

## Andhra Pradesh Rural Access to Finance Survey

INTERVIEWER: COMPLETE BEFORE BEGINNING THE MODULE

1. Household ID Number:
2. Head of Household Name: \_\_\_\_\_
3. Date of Visit: Day  Month  Year
4. Interviewer Code:  Interviewer Name: \_\_\_\_\_
5. District ID:  6. Village ID:  7. Hamlet ID:
8. Start Time:  :  9. End Time:  :

Household Address: \_\_\_\_\_  
\_\_\_\_\_

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

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

Question Nos for Revisit: \_\_\_\_\_

Supervisor Code:  Supervisor Name: \_\_\_\_\_

Comments (Mention comments after scrutiny):

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## INTRODUCTION AND CONSENT

Hello, my name is.....and I am working with the Centre for Micro Finance (CMF), which is a research institute at the Institute of Financial Management and Research (IFMR), Chennai. We would like to ask the head of this household some questions on your household's income and financial habits.

As part of the survey, I would like to ask you some questions about your household in general. All of the answers you give will be confidential. CMF is not related to any NGO, MFI, or government organization. We are a private research organization that wants to understand how access to finance has changed for rural residents over the past 5-10 years. Participation in the survey is completely voluntary. I hope you will participate in the survey since your views are important.

Will you participate in the survey?

Yes.....I

No.....2 → END SURVEY

A. HOUSEHOLD INFORMATION			
A.1	What is the name of the head of household (HoH)? <b>Record Name carefully (first and last)</b>	House Name: _____  First Name: _____	
A.2	Is the respondent the head of household?	Yes.....1 No .....2	>> A.5 >> A.3
A.3	Name of Respondent <b>Record Name carefully (first and last)</b>	House Name: _____  First Name: _____	
A.4	What is the relationship of [ ... ] to the head of household?.	Self.....1 Spouse.....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 Niece/Nephew.....12 Great-grandparent.....13 Household help .....14 Lodger.....15 Friend.....16 Other Family (Specify): .....19 OTHER: .....888	
A.5	Is head of household male or female?	Male .....1 Female .....2	
A.6	What age is the head of household? Write years completed.	_____	
A.7	What is head of household's marital status?	Married .....1 Separated/divorced .....2 Widowed .....3 Never married .....4 REFUSE TO ANSWER .....777 DON'T KNOW .....999	
A.8	What is head of household's literacy level?	Can read and write .....1 Can read but not write .....2 Can write but not read .....3 Signature only .....4 Can not read or write .....5 REFUSE TO ANSWER .....777 DON'T KNOW .....999	

A.9	Until what standard has head of household completed?	1st standard ..... 1 2nd standard ..... 2 3rd standard ..... 3 4th standard ..... 4 5th standard ..... 5 6th standard ..... 6 7th standard ..... 7 8th standard ..... 8 9th standard ..... 9 10th standard ..... 10 11th std/ Junior college ..... 11 12th std/Junior college ..... 12 1 Year Professional Degree..... 13 Other Diploma ..... 14 Certificate Course..... 15 Graduate and Above ..... 16 Never attended school..... 17 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.10	What is the religion of the head of household?	Hindu..... 1 Muslim ..... 2 Christian..... 3 Sikh ..... 4 Jain..... 5 Buddhist ..... 6 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.11	What is the category of the head of household?	Scheduled Caste (SC) ..... 1 Scheduled Tribe (ST) ..... 2 Other Backward Caste (OBC) ..... 3 Most Backward Caste ..... 4 General..... 5 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.12	Does the household own land?  Ask about ALL land, including agricultural and land for house.	Yes, house only ..... 1 Yes, house and other land ..... 2 Yes, own land but house is rented ..... 3 No land and no house ..... 4 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>A.13 >>>A.13 >>>A.13 >>>A.15 >>>A.15 >>>A.15
A.13	How much land does the household own?	House: _____ A) acres B) sq. yards Land: _____ C) cent D) gunta OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>A.15 >>>A.15

A.14	<p>How much of the land is used for agricultural purposes?</p> <p>Should only be the amount that HH actually grows crops on throughout the year.</p>	<p>_____ A) acres B)sq. yards C) cent D) gunta</p> <p>NONE .....-555 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999</p>	
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<b>A.I5</b>	Answer for all EXCEPT HoH	ID1	ID2		ID3		ID4		ID5		ID6		ID7		ID8		ID9		ID10	
<b>A.I5A</b>	NAME																			
<b>A.I5B</b>	PERMANENT RESIDENT?		Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N
<b>A.I5C</b>	MALE OR FEMALE		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<b>A.I5D</b>	AGE																			
<b>A.I5E</b>	What is the relationship of [ ... ] to the HoH?																			
	Spouse		2		2		2		2		2		2		2		2		2	
	Son/Daughter		3		3		3		3		3		3		3		3		3	
	Son-in-law/ Daughter-in-law		4		4		4		4		4		4		4		4		4	
	Stepson/daughter		5		5		5		5		5		5		5		5		5	
	Grandchild		6		6		6		6		6		6		6		6		6	
	Brother/Sister		7		7		7		7		7		7		7		7		7	
	Brother-in-law/ Sister-in-law		8		8		8		8		8		8		8		8		8	
	Father/Mother		9		9		9		9		9		9		9		9		9	
	Father-in-law/ Mother-in-law		10		10		10		10		10		10		10		10		10	
	Grandparent		11		11		11		11		11		11		11		11		11	
	Niece/Nephew		12		12		12		12		12		12		12		12		12	
	Great-grandparent		13		13		13		13		13		13		13		13		13	
	Household help		14		14		14		14		14		14		14		14		14	
	Lodger		15		15		15		15		15		15		15		15		15	
	Friend		16		16		16		16		16		16		16		16		16	
	Other Family (Specify)		19		19		19		19		19		19		19		19		19	
	Other		-888		-888		-888		-888		-888		-888		-888		-888		-888	
<b>STOP. GO TO A.I6.</b>																				

