

CLIENT QUESTIONNAIRE – COVER PAGE

<i>INTERVIEWER: Questions 1c and 2c should be filled in by interviewer</i>		
1c.	Interviewer ID	
2c.	Unique household ID	
3c.	District name and code (To be Prepopulated)	
4c.	Block name and code (To be Prepopulated)	
5c.	Gram Panchayat name and code (To be Prepopulated)	
	Gram Panchayat name and code (During baseline) Programmer: To be Hidden	
6c.	Name of the MFI implementing partner client (To be Prepopulated)	
7c.		
8c.	Type of Client (To be Prepopulated)	1. Baseline 2. New List
9c.	Name of Head of the household (To be Prepopulated)	
10c.	Address PROGRAMME INSTRUCTION: To be prepopulated if 8c is 1 else to be filled in as new if 8c is 2.	

	11c.	12c.	13c.	14c.	15c.	16c.	17c.
	INTERVIEW	DAY	MONTH	YEAR	INTERVIEWER'S NAME AND CODE	Start Time	Outcome 1. 1. Located 2. Not Located 3. Refused 4. Moved 5. Others_
1	1 st visit					__:__ AM/PM	
2	2 nd visit					__:__ AM/PM	
3	3 rd visit					__:__ AM/PM	
4	Final visit					__:__ AM/PM	

If the respondent is a MFI implementing partner client, then read the following:

Researchers plan to link the information you provide in the household survey with data on other loans that you might have taken from different institutions over the past few years. This linked information will be kept securely and will be treated with the strictest confidentiality. It will not be shared with anyone. Results from any analysis will be in an aggregate format so that no single person can be identified and will be carefully screened to ensure that no sensitive information is disclosed. If you prefer for this information not to be matched, please tick this box: .

PROGRAMMER: add an opt-out box checking whether the client allows us to link survey information to their credit bureau records from MFI implementing partner.

SECTION A. GENERAL MFI implementing partner MEMBERSHIP

INTERVIEWER (read to respondent): I would now like to ask you some questions about your membership with MFI implementing partner.

1. Are you currently a member of MFI (whether active, or not)?

INTERVIEWER: By active we mean attending group meetings and/or having loan outstanding, or intending to borrow in the near future.

- 1 Yes → GO TO 3
- 2 No

2. Have you been a member of MFI in the past?

- 1 Yes
- 2 No → END OF QUESTIONNAIRE

3. When did you become a member of a MFI ? Enter month and year

Month |_|_| Year |_|_|_|_|

If Yes in Q.1, go to 7

4. When did you stop being a member of a MFI ? Enter month and year

Month |_|_| Year |_|_|_|_|

5. Why are you not a member of MFI anymore? MULTIPLE ANSWERS POSSIBLE

- 1 NO FUNDING NEED ANYMORE → GO TO 7
- 2 DEFAULTED → GO TO 7
- 3 PROBLEM WITH GROUP LEADER → GO TO 7
- 4 PROBLEMS WITH OTHER MEMBERS → GO TO 7
- 5 NOT HAPPY WITH SERVICES → GO TO 7
- 6 LOAN APPLICATION REJECTED → GO TO 7
- 7 MOVED → GO TO 7
- 8 NOT INTERESTED → GO TO 7
- 9 INTEREST RATE TOO HIGH → GO TO 7
- 10 GROUP MEETINGS TOO CUMBERSOME → GO TO 7
- 11 LOAN SIZES TOO SMALL → GO TO 7
- 12 LOAN SIZES TOO BIG → GO TO 7
- 88 OTHER, specify → GO TO 7

7. Why did you become a member of MFI ? MULTIPLE ANSWERS POSSIBLE

- 1 I NEEDED LOAN FOR BUSINESS INVESTMENT
- 2 NEEDED LOAN FOR EDUCATION EXPENSES
- 3 NEEDED LOAN FOR CONSUMPTION (INCL FESTIVALS, EMERGENCIES. ETC) PURPOSE
- 4 SAVINGS OPPORTUNITY
- 5 RECOMMENDATION OF FRIENDS
- 6 TO MEET OTHER WOMEN
- 7 I WANTED THE LOAN FOR SANITATION PURPOSES
- 8 I WAS TOLD BY HUSBAND/OTHER HOUSEHOLD MEMBER
- 9 I WAS TOLD BY SOMEONE OUTSIDE THE HOUSEHOLD
- 88 OTHER, specify

PROGRAMMER: If the person is still member of MFI (Q1 is 1) ask 8A, otherwise skip to 17.

INTERVIEWER (read to respondent): I would now like to ask you questions more specific to your MFI implementing partner group. As MFI group we refer to the group of MFI clients who share the liability of loan repayments with you - Joint Liability Group).

8A. Are you a member of the MFI group as you were when you initially joined MFI ?

