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**GHANA SOCIO-ECONOMIC PANEL SURVEY  
HOUSEHOLD INSTRUMENT  
WAVE 3 (2018-2019)**

REGION:	_____	E.A. NO.:	_____
DISTRICT:	_____	HH ID:	_____
INTERVIEWER ID:	_____		
COMMUNITY ID:	_____	SUPERVISOR ID:	_____

## TABLE OF CONTENTS

TABLE OF CONTENTS .....	2ii
HOUSEHOLD INFORMATION.....	5iv
SECTION 1: HOUSEHOLD BACKGROUND .....	1
PART A: CONSENT FORM.....	2
PART B1: FUTURE CONTACT INFORMATION .....	4
PART 1B2: HOUSEHOLD PRE-ROSTER .....	75
PART B2: HOUSEHOLD ROSTER.....	76
Part C: CONSENT FOR ALL HOUSEHOLD MEMBERS UNDER AGE 18.....	1643
PART D: BACKGROUND INFORMATION .....	1744
INTERLUDE: OPEN-ENDED QUESTIONS.....	2649
PART E: TESTING .....	2720
I. RAVEN'S PATTERN COGNITIVE ASSESSMENT .....	2720
II. RETRIEVAL FLUENCY TASK.....	3528
III. MATH QUESTIONS.....	3831
IV. NEPSY .....	4033
V. DIGIT SPAN TESTING .....	4840
VI. ENGLISH READING QUESTIONS .....	5345
VII. ANTHROPOMETRY.....	5647
VIII. INDIVIDUAL CONSUMPTION.....	5748
PART F: EMPLOYMENT .....	5950
0. EMPLOYMENT SCREENER.....	5950
I. MAIN PAID OCCUPATION LAST 7 DAYS.....	6051
II. CHARACTERISTICS OF SECONDARY OCCUPATION FOR THE LAST 7 DAYS. ....	6453
III. NON-EMPLOYEES DURING THE LAST 7 DAYS.....	6755
PART G: EDUCATION .....	6856
I. GENERAL EDUCATION .....	6856
II. EDUCATIONAL CAREER.....	7461
III. LITERACY .....	7664
IV TRUFFA AND WONG, PART 1 (PRE-INTERVENTION).....	7765
PART H: MIGRATION.....	10896
I. IMMIGRATION.....	10896
II. MIGRATION HISTORY .....	11097
SECTION 2: NON-RESIDENT RELATIVES AND SPOUSES.....	114400
PART A: NON-RESIDENT RELATIVES.....	115401
PART B: NON-RESIDENT SPOUSES .....	119403
SECTION 3: HOUSEHOLD ASSETS.....	124408
PART A: FARM ASSETS.....	125409

I. ANIMAL.....	<a href="#">Error! Bookmark not defined.</a>	409
II. TOOLS.....	<a href="#">128</a>	111
PART A1: HOUSEHOLD DURABLE GOODS.....	<a href="#">130</a>	113
PART B: FINANCIAL ASSETS.....	<a href="#">132</a>	116
I. BORROWING.....	<a href="#">132</a>	116
IA. BORROWING 1.....	<a href="#">134</a>	118
II. LENDING.....	<a href="#">137</a>	120
III. OUT-TRANSFERS.....	<a href="#">138</a>	121
IV. IN-TRANSFERS.....	<a href="#">140</a>	123
V. SAVINGS.....	<a href="#">144</a>	127
VI. MOBILE MONEY ACCOUNT/SERVICES.....	<a href="#">146</a>	129
SECTION 4: HOUSEHOLD PRODUCTION.....	<a href="#">153</a>	137
SECTION H: PLOTS.....	<a href="#">153</a>	137
SECTION I: LAND TENURE.....	<a href="#">158</a>	142
SECTION J: TRACTOR AND PLOUGH USE.....	<a href="#">165</a>	148
SECTION K: SEEDS (PLOT A).....	<a href="#">Error! Bookmark not defined.</a>	150
SECTION L: INPUTS.....	<a href="#">169</a>	152
a. CHEMICAL.....	<a href="#">169</a>	152
b. ORGANIC.....	<a href="#">172</a>	155
SECTION M: AGRICULTURAL LABOUR.....	<a href="#">173</a>	156
SECTION N: HARVEST.....	<a href="#">Error! Bookmark not defined.</a>	172
SECTION O: CROP STORES AND SALES.....	<a href="#">181</a>	176
SECTION 5: NON-FARM HOUSEHOLD ENTERPRISE.....	<a href="#">191</a>	183
PART A: BASIC INFORMATION AND ASSETS.....	<a href="#">191</a>	183
I. BASIC INFORMATION.....	<a href="#">191</a>	183
II. ENTERPRISE ASSETS.....	<a href="#">196</a>	188
PART B: INFORMATION ABOUT EMPLOYEES.....	<a href="#">197</a>	189
I. ALL EMPLOYEES.....	<a href="#">197</a>	189
II. FOUR IMPORTANT EMPLOYEES.....	<a href="#">198</a>	190
SECTION 6: HOUSEHOLD HEALTH.....	<a href="#">202</a>	194
PART A: INSURANCE.....	<a href="#">202</a>	194
PART C: IMMUNIZATION.....	<a href="#">206</a>	198
PART D: ACTIVITIES OF DAILY LIVING.....	<a href="#">208</a>	200
PART F: HEALTH IN THE LAST 2 WEEKS OF ALL HOUSEHOLD MEMBERS.....	<a href="#">209</a>	201
PART G: HEALTH IN LAST 12 MONTHS.....	<a href="#">213</a>	205
PART E: MISCELLANEOUS HEALTH.....	<a href="#">214</a>	206
SECTION 7: WOMEN'S HEALTH.....	<a href="#">216</a>	208
PART A: FERTILITY.....	<a href="#">217</a>	209
PART B: AUTHORITY IN THE HOUSEHOLD.....	<a href="#">225</a>	217
IDS QUESTIONS.....	<a href="#">229</a>	221
SECTION 8: MEN'S HEALTH.....	<a href="#">235</a>	227

PART A: REPRODUCTIVE HEALTH.....	<a href="#">236228</a>
PART B: AUTHORITY IN THE HOUSEHOLD.....	<a href="#">237229</a>
SECTION 9: CHILDREN'S MODULE.....	<a href="#">240232</a>
PART A: YOUNG CHILD HEALTH.....	<a href="#">241233</a>
PART B. TRUFFA AND WONG PART 2 .....	<a href="#">244236</a>
SECTION 10: PSYCHOLOGY/ PARENTING/ SOCIAL NETWORKING .....	<a href="#">267259</a>
Part A: PSYCHOLOGY .....	<a href="#">268260</a>
I. DEPRESSION.....	<a href="#">268260</a>
II.SUBJECTIVE SOCIAL WELFARE .....	<a href="#">270262</a>
IV. TOWNSEND QUESTIONS .....	<a href="#">271263</a>
V. TRUST AND SOLIDARITY .....	<a href="#">272264</a>
VI. TIME USE .....	<a href="#">273265</a>
PART B. RISK PREFERENCES.....	<a href="#">276268</a>
VII. BEHAVIOR QUESTIONS .....	<a href="#">277270</a>
IX. ACCESSING SERVICES.....	<a href="#">317311</a>
PART C: SOCIAL NETWORKING.....	<a href="#">319313</a>
PART D: INFORMATION SEEKING .....	<a href="#">321315</a>
I. INTERACTIONS WITH ORGANIZATIONS and EXTENSION SERVICES .....	<a href="#">321315</a>
iii. VOLUNTEERISM.....	<a href="#">325319</a>
SECTION 11: CONSUMPTION MODULE .....	<a href="#">327321</a>
PART A: FOOD ITEMS CONSUMED.....	<a href="#">328322</a>
PART B. CLOTHING AND FOOTWEAR.....	<a href="#">335329</a>
PART C. EXPENDITURE ON OTHER ITEMS IN THE LAST 12 MONTHS.....	<a href="#">337331</a>
PART D: FUEL AND OTHER LUBRICANTS USED IN THE LAST 12 MONTHS .....	<a href="#">339333</a>
SECTION 12: HOUSING CHARACTERISTICS .....	<a href="#">341335</a>
PART A: HOUSING CHARACTERISTICS 1.....	<a href="#">342336</a>
PART B- HOUSING CHARACTERISTICS II .....	<a href="#">349343</a>
SURVEY OUTCOME.....	<a href="#">352346</a>

### SECTION 1: HOUSEHOLD INFORMATION

Please select your <b>the team's ID</b> . [IDs appear for selection]	
Please select (you) <b>the interviewer's ID</b> .	
Please select the <b>supervisor's ID</b> .	
Please select the <b>household's region</b> based on where it was located in the last surveying period.	
Please select the <b>household's district</b> based on where it was located in the last surveying period.	
Please select the <b>household's community</b> based on where it was located in the last surveying period.	
Please select the <b>ID of the household</b> you are attempting to survey.	
Please confirm the <b>ID of the household</b> you are attempting to survey.	

**Interviewer:** Are you completing this form for a moved household after it has been successfully tracked in its new location? \_\_\_\_\_

1-Yes

2-No >> Skip following matrix

Please select the <b>household's region</b> based on its new location.	
Please select the <b>household's district</b> based on its new location.	
Please select the <b>household's community</b> based on its new location.	

Please describe this household's address with as much detail as you can (or any other locating information such as street names, landmarks, additional phone numbers, etc.).	
--	--

**Interviewer:** Are you able to speak with the household head (or another household member) in order to conduct this survey? \_\_\_\_\_

1-Yes

5-No >> Interview Status

Please select the name of the respondent (i.e. the person with whom you are currently speaking).	[Names appear for selection]
--	------------------------------

**Interviewer:** Can you confirm that the information for this household is fully correct? [Information appears for confirmation] \_\_\_\_\_

1-Yes

5-No >> [Correct as needed]

Please take the Household's GPS location. \_\_\_\_\_

## SECTION 1: HOUSEHOLD BACKGROUND

(To be asked of HH head or most knowledgeable person on each subject)

### PART A: CONSENT FORM

### Part B1: PART B1: FUTURE CONTACT INFORMATION

### PART B2: HOUSEHOLD ROSTER

#### PART 1B2: HOUSEHOLD PRE-ROSTER

### Part C: CONSENT FOR ALL HOUSEHOLD MEMBERS AGED 18 AND UNDER

### PART D: BACKGROUND INFORMATION

#### INTERLUDE: OPEN-ENDED QUESTIONS (FOR RANDOMLY SELECTED 50% OF HOUSEHOLDS)

#### PART E: TESTING

- I. RAVEN'S PATTERN COGNITIVE ASSESSMENT
- II. RETRIEVAL FLUENCY
- III. MATH QUESTIONS
- IV. NEPSY
- V. DIGIT SPAN
- VI. ENGLISH READING QUESTIONS
- VII. ANTHROPOMETRY
- VIII. INDIVIDUAL CONSUMPTION

#### INTERLUDE: OPEN-ENDED QUESTIONS

NOTE: A RANDOMLY SELECTED 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS AT THIS POINT. THE REMAINING 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS AT THE VERY END OF THE QUESTIONNAIRE

RESPONSES TO THIS QUESTION TO BE RECORDED IN WHICHEVER LANGUAGE IS PREFERRED BY RESPONDENT.

**Interviewer:** Please select one respondent from the household, preferably the household head. Their responses to these questions will be captured by an audio recording. They can respond in whichever language they feel most comfortable.

1. Please describe your community. What does your community have? (up to 1 minute)
2. When you go to sleep at night, what are the main things you think about? (up to 30 seconds)
3. How would you describe your household economic situation (capacity related to money) now? (up to 30 sec)
4. How do you expect your household economic situation to be four years from now? Will it change? (up to 30 sec)

## **PART E: TESTING**

**INTERVIEWER READS: “I would now like to ask some testing questions to [Name].”**

0.1 Is [Name] available to participate?

1-Yes

2-No

0.2 Has [Name] attended school before?

1-Yes

2-No

## **I. RAVEN’S PATTERN COGNITIVE ASSESSMENT**

*This section is administered to all household members, age 5 and up*

**Interviewer:** Show the pictures below (as reported separately on the flash cards) to [Name] and have them choose the answer they think is best by pointing to one of the shapes. For each question, record the answer that [Name] chose.

**Interviewer:** To demonstrate how the participant should respond, show [Name] this picture and point to the correct response: **d**.

Part 3: Raven's Pattern Cognitive Assessment (I)

Participant 1

Participant 2

Participant 3

Participant 4

Participant 5

Name:

Name:

Name:

Name:

Name:

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

Q1. Which shape did [Name] point to for this picture?

1. letter of shape in EK1

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Q2. Which shape did [Name] point to for this picture?

1. letter of shape in EK2

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Part 3: Raven's Pattern Cognitive Assessment (III)

Part 3: Raven's Pattern Cognitive Assessment (II)

Q5. Which shape did [Name] point to for this picture?

Q3. Which shape did [Name] point to for this picture?

Q6. Which shape did [Name] point to for this picture?

Q4. Which shape did [Name] point to for this picture?