Interviewer checkpoint: For each household member, ask about how many bank accounts member has as well as membership in SHGs, MFIs, chit funds, and other loans from family, friends, or moneylenders. <b>EXPLAIN CLEARLY THE DIFFERENCE BETWEEN JLGs and SHGs. Probing is necessary.</b>											
<b>A.15 F</b>	Bank, Co-Operative bank, NBFC (not MFI), Government										
	JLG										
	SHG										
	Chit Fund										
	Friends, Family, Moneylenders, Shopowners										
<b>IF NONE, GO TO A.45</b>											

A.16	Is the household employed in the NREGA (100 days work) program?	Yes .....1 No .....2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>A.17 >>A.19 >>A.19 >>A.19
A.17	Record household jobcard ID number.	_____ REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.18	For each participating household member, how many days of work have been completed in the past year?	HH ID: Days: HH ID: Days: HH ID: Days: HH ID: Days: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

A.19	Did the household receive any money transfers from family members living outside of household in the past year?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>A.20 >>A.22 >>A.22 >>A.22
A.20	How many times did household receive transfers in the past year?	_____ REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.21	In what form did household receive money?  <b>CIRCLE ALL THAT APPLY.</b>	Cash ..... 1 Cheque ..... 2 Postal Money Order ..... 3 Bank Account Transfer ..... 4 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.22	Of all household sources of income, which are the <b>two main sources</b> for the entire household (including sources other than those earned by head of household and any transfers indicated above)?  <b>READ CHOICES. SELECT MAXIMUM OF TWO.</b>	Agriculture – own land ..... 1 Agriculture – wage labor/coolie ..... 2 Agriculture – sale of farm produce or dairy products ..... 3 Wage labor/coolie – other ..... 4 NREGA/100 days work ..... 5 Salaried/wage employment ..... 6 Own business ..... 7 Pension, rent, remittances ..... 8 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.23	In the past 6 months, how many times has household incurred non-routine expenditures?  <b>READ EXAMPLES FROM A.25</b>	_____ NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>A.27 >>A.27 >>A.27
A.24	In the past 6 months, how much was the largest non-routine payment that the household made?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	



A.25	What was this payment for?  <b>CIRCLE ALL THAT APPLY.</b>	Start new business ..... 1 Buy agricultural machinery or inputs (seed, fertilizers, etc)..... 2 Improve existing business ..... 3 Repay old debt..... 4 Health ..... 5 Marriage ..... 6 Funeral..... 7 Other Festival or special event (puja, ceremony, travel). 8 Home improvement/repair/construction..... 9 Unemployment ..... 10 Purchase land ..... 11 Education ..... 12 Purchase jewelry..... 13 Buy livestock..... 14 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.26	How did household finance this expenditure?  <b>CIRCLE ALL THAT APPLY.</b>	Own income or savings ..... 1 Loan from friends/relatives..... 2 Loan from moneylender ..... 3 Loan from landlord ..... 4 Loan from JLG/SHG ..... 5 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.27	Has the household received any of the following forms of assistance from the Andhra Pradesh government in the past 5 years?	House / housing subsidy / housing loan..... 1 Pension payments..... 2 NONE ..... -555 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>A.29 >>A.29 >>A.29
A.28	How did household receive assistance?	VAO ..... 1 Panchayat Office ..... 2 Bank Account Transfer..... 3 Post Office Account..... 4 SHG..... 5 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
A.29	Is the residence all <i>pucca</i> ?	Yes ..... 1 No ..... 2	>>A.30 >>A.3I
A.30	Was it received from government?	Yes ..... 1 No ..... 2	
A.31	What is the household's primary source of energy for cooking?	Firewood and chips, charcoal, none ..... 1 Others ..... 2 LPG..... 3	

A.32	Does the household own a television?	Yes ..... 1 No ..... 2	
A.33	Does the household own a bicycle, scooter, or motor cycle?	Yes ..... 1 No ..... 2	
A.34	Does the household own a sewing machine?	Yes ..... 1 No ..... 2	
A.35	How many pressure cookers or pressure pans does the household own?	None ..... 1 One ..... 2 Two or more ..... 3	
A.36	How many electric fans does the household own?	None ..... 1 One ..... 2 Two or more ..... 3	
A.37	Does the household own an almirah?	Yes ..... 1 No ..... 2	
A.38	Does any household member own a mobile phone?	Yes ..... 1 No ..... 2	>>A.39 >>A.41
A.39	Which member owns a phone?	1. ID: 2. ID: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.40	Do other household members regularly use [...]s the mobile phone(s)?	Yes ..... 1 No ..... 2	
A.41	HH consumer expenditures during last 30 days:		
A.41a	Out of purchase:	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.41b	Out of home-grown, home produced stock, free collection and transfer receipts, ration collection etc	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.42	What kind of ration card does household have?	White ..... 1 Pink ..... 2 NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
A.43	Is any household member a leader in the village panchayat?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>A.44 >>A.15F >>A.15F >>A.15F
A.44	Which member?	ID: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>A.15F >>A.15F >>A.15F
STOP! PROCEED TO A.15F			
A.45	Why does the household have no outstanding loans?	No need for a loan ..... 1 Need a loan but worried about repayment capacity ..... 2 Need a loan but interest rates are too high ..... 3 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

