4 5 -888 -777 -999	1 2 3 4 5 -888 -777 -999	1 2 3 4 5 -888 -777 -999	1 2 3 4 5 -888 -777 -999	1 2 3 4 5 -888 -777 -999
I 2.2	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999
I 2.3	1 2 3 -888 -777 -999	1 2 3 -888 -777 -999	1 2 3 -888 -777 -999	1 2 3 -888 -777 -999	1 2 3 -888 -777 -999	1 2 3 -888 -777 -999
I 3.0	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4
I 3.1	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999
I 3.2	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4	1 2→I3.4 -777→I3.4 -999→I3.4
I 3.3	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999	[-777 -999
I 3.4	1→I1.2 2	1→I1.2 2	1→I1.2 2	1→I1.2 2	1→I1.2 2	1→I1.2 2

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SECTION J – Other Financial Schemes

J1.0	Has any member of the household invested in one or more of these schemes? (INTERVIEWER CHECKPOINT – READ OUT ALL THE OPTIONS GIVEN IN THE NEXT QUESTION ONE BY ONE)	Yes	1	→J2.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J1.1	Which are the schemes in which investment has been done?	Mutual funds	1	→J2.0
		Shares	2	
		National savings certificate	3	
		Kisan vikas patra	4	
		Chain schemes (TWINKLE, PANCARD, PEARLS, RMP, RCM)	5	
		Public provident fund	6	
		Employees provident fund	7	
		Monthly income plan of post office	8	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J1.2	Ask for the household member who has invested in the scheme? INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER WHO HAS TAKEN THIS SCHEME)	ID – [][]		
		REFUSE TO ANSWER..... -777		
		DON'T KNOW.....-999		
J1.3	When did this person start investing in this scheme? (RECORD – MM/YYYY)	[][]/[][][][]		
		REFUSE TO ANSWER..... -777		
		DON'T KNOW.....-999		
J1.4	How frequently does this person invest in this scheme?	One time payment	1	→J1.6
		Weekly	2	
		Monthly	3	
		Quarterly	4	
		Six – monthly	5	
		Yearly	6	
		OTHER (SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J1.5	How much does this person invest in this each time?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER..... -777		
		DON'T KNOW.....-999		
J1.6	How much has this person invested in this scheme till now?	[][][][][][][][] RUPEES		
		REFUSE TO ANSWER..... -777		
		DON'T KNOW.....-999		
J1.7	When will this person get money back from this scheme? Or When will the payout from the scheme start? Or When will this person sell the shares? (RECORD – MM/YYYY)	[][]/[][][][][] Depends upon the market price.....1		→J1.9
		REFUSE TO ANSWER..... -777		
		DON'T KNOW.....-999		
J1.8	When will this account mature?	[][] years [][] months		
		REFUSE TO ANSWER.....-777		
		DON'T KNOW.....-999		

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RECORD ANSWERS HERE

	J(1)	J(2)	J(3)	J(4)	J(5)	J(6)
J 1.1	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
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777→J2.0	-777→J2.0	-777→J2.0	-777→J2.0	-777→J2.0	-777→J2.0
	-999→J2.0	-999→J2.0	-999→J2.0	-999→J2.0	-999→J2.0	-999→J2.0
J1.2	[][]	[][]	[][]	[][]	[][]	[][]
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J1.3	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J1.4	1→J1.6	1→J1.6	1→J1.6	1→J1.6	1→J1.6	1→J1.6
	2	2	2	2	2	2
	3	3	3	3	3	
	4	4	4	4	4	
	5	5	5	5	5	
	6	6	6	6	6	
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J 1.5	[-777]	[-777]	[-777]	[-777]	[-777]	[-777]
	-999	-999	-999	-999	-999	-999
J 1.6	[-777]	[-777]	[-777]	[-777]	[-777]	[-777]
	-999	-999	-999	-999	-999	-999
J1.7	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []
	→J1.9	→J1.9	→J1.9	→J1.9	→J1.9	→J1.9
	1→J1.9	1→J1.9	1→J1.9	1→J1.9	1→J1.9	1→J1.9
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J1.8	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []	[][]/ []
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999