1. letter of shape in EK4

Participant 1

Name: Participant 1

ID: \_\_\_\_\_

ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Participant 2

Name: Participant 2

ID: \_\_\_\_\_

ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Participant 3

Name: Participant 3

ID: \_\_\_\_\_

ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Participant 4

Name: Participant 4

ID: \_\_\_\_\_

ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Participant 5

Name: Participant 5

ID: \_\_\_\_\_

ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Part 3: Raven's Pattern Cognitive Assessment (V)

Participant 1

Participant 2

Participant 3

Participant 4

Participant 5

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

**Q11. Which shape did [Name] point to for this picture?**  
Part 3: Raven's Pattern Cognitive Assessment (IV)

1. letter of shape in EK11

Part 3: Raven's Pattern Cognitive Assessment (III)

**Q12. Which shape did [Name] point to for this picture?**

1. letter of shape in EK12

**Q9. Which shape did [Name] point to for this picture?**

1. letter of shape in EK9

**Q7. Which shape did [Name] point to for this picture?**

**Q10. Which shape did [Name] point to for this picture?**

1. letter of shape in EK10

1. letter of shape in EK7

**Q8. Which shape did [Name] point to for this picture?**

1. letter of shape in EK8

\_\_\_\_\_Participant 1\_\_\_\_\_

\_\_\_\_\_Participant 2\_\_\_\_\_

\_\_\_\_\_Participant 3\_\_\_\_\_

\_\_\_\_\_Participant 4\_\_\_\_\_

\_\_\_\_\_Participant 5\_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

ID: \_\_\_\_\_

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## II. RETRIEVAL FLUENCY TASK

*This section is administered to all household members, age 5 and up*

**Interviewer:** For this test, there are three separate items you will administer to respondents. Each item has a one minute time limit. You will need to use a stopwatch or watch with a second hand to record the time.

Respondents are required to name as many words as they can which fit into a given category. You will record the number of correct responses they give for each item. Use tally marks on a piece of paper to record the number of correct answers, and then enter the total number of correct answers into the form when prompted.

Do not count duplicate answers. For example, if the respondent says "dog" three times, count it as one answer.

The categories are below:

Item 1: Names of foods or drinks, such as Coca Cola

Item 2: First names of people

Item 3: Animals

**Test Item 1:**

**INTERVIEWER READS: I want you to say different things that you can eat or drink. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) Start now. (Begin Timing 1 minute).**

**Interviewer:** Count brand names of foods or drinks, such as Coca Cola, as correct answers. After exactly one minute, tell the respondent to stop.

**Test Item 2:**

**INTERVIEWER READS: Now I want you to say first names of people. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) Start now.**

After exactly 1 minute, say: **Stop.**

**Interviewer:** Count variations of the same name, such as Bob, Bobby, and Robert, as separate correct answers. Count formal names, such as Mrs. Smith, as correct answers. After exactly one minute, tell the respondent to stop.

**Test Item 3:**

**INTERVIEWER READS: Now I want you to say different animals. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) Start now. (Begin Timing 1 minute).**

After exactly 1 minute, say:

**Interviewer:** After exactly one minute, tell the respondent to stop.

Participant Score Sheet

## Test 8 Retrieval Fluency

Tally correct responses (i.e., HRF).

1 \_\_\_\_\_

SA  Number Correct

2 \_\_\_\_\_

SB  Number Correct

3 \_\_\_\_\_

SC  Number Correct

To use the hand-scoring table, compute Total Number Correct below.

SA + SB + SC = Total (0-297)

### Test 8 Retrieval Fluency Scoring Table

Look for the Total Number Correct.

Total Number Correct	AE (Est)	GE (Est)	Total Number Correct	AE (Est)	GE (Est)
0-2	<2.0	<K.0	47	8.2	2.7
3	2.0	<K.0	48	8.4	2.9
4	2.2	<K.0	49	8.6	3.1
5	2.4	<K.0	50	8.8	3.2
6	2.7	<K.0	51	9.0	3.4
7	2.9	<K.0	52	9.2	3.6
8	2.11	<K.0	53	9.2	3.8
9	3.1	<K.0	54	9.4	3.9
10	3.2	<K.0	55	9.6	4.1
11	3.4	<K.0	56	9.9	4.3
12	3.6	<K.0	57	9.11	4.5
13	3.8	<K.0	58	10.2	4.7
14	3.9	<K.0	59	10.4	4.9
15	3.11	<K.0	60	10.7	5.2
16	4.0	<K.0	61	10.10	5.4
17	4.2	<K.0	62	11.0	5.6
18	4.3	<K.0	63	11.3	5.8
19	4.5	<K.0	64	11.6	6.1
20	4.6	<K.0	65	11.9	6.3
21	4.8	<K.0	66	12.1	6.6
22	4.9	<K.0	67	12.4	6.9
23	4.11	<K.0	68	12.6	7.3
24	5.0	<K.0	69	13.1	7.6
25	5.2	<K.0	70	13.6	8.0
26	5.3	<K.0	71	13.11	8.5
27	5.5	K.0	72	14.4	8.9
28	5.6	K.1	73	14.10	9.4
29	5.8	K.2	74	15.5	10.0
30	5.9	K.4	75	16.0	10.6
31	5.11	K.5	76	16.9	11.3
32	6.0	K.6	77	17.2	12.2
33	6.2	K.8	78	18.7	>12.9
34	6.4	K.9	79	19	>12.9
35	6.5	1.0	80	20	>12.9
36	6.7	1.1	81	22	>12.9
37	6.6	1.3	82	24	>12.9
38	6.10	1.4	83	29	>12.9
39	7.0	1.6	>83	30	>12.9
40	7.1	1.7			
41	7.3	1.8			
42	7.5	2.0			
43	7.6	2.1			
44	7.8	2.3			
45	7.10	2.4			
46	8.0	2.6			

\*AE and GE are estimates of the precise values provided by the scoring program.

### III. MATH QUESTIONS

*This section is administered to each household member that is age 9 and up AND has attended school.*

Interviewer: Show the math questions (as reported separately on the math cards) to [Name] and have them choose the answer they think is best. For each question, record the answer that [Name] chose.

<u>Member ID</u>	<u>Participant 1</u>	<u>Participant 2</u>	<u>Participant 3</u>
<u>Please confirm the exact time. HH:MM</u>			
<u>Q1. <math>1 + 2 =</math> Which answer did Name choose for this equation?</u> <u>a. 4</u> <u>b. 8</u> <u>c. 1</u> <u>d. 3</u> <u>e. None of the above</u>			
<u>Q2. <math>5 - 2 =</math> Which answer did Name choose for this equation?</u> <u>a. 2</u> <u>b. 10</u> <u>c. 3</u> <u>d. 1</u> <u>e. None of the above</u>			
<u>Q3. <math>2 \times 3 =</math> Which answer did Name choose for this equation?</u> <u>a. 5</u> <u>b. 6</u> <u>c. 1</u> <u>d. 8</u> <u>e. None of the above</u>			
<u>Q4. <math>10 \div 5 =</math> Which answer did Name choose for this equation?</u> <u>a. 5</u> <u>b. 15</u> <u>c. 2</u> <u>d. 50</u> <u>e. None of the above</u>			

Formatted  
grammar

<u>Member ID</u>	<u>Participant 1</u>	<u>Participant 2</u>	<u>Participant 3</u>
<u>Q5. <math>5 + 17 =</math> Which letter did Name choose for equation 5? (1 represents a, 2 for b in that order)</u> a. <u>15</u> b. <u>21</u> c. <u>12</u> d. <u>22</u> e. <u>None of the above</u>			
<u>Q6. <math>33 - 19 =</math> Which letter did Name choose for equation 6? (1 represents a, 2 for b in that order)</u> a. <u>10</u> b. <u>14</u> c. <u>9</u> d. <u>13</u> e. <u>None of the above</u>			
<u>Q7. <math>17 \times 3 =</math> Which letter did Name choose for equation 7? (1 represents a, 2 for b in that order)</u> a. <u>5.7</u> b. <u>51</u> c. <u>21</u> d. <u>5</u> e. <u>None of the above</u>			
<u>Q8. <math>42 \div 7 =</math> Which letter did Name choose for equation 8? (1 represents a, 2 for b in that order)</u> a. <u>7</u> b. <u>9</u> c. <u>6</u> d. <u>5</u> e. <u>None of the above</u>			
<u>Please confirm the exact time. HH:MM</u>			

## **PART IV. NEPSY Test**

**This section is administered to all household members, age 5 and up.**

### **Overview**

There are two sections of this test 1) arrow naming and 2) arrow inhibition

Each task begins with teaching example where feedback is provided (see task instructions). The test item takes place immediately after the example.

### **Timing and Scoring the Tasks**

For each task you must record the amount of time it takes the respondent to complete as well as the number of errors that they have. This results in a time to completion variable.

#### **Timing**

- Begin timing for each item after saying the last word of instructions. Stop timing when the respondent completes the item or the time limit expires.
- The naming test item has a total allowed time of 180 seconds.
- The inhibition test item has a total allowed time of 240 seconds.
- If the time limit expires, indicate the last shape or arrow attempted by marking it on the scoring sheet.
- When you record the time in seconds round up to nearest second. So if it is 47.67 record it as 48 seconds.

#### **Scoring**

- On each task you will record the number of errors a person has by marking an X over the shape that was incorrect.
- There are two kind of errors, however both are recorded as errors
  1. Uncorrected Error: Occurs when the respondent provides an incorrect response or skips a shape or arrow and does not correct the incorrect or skipped response. Any shape or arrow not attempted by the respondent due to the time limit should be considered an uncorrected error.
  2. Self-Corrected Error: Occurs when the respondent provides an incorrect response or skips a shape or arrow, but corrects the incorrect or skipped response.
- You will record the total errors for each task. The total errors is the sum of uncorrected errors and self-corrected errors.

## Item 1: Arrows Naming

### Teaching Example Instructions

1. Put the teaching example stimulus in front of the respondent.
2. Say, "Tell me which way the arrows point, up or down. See, this one [point to first arrow] is pointing up, so say *up*. This one [point to third arrow] is pointing down, so say *down*. Tell me if the arrow is up or down as fast as you can without making any mistakes. Watch me."
3. Demonstrate saying the direction of the arrow by reading the entire row to the respondent as you point to each arrow.
4. Say, "Now you try. Tell me if the arrow is up or down as quickly as you can. Start now."
5. Correct any errors.

If the respondent ask about the black arrows, say, "Don't worry if the arrows are black or white, just tell me *up* or *down*."

If the respondent makes five or more errors (do not include self-corrected errors), do not administer the Arrow Naming or Inhibition task.

If the respondent makes fewer than five errors, administer Item 3, Naming Test Items.

### Interviewer:

If the respondent asks about the color of the arrows, say "Don't worry if the arrows are black or white. Just tell me if they are up or down."

If the respondent makes five or more errors (do NOT include self-corrected errors), do not administer the next two tasks.

If the respondent makes fewer than five errors, proceed by administering the next item.

Item 1: Arrows Naming  
Teaching Example Stimulus

**Item 1: Arrows Naming**

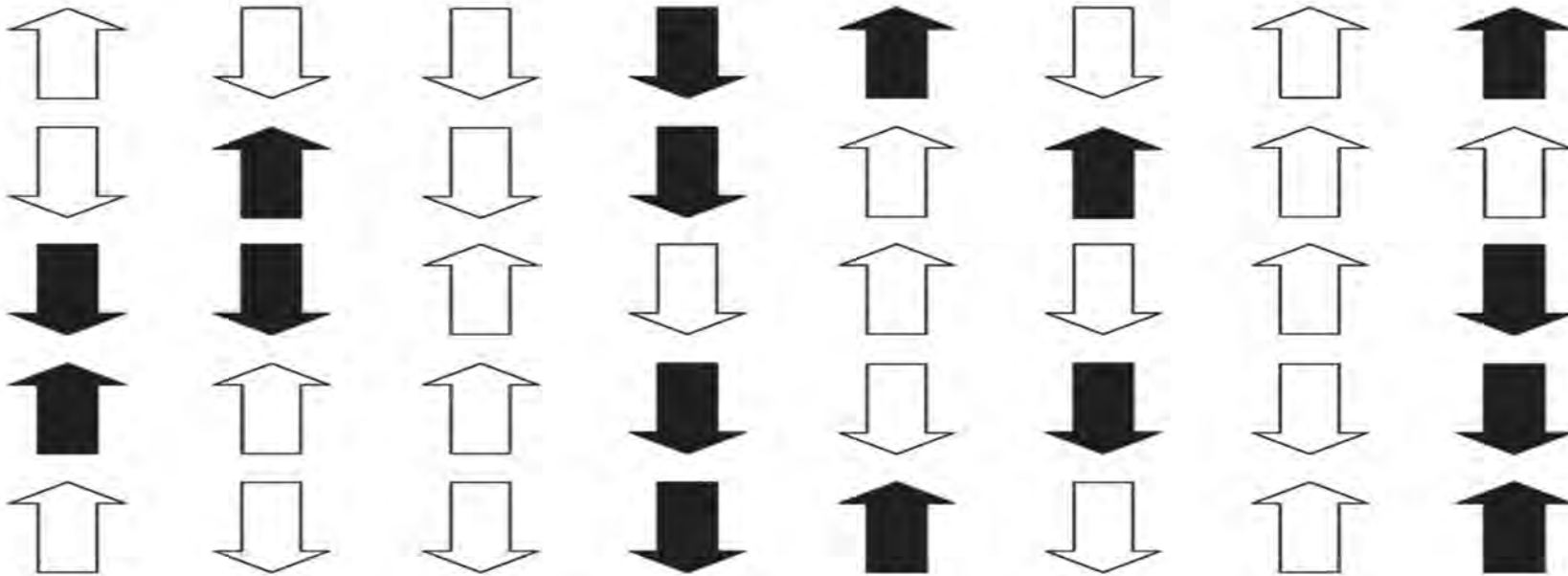
**INTERVIEWER READS, "Now do the same thing you just did. Tell me if the arrow is up or down as quickly as you can without making mistakes. Start now."**

**Interviewer:** Start the timer as soon as you say "start now". End the timer when the respondent is finished or at 180 seconds, whichever comes first. Use tally marks on a piece of paper to record the number of errors made, and then enter the total number of errors into the form when prompted

**Record the time to completion (Max 180 seconds):** \_\_\_\_\_

**Scoring Sheet**

**Put an X over any shape that is incorrect. If they do not complete the task in 180 seconds mark the last arrow attempted.**



---

Enter in the total number of errors [Name] made (both uncorrected and self-corrected).