B. Savings					
	1: Please list all bank accounts held by HH members with any of the institutions below:  1=Commercial Bank 2=Public Sector Bank 3=RRB 4= Co-Op/PAC 5=Post Office <b>If no accounts &gt;&gt;skip to B.10</b>	2: What is the name of the institution/ group?	3: What is the current balance in the account?	4: In the last 2 months, how many times have you traveled to the branch to deposit or withdraw from the account?	5. Do you regularly travel to the branch location even if you do not deposit/withdraw from the account?  1=Yes 2=No
1					
2					
3					
4					
5					
6					
7					

	6. How do you generally reach this source? 1= Walk 2=Cycle/Scooter 3=Animal Cart 4=Bus/Auto 5=Tractor --888=OTHER (specify)	7. How much time do you spend in total to get to this source and do transactions there?  <div style="text-align: center;">HR   MIN</div> <div style="display: flex; width: 100px; margin: 0 auto;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> </div>	8. Do you have to maintain a minimum balance at all times?  1=Yes 2=No	9. Why was the account opened? 1=To receive loan 2=Receive govn't benefits (specify) 3=Receive insurance 4=Receive salary 5=Savings	<b>STANDARD CODES APPLY FOR EACH QUESTION IN THIS GRID:</b>  -777=REFUSE TO ANSWER -999=DON'T KNOW -888=OTHER (specify)	
1						
2						
3						
4						
5						
6						
7						
<b>SKIP TO B.II</b>						

B.10	Why have you not taken a formal bank account?  <b>CIRCLE ALL THAT APPLY.</b>	Applied but rejected..... 1 Save through other means..... 2 No or not enough savings for bank account..... 3 Don't want/need..... 4 Have no idea about banks or bank products ..... 5 Procedures/application too difficult to understand ..... 6 Branch too far..... 7 Branch officials not friendly/courteous..... 8 Not trustworthy ..... 9 Fees/expenses.....10 Takes too much time.....11 Don't have proper documentation.....12 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
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B.II	Does household buy jewelry?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>B.I2 >>B.I3 >>B.I3 >>B.I3
B.I2	Why does household buy jewelry?  CIRCLE ALL THAT APPLY.	As an investment..... 1 No reason, just like it ..... 2 For child's marriage..... 3 To make sure money isn't spent..... 4 To make sure other family members don't take money ..... 5 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

B.I3	a) Does household keep extra money in any of the following places? (OTHER THAN SHGs or CHIT FUNDS)	b) Y/N  If N, skip to next.	c) How much do you currently have saved in this place?	d) How often do you save here? 1=Weekly 2=Fortnightly 3=Monthly 4=Less than monthly 5=When I Can	e) Why do you save in this place? 1=Trustworthy 2=Hide money from other family members 3= To make sure money isn't spent -999=Don't know -888= OTHER (specify)	f) How long does it usually take you to reach this place?  Hrs   Mins
1	With a friend/relative	Y   N				
2	With a neighbor	Y   N				
3	At home	Y   N				
4	With a shopkeeper	Y   N				
-888	OTHER (specify)	Y   N				
If no bank account, skip to C.I0. Otherwise, C.I.						

<b>C. FORMAL BORROWING</b>			
C.1	Does any HH member own a credit card?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>C.2 >>C.5 >>C.5 >>C.5
C.2	What type of card?  <b>CIRCLE ALL THAT APPLY.</b>	Kisan Credit Card ..... 1 General purpose Credit Card ..... 2 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.3	How much of your credit limit have you used in the past 60 days?	Rs. .... REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.4	Why do you most often use your credit card?	For routine expenditures ..... 1 For non-routine/emergency expenditures ..... 2 For business inputs or productive assets ..... 3 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.5	Does anyone in the household have overdraft facilities?	Yes.....1 No .....2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>C.6 >>C.10 >>C.10 >>C.10
C.6	In how many places does the HH have overdraft facilities?	..... REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.7	What is the current interest rate on overdrafts?	% Time Period: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.8	In the past year, how much in total has the HH withdrawn from overdraft facilities?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.9	What are the reasons for using overdraft facilities?  <b>CIRCLE ALL THAT APPLY.</b>	Investment in business ..... 1 Routine expenditures ..... 2 Emergency expenditures ..... 3 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.10	<b>Interviewer Checkpoint:</b> Check with roster. Does HH have any loans outstanding from the following: commercial bank, RRB, NBFC (co-operative, PAC), NBFC, government programme or similar facility?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>C.12 >>C.11 >>C.28 >>C.28