- 1 Yes
- 2 No

14. How many members are there in your current MFI group?

Nr. of members (including the respondent) |__|__|

15. Which group member is currently the group leader? (Single Answer)

- 1. PREPOPULATE HERE GROUP MEMBER NAMES → GO TO 15B
Add option as SELF in drop down → GO TO 15A
- 2. Not in the list. NEW GROUP MEMBER → GO TO 15B
- 3. Don't Know → 15D

15A. Since when have you been group leader?

Month |__|__| Year |__|__|__|__| → GO TO 16

15B. Since when has she been the group leader?

Month |__|__| Year |__|__|__|__|

15C. How satisfied are you with her as the group leader?

- 1 VERY SATISFIED
- 2 SOMEWHAT SATISFIED
- 3 NO OPINION
- 4 SOMEWHAT DISSATISFIED
- 5 DISSATISFIED

15D. Would you consider becoming the group leader in the future?

- 1 YES
- 2 NO
- 3 MAYBE
- 99 DON'T KNOW

16. Which of the following group members has currently a loan outstanding?

- 1. PREPOPULATE HERE GROUP MEMBER NAMES
Add option as SELF in drop down
- 2. Not in the list. NEW GROUP MEMBER _____ (Specify Name. Allow for more than 1 members)
- 3. Don't Know

17. When a group member wants (wanted) to take a loan, are (were) other group members involved in the decision of whether to take a loan or not?

- 1 YES, ALWAYS
- 2 YES, IN SOME CASES
- 3 NO, GROUP LEADER ONLY DECIDES
- 4 NO, NEVER

18. When a group member wants (wanted) to take a loan, are (were) other group members involved in the decision of what the loan will be (would have been) used for?

- 1 YES, ALWAYS

- 2 YES, IN SOME CASES
- 3 NO, GROUP LEADER ONLY DECIDES
- 4 NO, NEVER

19. Has (Had) a group member ever been discouraged by other group members from taking a loan?

- 1 YES, FREQUENTLY
- 2 YES, SOMETIMES
- 3 NO, NEVER → GO TO 21

20. Why has (Had) a group member(s) (have group members) been discouraged by other group members from taking a loan? MULTIPLE ANSWER POSSIBLE

- 1 LOW REPAYMENT CAPACITY
- 2 OTHER OUTSTANDING LOANS
- 3 LOAN PURPOSE NOT CONSIDERED APPROPRIATE
- 4 NO SPECIFIC REASON
- 88 OTHER, specify
- 99 DON'T KNOW

21. Since you became a member of this (a) group, did anyone (excluding yourself) ever had difficulties in repaying their loan? When considering your response, please consider group members that were part of the group in the past but might not be a member anymore.

- 1 YES → No. of members |__|__|
- 2 NO → GO TO 29

22. What type of loan did the group member(s) have difficulties repaying? MULTIPLE ANSWERS POSSIBLE

- 1 Education Loan
- 2 Emergency Loan
- 3 Festival Loan
- 4 Income Generating Loan Pragati Plus
- 5 Income Generating Loan Pragati
- 6 Medical Loan
- 7 Pragati Supplement Loan
- 8 Sanitation Loan
- 9 Water Loan
- 10 Livelihood Improvement Loan
- 11 Flexi Supplementary Loan
- 88 Other, specify

23. Did these difficulties ever result in the default of a loan?

- 1 YES, ALWAYS
- 2 YES, IN SOME CASES
- 3 NO, NEVER

24. Did any group member that had difficulties leave the group because of these difficulties?

- 1 YES, ALL
- 2 YES, SOME
- 3 NO, ALL STAYED IN THE GROUP

25. When was the last time one of your group members had difficulties?

Month |__|__| Year |__|__|__|__|

26. Thinking about this last time when a group member apart from you had repayment difficulties, what was/is the loan purpose?

- 1 Education Loan
- 2 Emergency Loan
- 3 Festival Loan
- 4 Income Generating Loan Pragati Plus
- 5 Income Generating Loan Pragati
- 6 Medical Loan
- 7 Pragati Supplement Loan
- 8 Sanitation Loan
- 9 Water Loan
- 10 Livelihood Improvement Loan
- 11 Flexi Supplementary Loan
- 88 Other, specify

27. The last time when one of the group members had difficulties, did you or anyone from the group help to repay the instalment for her?

- 1 YES
- 2 NO

28. When the group member had difficulties the last time, did these result in the default of a loan?

- 1 YES
- 2 NO
- 3 LOAN IS STILL OVERDUE BUT NOT YET DEFAULTED

29 Are (Were) you generally aware of the purpose(s) for which other group members take (took) loans?

- 1 YES
- 2 NO → GO TO 36

30 To your knowledge, how many of your group members apart from you have taken loans for these purposes at least once since January 2015?