## Item 2: Arrows Inhibition

### Teaching Example Instructions

1. Put the teaching example stimulus in front of the respondent.
2. INTERVIEWER READS “This time you will do something different. When you see an up arrow, say *down* and when you see a down arrow, say *up*. Watch me.”
3. Demonstrate saying the direction of the arrow by reading the entire row to the respondent as you point to each arrow.
4. INTERVIEWER READS: “Now you try. When you see an up arrow, say *down* and when you see a down arrow, say *up*. Work as quickly as you can. Start now.”
5. Correct any errors.

**Interviewer:** If the respondent asks about the black arrows, say, “Don’t worry if the arrows are black or white, just tell me *up* or *down*.”  
If the respondent makes five or more errors (do not include self-corrected errors), do not administer the Arrow Inhibition task.  
If the respondent makes fewer than five errors, proceed by administering the next item

Item 2: Arrows Inhibition  
Teaching Example Stimulus



## Item 2: Arrows Inhibition

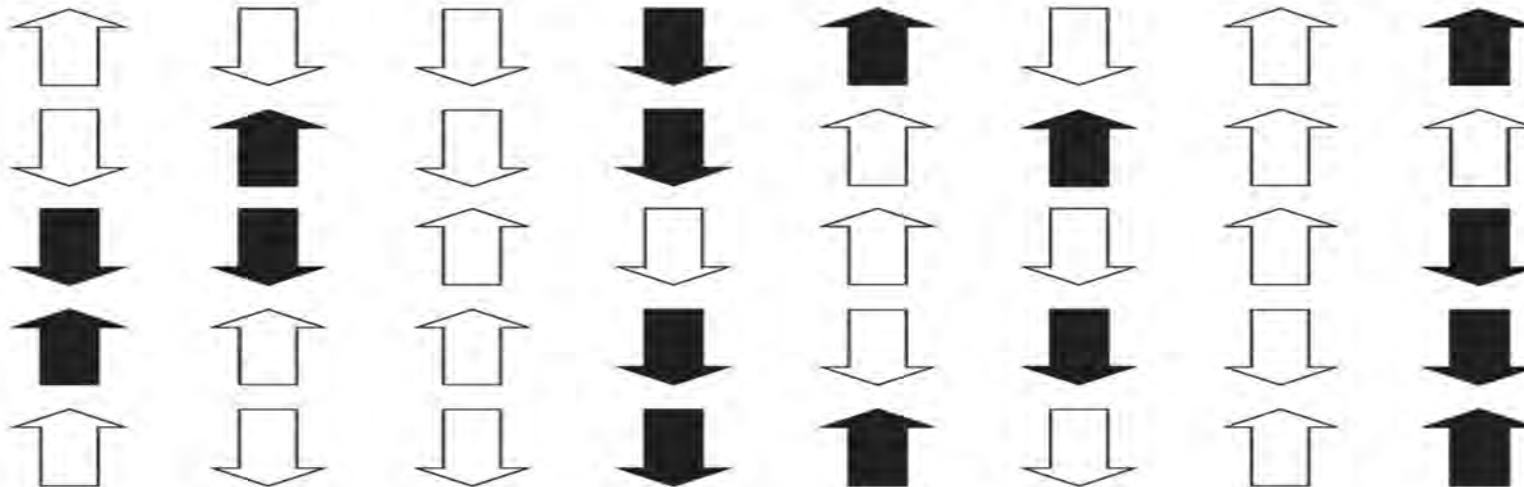
INTERVIEWER READS: "Now do the same thing you just did. Say "down" when you see an up arrow and say "up" when you see a down arrow. Don't worry if they are black or white, just tell me if they are up or down. Work as quickly as you can. Start now."

Interviewer:: Start the timer as soon as you say "start now". End the timer when the respondent is finished or at 240 seconds, whichever comes first. Use tally marks on a piece of paper to record the number of errors made, and then enter the total number of errors into the form when prompted.

Record the time to completion (Max 240 seconds):

### Scoring Sheet

Put an X over any shape that is incorrect. If they do not complete the task in 240 seconds mark the last arrow attempted.



---

Enter in the total number of errors [Name] made (both uncorrected and self-corrected):

## V. DIGIT SPAN TESTING

*This section is administered to all household members, age 5 and up.*

### Interviewer:

- Read each digit span only once at an even rate of one digit per second.
- Read and score part A first and then part B.
- If the child does not respond after reading the question, do **NOT** encourage further
- Stop the test when respondent misses both part A and part B of any **ONE** question
- To be scored as “correct”, no digits may be omitted or be in different order from what is given here

<u>Part 1: Digits Forwards</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>	<u>Respondent 4</u>	<u>Respondent 5</u>
<u>Please confirm the exact time. HH:MM</u>					
<u>Q1a. INTERVIEWER READS: “Ready? Repeat after me, 2-3-4-5-6-7-8-9” Did [Name] repeat these numbers correctly? 1. Yes 5. No</u>					
<u>Q1b. INTERVIEWER READS: “Ready? Repeat after me, 4-5-6”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5. No</u>					
<u>Q1c. [Did respondent get part 1a &amp; 1b wrong? Response for this question is automatically filled in by the program and controls the skip]</u>					
<u>Q2a. INTERVIEWER READS: “Ready? Repeat after me, 3-8-6”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5. No</u>					
<u>Q2b. INTERVIEWER READS: “Ready? Repeat after me, 6-1-2”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5. No</u>					
<u>Q2c. [Did respondent get part 2a &amp; 2b wrong? Response for this question is automatically filled in by the program and controls the skip]</u>					

<u>Part 1: Digits Forwards (II)</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>	<u>Respondent 4</u>	<u>Respondent 5</u>
<b>Q3a. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 3-4-1-7"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q3b. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 6-1-5-8"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q3c. Did respondent get part 3a &amp; 3b wrong?</b> <u>Response for this question is automatically filled in by the program and controls the skip]</u>					
<b>Q4a. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 8-4-2-3-9"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q4b. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 5-2-1-8-6"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q4c. Did respondent get part 4a &amp; 4b wrong?</b> <u>Response for this question is automatically filled in by the program and controls the skip]</u>					
<b>Q5a. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 3-8-9-1-7- 4"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q5b. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 7-9-6-4-8- 3"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q5c. Did respondent get part 5a &amp; 5b wrong?</b> <u>Response for this question is automatically filled in by the program and controls the skip]</u>					
<b>Q6a. INTERVIEWER READS:</b> <u>"Ready? Repeat after me, 5-1-7-4-2- 3-8"</u> Did [Name] repeat these numbers correctly? 1. Yes 5. No					

Part 1: Digits Forwards (II)	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
<b>Q6b. INTERVIEWER READS:</b> “Ready? Repeat after me, 9-8-5-2-1-6-3” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q6c. Did respondent get part 6a &amp; 6b wrong? Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q7a. INTERVIEWER READS:</b> “Ready? Repeat after me, 1-6-4-5-9-7-6-3” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q7b. INTERVIEWER READS:</b> “Ready? Repeat after me, 2-9-7-6-3-1-5-4” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q7c. Did respondent get part 7a &amp; 7b wrong? Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q8a. INTERVIEWER READS:</b> “Ready? Repeat after me, 5-3-8-7-1-2-4-6-9” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q8b. INTERVIEWER READS:</b> “Ready? Repeat after me, 4-2-6-9-1-7-8-3-5” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Please confirm the exact time. HH:MM					

INTERVIEWER READS: “Now I’m going to say some more numbers, but this time when I stop I want you to say them backward. For example, if I say 9-2-7, what would you say?” If respondent says “7-2-9” tell him/her “that is correct”. If respondent does not say “7-2-9”, say, “no, you should say 7-2-9. I said 9-2-7, remember to put them backwards”

<u>Part 2: Digits Backwards</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>	<u>Respondent 4</u>	<u>Respondent 5</u>
<u>Please confirm the exact time. HH:MM</u>					
<u><b>Q9a. INTERVIEWER READS: “Ready? Say backwards, 2-5”</b></u> <u>Answer: (do NOT read) “5-2”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					
<u><b>Q9b. INTERVIEWER READS: “Ready? Say backwards, 6-3”</b></u> <u>Answer: (do NOT read) “3-6”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					
<u>[Q9c. Did respondent get part 9a &amp; 9b wrong? Response for this question is automatically filled in by the program and controls the skip]</u>					
<u><b>Q10a. INTERVIEWER READS: “Ready? Say backwards, 5-7-4”</b></u> <u>Answer: (do NOT read) “4-7-5”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					
<u><b>Q10b. INTERVIEWER READS: “Ready? Say backwards, 2-5-9”</b></u> <u>Answer: (do NOT read) “9-5-2”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					
<u>[Q10c. Did respondent get part 10a &amp; 10b wrong? Response for this question is automatically filled in by the program and controls the skip]</u>					
<u><b>Q11a. INTERVIEWER READS: “Ready? Say backwards, 7-2-9-6”</b></u> <u>Answer: (do NOT read) “6-9-2-7”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					
<u><b>Q11b. INTERVIEWER READS: “Ready? Say backwards, 8-4-9-3”</b></u> <u>Answer: (do NOT read) “3-9-4-8”</u> <u>Did [Name] repeat these numbers correctly? 1. Yes 5.</u> <u>No</u>					

<u>Part 2: Digits Backwards</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>	<u>Respondent 4</u>	<u>Respondent 5</u>
[Q11c. Did respondent get part 11a & 11b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b><u>Q12a. INTERVIEWER READS: "Ready? Say backwards, 4-1-3-5-7"</u></b> Answer: (do NOT read) "7-5-3-1-4" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b><u>Q12b. INTERVIEWER READS: "Ready? Say backwards, 9-7-8-5-2"</u></b> Answer: (do NOT read) "2-5-8-7-9" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q12c. Did respondent get part 12a & 12b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b><u>Q13a. INTERVIEWER READS: "Ready? Say backwards, 1-6-5-2-9-8"</u></b> Answer: (do NOT read) "8-9-2-5-6-1" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b><u>Q13b. INTERVIEWER READS: "Ready? Say backwards, 3-6-7-1-9-4"</u></b> Answer: (do NOT read) "4-9-1-7-6-3" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q13c. Did respondent get part 13a & 13b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b><u>Q14a. INTERVIEWER READS: "Ready? Say backwards, 8-5-9-2-3-4-2"</u></b> Answer: (do NOT read) "2-4-3-2-9-5-8" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b><u>Q14b. INTERVIEWER READS: "Ready? Say backwards, 4-5-7-9-2-8-1"</u></b> Answer: (do NOT read) "1-8-2-9-7-5-4" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q14c. Did respondent get part 14a & 14b wrong? Response for this question is automatically filled in by the program and controls the skip]					

<u>Part 2: Digits Backwards</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>	<u>Respondent 4</u>	<u>Respondent 5</u>
<b><u>Q15a. INTERVIEWER READS: "Ready? Say backwards, 6-9-1-6-3-2-5-8"</u></b> Answer: (do NOT read) "8-5-2-3-6-1-9-6" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b><u>Q15b. INTERVIEWER READS: "Ready? Say backwards, 3-1-7-9-5-4-8-2"</u></b> Answer: (do NOT read) "2-8-4-5-9-7-1-3" Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b><u>Please confirm the exact time. HH:MM</u></b>					

## **VI. ENGLISH READING QUESTIONS.**

**This section is administered to each household member that is age 9 and up AND has attended school.**

Interviewer: Show the english questions (as reported separately on the english cards) to [Name] and have them choose the answer they think is best. For each question, record the answer that [Name] chose.

The passage about which [Name] will be asked to answer some questions is below.