C.II	<p>Why have you not borrowed from any of these sources?</p> <p>If any HH member had borrowed from another source (check roster), why did they not borrow from bank in that instance?</p> <p>CIRCLE ALL THAT APPLY.</p>	<p>Application rejected ..... 1</p> <p>Interest rates too high ..... 2</p> <p>Have no idea about these sources or their products..... 3</p> <p>Forms or procedures too complicated ..... 4</p> <p>Branch too far..... 5</p> <p>Staff not friendly/courteous ..... 6</p> <p>Not trustworthy..... 7</p> <p>Have never borrowed from source before ..... 8</p> <p>Fees/expenses ..... 9</p> <p>Takes too much time to receive loan ..... 10</p> <p>Prefer other sources (specify): ..... 11</p> <p>Already had or could get loan from another source..... 12</p> <p>OTHER (specify): ..... -888</p> <p>REFUSE TO ANSWER ..... -777</p> <p>DON'T KNOW ..... -999</p>	<p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p> <p>&gt;&gt;C.28</p>
C.I2	<p>How many loans does the HH have outstanding from the above sources?</p>	<p>REFUSE TO ANSWER ..... -777</p> <p>DON'T KNOW ..... -999</p>	

For all outstanding loans, ask the following questions:			
C.13	Which member has taken this loan?	HH ID:	
C.14	Where is this loan from?	Commercial Bank ..... 1 Public Sector Bank ..... 2 RRB ..... 3 Co-op/PAC ..... 4 Government program (specify: _____) ..... 5 OTHER (specify): _____ -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.15	When did member receive loan?	Month: Year: REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.16	How much was received?	Rs. REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.17	What is the current outstanding balance (principal only)?	Rs. REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.18	What is the interest rate on the loan?	% Time Period: REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.19	What is the repayment schedule?  <b>READ CHOICES.</b>	Equal payments of interest & principal ..... 1 Periodical interest & principal at end of loan ..... 2 Single payment at end of loan ..... 3 OTHER (specify): _____ -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.20	When will the last payment be made for the loan?	Month: Year: REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.21	Did member have to pay extra fees to receive the loan?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>C.22 >>>C.24 >>>C.24 >>>C.24
C.22	What were the fees for?	Processing fee ..... 1 Loan officer fee ..... 2 Bribe ..... 3 OTHER (specify): _____ -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
C.23	How much were the fees?	Rs. REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	

	I	2	3	4	5	6
C.13	ID:	ID:	ID:	ID:	ID:	ID:
C.14	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999
C.15	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
C.16	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
C.17	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
C.18	%. Period: -777 -999	%. Period: -777 -999	%. Period: -777 -999	%. Period: -777 -999	%. Period: -777 -999	%. Period: -777 -999
C.19	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999
C.20	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
C.21	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
C.22	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999
C.23	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999



C.24	In the last 2 months, how many times has member traveled to the branch to deposit or withdraw from the account?	_____ REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.25	Do you regularly travel to the branch location even if you do not need to visit the branch for any business?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.26	In the last 2 months, how much time have you spent in total to travel to branch and do transactions there?	Hours: Minutes: None.....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.27	What was the loan used for?	Start new business..... 1 Buy agricultural machinery or inputs (seed, fertilizers, etc) .... 2 Purchase stock for existing business..... 3 Repay old debt ..... 4 Health ..... 5 Marriage..... 6 Funeral..... 7 Other Festival..... 8 Home improvement/repair/construction ..... 9 Unemployment ..... 10 Purchase land ..... 11 Education..... 12 Purchase jewelry ..... 13 Household consumption ..... 14 Buy livestock ..... 15 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
<b>STOP: Repeat C.13-C.27 for next outstanding loan. Double check to see if HH or member has another loan.</b>			
C.28	Has the HH had any loans that have been waived by the government in the past two years?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>C.29 >>section >>section >>section
C.29	How much was originally received?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
C.30	How much was waived?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	1	2	3	4	5	6
C.24	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
C.25	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
C.26	Hours: -555 -777 -999	Hours: -555 -777 -999	Hours: -555 -777 -999	Hours: -555 -777 -999	Hours: -555 -777 -999	Hours: -555 -777 -999
C.27	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999

**Interviewer checkpoint:** From the roster, check again to see how many SHG and JLG groups household members belong to. Here, have a discussion again about each group:

- Ask if group had to save for a few months before they received a loan. (If yes, probably SHG)
- Ask about size of the group. (If 4 or 5, probably JLG)
- Ask if somebody comes regularly to collect payments from the group. (If yes, probably JLG)
- Ask if group has a bank account. (If yes, probably SHG)

<b>D Borrowing from Joint Liability Groups (JLGs)</b>			
D.1	Does any HH member belong to a joint liability group (JLG)? (Double check on HH Roster)	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>D.3 >>D.2 >>section >>section
D.2	Why do no members belong to a JLG?	Interest rates are too high ..... 1 Have no idea about JLGs or how they function..... 2 Don't know any JLGs or members ..... 3 No JLGs are close enough to join ..... 4 No time for meetings ..... 5 Can't save regularly ..... 6 Irregular income flows or repayment capacity ..... 7 Don't want group conflict..... 8 Don't want to be liable for others' loans..... 9 Family objection..... 10 Not convinced by field staff..... 11 Not trustworthy ..... 12 Tried but was unable to join..... 13 Have never borrowed from one before..... 14 Prefer other sources (specify)..... 15 Already have or can get loan with another source ..... 16 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	ALL >>section
D.3	How many JLGs do HH members belong to in total?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