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J1.9	How frequently will this person get money from this scheme when it matures?	Weekly.....1 Monthly.....2 Quarterly.....3 Six – monthly.....4 Yearly.....5 One time payout.....6 OTHER (SPECIFY).....-888 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999		
J1.10	How much money will this person get back when this scheme matures? INTERVIEWER CHECKPOINT – DEPNING UPON THE FREQUENCY OF THE PAYOUT IN Q. J1.9	[][][][][][][][] RUPEES Depends upon the market price.....1 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
J1.11	How will you use the money from this scheme? Multiple options allowed	Buying Car (vehicle) New house building/purchase Renovations of house Agriculture or other land purchase Agriculture Children education Children marriage Children other expenses New business Business stock Business asset Durable goods Consumption/daily goods Gold/jewelry purchase Emergency needs Wedding For new savings/ deposit schemes Saving/deposit For repayment of loans (for house) For repayment of loans (for business) For household medical emergency Other ceremonies Festivals For my own future OTHER (SPECIFY) REFUSE TO ANSWER DON'T KNOW	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 -888 -777 -999	
J1.12	Is there any other scheme in which investment has been done?	Yes No	1 2	→J1.1

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RECORD ANSWERS HERE

	J(1)	J(2)	J(3)	J(4)	J(5)	J(6)
J 1.9	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
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J 1.10	[-777]	[-777]	[-777]	[-777]	[-777]	[-777]
	-999	-999	-999	-999	-999	-999
J1.11	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
	13	13	13	13	13	13
	14	14	14	14	14	14
	15	15	15	15	15	15
	16	16	16	16	16	16
	17	17	17	17	17	17
	18	18	18	18	18	18
	19	19	19	19	19	19
	20	20	20	20	20	20
	21	21	21	21	21	21
	22	22	22	22	22	22
	23	23	23	23	23	23
	24	24	24	24	24	24
	-888	-888	-888	-888	-888	-888
	_____	_____	_____	_____	_____	_____
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
J1.12	1→J1.1	1→J1.1	1→J1.1	1→J1.1	1→J1.1	1→J1.1
	2	2	2	2	2	2

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J2.0	Does any member of this household get pension?	Yes	1	→J2.5
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J2.1	Record the Id and name of the person who gets pension	Id – [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J2.2	What kind of pension is this?	Retirement Pension (EMPLOYEES).....	1	
		Old age pension.....	2	
		Widow pension.....	3	
		OTHER (SPECIFY).....	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J2.3	How much pension does this person get?	[] [] [] [] [] [] [] [] RUPEES per month		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J2.4	How often does this person get pension?	Monthly	1	
		Quarterly	2	
		Six – monthly	3	
		Yearly	4	
		OTHER (SPECIFY).....	-888	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J2.5	Has any member of the household enrolled in the national pensions scheme (NPS)?	Yes.....	1	→J3.0 →J3.0 →J3.0
		No.....	2	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J2.6	Record the ID of the household member on whose name the new pensions scheme account is registered	ID – [] []		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J2.7	What is this person's TIER 1 contribution per year?	[] [] [] [] [] [] [] [] RUPEES per year		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J2.8	What is this person's TIER 2 contribution per year?	[] [] [] [] [] [] [] [] RUPEES per year		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	

J3.0	Has any HH member played online lottery or bought lottery tickets in past 30 days?	Yes	1	→Next section
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
J3.1	Record the Id name of the HH member	[] []		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J3.2	How much has this person spent on lottery ticket in the past 30 days?	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J3.3	Has this person received the prize anytime in past 30 days?	Yes.....	1	→J3.5 →J3.5
		No.....	2	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J3.4	What has been the prize value of this lottery?	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
J3.5	Is there any other HH member who has played online lottery or bought lottery tickets in past 30 days?	Yes	1	→ J 3.1
		No	2	