*John is a small boy. He lives in a village with his brothers and sisters. He goes to school every week.*

*In his school there are five teachers. John is learning to read at school. He likes to read very much.*

*His father is a teacher, and his parents want him to become a school teacher too.*

<u>Member ID</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>
<b><u>Please confirm the exact time. HH:MM</u></b>			
<b><u>Q9 Who is John?</u></b> <u>[Which answer did [Name] choose for this question?]</u> 1 (a) An old man 2 (b) A small boy 3 (c) A school teacher 4 (d) A school 5 (e). None of the above			
<b><u>Q10 Where does John live?</u></b> <u>[Which answer did [Name] choose for this question?]</u> 1 (a) In a village 2 (b) In a city 3 (C) In a school 4 (d) In a forest			

<u>Member ID</u>	<u>Respondent 1</u>	<u>Respondent 2</u>	<u>Respondent 3</u>
5 (e).. None of the above			
Q11 What does John do every week? [Which answer did [Name] choose for this question?] 1 (a) Works with his father 2 (b) Plays with his friends 3 (c) Helps his brothers and sisters 4 (d) Goes to school 5 (e). None of the above			
Q12 How many teachers are there at John's school? [Which answer did [Name] choose for this question?] 1 (a) One 2 (b) Three 3 (c) Five 4 (d) Six 5 (e).None of the above			
Q13 What is John doing at school? [Which answer did [Name] choose for this question?] 1 (a) Helping the teacher 2 (b) Talking with his friends 3 (c) Learning to read 4 (d) Teaching the class 5 (e). None of the above			
Q14 Who is a school teacher? [Which answer did [Name] choose for this question?] 1 (a) John 2 (b) John's father 3 (c) John's brother 4 (d) John's mother 5 (e).. None of the above			
Q15 What do John's parents want him to do? [Which answer did [Name] choose for this question?] 1 (a) Go to school 2 (b) Learn to read 3 (c) Obey his teachers 4 (d) Become a teacher 5 (e). None of the above			
Please confirm the exact time. HH:MM			



## VII. ANTHROPOMETRY

(FILL OUT FOR ALL HOUSEHOLD MEMBERS OF ALL AGES)

Member ID	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>
<u>Q1. Can [Name] be measured?</u> <u>1. Yes &gt;&gt; Q3</u> <u>5. No</u>																		
<u>Q2. Why can't [Name] be measured?</u> <u>1. Not home during survey period,</u> <u>2. Too ill,</u> <u>3. Handicapped or Deformed,</u> <u>4. Not willing,</u> <u>666. Other (specify)</u> <u>-888. Refuse to answer</u> <u>-999. Don't know</u> <u>(&gt;&gt; NEXT PERSON)</u>																		
<u>Q3. Was [Name]'s height measured standing or lying down?</u> <u>1. Standing,</u> <u>5. Lying down</u>																		
<u>Q4. What is [Name]'s height in centimeters?</u>																		
<u>Q5. What is [Name]'s weight in kilograms?</u>																		
<u>Q6. What is [Name]'s hip Size in centimeters?</u>																		
<u>Q7. What is [Name]'s waist Size in centimeters?</u>																		
<u>Q8. What is [Name]'s arm circumference (mid-upper arm) in centimeters?</u>																		

## VIII. INDIVIDUAL CONSUMPTION QUESTIONS

(Fill out for all household members of all ages)

Person #	1	2	3	4	5	6
Member ID						
<p><b>For each item, first ask:</b></p> <p><b><u>“On average, how many days per week does [Name] consume [item]?”</u></b></p> <p><b><u>Then,</u></b></p> <p><b><u>“On average, how many times per day does [Name] consume [item]?”</u></b></p>						
Q1ai – a cup of coffee <b>with</b> sugar (DAYS PER WEEK)						
Q1aai – a cup of coffee <b>with</b> sugar (TIMES PER DAY)						
Q1bi – a cup of coffee <b>without</b> sugar (DAYS PER WEEK)						
Q1bii – a cup of coffee <b>without</b> sugar (TIMES PER DAY)						
Q2ai – a cup of tea <b>with</b> sugar (DAYS PER WEEK)						
Q2aai – a cup of tea <b>with</b> sugar (TIMES PER DAY)						
Q2bi – a cup of tea <b>without</b> sugar (DAYS PER WEEK)						
Q2bii – a cup of tea <b>without</b> sugar (TIMES PER DAY)						
Q3a – a soft drink (NOT diet or sugar free) e.g., Coca Cola, Sprinte, Fanta? (DAYS PER WEEK)						
Q3b – a soft drink (NOT diet or sugar free) e.g., Coca Cola, Sprinte, Fanta? (TIMES PER DAY)						
Q4a – a soft drink (diet or sugar free) (DAYS PER WEEK)						
Q4b – a soft drink (diet or sugar free) (TIMES PER DAY)						
Q5a – an energy drink e.g. Lucozade, Rush? (DAYS PER WEEK)						
Q5b – an energy drink e.g. Lucozade, Rush? (TIMES PER DAY)						

Person #	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
<u>Member ID</u>						
<u>Q6a – natural fruit juice with no added sugars (DAYS PER WEEK)</u>						
<u>Q6b – natural fruit juice with no added sugars (TIMES PER DAY)</u>						
<u>Q7a – a juice or fruit drink that contains added sugar (DAYS PER WEEK)</u>						
<u>Q7b – a juice or fruit drink that contains added sugar (TIMES PER DAY)</u>						
<u>Q8a – a glass of water (240 mL) (DAYS PER WEEK)</u>						
<u>Q8b – a glass of water (240 mL) (TIMES PER DAY)</u>						
<u>Q9a – a bar of chocolate (DAYS PER WEEK)</u>						
<u>Q9b – a bar of chocolate (TIMES PER DAY)</u>						
<u>Q10a - sweets (toffees) (DAYS PER WEEK)</u>						
<u>Q10b - sweets (toffees) (TIMES PER DAY)</u>						
<u>Q11a – a piece of cake (DAYS PER WEEK)</u>						
<u>Q11b – a piece of cake (TIMES PER DAY)</u>						
<u>Q12a - a biscuit (DAYS PER WEEK)</u>						
<u>Q12b - a biscuit (TIMES PER DAY)</u>						
<u>Q13a - a chocolate drink (DAYS PER WEEK)</u>						
<u>Q13b - a chocolate drink (TIMES PER DAY)</u>						

>>REPEAT FROM BEGINNING OF TESTING SECTION FOR NEXT HH MEMBER

PART F: EMPLOYMENT~~PART F: EMPLOYMENT~~

0. EMPLOYMENT SCREENER~~0. EMPLOYMENT SCREENER.~~

I. MAIN PAID OCCUPATION LAST 7 DAYS.~~I. MAIN PAID OCCUPATION LAST 7 DAYS.~~

II. CHARACTERISTICS OF SECONDARY OCCUPATION FOR THE LAST 7 DAYS.~~II. CHARACTERISTICS OF SECONDARY OCCUPATION FOR THE LAST 7 DAYS.~~

III. NON-EMPLOYEES DURING THE LAST 7 DAYS.~~III. NON-EMPLOYEES DURING THE LAST 7 DAYS.~~

>> Next person

PART G: EDUCATION~~PART G: EDUCATION~~

I. GENERAL EDUCATION~~I. GENERAL EDUCATION~~

II. EDUCATIONAL CAREER~~II. EDUCATIONAL CAREER~~

III. LITERACY~~III. LITERACY.~~

IV. TRUFFA AND WONG PART 1

PART H: MIGRATION~~PART H: MIGRATION~~

I. IMMIGRATION~~I. IMMIGRATION~~

II. MIGRATION HISTORY~~II. MIGRATION HISTORY~~

Forma

Forma

Forma

Forma

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## Part A: Consent Form

### ***INTERVIEWER READS:***

**Title of the Study:** Ghana Socioeconomic Panel Survey

**Research Partners:** Global Poverty Research Lab (GPRL) at Northwestern University & Institute of Statistical, Social and Economic Research (ISSER) at the University of Ghana

My name is [Enumerator Name]. I am from the Institute of Statistical, Social and Economic Research at the University of Ghana. I am collecting data for a research study to see how the lives of individuals and households in Ghana are affected by the process of economic change. You have been chosen randomly as one of the participants for this study in Ghana. We expect that the results from this survey will help the Ghanaian government as well as other governments in low-income countries and international organizations to develop policies and procedures that improve the lives of people.

Because many parts of your lives are likely to have been affected by economic change, if you agree to participate in this study we will ask you many detailed questions about such things as who lives in your household, your education and health, your children and others in the household, employment and sources of income, the types and amounts of goods you buy, possible disputes in the village that you are aware of, and your sense of the problems in the village as well as the role of various organizations in remedying those problems. The health questions include history of medical care you have received, your use of methods to prevent pregnancy and mental health. We will also obtain measures of household members' height and weight and will provide them with simple tests to assess their knowledge and skills. [For women only: You will also be asked questions about your previous pregnancies; including care you received before giving birth, live births, stillbirths and aborted births, as well as questions about your use of contraceptives.]

If you choose to take the survey, you are free to refuse to answer any of the questions that may make you uncomfortable and you also have the option to end the interview at anytime. You can stop me at anytime to clarify the questions or ask me to repeat something if you don't understand. We will work with you to find convenient times for us to meet about seven times over the next few weeks. The question sessions will last for about 1-2 hours at a place of your comfort and convenience. Because we are interested in long term changes in your household and your community we will try to re-contact you every 3 years for at least 10 years, even if you move, to conduct follow-up surveys. We realized that your time is valuable and that it may not be easy for you to devote this much time to our survey. We would like you to know that your participation is greatly appreciated and is extremely valuable to the success of our efforts to develop better policies and procedures to improve the lives of Ghanaians and people in other low-income countries.

Your participation in this study will not affect you in anyway as the study is solely for research purposes. The answers you provide will be stored securely in the offices of ISSER and GPRL, and confidentiality will be maintained at all times. Your name and any other identifying information will be accessible only to the researchers and will never appear in any sort of report that might be published.

Your decision to participate or not participate will not affect you. You can contact the research organization that has hired us to conduct this survey at the address below with any problems or questions you may have:

Robert Osei Darko at the Institute of Statistical, Social and Economic Research University of Ghana, Legon: 0302 501182

Or you may contact the Principal Investigator of the study:

Christopher Udry at Northwestern University Department of Economics, Kellogg Global Hub, 2211 Campus Dr., Evanston, IL 60208, USA, (+001) (847) 491-8235

If you think I have answered all your doubts and questions about this study and have received a satisfactory answer, please sign or make a thumb imprint if you consent to participate in the study. Your participation in this study is completely voluntary. We are very grateful if you participate. Do you agree to participate in the study? \_\_\_\_\_

1-Yes

5-No

As part of data quality checks, I would like to record some sections of this interview. This recording will be used for data quality purposes only and will not be played or used for any other reason. Additionally, there is one section containing four open-ended questions for which we would like to record your responses for research purposes. Please note that this recording is optional and this interview can continue without the audio recording.

Do you agree to a possible audio recording? \_\_\_\_\_

1-Yes

5-No

Signature (thumbprint if respondent is not a literate) \_\_\_\_\_

Date: \_\_\_\_\_

Name \_\_\_\_\_

HHMID \_\_\_\_\_

Signature of the Enumerator: \_\_\_\_\_

Date: \_\_\_\_\_

### Part B1: Future Contact Information

**Interviewer:** Please remind the household that it will be interviewed multiple times over the next 10 years, so having a way to contact them in the future is critical to the success of the survey. We therefore ask them for a minimum of one person (maximum of two) who can be contacted in the future should the family move from the community.

The next contact in our records is [Future Contact Name]. Is this person still a reliable contact who would know the whereabouts of the household if it were to move from this community?

1-Yes

2-No >> next contact

**Interviewer:** Is the following information for [Future Contact Name] correct/complete? You will automatically be asked to update responses with missing information.

1-Yes, all the information is correct

2-The name is wrong

3-The cell phone number(s) need(s) to be updated

4-The address information needs to be updated

Please select the relationship of [Future Contact Name] to the head of the household.

2-Spouse

3-Child

4-Grandchild

5-Parent or parent-in-law

6-Son or daughter in-law

7-Other relative

8-Adopted, foster, or stepchild

9-Househelp

10-Non-relative

Please select the correct region in which [Future Contact Name] lives.

Please select the correct community in which [Future Contact Name] lives.

Can you provide another contact for this household?

1-Yes >>

5-No >> Next section

	Contact 1	Contact 2
Please specify the <b>first name</b> of [Future Contact Name].		
Please specify the <b>last name</b> of [Future Contact Name].		
<u>Please select the relationship of [Future Contact Name] to the household's head.</u> <u>2-Spouse</u> <u>3-Child</u> <u>4-Grandchild</u> <u>5-Parent or parent-in-law</u> <u>6-Son or daughter in-law</u> <u>7-Other relative (please specify relationship)</u> <u>8-Adopted, foster, or stepchild</u> <u>9-Househelp</u> <u>10-Non-relative (please specify relationship)</u> Please select the relationship of [Future Contact Name] to the household's head. (See codes below) <del>Spouse</del> <del>Child</del> <del>Grandchild</del> <del>Parent or parent-in-law</del> <del>Son or daughter in-law</del> <del>Other relative (please specify relationship)</del> <del>Adopted, foster, or stepchild</del> <del>Househelp</del> <del>Non-relative (please specify relationship)</del>		
Please select the region in which [Future Contact Name] lives.		
Please select the community in which [Future Contact Name] lives.		

Please specify the <b>primary/secondary/additional phone number[s]</b> for [Future Contact Name]. <i>If this contact person does not have a cell phone number or if you do not know this contact person's cell phone number, please enter zero.</i>	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____
Please specify any <b>additional information</b> that would help us get in contact with [Future Contact Name] (e.g. contact address, landmarks, street numbers, nicknames etc.).		

Can you provide another contact for this household?

1-Yes >> repeat section

5-No

### ADDITIONAL CONSENT QUESTIONS

**Interviewer:** Have you read all of the consent and privacy information to the household head and made sure they understand their rights?

1.....Yes      5.....No

**Interviewer:** Has an adult household member given consent for you to interview the household?

1.....Yes    5.....No

### PART 1B2: HOUSEHOLD PRE-ROSTER

What is the main Language spoken at ~~home~~ home? \_\_\_\_\_

01 English	08 Nzema	15 Frafra/ Gruni	24 Gonja	-888 Refuse to answer
02 French	09 Ga	16 Kassene Nankana	25 Kusasi	-999 Don't know
03 Asante	10 Dangme	17 Dagbani	26 Ahanta	00 None
04 Fanti	11 Ewe	18 Wali/ Dagari	27 Assin/ Asen	
05 Akuapem	12 Guan	19 Sissala	28 Hausa	
06 Kwahu	13 Buli	20 Kokomba	29 Sefwi	
07 Brong/ Banda	14 Mamprusi	22 Nanumba	-666 Other	

How many times has this household moved since we last spoke to you? .....