For each JLG, ask the following questions:			
D.4	Which HH member(s) belongs to this JLG?	HH ID(s):	
D.5	What is the name of the JLG?	Name:  REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.6	When was JLG formed?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.7	When did member join the JLG?	Same as D.6..... 1 If different: ..... 2 Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.8	Which microfinance institution (MFI) formed the JLG? <b>CHECK PASSBOOK &amp; READ ORGANIZATION NAMES FROM PRA</b>	..... REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.9	<b>For interviewer only:</b> Was name obtained from passbook?	Yes..... 1 No ..... 2	
D.10	How many members does group have?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.11	How often does JLG meet?	Weekly ..... 1 Fortnightly..... 2 Monthly ..... 3 Irregular/As Needed ..... 4 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.12	On average, how much time does member spend traveling to and from a meeting?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.13	On average, how much time does a meeting take?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.14	Are group members required to save on a regular basis?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>D.15 >>D.16 >>D.16 >>D.16
D.15	What is the minimum savings amount?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	I	2	3	4	5	6
D.4	ID(s):	ID(s):	ID(s):	ID(s):	ID(s):	ID(s):
D.5	Name: _____ -777 -999	Name: _____ -777 -999	Name: _____ -777 -999	Name: _____ -777 -999	Name: _____ -777 -999	Name: _____ -777 -999
D.6	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
D.7	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999
D.8	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
D.9	I 2	I 2	I 2	I 2	I 2	I 2
D.10	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
D.11	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999
D.12	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999
D.13	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999
D.14	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
D.15	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999

D.16	Is the member a leader in the JLG? READ CHOICES BELOW	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>>D.17 >>>D.18 >>>D.18 >>>D.18
D.17	What position does the member have?	Leader/ animator ..... 1 Treasurer ..... 2 Secretary ..... 3 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.18	How many new members have joined since formation?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.19	How many members have dropped out of the JLG since formation?	NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>>D.21 >>>D.21 >>>D.21
D.20	What is the most common reason for members dropping out?	Moved ..... 1 Group conflict ..... 2 Inability to repay ..... 3 Old age or death..... 4 Loan sizes weren't large enough..... 5 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.21	How many members have defaulted (failed to repay loans) since formation?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.22	In this JLG, how many members do you think belong to more than one group—including JLG and SHG?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.23	Did any political parties approach JLG for support during elections?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	I	2	3	4	5	6
D.I6	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
D.I7	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999	1 2 -777 -999
D.I8	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
D.I9	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
D.20	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999
D.21	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
D.22	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
D.23	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999

D.24	Does member currently have an outstanding loan? <b>IF MORE THAN ONE LOAN, RECORD IN ADJOINING COLUMNS</b>	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>>D.25 >>>D.27 >>>D.27 >>>D.27
D.25	How much did member receive (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.26	How much of the member's loan is currently outstanding (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>>D.29
D.27	When was member's last loan completed?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.28	How much did member receive (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
D.29	What was/is loan used for? <b>CIRCLE ACTUAL USE OF LOAN</b>	Start new business..... 1 Buy agricultural machinery or inputs (seed, fertilizers, etc) .... 2 Purchase stock for existing business..... 3 Repay old debt ..... 4 Health ..... 5 Marriage ..... 6 Funeral..... 7 Other Festival..... 8 Home improvement/repair/construction ..... 9 Unemployment ..... 10 Purchase land ..... 11 Education..... 12 Purchase jewelry ..... 13 Household consumption ..... 14 Buy livestock ..... 15 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
<b>STOP: Return to D.24 if more than one loan in group. Otherwise, Repeat D.4-D.29 for next JLG group.</b>			



D.24	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
D.25	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
D.26	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
D.27	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
D.28	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
D.29	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999

<b>E Borrowing from Self Help Groups (SHGs)</b>			
E.1	Does any HH member belong to an SHG? (Double check on HH Roster)	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.3 >>E.2 >>section >>section
E.2	Why do no members belong to SHGs?	Interest rates are too high ..... 1 Have no idea about SHGs or how they function.....2 Don't know any SHGs or members .....3 No SHGs are close enough to join.....4 No time for meetings.....5 Can't save regularly.....6 Irregular income flows or repayment capacity.....7 Don't want group conflict .....8 Don't want to be liable for others' loans .....9 Family objection.....10 Not convinced by field staff.....11 Not trustworthy .....12 Tried but was unable to join .....13 Have never borrowed from one before .....14 Prefer other sources (specify).....15 Already have or can get loan with another source .....16 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	ALL >>section
E.3	How many SHGs do HH members belong to total?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

For each SHG, ask the following questions:			
E.4	Which HH member(s) belongs to this SHG?	HH ID(s):	
E.5	What is the name of the SHG?	Name:  REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.6	When was SHG formed?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.7	When did member join this SHG?	Same as E.6..... 1 If different: ..... 2 Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.8	Was group formed by government?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.9	How many members does group have?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.10	How often does group meet?	Weekly ..... 1 Fortnightly..... 2 Monthly ..... 3 Irregular/As Needed ..... 4 Group no longer meets ..... 5 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.11	Does member save regularly with SHG?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.12 >>E.14 >>E.14 >>E.14
E.12	What is the minimum savings requirement?	Rs. OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.13	How frequently are members required to save?	Weekly ..... 1 Fortnightly..... 2 Monthly ..... 3 Irregular/As Needed ..... 4 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	I	2	3	4	5	6
E.4	ID(s):	ID(s):	ID(s):	ID(s):	ID(s):	ID(s):
E.5	Name: -777 -999	Name: -777 -999	Name: -777 -999	Name: -777 -999	Name: -777 -999	Name: -777 -999
E.6	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
E.7	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999	I 2 Month: Year: -777 -999
E.8	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.9	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.10	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999
E.11	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.12	Rs. -888 -777 -999	Rs. -888 -777 -999	Rs. -888 -777 -999	Rs. -888 -777 -999	Rs. -888 -777 -999	Rs. -888 -777 -999
E.13	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999