- 1 Education Loan |__|__|
- 2 Emergency Loan |__|__|
- 3 Festival Loan |__|__|
- 4 Income Generating Loan Pragati Plus |__|__|
- 5 Income Generating Loan Pragati |__|__|
- 6 Medical Loan |__|__|
- 7 Pragati Supplement Loan |__|__|
- 8 Sanitation Loan |__|__|
- 9 Water Loan |__|__|
- 10 Livelihood Improvement Loan |__|__|
- 11 Flexi Supplementary Loan |__|__|
- 88 Other, specify |__|__|

31 Thinking about your MFI group members who took a sanitation loan, who took one?

1. PREPOPULATE HERE GROUP MEMBER NAMES → GO TO 32
Add option as SELF in drop down → GO TO 35
2. Not in the list. NEW GROUP MEMBER → GO TO 35 NEW GROUP MEMBER _____
(Specify Name. Allow for more than 1 members)
3. Don't Know → Go to 35
4. None

PROGRAMMER: Ask Question 32 - 34 for each group member mentioned in Question 31

32 Have [NAME] constructed a toilet?

- 1 YES → GO TO Q34
- 2 NO
3. Don't Know

33 Do you know what [NAME] used the loan for instead?

- 1 INVESTED IN BUSINESS
- 2 USED FOR EDUCATION INVESTMENT
- 3 USED FOR EMERGENCY
- 4 USED FOR FESTIVAL/FUNERAL/...
- 5 USED FOR OTHER CONSUMPTION
- 6 DO NOT WANT TO SAY
- 88 OTHER, SPECIFY: _____
- 99 DON'T KNOW

34 How is (was) the loan use monitored?

- 1 DISCUSSIONS DURING MEETINGS
- 2 CHECKED BY KENDRA LEADER
- 3 CHECKED BY GROUP LEADER
- 4 CHECKED BY OTHER GROUP/KENDRA MEMBERS
5. CHECKED BY BRANCH MEMBERS
6. IT WAS NOT MONITORED
- 88 OTHER, specify

35 Have you ever monitored loan use of other group members?

- 1 YES
- 2 NO
- 3 Not Applicable

INTERVIEWER (read to respondent): I would now like to ask you some more general questions about your MFI implementing partner group members.

36 Is (Was) there any member of your MFI client group that...

36A. ... you look up to? (...used to look up to?)

- 1 YES
PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")
Group member 1: _____
Group member 2: _____

- 2 NO

36B ... visits you in your home regularly? (...used to visit you in your home regularly?)

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

36C ... whose home you visit/used to visit?

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

36D ...you've (had) never/rarely visited in their home?

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

36E ...you would (have) borrow(ed) items like kerosene/rice/cash from?

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

36F ...you would (have) lend (lent) items like kerosene/rice/cash to?

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

36G ...would (have) help(ed) you to repay your loan instalment in case you have (had) difficulties doing so?

1 YES

PREPOPULATE HERE GROUP MEMBER NAMES/IDS (allow for the option "new group member")

Group member 1: _____

Group member 2: _____

2 NO

INTERVIEWER (read to respondent): I would now like to ask you questions about the Kendra you are member of. As Kendra we refer to the broader group of MFI implementing partner clients who you and other group members, or your group leader gathers with for loan repayment and other activities with the loan officer. In these meetings you/your group members/leader might also learn about new MFI products, activities, etc.

INTERVIEWER: Please enter Kendra_Id and Kendra Name from the list of kendra information.

Kendra Name and ID (PROGRAMMER: To be prepopulated): _____

8. Are you a member of the same kendra as you were when you initially joined MFI ?

- 1 YES → GO TO 12
- 2 NO

9. How many times did you change the MFI kendra?

Nr. of Times |__|__|

10. When was the last time you changed?

Month |__|__| Year |__|__|__|__|

11. Why did you make the most recent change to another MFI kendra? MULTIPLE POSSIBLE

- 1 MOVED
- 2 GROUPS/KENDRA DISSOLVED/CLOSED
- 3 KENDRA BECAME TOO BIG
- 4 PREFERRED OTHER GROUP
- 5 PROBLEMS WITH GROUP LEADER
- 6 PROBLEMS WITH KENDRA LEADER
- 7 PROBLEMS WITH OTHER MEMBERS
- 8 HAD FRIEND(S) IN NEW KENDRA
- 9 PERSONAL REASONS
- 88 OTHER, specify

12. Who is currently the kendra leader?

- 1. PREPOPULATE HERE GROUP MEMBER NAMES → GO TO 12B
Add option :SELF → GO TO 12A
- 2. Not in the list. NEW GROUP MEMBER → GO TO 12B
- 3. Don't Know → 12D

12A. Since when have you been kendra leader?

Month |__|__| Year |__|__|__|__|
→ Go to 13

12B. Since when has she been kendra leader?

Month |__|__| Year |__|__|__|__|

12C. How satisfied are you with her as the kendra leader?