**Q0. Are you happy with your life?**

1.....Yes      5.....No

3..... Household head is not present

*Interviewer: You must ask this question to the household head if he/she is the main respondent for this survey.*

### PART B2: HOUSEHOLD ROSTER

*Interviewer reads:* “I would now like to ask you about the members of your household. We will start with the household members that have been surveyed in the past and then move on to any new household members. I will read you the information we have from the last round of data collection, and you can let us know if the person is still a member of the household/correct any mistakes.

“Please note that a household consists of a person or group of related or unrelated persons who live together in the same housing unit, share the same housekeeping and cooking arrangements, and are considered as one unit under one recognized head. A person qualifies as a member of a household if he/she in the last 6 months regularly participated in this living arrangement with the household.”

**Interviewer:** Information about the previously recorded household head will be asked first. Note that the household head should not change unless the person who was captured in the last wave has died. If that is the case, only then should a new household head be chosen.

The rules for selecting a successor if the household head is gone are as follows:

If this is a single member household, then the household is lost. Please go back and state that you are unable to speak with this household to end the survey.

If this is a two member household, identify the next person on the roster.

If this is a multi-member household:

- i. If there is no living spouse, identify the child(ren) of the former household head.
- ii. If there is one living spouse, identify the spouse.
- iii. If there are multiple living spouses:
  - a. If all spouses live in the household, identify the spouse acclaimed as the head.
  - b. If only one spouse lives in the household, identify the spouse.

ID	Listed Name (Both names of the person)	<p>The next person in our records is [Name]. Is this person still a household member?</p> <p>1.Yes &gt;&gt; confirm data on name, popular name, sex, date of birth, relationship to household head, marital status, and cell phone number 5.No &gt;&gt; Q6a</p>	<p><b>Interviewer:</b> Is the following information for [Name] correct/complete? [Name, Popular Name, Sex, Date/year of birth, Relationship to household head, Marital status, and cell phone number appear for confirmation] Yes, all the information is correct The name is wrong The popular name needs to be updated The gender needs to be updated The date of birth needs to be updated The relationship to household head needs to be updated The marital status needs to be updated The cell phone number needs to be updated Not applicable (he/she is not a member of this household)</p>	<p>Based on the date of birth information provided, we have calculated [Name]'s age in years to be [age]. Is this correct?</p> <p>1. Yes&gt;&gt; Next household member 5.No &gt;&gt; update info as needed</p>	<p>What is the main reason [Name] is no longer considered a member of this household?</p> <p>1....Moved for work 2....Moved for school 3....Moved to live with relatives 4....Death of caregiver(s) residing in this household 5....Death of person living outside this household 6....Person died &gt;&gt;(move to Q6b) 7....Marriage 8....Pregnancy 9....Set up new household 10...Moved with other household members 11...Break-up of household 12...Left to give birth 13. Became ill 14. Recovered from illness 15. Should not have been listed last time, never lived here&gt;&gt;(move to next person)</p>	<p>How did [Name] die?</p> <p>1...Medical condition 2....Accident 3...Other (please specify) -999. Don't know</p>	<p>For how long has [Name] not been a member of this household?</p> <p>1...Less than 6 months 2....Between 6 and 12 months 3... More than 12 months -999. Don't know</p>	<p>Who did [Name] go to live with?</p> <p>1..With other family members in the same community (&gt;&gt; next person) 2..With non-family members in the same community (&gt;&gt; next person) 3..Alone in the community 4...With family members outside this community (&gt;&gt; Q8b) 5...With non-family members outside this community (&gt;&gt; Q8b) 6...Alone, outside this community (&gt;&gt;Q8b) -999. Don't know (&gt;&gt; Q8b)</p>
----	--	---	---	--	---	---	--	---

					-666. Other (Specify) -888. Refuse to Answer -999. Don't know (Move on to Q7 unless response is 6)			
1								
2								
3								
4								
5								
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7								
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12								
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15								
16								
17								
18								

Please provide a cell phone number for [Name] that will best enable us to get in contact with him/her.  <i>If [Name] does not have a cell phone or if you do not know [Name]'s cell phone number, please enter zero.</i>	Please provide <b>address</b> information for [Name] (e.g. contact address, landmarks, street numbers, additional phone numbers etc.).  >> next household member	Please provide <b>employer</b> information for [Name] (e.g. company name, employer name, office location, etc.).

[illegible]

In addition to those listed below, does this household have any new members that we have not already gone over? [List of household members appears for confirmation]

1. Yes  
5.No >> Next section

How many new members are there for this household? \_\_\_\_\_

**Interviewer:**

Please pay attention to the order in which new members are added to the household roster. New members should be listed in the following order:

1. If there is a new household head and/or survey respondent, that person should be listed first.
2. If there are new spouses or children of the household head, they should be listed second (if the head has more than one new spouse, record the name of the first new spouse followed by the names of his/her new children then the second new spouse followed by the names of his/her new children, and so on in that order).
3. If there are other new relatives of the household head, they should be listed third.
4. If there are other new non-relatives (including house help), they should be listed last.

**Please make sure no names are repeated. Use prefixes/suffixes to distinguish members with the same given name (e.g. Jr./Junior, Sr./Senior).**

<b>ID (continue from last ID number for old members, assuming two members in last round, start from 3)</b>	<b>Please specify the first name for new household member [#].</b>	<b>Please specify the last name for new household member [#].</b>
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2		
3		
4		
5		
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13		
14		
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16		
17		
18		

*Interviewer reads:* **I would now like to ask for some additional information about [Name], one of the new household members.**

Please specify the <b>popular name</b> for [Name]. If he/she does not have one, leave this question unanswered.	<b>Fixed name (Created by combining first name and last name)</b>	Please specify the <b>gender</b> for [Name].  1. Male 5. Female	Is [Name]'s date of birth known?  1. Yes 5. No >> year of birth	Please specify the <b>date of birth</b> for [Name].  <i>Write in dd-mm-yyyy format</i>	Please specify the <b>year</b> of birth for [Name]. <i>If you do not know the year of birth, use the list of historical events in the codebook to approximate.</i>	Based on the date of birth information provided, we have calculated [Name]'s age in years to be [#]. Is this correct?  1. Yes 5. No >> Correct date of birth info	[If under 5] In addition to the number of years how many <b>months old</b> is [Name]?	Please specify the <b>relationship to the household head</b> for [Name].  1. Household head 2. Spouse 3. Child 4. Grandchild 5. Parent or parent-in-law 6. Son or daughter in-law 7. Other relative (please specify) 8. Adopted, foster, or stepchild 9. Househelp 10. Non-relative (please specify)	Please specify the <b>marital status</b> for [Name].  1-Married 2-Consensual union 3-Separated 4-Divorced 5-Widowed 6-Never married 7-Betrothed	Please specify the <b>cell phone number</b> for [Name].  <i>If [Name] does not have a cell phone or if you do not know a a's cell phone number, please enter zero.</i>


<p>Why did [Name] join this household?</p> <p><i>Select all that apply</i></p> <p>1....Moved for work  2....Moved for school  3....Moved to live with relatives  4...Death of caregiver residing in former household  5...Death of person living in this household  6....Marriage  7....Pregnancy  8...Moved with other household members  9...Break-up of former household  10.....Came to give birth  11...Born (hh member is new baby)  12. Became ill  13...Recovered from an illness  14. Was always a member of this household (left out by mistake)  -666. Other (Specify)  -888. Refuse to Answer  -999. Don't know</p>	<p>For how long has [Name] been a member of this household?</p> <p>1...Less than 6 months  2....Between 6 and 12 months  3... More than 12 months  -999. Don't know</p>	<p>Who was [Name] living with before he/she moved here?</p> <p>1..With other family members in the same community (&gt;&gt; next person)  2..With non-family members in the same community (&gt;&gt; next person)  3..Alone, in this community (&gt;&gt; next person)  4...With family members outside this community ( &gt;&gt; Q16b)  5...With non-family members outside this community ( &gt;&gt; Q16b)  6...Alone, outside this community ( &gt;&gt; Q16b)  -999. Don't know ( &gt;&gt; Q16b)</p>	<p>[If new member was living outside community] What is the location [Name] moved from?</p> <p>What is the region/district/community [Name] moved from?</p> <p>If not in Ghana, what country?</p> <p>&gt;&gt; next person;</p> <p>After last person: &gt;&gt; Q17</p>	<p>[If outside Ghana] To what country did [Name] move?</p>
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[illegible]

**Based on the information you just provided, there is a total of [#] current member(s) in this household. Is this correct?**

1. Yes
5. No >> Correct as needed

**Part C: CONSENT FOR ALL HOUSEHOLD MEMBERS AGED 18 AND UNDER**

ID	<p>[For each member under 18]: You have indicated that [Name] is 18 years of age or younger. Please confirm that [Name]'s guardian consents to him/her responding to some questions that will be asked later in the survey to children in the household.</p> <p>1-Consent</p> <p>5-Does not consent</p>
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14	
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16	
17	
18	

## PART D: BACKGROUND INFORMATION

(To be asked about all household members)

Interviewer reads: I would now like to ask some *more background questions* about [Name].

ID	Who is the person answering these questions about [Name]?  [List of names appears for selection]	[If the marital status of this person is married, in a consensual union, or betrothed]  Q7. Does [Name's] spouse currently live in the household?  1. Yes 5. No (>>Q9)	[If the marital status of this person is married, in a consensual union, or betrothed]  Q8. Please select the name(s) of [Name]'s spouse(s) from the household roster.  <i>Select all that apply.</i>	[If the marital status is NOT never married]  Q9. At what age did [Name] get married or start living with a partner?  >>Q 13 if status is consensual, betrothed, or never married	Q10. In what year did [Name] get married or start living with a partner?  Enter year.	Q11a. How much money did [Name]'s family contribute in bride price/dowry for his/her marriage? <i>Indicate amount as a decimal value (in whatever currency was used at the time of payment). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What currency was this amount paid in?  1 – GHS 5 – Other (please specify)
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4							
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18							

ID	Q11b. How much money did [Name]'s family receive in bride price/dowry for his/her marriage? <i>Indicate amount as a decimal value (in whatever currency was used at the time of payment). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What currency was this amount paid in?  1 – GHS 5 – Other (specify)	Q12. How much did [Name]'s family contribute towards the expenses of the ceremony for his/her most recent marriage (e.g. wedding)?  <i>Indicate amount as a decimal value (in whatever currency was used at the time of payment). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What currency was this amount paid in?  1 – GHS 5 – Other (specify)
1				
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<p>Q20a. Does [Name]'s mother currently live in this household?</p> <p>1. Yes</p> <p>3. No, he/she is deceased &gt;&gt;Q21</p> <p>5. No, he/she lives in another household &gt;&gt;Q21</p> <p>.</p>	<p>Q20b. Please select the name of [Name's] mother from the household roster.</p> <p>[names appear for selection]</p>	<p>Q21. What was [Name]'s mother's highest level of education completed?</p> <p>1. None 2. Primary 3. Middle/JSS 4. Voc/Comm 5. 'O' level 6. SSS 7. 'A' level 8. Training college 9. Tech/prof 10. Tertiary 11. Koranic</p>	<p>Q22. What kind of work has [Name]'s mother done for most of her life?</p> <p>0. Has no occupation 1. Legislator, senior officials &amp; managers 2. Professionals 3. Technicians &amp; associate professionals 4. Clerks 5. Craft &amp; related trade workers 6. Plant &amp; machine operators &amp; assemblers 7. Elementary occupations 8. Armed forces &amp; other security personnel 9. Homemaker 10. In school 11. Self employed farmer 12. Forestry worker 13. Fisherman/fishmonger 14. Self employed trader 15. Employed shop attendant</p>


<p>Q23. Has [Name] ever held a political office?</p> <p>0. None &gt;&gt;Q25  1. Member of parliament  2. District chief executive  3. Assembly man/woman  4. Unit Committee Member  5. National Political Office, Minister, Deputy Minister ,Political party officials etc.)  -666. Other (Specify)  -888. Refuse to Answer&gt;&gt;Q25  -999. Don't know&gt;&gt;Q25</p>	<p>Q24. Does [Name] still hold this office?</p> <p>1. Yes  5. No</p>	<p>Q25. Has [Name] ever held a traditional office?</p> <p>0. None &gt;&gt;27  1. Paramount Chief  2. Sub-chief  3. Queen Mother  4. Head of Family  5.Chief's Elders/ Linguist  6. Other Palace Officials  7. Community Spiritual Head/ Fetish  -666. Other (Specify)  -888. Refuse to Answer&gt;&gt;20a  &gt;&gt;27  -999. Don't know&gt;&gt;27</p>	<p>Q26. Does [Name] still hold this office?</p> <p>1.Yes  5. No</p>



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>> Next household member

## INTERLUDE: OPEN-ENDED QUESTIONS

NOTE: A RANDOMLY SELECTED 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS AT THIS POINT. THE REMAINING 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS AT THE VERY END OF THE QUESTIONNAIRE

RESPONSES TO THIS QUESTION TO BE RECORDED IN WHICHEVER LANGUAGE IS PREFERRED BY RESPONDENT.

**Interviewer:** Please select one respondent from the household, preferably the household head. Their responses to these questions will be captured by an audio recording. They can respond in whichever language they feel most comfortable.