E.I4	If a group member travels to bank to deposit or withdraw money, how much time is spent traveling to and from bank (including time spent at the bank)?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.I5	On average, how much time does member spend traveling to and from a meeting?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.I6	On average, how much time does a single meeting take?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.I7	Is the member a leader in the SHG? READ CHOICES BELOW	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.I8 >>E.I9 >>E.I9 >>E.I9
E.I8	What position does the member have?	Leader/President..... 1 Treasurer ..... 2 Secretary ..... 3 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.I9	How many new members have joined since formation?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.20	How many members have dropped out of SHG since formation?	NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.22 >>E.22 >>E.22
E.21	What is the most common reason for members dropping out?	Moved ..... 1 Group conflict ..... 2 Inability to repay ..... 3 Old age or death..... 4 Loan sizes weren't large enough..... 5 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.22	How many members have defaulted (failed to repay loans) since formation?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.23	In this group, how many members do you think belong to more than one group (including SHG and JLG groups)?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.24	Did any political parties approach SHG for support during elections?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

E.I4	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999
E.I5	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999
E.I6	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999	Hours: Minutes: -777 -999
E.I7	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.I8	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999
E.I9	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.20	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999	-555 -777 -999
E.21	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999	I 2 3 4 5 -888 -777 -999
E.22	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.23	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.24	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999

E.25	Has group ever received a loan?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.26 >>E.34 >>E.34 >>E.34
E.26	Is a group loan currently outstanding?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.27 >>E.29 >>E.29 >>E.29
E.27	Interviewer checkpoint: Ask for passbook.  From which organization did group receive current outstanding loan?	Name:  REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	  >>E.32 >>E.32
E.28	<b>For interviewer only:</b> Was name obtained from passbook?	Yes ..... 1 No ..... 2	>>E.32 >>E.32
E.29	When did SHG receive last group loan?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.30	Interviewer checkpoint: Ask for passbook.  From which organization did SHG receive last group loan?	Name: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.32 >>E.32
E.31	<b>For interviewer only:</b> Was name obtained from passbook?	Yes No	
E.32	Has group ever received an Swarnajayanti Gram Swarajgar Yojana (SGSY) loan?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.33 >>E.34 >>E.34 >>E.34
E.33	How much did the group receive as subsidy?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	I	2	3	4	5	6
E.25	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.26	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.27	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.28	I 2	I 2	I 2	I 2	I 2	I 2
E.29	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
E.30	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
E.31	I 2	I 2	I 2	I 2	I 2	I 2
E.32	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.33	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999



E.34	Does <b>member</b> currently have an outstanding loan? IF MORE THAN ONE LOAN, RECORD IN ADJOINING COLUMNS	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>E.35 >>E.37 >>E.37 >>E.37
E.35	How much did member receive (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.36	How much of the member's loan is currently outstanding (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	ALL >>E.39
E.37	When was member's last loan completed?	Month: Year: NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>section >>section >>section
E.38	How much did member receive (principal only)?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
E.39	What was/is loan used for?  WRITE ACTUAL USE OF LOAN	Start new business..... 1 Buy agricultural machinery or inputs (seed, fertilizers, etc) .... 2 Purchase stock for existing business..... 3 Repay old debt ..... 4 Health ..... 5 Marriage..... 6 Funeral..... 7 Other Festival..... 8 Home improvement/repair/construction ..... 9 Unemployment ..... 10 Purchase land ..... 11 Education..... 12 Purchase jewelry ..... 13 Household consumption ..... 14 Buy livestock ..... 15 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
STOP: If more than one loan in one group, return to E.34. Otherwise, repeat E.4-E.39 for next SHG group.			

	I	2	3	4	5	6
E.34	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
E.35	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
E.36	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
E.37	Month: Year: -555 -777 -999	Month: Year: -555 -777 -999	Month: Year: -555 -777 -999	Month: Year: -555 -777 -999	Month: Year: -555 -777 -999	Month: Year: -555 -777 -999
E.38	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
E.39	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999

F. Borrowing from Chit Funds			
F.1	Do any household members belong to Chit Funds?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>F.3 >>F.2 >>section >>section
F.2	Why has nobody tried to join a Chit Fund? (Circle all)	Interest rates are too high ..... 1 No idea about what chit funds are or how they work..... 2 Don't know any chit funds or members ..... 3 No chit funds close enough to join..... 4 No time for meetings ..... 5 Can't save regularly ..... 6 Irregular income or repayment capacity ..... 7 Not trustworthy ..... 8 Don't want group conflict..... 9 Family objection..... 10 Not trustworthy ..... 11 Prefer other source (specify):..... 12 Already have or can get a loan with another source ..... 13 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	ALL >>section
F.3	How many Chit Funds do members of the HH belong to?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

For each chit fund, ask the following questions:			
F.4	Which member belongs to this chit group?	HH ID(s):	
F.5	Does this chit group meet in the village?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.6	How often are meetings held?	Per month: OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.7	How many total meetings will be held?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.8	How many meetings have passed so far?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.9	In the last 2 months, how many hours has member spent in or traveling to and from group meetings or with chit agents?	Hours: Minutes: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.10	How much was the first payment?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.11	Did member have to present documentation before joining the chit fund?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
F.12	Have you received a payout from the chit fund thus far?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>F.13 >>section.
F.13	How much did you receive?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
<b>STOP: Repeat above for each chit fund membership</b>			