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	Pension (1)	Pension (2)	Pension (3)	Pension (4)	Pension (5)	Pension (6)
J 2.1	[][] -777 -999					
J 2.2	1 2 3 -888 <hr/> -777 -999					
J 2.3	[][] -777 -999					
J 2.4	1 2 3 4 -888 <hr/> -777 -999					
J2.5	1 2→J3.0 -777→J3.0 -999→J3.0	1 2→J3.0 -777→J3.0 -999→J3.0	1 2→J3.0 -777→J3.0 -999→J3.0	1 2→J3.0 -777→J3.0 -999→J3.0	1 2→J3.0 -777→J3.0 -999→J3.0	1 2→J3.0 -777→J3.0 -999→J3.0
J2.6	[][] -777 -999					
J2.7	[][] -777 -999					
J2.8	[][] -777 -999					

	L (1)	L (2)	L (3)	L (4)	L (5)	L (6)
J 3.1	[][] -777 -999					
J 3.2	[][] -777 -999					
J 3.3	1 2→J3.5 -777→J3.5 -999→J3.5	1 2→J3.5 -777→J3.5 -999→J3.5	1 2→J3.5 -777→J3.5 -999→J3.5	1 2→J3.5 -777→J3.5 -999→J3.5	1 2→J3.5 -777→J3.5 -999→J3.5	1 2→J3.5 -777→J3.5 -999→J3.5
J 3.4	[][] -777 -999					
J 3.5	1 →J 3.1 2 -777 -999					

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SECTION K – Group Affiliation

Self Help Group Details

K1.0	Is any person of the household member of a Self Help Group (<i>bachat ghat</i>):	Yes	1	→K2.0
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.1	Who is the member of the self help group? INTERVIEWER CHECKPOINT – RECORD THE ID OF THE HOUSEHOLD MEMBER WHO IS THE MEMBER OF THE SHG)	ID – [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.2	When did this person join the group? (RECORD - MM/YYYY)	[] [] / [] [] [] []		
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.3	Who has promoted this Self Help Group (<i>Bachat Ghat</i>)?	Government Agency	1	
		Neighbours	2	
		NGO	3	
		Bank	4	
		OTHER(SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.4	Does this person save in the SHG regularly?	Yes	1	→K1.6
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.5	How often does this person save with the SHG?	Daily.....	1	
		Weekly.....	2	
		Every 15 days.....	3	
		Monthly.....	4	
		Three months.....	5	
		OTHER(SPECIFY).....	-888	
		REFUSE TO ANSWER.....	-777	
DON'T KNOW.....	-999			
K1.6	How much money does this person saves with the SHG regularly?	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
K1.7	Has this person taken any loan from the SHG in past 12 months?	Yes	1	→K1.9
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
K1.8	How much money this person has taken from the SHG as a loan in past 12 months? INTERVIEWER CHECKPOINT – ENSURE THAT THIS LOAN IS INCLUDED IN THA LOAN SECTION ALSO	[] [] [] [] [] [] [] [] RUPEES		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
K1.9	Is there any other SHG members in this HH?	Yes	1	→K1.1
		No	2	