1. Please describe your community. What does your community have? (up to 1 minute)
2. When you go to sleep at night, what are the main things you think about? (up to 30 seconds)
3. How would you describe your household economic situation (capacity related to money) now? (up to 30 sec)
4. How do you expect your household economic situation to be four years from now? Will it change? (up to 30 sec)

## PART E: TESTING

*INTERVIEWER READS: “I would now like to ask some testing questions to [Name].”*

~~0.1~~0.2 Is [Name] available to participate? \_\_\_\_\_

1-Yes

2-No

0.2 Has [Name] attended school before?

1-Yes

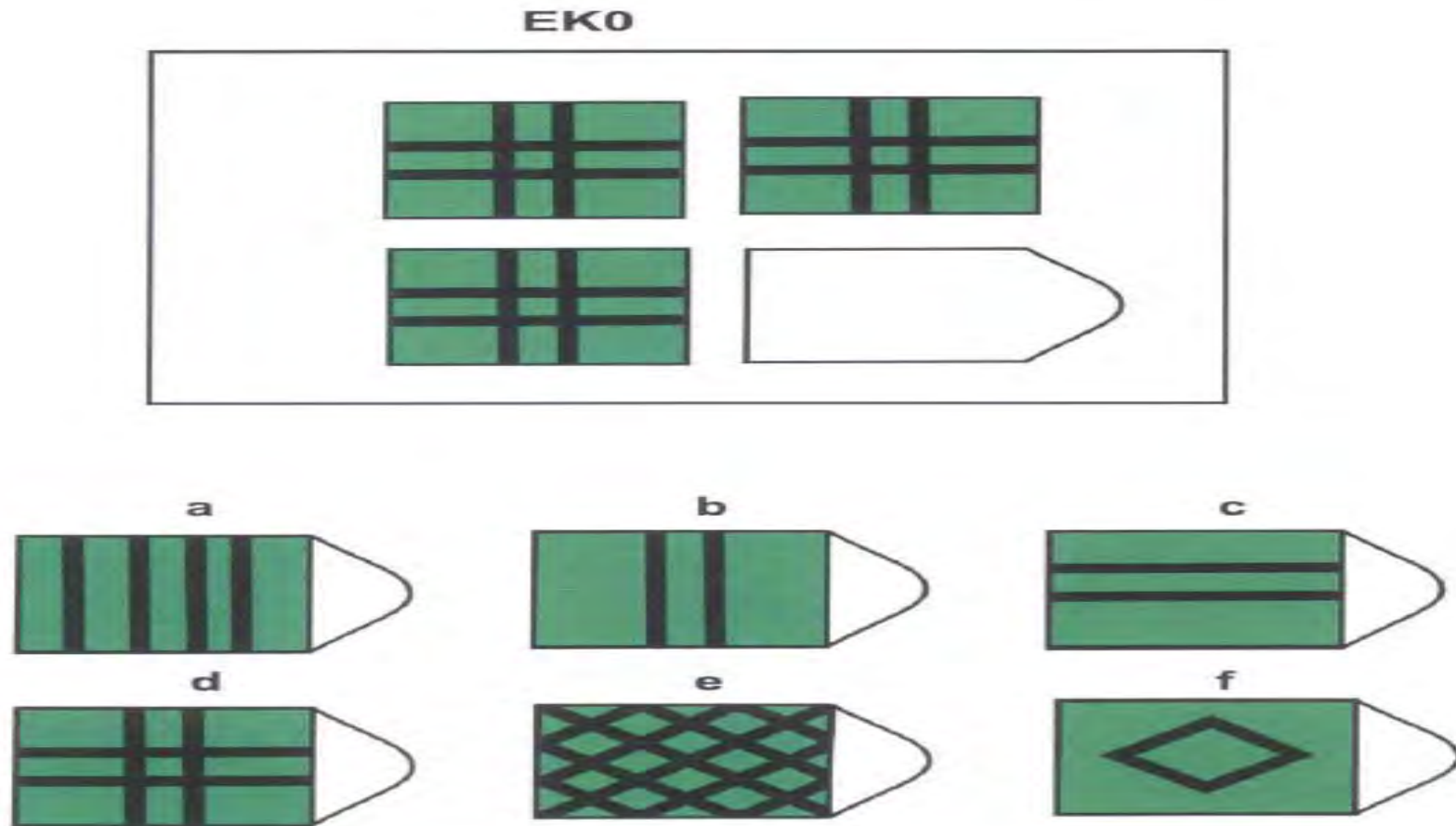
2-No

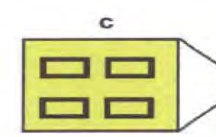
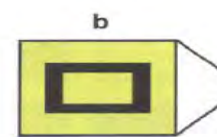
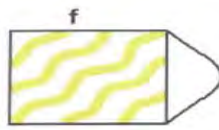
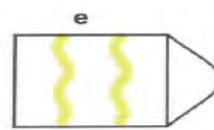
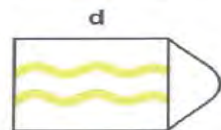
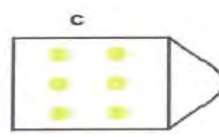
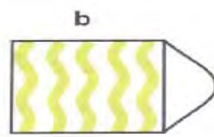
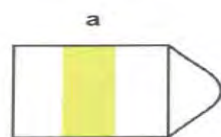
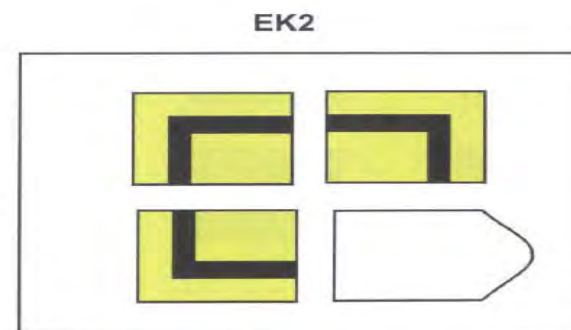
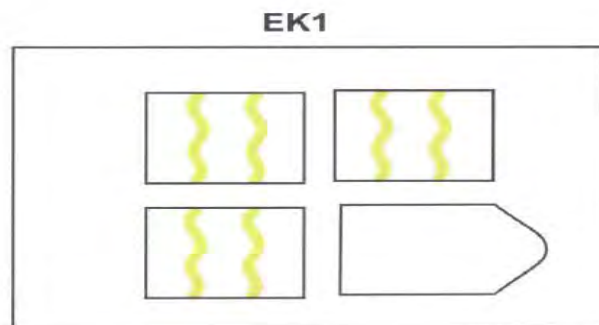
### I. RAVEN’S PATTERN COGNITIVE ASSESSMENT

*This section is administered to all household members, age 5 and up*

**Interviewer:** Show the pictures below (as reported separately on the flash cards) to [Name] and have them choose the answer they think is best by pointing to one of the shapes. For each question, record the answer that [Name] chose.

Interviewer: To demonstrate how the participant should respond, show [Name] this picture and point to the correct response: **d**.





Part 3: Raven's Pattern Cognitive Assessment (I)

**Participant 1**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 2**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 3**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 4**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 5**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Q1. Which shape did [Name] point to for this picture?**

1. letter of shape in EK1

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Q2. Which shape did [Name] point to for this picture?**

1. letter of shape in EK2

\_\_\_\_\_

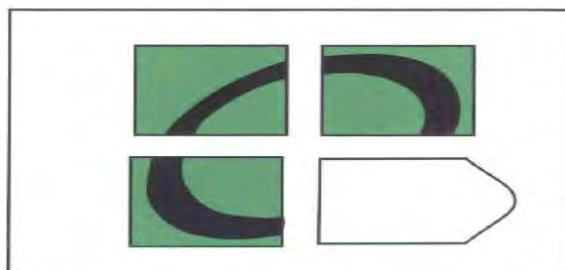
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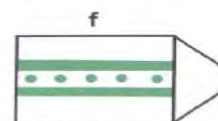
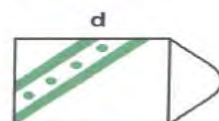
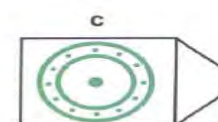
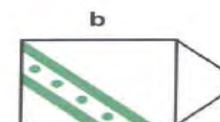
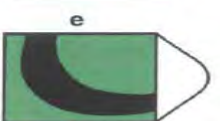
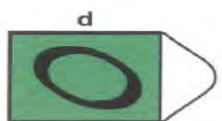
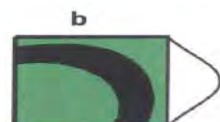
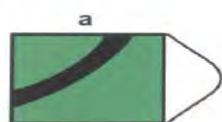
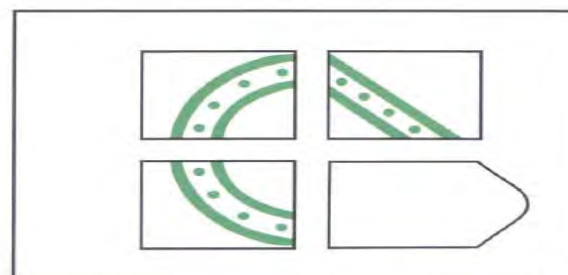
\_\_\_\_\_

\_\_\_\_\_

EK3



EK4



Part 3: Raven's Pattern Cognitive Assessment (II)

**Participant 1**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 2**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 3**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 4**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Participant 5**

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Q3. Which shape did [Name] point to for this picture?**

1. letter of shape in EK3

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Q4. Which shape did [Name] point to for this picture?**

1. letter of shape in EK4

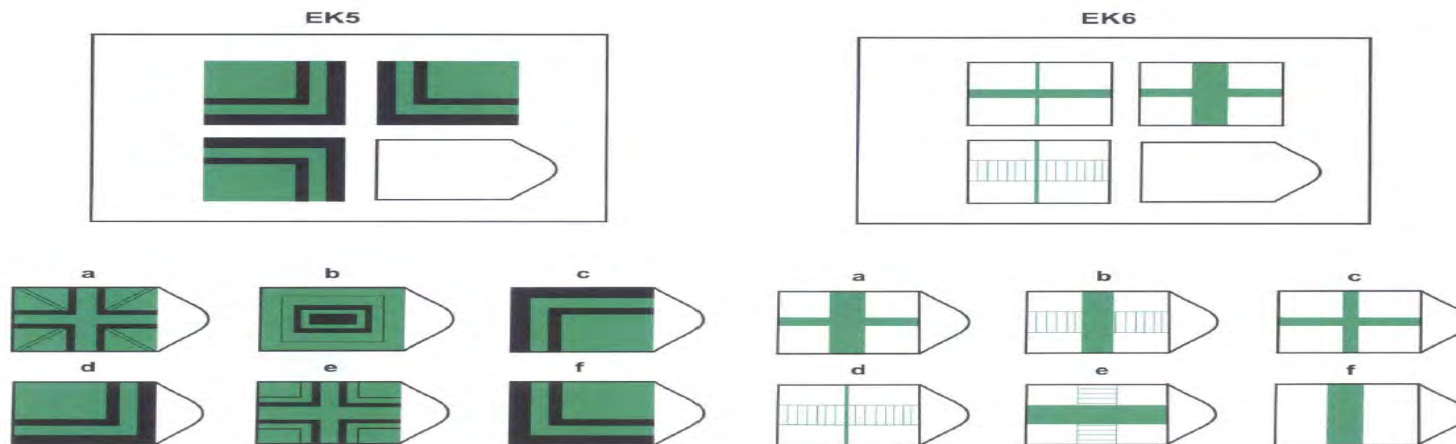
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

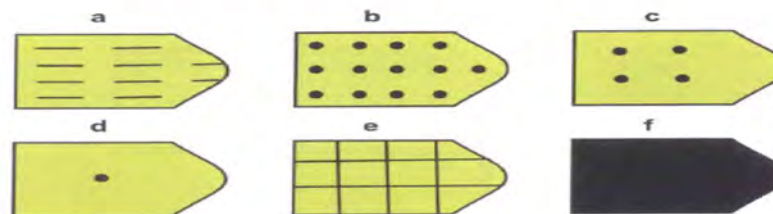
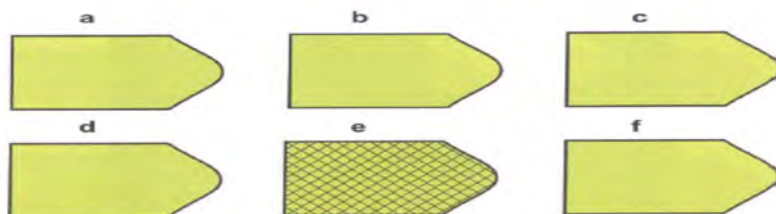
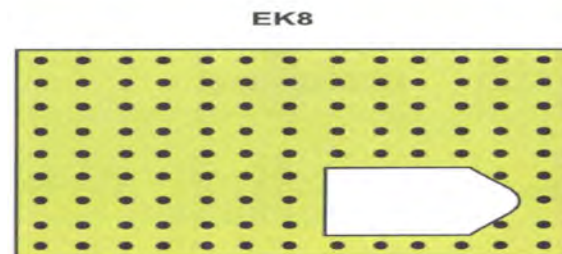
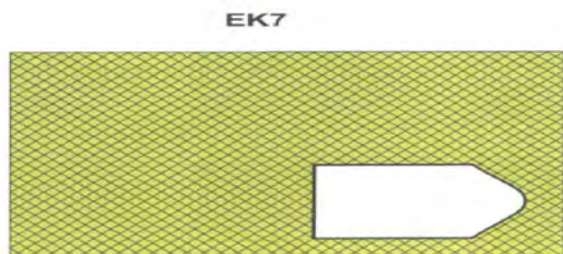
\_\_\_\_\_