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
F.4	ID:	ID:	ID:	ID:	ID:	ID:
F.5	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
F.6	Per Month: -888 -777 -999	Per Month: -888 -777 -999	Per Month: -888 -777 -999	Per Month: -888 -777 -999	Per Month: -888 -777 -999	Per Month: -888 -777 -999
F.7	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
F.8	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
F.9	Hours: -777 -999	Hours: -777 -999	Hours: -777 -999	Hours: -777 -999	Hours: -777 -999	Hours: -777 -999
F.I0	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999	-777 -999
F.I1	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
F.I2	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999	I 2 -777 -999
F.I3	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999

G. Informal Borrowing			
G.1	In the last 6 months, have HH members borrowed from any of the following sources: moneylenders, landlord, friends/relatives/neighbors? (READ CHOICES)	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.3 >>G.2 >>G.20 >>G.20
G.2	Why have you not borrowed from any of the above?  If they say no need, ask why they borrowed from other source instead.	Interest rates are too high ..... 1 Don't know/have access to any such sources..... 2 Too far to reach ..... 3 Irregular Income Flows/ Repayment capacity ..... 5 Not trustworthy ..... 6 Have not borrowed from such source before..... 7 Prefer other sources (specify: _____) ..... 8 Already had or could get a loan with other source..... 9 OTHER (specify): _____ .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.20 >>G.20 >>G.20 >>G.20 >>G.20 >>G.20 >>G.20 >>G.20 >>G.20 >>G.20
G.3	How many times have HH members borrowed in the past 6 months?	Record number: NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.20
G.4	Do any HH members currently have outstanding loans with any of these sources?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.5 >>G.20 >>G.20 >>G.20
G.5	How many loans are currently outstanding?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

For each outstanding loan, ask the following questions:			
G.6	Which member has borrowed this money?	HH ID:	
G.7	When was the money borrowed?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.8	How much is currently outstanding?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.9	Who was the money borrowed from?	Moneylender ..... 1 Landlord ..... 2 Friends/relatives/neighbors ..... 3 Employer..... 4 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.10 >>G.11 >>G.11 >>G.11 >>G.11 >>G.11 >>G.11
G.10	What is main occupation of this person?	Landowner..... 1 Trader..... 2 Professional Moneylender..... 3 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.11	What was the loan used for?  <b>READ EXAMPLES</b>	Start new business..... 1 Buy agricultural machinery/inputs (seed, fertilizers, etc) ..... 2 Purchase stock for existing business..... 3 Repay old debt ..... 4 Health ..... 5 Marriage..... 6 Funeral..... 7 Other Festival..... 8 Home improvement/repair/construction ..... 9 Unemployment ..... 10 Purchase land ..... 11 Education..... 12 Purchase jewelry ..... 13 Household consumption ..... 14 Buy livestock ..... 15 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.12	How much was asked for?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

	I	2	3	4	5	6
G.6	ID:	ID:	ID:	ID:	ID:	ID:
G.7	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999	Month: Year: -777 -999
G.8	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999
G.9	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999	I 2 3 4 -888 -777 -999
G.10	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999	I 2 3 -888 -777 -999
G.11	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999	I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 -888 -777 -999
G.12	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999	Rs. -777 -999



G.I3	How much did member receive?	Rs. Same as above .....-666 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>G.I4 >>G.I5 >>G.I5 >>G.I5
G.I4	Why did member receive less than asked for?	Bribe ..... 1 Interest was taken out at beginning ..... 2 Repayment capacity ..... 3 Source didn't have more to lend ..... 4 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.I5	How much interest is paid?	% Time Period: OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.I6	What repayment schedule was agreed upon?	Equal payments at agreed times ..... 1 Periodical interest & principal at end of loan ..... 2 Single payment at end of loan ..... 3 Repay as and when able to pay..... 4 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.I7	In the last 2 months, how many hours has member spent in or traveling to and from meetings with the loan source or preparing for transaction with loan source?	Hours: Minutes NONE .....-555 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.I8	Did member have to provide any of the following before receiving the loan? (READ CHOICES)	Land ..... 1 Mortgage of land ..... 2 Equipment ..... 3 Livestock ..... 4 Bicycle ..... 5 Building ..... 6 Guarantee ..... 7 Harvest Storage ..... 8 Labor ..... 9 Jewelry ..... 10 NONE .....-555 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
G.I9	Did member have to provide any commitment during the repayment period or at the end in addition to regular loan repayment? (READ CHOICES)	Part of Harvest ..... 1 Labor ..... 2 Extended Credit at Kirana/Shop ..... 3 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
<b>STOP: Repeat G.6-G.I9 for all outstanding informal loans --- probe about all HH members.</b>			

	I	2	3	4	5	6
G.I3	Rs. -666 -777 -999	Rs. -666 -777 -999	Rs. -666 -777 -999	Rs. -666 -777 -999	Rs. -666 -777 -999	Rs. -666 -777 -999
G.I4	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999
G.I5	% Time Period: -888 -777 -999	% Time Period: -888 -777 -999	% Time Period: -888 -777 -999	% Time Period: -888 -777 -999	% Time Period: -888 -777 -999	% Time Period: -888 -777 -999
G.I6	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999	1 2 3 4 -888 -777 -999
G.I7	Hours: Minutes: -555 -777 -999	Hours: Minutes: -555 -777 -999	Hours: Minutes: -555 -777 -999	Hours: Minutes: -555 -777 -999	Hours: Minutes: -555 -777 -999	Hours: Minutes: -555 -777 -999
G.I8	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999	1 2 3 4 5 6 7 8 9 10 -555 -888 -777 -999
G.I9	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