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RECORD ANSWERS HERE

	SHG (1)	SHG (2)	SHG (3)	SHG (4)	SHG (5)	SHG (6)
K1.1	[] [] -777 -999					
K1.2	[] [] / [] -777 -999					
K1.3	1 2 3 4 -888 <hr/> -777 -999					
K1.4	1 2→K1.6 -777→K1.6 -999→K1.6	1 2→K1.6 -777→K1.6 -999→K1.6	1 2→K1.6 -777→K1.6 -999→K1.6	1 2→K1.6 -777→K1.6 -999→K1.6	1 2→K1.6 -777→K1.6 -999→K1.6	1 2→K1.6 -777→K1.6 -999→K1.6
K1.5	1 2 3 4 5 -888 <hr/> -777 -999					
K1.6	[-777] -999					
K1.7	1 2→K1.9 -777→K1.9 -999→K1.9	1 2→K1.9 -777→K1.9 -999→K1.9	1 2→K1.9 -777→K1.9 -999→K1.9	1 2→K1.9 -777→K1.9 -999→K1.9	1 2→K1.9 -777→K1.9 -999→K1.9	1 2→K1.9 -777→K1.9 -999→K1.9
K1.8	[-777] -999					
K1.9	1→K1.1 2	1→K1.1 2	1→K1.1 2	1→K1.1 2	1→K1.1 2	1→K1.1 2

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Bishi and farmer's group

K2.0	Is any member of the household member of a bishi?	Yes.....1		
		No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		→Next Section
K2.1	Record the ID of the person who is the member of this group	[][] REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.2	How many people are there in this bishi / farmer's group?	[][] REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.3	Has this person received any money from this group in past 12 months?	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.4	How much money has this person received from this bishi group in past 12 months?	[][][][][][][] RUPEES REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.5	How much amount does this person save with this farmers' group every time?	[][][][][][][] RUPEES REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.6	How frequently does this person save with this farmers' group?	Weekly.....1 Fortnightly.....2 Monthly.....3 NA-666 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
K2.7	Is there any other bishi or farmers' group?	Yes1 No2		→K 2.1

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RECORD ANSWERS HERE

	(1)	(2)	(3)	(4)	(5)	(6)
K 2.1	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999
K 2.2	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999	[] [] -777 -999
K 2.3	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
K 2.4	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999
K 2.5	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999	[] -777 -999
K 2.6	1 2 3 -777 -999	1 2 3 -666 -777 -999	1 2 3 -666 -777 -999	1 2 3 -666 -777 -999	1 2 3 -666 -777 -999	1 2 3 -666 -777 -999
K 2.7	1→K2.1 2	1→K2.1 2	1→K2.1 2	1→K2.1 2	1→K2.1 2	1→K2.1 2

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SECTION L – Health Section (CIRCLE THE RESPONSE HERE)

L1.0	Has anyone in the household had a health problem in past 30 days?	Yes	1	→L3.1
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
L1.1	Have you lost any days of work due to illness in past 30 days?	Yes	1	→L2.0
		No	2	
		NA	-666	
		REFUSE TO ANSWER	-777	
L1.2	How many working days have you lost because of the illness in past 30 days?	[] [] DAYS		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
L2.0	Has your spouse lost any days of work due to illness in past 30 days?	Yes	1	→L3.0
		No	2	
		NA	-666	
		REFUSE TO ANSWER	-777	
L2.1	How many working days has your spouse lost because of the illness in past 30 days?	[] [] DAYS		
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
L3.0	Have your children lost any days of school due to illness in the last month? (INTERVIEWER CHECK POINT– ASK THIS IF THERE ARE SCHOOL GOING CHILDREN IN THE HOUSEHOLD)	Yes.....	1	
		No.....	2	
		NA.....	-666	
		REFUSE TO ANSWER.....	-777	
L3.1	If you have a health emergency, how will you pay for treatment? (MULTIPLE OPTIONS – CIRCLE ALL THAT APPLY)	From savings.....	1	
		Loan from friends and relatives.....	2	
		Loan from bank.....	3	
		Loan from moneylender.....	4	
	Mortgage or sell off some asset like land/gold....	5		
	Health Insurance.....	6		
	OTHER(SPECIFY).....	-888		
	REFUSE TO ANSWER.....	-777		
	DON'T KNOW.....	-999		

SECTION M – Food Section (RECORD ANSWER HERE IN THE GRID) Food Consumption

M1.0	How much have you spent on food products in past 30 days?	[]	
		Refuse to Answer	-777
		Don't Know	-999