\_\_\_\_\_



Part 3: Raven's Pattern Cognitive Assessment (III)

	<b>Participant 1</b>	<b>Participant 2</b>	<b>Participant 3</b>	<b>Participant 4</b>	<b>Participant 5</b>
Name:					
ID: _____					
<b>Q5. Which shape did [Name] point to for this picture?</b>					
1. letter of shape in EK5	_____	_____	_____	_____	_____
<b>Q6. Which shape did [Name] point to for this picture?</b>					
1. letter of shape in EK6	_____	_____	_____	_____	_____



Part 3: Raven's Pattern Cognitive Assessment (III)

**Participant 1**

**Participant 2**

**Participant 3**

**Participant 4**

**Participant 5**

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

ID: \_\_\_\_\_

**Q7. Which shape did [Name] point to for this picture?**

1. letter of shape in EK7

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Q8. Which shape did [Name] point to for this picture?**

1. letter of shape in EK8

\_\_\_\_\_

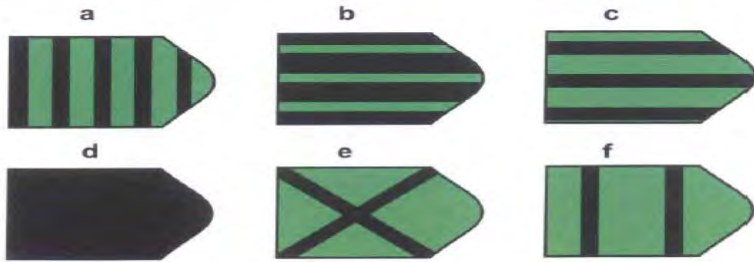
\_\_\_\_\_

\_\_\_\_\_

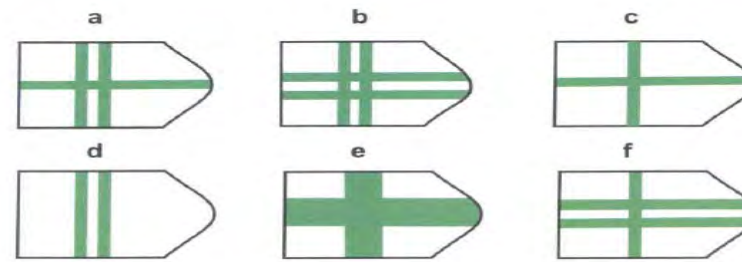
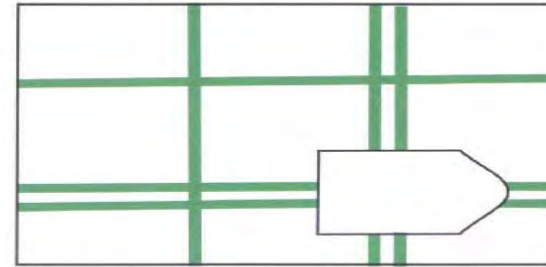
\_\_\_\_\_

\_\_\_\_\_

EK9



EK10



Part 3: Raven's Pattern Cognitive Assessment (IV)

Participant 1

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 2

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 3

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 4

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 5

Name: \_\_\_\_\_

ID: \_\_\_\_\_

**Q9. Which shape did [Name] point to for this picture?**

1. letter of shape in EK9

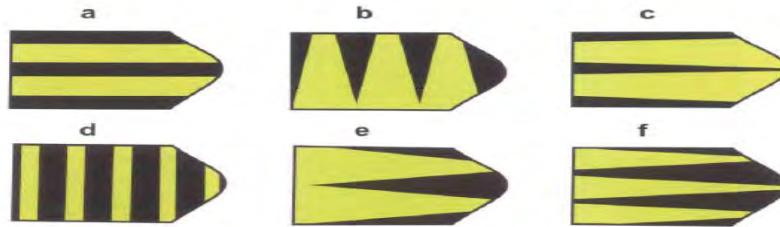
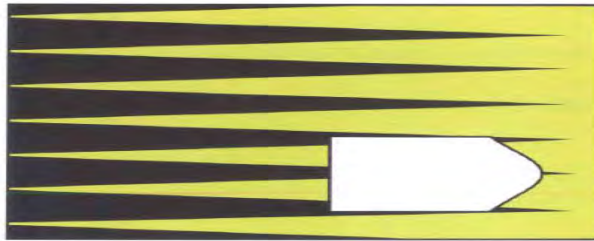
\_\_\_\_\_

**Q10. Which shape did [Name] point to for this picture?**

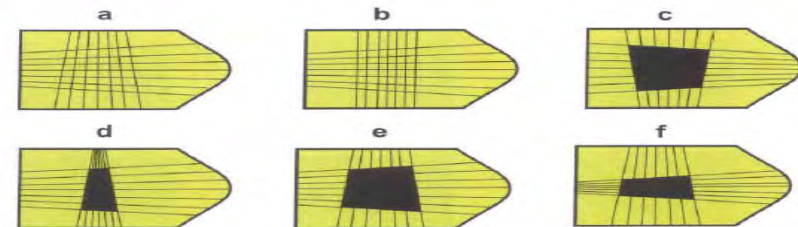
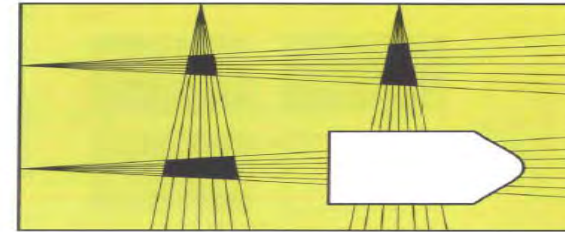
1. letter of shape in EK10

\_\_\_\_\_

EK11



EK12



Part 3: Raven's Pattern Cognitive Assessment (V)

Participant 1

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 2

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 3

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 4

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Participant 5

Name: \_\_\_\_\_

ID: \_\_\_\_\_

Q11. Which shape did [Name] point to for this picture?

1. letter of shape in EK11

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Q12. Which shape did [Name] point to for this picture?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

1. letter of shape in EK12

## II. RETRIEVAL FLUENCY TASK

***This section is administered to all household members, age 5 and up***

**Interviewer:** For this test, there are three separate items you will administer to respondents. Each item has a one minute time limit. You will need to use a stopwatch or watch with a second hand to record the time.

Respondents are required to name as many words as they can which fit into a given category. You will record the number of correct responses they give for each item. Use tally marks on a piece of paper to record the number of correct answers, and then enter the total number of correct answers into the form when prompted.

Do not count duplicate answers. For example, if the respondent says "dog" three times, count it as one answer.

The categories are below:

Item 1: Names of foods or drinks, such as Coca Cola

Item 2: First names of people

Item 3: Animals

**Test Item 1:**

***INTERVIEWER READS:*** I want you to say different things that you can eat or drink. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) **Start now.** (Begin Timing 1 minute).

**Interviewer:** Count brand names of foods or drinks, such as Coca Cola, as correct answers. After exactly one minute, tell the respondent to stop.

**Test Item 2:**

***INTERVIEWER READS:*** Now I want you to say first names of people. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) **Start now.**  
After exactly 1 minute, say: **Stop.**

**Interviewer:** Count variations of the same name, such as Bob, Bobby, and Robert, as separate correct answers. Count formal names, such as Mrs. Smith, as correct answers. After exactly one minute, tell the respondent to stop.

**Test Item 3:**

***INTERVIEWER READS:*** Now I want you to say different animals. You will have one minute to say as many words as you can. Say the words as quickly as you can. (Pause) **Start now.** (Begin Timing 1 minute).  
After exactly 1 minute, say:

**Interviewer:** After exactly one minute, tell the respondent to stop.

**Participant Score Sheet**

## Test 8 Retrieval Fluency

Tally correct responses (i.e., RCT).

1 \_\_\_\_\_

8A ☐ Number Correct

2 \_\_\_\_\_

8B ☐ Number Correct

3 \_\_\_\_\_

8C ☐ Number Correct

To use the hand-scoring table, compute Total Number Correct below.

8A \* 8B \* 8C = Total (0-297)

### Test 8 Retrieval Fluency Scoring Table

Encircle how low the Total Number Correct.

Total Number Correct	AE (Est)*	GE (Est)*	Total Number Correct	AE (Est)*	GE (Est)*
0-2	<2.0	<K.O.	47	8.0	2.7
3	2.0	<K.O.	48	8.4	2.9
4	2.2	<K.O.	49	8.6	3.1
5	2.4	<K.O.	50	9.0	3.2
6	2.7	<K.O.	51	9.10	3.4
7	2.9	<K.O.	52	9.2	3.6
8	2.11	<K.O.	53	9.2	3.8
9	3.1	<K.O.	54	9.4	3.9
10	3.2	<K.O.	55	9.6	4.1
11	3.4	<K.O.	56	9.9	4.3
12	3.6	<K.O.	57	9.11	4.5
13	3.8	<K.O.	58	10.2	4.7
14	3.9	<K.O.	59	10.4	4.9
15	3.11	<K.O.	60	10.7	5.2
16	4.0	<K.O.	61	10.10	5.4
17	4.2	<K.O.	62	11.0	5.6
18	4.3	<K.O.	63	11.3	5.8
19	4.5	<K.O.	64	11.6	6.1
20	4.6	<K.O.	65	11.9	6.3
21	4.8	<K.O.	66	12.1	6.6
22	4.9	<K.O.	67	12.4	6.9
23	4.11	<K.O.	68	12.6	7.3
24	5.0	<K.O.	69	13.1	7.6
25	5.2	<K.O.	70	13.6	8.0
26	5.3	<K.O.	71	13.11	8.5
27	5.5	K.O.	72	14.4	8.9
28	5.6	K.1	73	14.10	9.4
29	5.8	K.2	74	15.5	10.0
30	5.9	K.4	75	16.0	10.6
31	5.11	K.5	76	16.9	11.3
32	6.0	K.6	77	17.2	12.2
33	6.2	K.8	78	16.7	>12.9
34	6.4	K.9	79	19	>12.9
35	6.5	1.0	80	20	>12.9
36	6.7	1.1	81	22	>12.9
37	6.6	1.3	82	24	>12.9
38	6.10	1.4	83	29	>12.9
39	7.0	1.6	>83	30	>12.9
40	7.1	1.7			
41	7.3	1.8			
42	7.5	2.0			
43	7.6	2.1			
44	7.8	2.3			
45	7.10	2.4			
46	8.0	2.6			

\*AE and GE are estimates of the precise values provided by the scoring program.

### III. MATH QUESTIONS

*This section is administered to each household member that is age 9 and up AND has attended school.*

**Interviewer:** Show the math questions (as reported separately on the math cards) to [Name] and have them choose the answer they think is best. For each question, record the answer that [Name] chose.

Member ID	Participant 1	Participant 2	Participant 3
Please confirm the exact time. HH:MM			
<b>Q1.</b> $1 + 2 =$ Which answer did Name choose for this equation? a.f. <u>4</u> b.g. <u>8</u> c.h. <u>1</u> d.i. <u>3</u> e.j. <u>None of the above</u>			
<b>Q2.</b> $5 - 2 =$ Which answer did Name choose for this equation? a.f. <u>2</u> b.g. <u>10</u> c.h. <u>3</u> d.i. <u>1</u> e.j. <u>None of the above</u>			
<b>Q3.</b> $2 \times 3 =$ Which answer did Name choose for this equation? a.f. <u>5</u> b.g. <u>6</u> c.h. <u>1</u> d.i. <u>8</u> e.j. <u>None of the above</u>			
<b>Q4.</b> $10 \div 5 =$ Which answer did Name choose for this equation? a.f. <u>5</u> b.g. <u>15</u> c.h. <u>2</u> d.i. <u>50</u> e.j. <u>None of the above</u>			

Formatted  
grammar

Member ID	Participant 1	Participant 2	Participant 3
<b>Q5. <math>5 + 17 =</math></b> Which letter did Name choose for equation 5? (1 represents a, 2 for b in that order) a.f. 15 b.g. 21 c.h. 12 d.i. 22 e.j. None of the above			
<b>Q6. <math>33 - 19 =</math></b> Which letter did Name choose for equation 6? (1 represents a, 2 for b in that order) a.f. 10 b.g. 14 c.h. 9 d.i. 13 e.j. None of the above			
<b>Q7. <math>17 \times 3 =</math></b> Which letter did Name choose for equation 7? (1 represents a, 2 for b in that order) a.f. 5.7 b.g. 51 c.h. 21 d.i. 5 e.j. None of the above			
<b>Q8. <math>42 \div 7 =</math></b> Which letter did Name choose for equation 8? (1 represents a, 2 for b in that order) a.f. 7 b.g. 9 c.h. 6 d.i. 5 e.j. None of the above			
Please confirm the exact time. HH:MM			

## **PART IV. NEPSY Test**

***This section is administered to all household members, age 5 and up.***

### **Overview**

There are two sections of this test 1) arrow naming and 2) arrow inhibition

Each task begins with teaching example where feedback is provided (see task instructions). The test item takes place immediately after the example.

### **Timing and Scoring the Tasks**

For each task you must record the amount of time it takes the respondent to complete as well as the number of errors that they have. This results in a time to completion variable.