- 1 VERY SATISIED

- 2 SOMEWHAT SATISFIED
- 3 NO OPINION
- 4 SOMEWHAT DISSATISFIED
- 5 DISATISIED

12D. Would you consider becoming the kendra leader in the future?

- 1 YES
- 2 NO
- 3 MAYBE
- 99 DON'T KNOW

13. Who is currently the kendra deputy leader?

1. PREPOPULATE HERE GROUP MEMBER NAMES → GO TO 13B
Add option: SELF → GO TO 13A
2. Not in the list. NEW GROUP MEMBER → GO TO 13B
3. Don't Know → 13D

13A. Since when have you been kendra deputy leader?

Month |__|__| Year |__|__|__|__|
 → Go to 37

13B. Since when has she been kendra deputy leader?

Month |__|__| Year |__|__|__|__|

13C. How satisfied are you with her as the Kendra deputy leader?

- 1 VERY SATISIED
- 2 SOMEWHAT SATISFIED
- 3 NO OPINION
- 4 SOMEWHAT DISSATISFIED
- 5 DISATISIED

13D. Would you consider becoming the kendra deputy leader in the future?

- 1 YES
- 2 NO
- 3 MAYBE
- 99 DON'T KNOW

37. Is (Was) there any member of your Kendra (outside your MFI group) that...

37A. ... you look up to? (...used to look up to?)

1 YES
 Interviewer entering Client Id and Client Name from the list of kendra information. (allow for the option "new kendra member")
 Kendra member 1: _____
 Kendra member 2: _____

2 NO

37B. ... you would (have) borrow(ed) items like kerosene/rice/cash from?

1 YES

Interviewer entering Client Id and Client Name from the list of kendra information. (allow for the option "new kendra member")

Kendra member 1: _____

Kendra member 2: _____

2 NO

37c. ...you would (have) lend (lent) items like kerosene/rice/cash to?

1 YES

Interviewer entering Client Id and Client Name from the list of kendra information. (allow for the option "new kendra member")

Kendra member 1: _____

Kendra member 2: _____

2 NO

INTERVIEWER (read to respondent): I would now like to ask you about attendance of meetings

38. How regularly do (did) you attend kendra meetings of your current kendra?

1 | ATTEND EVERY MEETING

2 | ATTEND MOST MEETINGS

3 | ATTEND SOMETIMES

4 | HARDLY EVER GO

5 | NEVER GO

88 OTHER, specify

39. Have you attended (Did you attend) MFI branch meetings?

1 YES, MORE THAN ONCE

2 YES, ONCE

3 NO, NEVER

40. Have you attended (Did you attend?) any block level awareness workshop?

1 YES, MORE THAN ONCE

2 YES, ONCE

3 NO, NEVER

40b. Can you remember which topics were covered? MULTIPLE ANSWERS POSSIBLE

PROGRAMMER: Applicable only if 39 or 40 is option 1 or 2

1 SANITATION

2 HYGIENE

3 EDUCATION

4 BUSINESS

88 OTHER, specify

SECTION B. MFI LOANS AND NGO implementing partner

INTERVIEWER (read to respondent): I would now like to ask you some questions about your own lending with MFI implementing partner .

41. Have you yourself borrowed from MFI at any point in time?

- 1 YES
- 2 NO → GO TO NEXT SECTION

42. How many loans (any type) have you taken from MFI within the last 2.5 years (SINCE 2015)?

No. of Loans |__|__| ***PROGRAMMER: It cannot be Zero!***
No loan has been taken since Jan 2015

42B. Could you please show me your loan book?

- 1 YES
- 2 YES, BUT IT IS KEPT WITH GROUP LEADER
- 3 YES, BUT IT IS KEPT WITH OTHER GROUP MEMBER
- 4 No, I am not aware where is the loan book
- 5 No, Respondent do not want to show

42.C INTERVIEWER: Please mark whether information was collected from loan book or only reported by the respondent.

- 1. From Loan Book
- 2. Verbal response

PROGRAMMER : Ask 43 - 45 for all the loans mentioned in 42, then continue with 46A.

43_X How much of the loan is outstanding?

Enter Rs. |__|__|__|__|__|__|__|__|__|__|
FULLY REPAYED
DEFAULTED

44_X Did you experience repayment difficulties at any point when repaying this loan?

- 1 YES
- 2 NO → GO TO 46A

45_X Did anyone from your MFI group help you to repay that instalment?

- 1 YES
- 2 NO

46A Have you ever taken a sanitation loan from MFI ?

- 1 YES
- 2 NO

46A.A. INTERVIEWER: Does the answer given by the respondent correspond to the information provided in the printed sheet? (i.e. Whether she had a loan for sanitation or not).