	Have you purchased this item in past 30 days?		How much money did you spend on this item in past 30 days?	Quantity of the food item purchased	What is the money value of the Home produced item consumed?
	YES	NO			
M1.1	Rice		_____ Kg	[]	_____ Kg
M1.2	Wheat		_____ Kg	[]	_____ Kg
M1.3	Wheat flour (Atta)		_____ Kg	[]	_____ Kg
M1.4	Pulses (Dal)		_____ Kg	[]	_____ Kg
M1.5	JOWAR		_____ Kg	[]	_____ Kg
M1.6	BAJRA		_____ Kg	[]	_____ Kg
M1.7	Onion (Kanda)		_____ Kg	[]	_____ Kg
M1.8	Potato (Batata)		_____ Kg	[]	_____ Kg
M1.9	Other vegetables (Bhaji)		_____ Kg	[]	_____ Kg
M1.10	Cooking oil		_____ Ltr	[]	_____ Ltr
M1.11	Eggs		_____ Nos	[]	_____ Number
M1.12	Meat		_____ Kg	[]	_____ Kg
M1.13	Milk		_____ Ltr	[]	_____ Ltr
M1.14	Fruits		_____ Kg/ Nos	[]	_____ Kg/ Nos

Food Shortage (CIRCLE THE RESPONSE HERE)

M1.15	In the last 12 months, did you or any other	Yes.....1	
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	adults in your household ever cut the size of your meals or skip one of the meals because there was not enough resources for food?	No.....2 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	M1.17
M1.16	In the last 12 months, did you or any other adults in your household ever not eat for a whole day because there wasn't enough money for food?	Yes.....1 No.....2 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	
M1.17	INTERVIEWER CHECKPOINT: ARE THERE ANY CHILDREN LESS THAN 16 YEARS OLD IN THE HOUSEHOLD?	Yes.....1 No.....2	→M1.19
M1.18	In the last 12 months, did you ever cut the size of the children's meals or did children ever skip a meal because there wasn't enough money for food?	Yes.....1 No.....2 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	
M1.19	Do all members of your household get enough food every day?	Yes.....1 No.....2 Some Months.....3 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	→M1.23 →M1.23 →M1.23
M1.20	If "NO" or "SOME MONTHS", during which season did you/all members of the household not have enough food every day?	Summer.....1 Winter.....2 Monsoon.....3 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	
M1.21	Do you ever ask for food from others in case of inadequacy of food?	Yes.....1 No.....2 REFUSE TO ANSWER..... -777 DON'T KNOW.....-999	→M1.23
M1.22	Whom do you ask for food? Multiple options allowed	Relative.....1 Friends.....2 Neighbour.....3 Religious/ Social groups.....4 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	
M1.23	Do you face problem of inadequacy of food when you have guests at home?	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	

SECTION N – Pleasure Goods (CIRCLE THE RESPONSE – RECORD IF SPOUSE AND OTHER HOUSEHOLD MEMBERS SPEND ON PLEASURE GOODS)

N1.0	Do you think you spend too much on unnecessary items?	Yes.....1 No.....2 REFUSE TO ANSWER -777 DON'T KNOW.....-999	N1.2	How often do you spend on these items? Daily.....1 Weekly.....2 Fortnightly...3 Monthly.....4 Once in a while.....5 OTHER(SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW...-999	How much do you spend each time on these items?
		What are the unnecessary items that you spend on? (MULTIPLE OPTIONS – RECORD IN THE GRID ALL THAT ARE APPLICABLE)			
N1.1	SELF	Food.....1 Tobacco/Pan Masala/Guthka.....2 Cigarettes.....3 Beedi.....4 Alcohol.....5 Tea/ Coffee.....6 Entertainment/Movies.....7 Eating Out.....8 Phone/ Mobile Phone.....9 Cable/ Television.....10 Festivals.....11			[] [] [] [] [] [] [] [] [] []