G.20	Has any HH member received in-kind agricultural inputs (seed, fertilizer, equipment, etc) from anyone?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>G.21 >>>G.25 >>>G.25 >>>G.25
G.21	Who provided the inputs?	Company..... 1 Own Landlord..... 2 Other Landowner..... 3 Shopowner..... 4 Professional Moneylender..... 5 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
G.22	What did the member receive?	Seed ..... 1 Fertilizer ..... 2 Equipment ..... 3 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
G.23	Did they have to promise anything in return?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>G.24 >>>G.25
G.24	What did they promise?	Part of harvest..... 1 Labor ..... 2 Extended credit at kirana/shop ..... 3 Mortgage..... 4 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
G.25	Do you buy items for routine household consumption on loan from shops?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>G.26 >>>section >>>section >>>section
G.26	How often do you repay/settle accounts?	Monthly ..... 1 Weekly ..... 2 Irregular..... 3 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>>G.27 >>>G.27 >>>section >>>G.27 >>>section >>>section
G.27	Can you delay repaying/settling accounts?	No ..... 1 Yes, but only if I have a genuine problem ..... 2 Yes..... 3 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	

H. Informal Lending			
H.1	Have you made any loans in the past 6 months?	Yes..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>H.2 >>section >>section >>section
H.2	How many loans have you made in the past 6 months?	REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
H.3	In total, how much is currently owed to you?	Rs. REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>section >>section
<b>Ask the following for the last completed loan:</b>			
H.4	When did you give the loan?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
H.5	When was the loan repaid?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
H.6	What was the loan taken for?	Start new business..... 1 Buy agricultural machinery/inputs (seed, fertilizers, etc) ..... 2 Purchase stock for existing business..... 3 Repay old debt ..... 4 Health ..... 5 Marriage..... 6 Funeral..... 7 Other Festival..... 8 Home improvement/repair/construction ..... 9 Unemployment ..... 10 Purchase land ..... 11 Education..... 12 Purchase jewelry ..... 13 Household consumption ..... 14 Buy livestock ..... 15 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	
H.7	How do you know the borrower?	Family..... 1 Neighbor..... 2 Friend ..... 3 OTHER (specify):.....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

I. Insurance			
I.1	Does HH have a white ration card?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>I.2 >>I.10
I.2	Does HH have Aarogyasri Community Health Insurance?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>I.4 >>I.3 >>I.10 >>I.10
I.3	Why does HH not have Aarogyasri Community Health Insurance?	Don't know about it..... 1 Did not receive Aarogyasri card..... 2 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	ALL >>I.10
I.4	Has any HH member visited a hospital or clinic for a major illness since receiving the Aarogyasri insurance?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>I.5 >>I.10 >>I.10 >>I.10
I.5	What was the illness or medical procedure?	REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	
I.6	Did member claim the Aarogyasri Community Health Insurance for this visit?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>I.8 >>I.7 >>I.10 >>I.10
I.7	Why did HH not claim insurance?	Didn't know about it..... 1 Visited private hospital ..... 2 Too difficult to claim..... 3 Hospital wouldn't allow member to claim ..... 4 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	ALL >>I.10
I.8	Did the member have to pay any fees at the hospital?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	>>I.9 >>I.10 >>I.10 >>I.10
I.9	What were the fees for?	Medicines..... 1 Doctor's/Treatment fee ..... 2 Bribe..... 3 OTHER (specify):..... -888 REFUSE TO ANSWER ..... -777 DON'T KNOW ..... -999	

I.I0	Does anyone in the HH currently have any other kind of insurance? (READ CHOICES BELOW)	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>I.I1 >>I.I2 >>I.I2 >>I.I2
I.I1	Which kind of insurance? (Check all)	Life ..... 1 Health ..... 2 Fire ..... 3 Theft ..... 4 Cattle ..... 5 Accident ..... 6 Crop/Weather ..... 7 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>I.I5 >>I.I5 >>I.I5 >>I.I5 >>I.I5 >>I.I5 >>I.I5 >>I.I5 >>end. >>end.
I.I2	Why does HH not have insurance?	Don't see usefulness..... 1 Don't know how to obtain..... 2 No idea about insurance or it works..... 3 Procedure is too difficult..... 4 Requires too much documentation ..... 5 Too expensive ..... 6 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>end. >>I.I3 >>I.I3 >>I.I3 >>I.I3 >>I.I3 >>I.I3 >>end. >>end.
I.I3	Would you like to have insurance?	Yes ..... 1 No ..... 2 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	>>I.I4 >>end. >>end. >>end.
I.I4	Which insurance would you want the most? Choose one	Life ..... 1 Health ..... 2 Fire ..... 3 Theft ..... 4 Cattle ..... 5 Education ..... Accident ..... 6 Crop/Weather ..... 7 OTHER (specify): .....-888 REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	All >>end.
I.I5	Since when have you had insurance?	Month: Year: REFUSE TO ANSWER .....-777 DON'T KNOW .....-999	