- 1 YES
- 2 NO

PROGRAMMER: If Answer to 46.A.A is Yes (reported response corresponds to information on the list) and answer to 46A is Yes, go to 46C. If Answer to 46.A.A is Yes (reported response corresponds to information on the list) but answer to 46A is No, skip to 58A.

In case Answer to 46.A.A is No (information provided by the respondent does not correspond to that on the list), two alternatives are possible:

Case 1: Respondent says she has taken sanitation loan (Yes to 46A), but not in list:

- ***ask 46B. If answer Yes, continue with 46C, otherwise skip to 58A.***

Case 2: Respondent says No to 46A, but list says Yes:

- **ask 46B. If answer is Yes, continue with 46B**(CHANGE QUE. TEXT: Are you certain you did not take a loan for sanitation from MFI ?, **otherwise skip to 58A.**

46B. Are you certain you took a loan for sanitation from MFI ?

- 1 YES, I HAVE TAKEN A SANITATION LOAN BEFORE
- 2 NO, I HAVE NEVER TAKEN A SANITATION LOAN BEFORE → GO TO 58A

46C. When did you take a sanitation loan?

Month |__|__| Year |__|__|__|__|

46 You say you took a sanitation loan from MFI . What did you do with it?

- 1 YES, FOR BUILDING A NEW TOILET
- 2 YES, FOR UPGRADING AN EXISTING TOILET
- 3 YES, FOR REPAIRING AN EXISTING TOILET
- 4 FOR OTHER PURPOSE ONLY → GO TO 56
- 5 FOR SANITATION AND OTHER PURPOSE

47. Was the original loan amount sufficient to cover the sanitation investment?

- 1 YES, MORE THAN NEEDED → GO TO 49
- 2 YES, EXACTLY THE RIGHT AMOUNT → GO TO 49
- 3 NO, NOT SUFFICIENT

48. How did you (do you plan to) fund the remaining cost of the sanitation investment, not covered by the sanitation loan? (Multiple Answer)

- 1 SAVINGS
- 2 OTHER FORMAL LOAN
- 3 OTHER INFORMAL LOAN
- 4 HELP FROM FAMILIES AND FRIENDS
- 88 OTHER, specify

49. Did you, or do you plan to apply for government subsidy for the sanitation investment?

- 1 YES, APPLIED AND FUNDS RECEIVED
- 2 YES, APPLIED BUT FUNDS NOT YET RECEIVED
- 3 YES, PLAN TO APPLY IN THE FUTURE
- 4 NO, NOT ELIGIBLE
- 5 NO, NOT AWARE
- 88 OTHER, specify

50. What is the status of the sanitation investment?

- 1 CONSTRUCTION COMPLETED
- 2 CONSTRUCTION INCOMPLETE
- 3 NOT YET STARTED
- 88 OTHER, specify

51. When you were thinking of taking the sanitation loan, were you considering taking a loan for some other purpose?

- 1 YES
- 2 NO → GO TO 55

52. Why did you choose to invest in sanitation? (Multiple Answer)

- 1 MORE CONVENIENCE
- 2 FEMALE MEMBERS IN HOUSEHOLD WANTED ONE
- 3 HEALTH IMPROVEMENT
- 4 NEIGHBOURS /IMPORTANT PEOPLE IN THE VILLAGE HAD ONE
- 5 IMPOSED BY SOMEONE IN THE VILLAGE (E.G. SARPANCH)
- 6 USAGE OF TOILETS ELSEWHERE
- 7 PHYSICAL PROBLEMS WITH OD (DIFFICULTY TO WALK/SQUAT/...)
- 8 DIFFICULTIES IN FINDING ALTERNATIVES (I.E. PLACES TO GO FOR OD)
- 9 SO THAT I AM NOT EMBARRASSED WHEN I HAVE GUESTS, ETC
- 10 STATUS IN THE VILLAGE
- 11 BETTER HYGIENE
- 12 GREATER SAFETY
- 13 FINANCIAL SUPPORT FROM THE GOVERNMENT
- 14 OTHER FINANCIAL SUPPORT
- 15 OWNER/LANDLORD DECIDED
- 16 GOVERNMENT OFFICIAL DECIDED
- 17 NGO EMPLOYEE OR OTHER DECIDED
- 18 HIGHER RENT FOR OWNER
- 88 OTHER (SPECIFY): _____
- 99 DON'T KNOW

53. Which other investment were you considering to make? (Multiple Answer)

- 1 BUSINESS
- 2 EDUCATION
- 3 CONSUMPTION
- 4 FESTIVAL
- 5 WATER
- 88 OTHER, specify

54. Have you since been able to make this other investment?

- 1 YES
- 2 NO

55. When you applied for the sanitation loan, did anyone from MFI check whether or not you had toilet? (Multiple Answer)

- 1 YES, BY ASKING ME
- 2 YES, BY ASKING OTHERS
- 3 YES, BY VISITING MY HOME
- 4 NO
- 88 OTHER, specify

**56. Did MFI check whether you used the sanitation loan for sanitation investment?
ANSWERS POSSIBLE (SEVERAL CHECKS MIGHT HAVE BEEN CONDUCTED)**

- 1 YES, BY ASKING ME
- 2 YES, BY ASKING OTHERS
- 3 YES, BY VISITING MY HOME
- 4 NO
- 88 OTHER, specify

57. INTERVIEWER: *If you have access to the loan book, please check whether this check is noted in the loan book.*

- 1 YES, NOTED
- 2 NO, NOT NOTED

58A. Have you ever taken an education loan from MFI ?