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	TRUNCATE CHOICES BASED ON RESPONDENT'S AGE	OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
O2.3	Do you think you save too little?	Yes	1	→O 2.5
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
O2.4	What is the reason for saving little?	Temptation.....1 Spousal Control.....2 Pressure from friends and neighbours....3 Nothing remains for saving.....4 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
O2.5	Select one option	If head comes then you will get Rs. 50 if tail comes you will get Rs. 50	1	
		If head comes then you will get Rs. 80 if tail comes you will get Rs. 40	2	
		If head comes then you will get Rs. 110 if tail comes you will get Rs. 30	3	
		If head comes then you will get Rs. 140 if tail comes you will get Rs. 20	4	
		If head comes then you will get Rs. 170 if tail comes you will get Rs. 10	5	
O2.6	Select one option	If head comes then you will 0 and if it comes tail you will have to give 0	1	
		If head comes then you will 300 and if it comes tail you will have to give 100	2	
		If head comes then you will 600 and if it comes tail you will have to give 200	3	
		If head comes then you will 900 and if it comes tail you will have to give 300	4	
		If head comes then you will 1200 and if it comes tail you will have to give 400	5	

SECTION P –Future Needs (CIRCLE THE RESPONSE HERE)

P1.0	If you received a large sum of money by selling something in the market today, what would you do with it? (MULTIPLE OPTIONS – CIRCLE ALL THAT ARE APPLICABLE)	Invest for my future.....1 Invest for children education.....2 Buy asset (house/land).....3 House improvement.....4 Buy a household good (like TV, Fridge etc).....5 Save for Emergency.....6 Child's marriage.....7 OTHER(SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
P1.1	What will you spend most on in next 5 years? Multiple Options Allowed	Buying Car (vehicle)	1	
		New house building/purchase	2	
		Renovations of house	3	
		Agriculture or other land purchase	4	
		Agriculture	5	
		Children education	6	
		Children marriage	7	
		Children other expenses	8	
		New business	9	
		Business stock	10	
		Business asset	11	
		Durable goods	12	
		Consumption/daily goods	13	
		Gold/jewelry purchase	14	

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		Emergency needs	15	
		Wedding	16	
		For repayment of loans (for house)	17	
		For repayment of loans (for business)	18	
		For household medical emergency	19	
		Other ceremonies	20	
		Festivals	21	
		Health (HHmember)	22	
		Health (others)	23	
		OTHER(SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	P1.3
P1.2	Have you planned for this expenditure?	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
P1.3	What will you spend the most on in the next 5-10years? (Multiple Options allowed)	Buying Car (vehicle) New house building/purchase Renovations of house Agriculture or other land purchase Agriculture Children education Children marriage Children other expenses New business Business stock Business asset Durable goods Consumption/daily goods Gold/jewelry purchase Emergency needs Wedding For repayment of loans (for house) For repayment of loans (for business) For household medical emergency Other ceremonies Festivals Health (HHmember) Health (others) OTHER(SPECIFY) REFUSE TO ANSWER DON'T KNOW	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 -888 -777 -999	P1.5
P1.4	Have you planned for this expenditure?	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
P1.5	What will you spend most on in next 10-20 years Multiple Options Allowed	Buying Car (vehicle) New house building/purchase Renovations of house Agriculture or other land purchase Agriculture Children education Children marriage Children other expenses New business Business stock Business asset Durable goods Consumption/daily goods Gold/jewelry purchase	1 2 3 4 5 6 7 8 9 10 11 12 13 14	

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		Emergency needs	15	
		Wedding	16	
		For repayment of loans (for house)	17	
		For repayment of loans (for business)	18	
		For household medical emergency	19	
		Other ceremonies	20	
		Festivals	21	
		Health (HHmember)	22	
		Health (others)	23	
		OTHER(SPECIFY)	-888	
		REFUSE TO ANSWER	-777	P1.7
		DON'T KNOW	-999	
P1.6	Have you planned for this expenditure?	Yes.....	1	
		No.....	2	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
P1.7	How do you plan to support yourself in your old age?	Children will take care.....	1	
		Returns from financial Investments.....	2	
		Earning from assets (land/ house rent).....	3	
		Gold bought.....	4	
		Pension.....	5	
		OTHER(SPECIFY).....	-888	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
P1.8	When you are 60, what do you think your biggest expenses will be?	Medical.....	1	
		Children.....	2	
		OTHER(SPECIFY).....	-888	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
P1.9	Do you think you have enough investments done for your future needs?	Yes.....	1	
		No.....	2	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	
P1.10	Do you save at home?	Yes.....	1	
		No.....	2	
		REFUSE TO ANSWER.....	-777	
		DON'T KNOW.....	-999	

Intra Household Decision Making (CIRCLE THE RESPONSE HERE)

Codes

- Client.....1
- Spouse.....2
- Parents.....3
- In-laws.....4
- Client and spouse together.....5
- OTHER (SPECIFY).....-888
- NA.....-666
- REFUSE TO ANSWER.....-777
- DON'T KNOW.....-999

	P 2.1 about what food to purchase?	P 2.2 about expenditures on children?	P 2.3 about consumer durables?	P 2.4 household savings decisions
(P)Who makes most of the decisions?	1	1	1	1
	2	2	2	2
	3	3	3	3
	4	4	4	4
	5	5	5	5
	-888	-888	-888	-888
	<hr/>	<hr/>	<hr/>	<hr/>
	-777	-666	-777	-777
	-999	-777	-999	-999
		-999		

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SECTION Q - EVENTS AND TRIGGERS FOR SAVINGS AND LOANS

Q1.0	In the last 12 months, have any of these events occurred? <u>(READ OUT ALL THE EVENTS MENTIONED BELOW)</u> 1. House was severely damaged 2. Livestock died 3. Conflict, dispute or legal cases 4. Theft 5. Main wage earner dies 6. Hospitalization/clinic 7. Loss of more than 10 consecutive work days due to health	Yes.....1 No.....2 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	→Next Section →Next Section →Next Section
Q1.1	Which of these events occurred in past 12 months?	House was severely damaged.....1 Livestock died.....2 Conflict, dispute or legal cases.....3 Theft.....4 Main wage earner dies.....5 Hospitalization/clinic.....6 Loss of more than 10 consecutive work days due to health.....7 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	
Q1.2	When did this event occur?	In past 7 days.....1 In past 15 days.....2 In past 30 days.....3 In past 3 months.....4 In past 6 months.....5 In past 1 year.....6 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	
Q1.3	How much did you spend as a result of this event (repair home, replace items, etc.)?	[][][][][][][][] RUPEES REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	If 0 skip to Q1.5 Skip to Q1.5
Q1.4	What was the source of these funds? Multiple Options Allowed	Savings.....1 Loan from moneylender.....2 Loan (Mann Deshi).....3 Loan other bank/co operative bank/credit society...4 Loan (Friend/Neighbour/Relative).....5 Loan (Nationalized Bank).....6 Loan (Private bank).....7 Grant from panchayat/govt.....8 Self Help Group/Other Savings Group.....9 Sold or pawned any Property.....10 Grant From (Friend/ Neighbour /Relative).....11 OTHER (SPECIFY).....-888 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	
Q1.5	What kind of effect did this event have on the economic status of the household?	No effect.....1 Small effect.....2 Large effect.....3 REFUSE TO ANSWER.....-777 DON'T KNOW.....-999	
Q 1.6	Is there any other event in this last 12	Yes.....1	→Q1.1

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months?	No.....2
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RECORD ANSWERS HERE