- 1 YES
- 2 NO

58A.A. INTERVIEWER: Does the answer given by the respondent correspond to the information provided in the printed sheet? (i.e. Whether she had a loan for education or not).

- 1 YES
- 2 NO

PROGRAMMER: *If Answer to 58.A.A is Yes (reported response corresponds to information on the list) and answer to 58A is Yes, go to 58C. If Answer to 58.A.A is Yes (reported response corresponds to information on the list) but answer to 58A is No, skip to 64 if applicable, otherwise to 66.*

In case Answer to 58.A.A is No (information provided by the respondent does not correspond to that on the list), two alternatives are possible:

Case 1: Respondent says she has taken education loan (Yes to 58A), but not in list:

- ask 58B. If answer is Yes, continue with 58C, otherwise skip to 64 if it is applicable (or 66 if it is not applicable).

Case 2: Respondent says No to 58A) , but list says Yes:

- ask 58B (CHANGE QUE. TEXT: Are you certain you did not take a loan for education from MFI ?). *If answer is Yes, continue with 58C, otherwise skip to 64 if it is applicable (or 66 if it is not applicable)..*

58B. Are you certain you took a loan for education from MFI ?

- 1 YES, I HAVE TAKEN AN EDUCATION LOAN BEFORE
- 2 NO, I HAVE NEVER TAKEN AN EDUCATION LOAN BEFORE → GO TO 64

58.C When did you take an education loan?

Month |__|__| Year |__|__|__|__|

58. You say you took an education loan from MFI . What did you do with it?

- 1 FOR EDUCATION ONLY
- 2 FOR OTHER PURPOSE ONLY
- 3 FOR EDUCATION AND OTHER PURPOSE

59. Was the original loan amount sufficient to cover the education investment?

- 1 YES, MORE THAN NEEDED → GO TO 61
- 2 YES, EXACTLY THE RIGHT AMOUNT → GO TO 61
- 3 NO, NOT SUFFICIENT

60. How did you (do you plan to) fund the remaining cost of the education investment, not covered by the sanitation loan? (Multiple Answer)

- 1 SAVINGS

- 2 OTHER FORMAL LOAN
- 3 OTHER INFORMAL LOAN
- 4 HELP FROM FAMILIES AND FRIENDS
- 88 OTHER, specify

61. When you were thinking of taking the education loan, were you considering taking a loan for some other purpose?

- 1 YES
- 2 NO → GO TO 64

62. Which other investment were you considering to make? (Multiple Answer)

- 1 BUSINESS
- 2 SANITATION
- 3 CONSUMPTION
- 4 FESTIVAL
- 5 WATER
- 88 OTHER, specify

63. Have you since been able to make this other investment?

- 1 YES
- 2 NO

PROGRAMMER: Ask Question 64 if 46b is 2 or if 46A is 2.

64. You did not list a sanitation loan as the types of loans you took over the last few years. Have you considered taken one?

- 1 YES
- 2 NO → GO TO 66

65. Why did you decide not to take the sanitation loan? (Multiple Answer)

- 1 OTHER INVESTMENTS TOOK PRIORITY
- 2 OTHER HH MEMBERS DID NOT AGREE
- 3 ALREADY HAVE A TOILET. NOT NEEDED
- 88 OTHER, specify

INTERVIEWER (read to respondent): I would now like to ask you some questions about **SANITATION AWARENESS ACTIVITIES.**

66. Are you aware of any other sanitation activities taken place in your community in the last 2.5 years (SINCE January 2015)?

- 1 YES
- 2 NO → GO TO Section C

67. What type of activities are you aware of (whether attended or not)? MULTIPLE ANSWERS POSSIBLE

- 1 Street Plays
- 2 Film Showing
- 3 Village/Slum meetings
- 4 Flyer distribution
- 5 Wall paintings

- 6 Radio shows
- 7 Board games
- 8 Mason Trainings
- 9 Banners
- 10 Sanitation activities at school
- 11 Information sessions for GP officials
- 12 Water Quality Tests
- 88 Other, SPECIFY: _____

68. Who organised these activities? MULTIPLE ANSWERS POSSIBLE

- 1 GOVERNMENT OFFICIALS
- 2 NGO implementing partner STAFF
- 3 OTHER NGO STAFF
- 4 MFI INSTITUTION STAFF
- 5 GP SARPANCH
- 6 OTHER VILLAGERS
- 7 TRAINED MEDICAL STAFF (DOCTOR, NURSE, ETC...)
- 88 OTHER, SPECIFY: _____
- 99 DON'T KNOW

69. Did you, or someone from your household take part in any of these activities?

Programmer: 1 AND 2 CAN BOTH BE CHOSEN AT THE SAME TIME

- 1 YES, MYSELF
- 2 YES, OTHERS OF THE HOUSEHOLD
- 3 NO

70. Did you, or the person who attended the activity/activities generally interesting?

- 1 YES
- 2 NO
- 99 DON'T KNOW

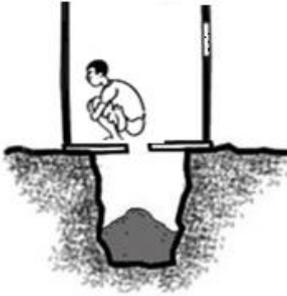
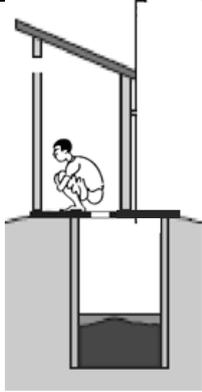
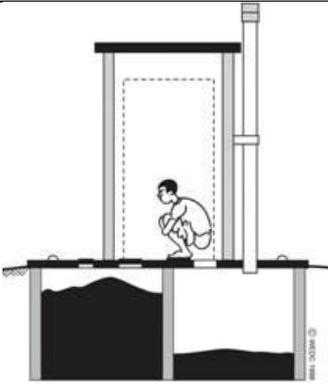
SECTION C. SANITATION BELIEFS

SANITATION PREFERENCES AND BELIEFS

READ TO RESPONDENT: Now I want to ask about your opinions on the costs of various types of toilets, and on how long you think one can use each without any hassle. It is perfectly fine if you do not know the values. I want to know of your best estimates of each of these.

71. How much do you think would it cost you to built a toilet as shown in the next three pictures?

Toilet description	Picture	Expected construction cost - ENTER Min and Max AMOUNT in Rs. <i>INTERVIEWER: Code -99 for Don't Know</i>	How long do you think would your household be able to use this toilet without any hassle, e.g. having to repair it or having the pit(s) fill up? – ENTER min and

			max Number of years INTERVIEWER: Code - 99 for Don't Know
<p>1. A simple toilet, with simple hole dug out to be a pit (no lining) and a simple structure that ensures that one can't be seen by others when using it. This structure could be made of plastic sheets, palm leave, other locally available materials.</p>		<p>71.1.1.1.min <i>Minimum cost:</i> (Rs.) _____</p> <p>71.1.1.1.max <i>Maximum cost:</i> (Rs.) _____</p>	<p>71.1.1.2.min <i>Minimum years:</i> _____</p> <p>71.1.1.2.max <i>Maximum years:</i> _____</p>
<p>2. A toilet, with a <u>lined</u> single pit and a structure that ensures privacy protects from the elements (such as rain).</p>		<p>71.1.2.1.min <i>Minimum cost:</i> (Rs.) _____</p> <p>71.1.2.1.max <i>Maximum cost:</i> (Rs.) _____</p>	<p>71.1.2.2.min <i>Minimum years:</i> _____</p> <p>71.1.2.2.max <i>Maximum years:</i> _____</p>
<p>3. A double pit (vault) latrine, with two well-lined pits, a pucca super-structure (i.e. walls, roof, door) that ensures</p>		<p>71..1.3.1.min <i>Minimum cost:</i> (Rs.) _____</p> <p>71..1.3.1.max <i>Maximum cost:</i> (Rs.) _____</p>	<p>71.1.3.2.min <i>Minimum years:</i> _____</p> <p>71..1.3.2.max <i>Maximum years:</i> _____</p>

privacy, can be locked and has a vent-pipe for aeration.			
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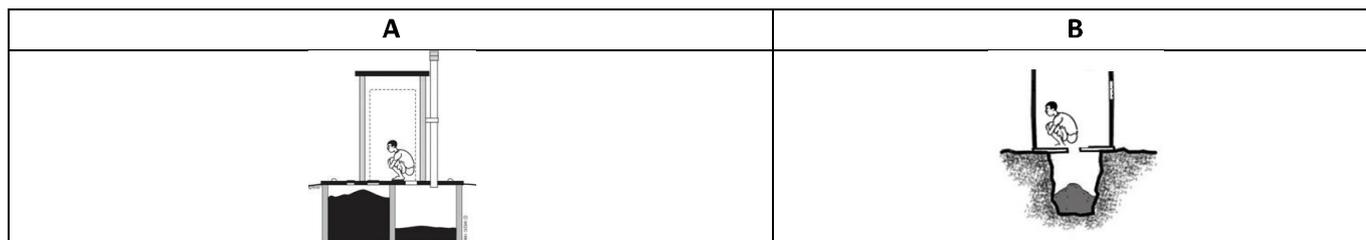
72. I will read out a few statements pertaining to provision and usage of toilets and social norms relating to sanitation practices in your community. Please indicate whether you agree or disagree with each statement.