	EVENT 1	EVENT 2	EVENT 3	EVENT 4	EVENT 5	EVENT 6
Q1.1	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
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
Q 1.2	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
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
	Q1.3	[]	[]	[]	[]	[]
If 0 skip to Q1.5		If 0 skip to Q1.5				
-777→Q1.5 -999→Q1.5		-777→Q1.5 -999→Q1.5	-777→Q1.5 -999→Q1.5	-777→Q1.5 -999→Q1.5	-777→Q1.5 -999→Q1.5	-777→Q1.5 -999→Q1.5
Q1.4	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
	-888	-888	-888	-888	-888	-888
	-777	-777	-777	-777	-777	-777
-999	-999	-999	-999	-999	-999	
Q1.5	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	-777	-777	-777	-777	-777	-777
	-999	-999	-999	-999	-999	-999
Q 1.6	1 →Q1.1	1 →Q1.1	1 →Q1.1	1 →Q1.1	1 →Q1.1	1 →Q1.1
	2	2	2	2	2	2

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SECTION R – MISCELLANEOUS

R1.0	Do you know about the pensions product of Mann Deshi – UTI?	Yes	1	→R1.4
		No	2	
		REFUSE TO ANSWER	-777	
		DON'T KNOW	-999	
R1.1	How did you come to know about this product?	Agent	1	→R1.3
		Neighbour	2	
		Friends	3	
		Relative	4	
		Colleague	5	
		Staff of Mann Deshi	6	
		Pamphlet/ brochure	7	
		Branch display	8	
		OTHER(SPECIFY)	-888	
		REFUSE TO ANSWER	-777	
DON'T KNOW	-999			
R1.2	What is name of your agent who informed you about this product? <u>(INTERVIEWER CHECKPOINT – ASK FOR FIRST NAME, MIDDLE NAME AND LAST NAME)</u>	_____		
		REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		
R1.3	When did this person inform you about the pensions product?	In past one week.....1		
		In past one month.....2		
		More than a month back.....3		
		REFUSE TO ANSWER.....-777		
		DON'T KNOW.....-999		
R1.4	Have you attended any financial literacy session conducted by Mann Deshi?	Yes.....1		NextSection
		No.....2		
		REFUSE TO ANSWER.....-777		
		DON'T KNOW.....-999		
R1.5	When did you attend this financial literacy session? RECORD – MM/YYYY	[][]/[][][][]		
		REFUSE TO ANSWER.....-777 DON'T KNOW.....-999		

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Survey Details

1st Attempt

A1.70 Date of Visit: Day -DD [][] Month – MM [][] Year – YYYY [][][][]

A1.71 Start time: [][] Hrs [][] Min

A1.72 End time: [][] Hrs [][] Min

2nd Attempt

A1.80 Date of Visit: Day -DD [][] Month – MM [][] Year - YYYY [][][][]

A1.81 Start time: [][] Hrs [][] Min

A1.82 End time: [][] Hrs [][] Min

3rd Attempt

A1.90 Date of Visit: Day –DD [][] Month – MM [][] Year - YYYY [][][][]

A1.91 Start time: [][] Hrs [][] Min

A1.92 End time: [][] Hrs [][] Min

SECTION S – INTERVIEWER COMMENTS

S1.0	Comprehension level of respondent	Excellent.....1 Very good.....2 Good.....3 Fair.....4 Poor.....5	
S1.1	Co operation level of respondent	Excellent.....1 Very good.....2 Good.....3 Fair.....4 Poor.....5	
S1.2	How much did others assist the respondent in answering the questions?	No Assistance.....1 Assistance from some.....2	→S1.4
S1.3	Who was helping the respondent with his or her answers? (if person is a member of the same household, enter their Id and name)	1. [][] _____ 2. [][] _____ 3. [][] _____ 4. [][] _____ 5. [][] _____	
S1.4	Any other comments about a specific question or data quality?		
	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>		

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Quality Control

	Accompaniment	Spot Check	Scrutiny 1	Scrutiny 2	Back check	Special Check
DD/MM/YYYY						
Name						
Id						
Designation						
Sec						
Signature						