<i>Interviewer: Do not read out this column to respondents</i>		Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Who should provide toilets	1 Sanitation is the responsibility of the government.	<input type="radio"/>				
	2 All community members find it difficult to pay for the construction of a toilet.	<input type="radio"/>				
	3 Only poor community members find it difficult to pay for the construction of a toilet.	<input type="radio"/>				
Usage of toilets	4 Even if a household has a toilet, household members do not use it.	<input type="radio"/>				
	5 Even if a household has a toilet, the men do not use it.	<input type="radio"/>				
	6 Even if a household has a toilet, the women do not use it.	<input type="radio"/>				
	7 Even if a household has a toilet, the children do not use it.	<input type="radio"/>				
	8 Even if a household has a toilet, older household members don't use it	<input type="radio"/>				
	9 If a household has a toilet, neighbours will come to use it.	<input type="radio"/>				
Beliefs about consequence of usage by neighbours	10 If some of my neighbours do not use a toilet, then there is likelihood of me falling sick more often.	<input type="radio"/>				
	11 If my neighbours use a toilet, the environment I live in is cleaner.	<input type="radio"/>				
Social Norms	12 It is acceptable to defecate in the open	<input type="radio"/>				
	13 If people defecate in the open, nobody minds as this is a common habit	<input type="radio"/>				

	14 Having a toilet makes a household impure	<input type="radio"/>						
	15 In this village, it is difficult to find people who will empty the pit of a pit toilet	<input type="radio"/>						
	16 In this village, getting the pit of a toilet emptied is expensive.	<input type="radio"/>						
	17 Having a toilet means more work for women	<input type="radio"/>						

**73. Who do you think should be responsible for the construction of toilets in your community?
CIRCLE ANSWER**

- 1 Every household should be responsible for their own toilet
- 2 The government should provide toilets for all
- 2b The Gram Panchayat should provide toilets for all
- 3 The government should support the poor, other household should be responsible themselves
- 3b The Gram Panchayat should support the poor, other household should be responsible themselves
- 88 Other (*SPECIFY*): _____
- 99 Don't Know



INTERVIEWER: Indicate which picture was shown to the respondent _____

74. Imagine a family in your community that had no toilet previously, constructed recently a toilet, similar to the one shown in this picture. Do you think the following statements hold for this family?

		Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Perceived Benefits	1 Because of the toilet, the family will be happier.	<input type="radio"/>				
	2 Because of the toilet, the family will be healthier.	<input type="radio"/>				
	3 The household members of the family will be able to work more because of this toilet.	<input type="radio"/>				
	6 This toilet will increase the family's status in the society	<input type="radio"/>				
	7 Women in the family will now be safer with this toilet.	<input type="radio"/>				
	8 The family will save time because they now have this toilet.	<input type="radio"/>				
Perceived Costs	9 Toilets are unhealthy because they stink.	<input type="radio"/>				
	11 Family members will miss out on spending time with others because of this toilet.	<input type="radio"/>				
	12 Family members might get sick more easily when using this toilet.	<input type="radio"/>				
	13 The family will have to spend more time fetching water because of the toilet	<input type="radio"/>				

	15 Family members will find it difficult to empty the pit when it is full	<input type="radio"/>				
	16 The family will find it expensive to get the pit emptied when it is full	<input type="radio"/>				

75. Manu is a farmer, and lives in a house with 2 rooms, and no toilet or bathroom, with his family in a village similar to yours. In the last year, his family spent Rs. 3000 in health expenditures, to cover costs including doctor fees, medicines, tests and hospitalisations. This year, he has decided to build a toilet of type A or B. Do you think his health expenditures will be higher than, lower than or about the same as last year?

- 1 Higher than last year → Go to 76.
- 2 Lower than last year → Go to 77.
- 3 Same as last year → END OF QUESTIONNAIRE.
- 99 Don't know → END OF QUESTIONNAIRE.

76. You said that you think Manu's health expenditures this year will be higher than last year. How much higher would you say they would be?

_____ Rs → END OF QUESTIONNAIRE
 99 – Can't say → END OF QUESTIONNAIRE

77. You said that you think Manu's health expenditures this year will be lower than last year. How much lower would you say they would be?

_____ Rs → END OF QUESTIONNAIRE
 99 – Can't say → END OF QUESTIONNAIRE