#### **Timing**

- Begin timing for each item after saying the last word of instructions. Stop timing when the respondent completes the item or the time limit expires.
- The naming test item has a total allowed time of 180 seconds.
- The inhibition test item has a total allowed time of 240 seconds.
- If the time limit expires, indicate the last shape or arrow attempted by marking it on the scoring sheet.
- When you record the time in seconds round up to nearest second. So if it is 47.67 record it as 48 seconds.

#### **Scoring**

- On each task you will record the number of errors a person has by marking an X over the shape that was incorrect.
- There are two kind of errors, however both are recorded as errors
  1. Uncorrected Error: Occurs when the respondent provides an incorrect response or skips a shape or arrow and does not correct the incorrect or skipped response. Any shape or arrow not attempted by the respondent due to the time limit should be considered an uncorrected error.
  2. Self-Corrected Error: Occurs when the respondent provides an incorrect response or skips a shape or arrow, but corrects the incorrect or skipped response.
- You will record the total errors for each task. The total errors is the sum of uncorrected errors and self-corrected errors.

## Item 1: Arrows Naming

### Teaching Example Instructions

1-6. Put the teaching example stimulus in front of the respondent.

2-7. Say, "Tell me which way the arrows point, up or down. See, this one [point to first arrow] is pointing up, so say *up*. This one [point to third arrow] is pointing down, so say *down*. Tell me if the arrow is up or down as fast as you can without making any mistakes. Watch me."

3-8. Demonstrate saying the direction of the arrow by reading the entire row to the respondent as you point to each arrow.

4-9. Say, "Now you try. Tell me if the arrow is up or down as quickly as you can. Start now."

5-10. \_\_\_\_\_ Correct any errors.

If the respondent ask about the black arrows, say, "Don't worry if the arrows are black or white, just tell me *up* or *down*."

If the respondent makes five or more errors (do not include self-corrected errors), do not administer the Arrow Naming or Inhibition task.

If the respondent makes fewer than five errors, administer Item 3, Naming Test Items.

Interviewer:

If the respondent asks about the color of the arrows, say "Don't worry if the arrows are black or white. Just tell me if they are up or down."

If the respondent makes five or more errors (do NOT include self-corrected errors), do not administer the next two tasks.

If the respondent makes fewer than five errors, proceed by administering the next item.

**Item 1:  
Naming  
Teaching  
Stimulus**

**Arrows  
Example**



**Item 1: Arrows Naming**

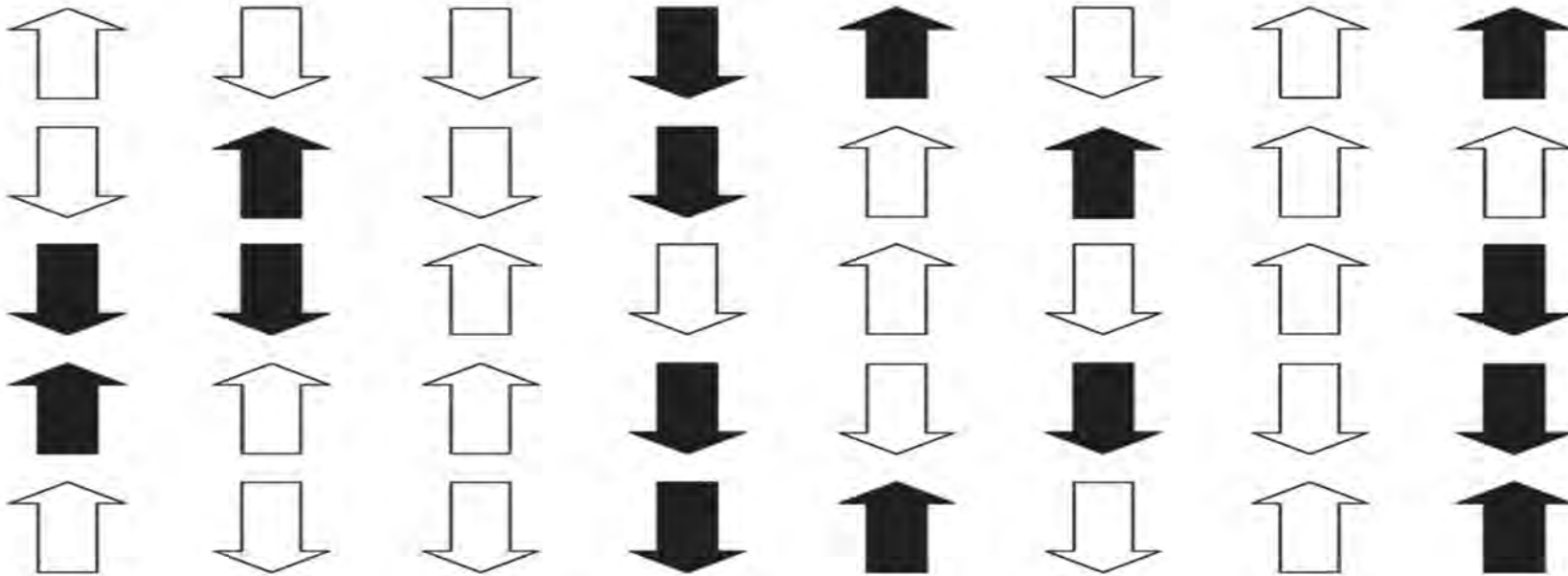
*INTERVIEWER READS,* “**Now do the same thing you just did. Tell me if the arrow is up or down as quickly as you can without making mistakes. Start now.**”

**Interviewer:** Start the timer as soon as you say "start now". End the timer when the respondent is finished or at 180 seconds, whichever comes first. Use tally marks on a piece of paper to record the number of errors made, and then enter the total number of errors into the form when prompted

**Record the time to completion (Max 180 seconds):** \_\_\_\_\_

**Scoring Sheet**

Put an X over any shape that is incorrect. If they do not complete the task in 180 seconds mark the last arrow attempted.



---

Enter in the total number of errors [Name] made (both uncorrected and self-corrected).

## Item 2: Arrows Inhibition

### Teaching Example Instructions

~~1-6.~~ Put the teaching example stimulus in front of the respondent.

~~2-7.~~ INTERVIEWER READS: “**This time you will do something different. When you see an up arrow, say *down* and when you see a down arrow, say *up*. Watch me.**”

~~3-8.~~ Demonstrate saying the direction of the arrow by reading the entire row to the respondent as you point to each arrow.

~~4-9.~~ INTERVIEWER READS: “**Now you try. When you see an up arrow, say *down* and when you see a down arrow, say *up*. Work as quickly as you can. Start now.**”

~~5-10.~~ \_\_\_\_\_ Correct any errors.

**Interviewer:** If the respondent asks about the black arrows, say, “Don’t worry if the arrows are black or white, just tell me *up* or *down*.”  
If the respondent makes five or more errors (do not include self-corrected errors), do not administer the Arrow Inhibition task.  
If the respondent makes fewer than five errors, proceed by administering the next item

**Item 2: Arrows Inhibition**  
**Teaching Example Stimulus**



## Item 2: Arrows Inhibition

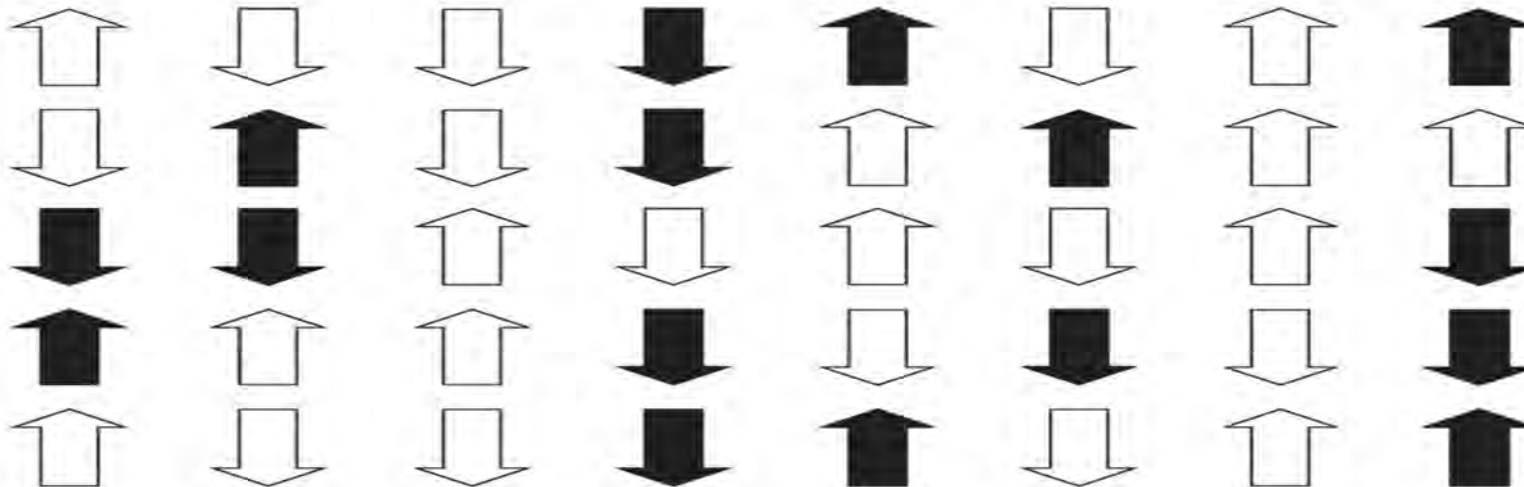
*INTERVIEWER READS:* “Now do the same thing you just did. Say “down” when you see an up arrow and say “up” when you see a down arrow. Don’t worry if they are black or white, just tell me if they are up or down. Work as quickly as you can. Start now.”

**Interviewer::** Start the timer as soon as you say “start now”. End the timer when the respondent is finished or at 240 seconds, whichever comes first. Use tally marks on a piece of paper to record the number of errors made, and then enter the total number of errors into the form when prompted.

**Record the time to completion (Max 240 seconds):** \_\_\_\_\_

### Scoring Sheet

Put an X over any shape that is incorrect. If they do not complete the task in 240 seconds mark the last arrow attempted.



---

Enter in the total number of errors [Name] made (both uncorrected and self-corrected).: \_\_\_\_\_

## V. DIGIT SPAN TESTING

*This section is administered to all household members, age 5 and up.*

### Interviewer:

- Read each digit span only once at an even rate of one digit per second.
- Read and score part A first and then part B.
- If the child does not respond after reading the question, do **NOT** encourage further
- Stop the test when respondent misses both part A and part B of any **ONE** question
- To be scored as “correct”, no digits may be omitted or be in different order from what is given here

Part 1: Digits Forwards	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
Please confirm the exact time. HH:MM					
Q1a. <b>INTERVIEWER READS: “Ready? Repeat after me, 2-3-4-5-6-7-8-9”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Q1b. <b>INTERVIEWER READS: “Ready? Repeat after me, 4-5-6”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Q1c. [Did respondent get part 1a & 1b wrong? Response for this question is automatically filled in by the program and controls the skip]					
Q2a. <b>INTERVIEWER READS: “Ready? Repeat after me, 3-8-6”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Q2b. <b>INTERVIEWER READS: “Ready? Repeat after me, 6-1-2”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Q2c. [Did respondent get part 2a & 2b wrong? Response for this question is automatically filled in by the program and controls the skip]					

Part 1: Digits Forwards (II)	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
<b>Q3a. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 3-4-1-7”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q3b. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 6-1-5-8”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q3c. Did respondent get part 3a &amp; 3b wrong?</b> <b>Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q4a. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 8-4-2-3-9”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q4b. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 5-2-1-8-6”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q4c. Did respondent get part 4a &amp; 4b wrong?</b> <b>Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q5a. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 3-8-9-1-7-4”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q5b. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 7-9-6-4-8-3”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q5c. Did respondent get part 5a &amp; 5b wrong?</b> <b>Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q6a. INTERVIEWER READS:</b> <b>“Ready? Repeat after me, 5-1-7-4-2-3-8”</b> Did [Name] repeat these numbers correctly? 1. Yes 5. No					

Part 1: Digits Forwards (II)	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
<b>Q6b. INTERVIEWER READS:</b> “Ready? Repeat after me, 9-8-5-2-1-6-3” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q6c. Did respondent get part 6a &amp; 6b wrong? Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q7a. INTERVIEWER READS:</b> “Ready? Repeat after me, 1-6-4-5-9-7-6-3” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q7b. INTERVIEWER READS:</b> “Ready? Repeat after me, 2-9-7-6-3-1-5-4” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>[Q7c. Did respondent get part 7a &amp; 7b wrong? Response for this question is automatically filled in by the program and controls the skip]</b>					
<b>Q8a. INTERVIEWER READS:</b> “Ready? Repeat after me, 5-3-8-7-1-2-4-6-9” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q8b. INTERVIEWER READS:</b> “Ready? Repeat after me, 4-2-6-9-1-7-8-3-5” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
Please confirm the exact time. HH:MM					

**INTERVIEWER READS: “Now I’m going to say some more numbers, but this time when I stop I want you to say them backward. For example, if I say 9-2-7, what would you say?” If respondent says “7-2-9” tell him/her “that is correct”. If respondent does not say “7-2-9”, say, “no, you should say 7-2-9. I said 9-2-7, remember to put them backwards”**

Part 2: Digits Backwards	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
<b>Please confirm the exact time. HH:MM</b>					
<b>Q9a. INTERVIEWER READS: “Ready? Say backwards, 2-5”</b> Answer: (do NOT read) “5-2” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q9b. INTERVIEWER READS: “Ready? Say backwards, 6-3”</b> Answer: (do NOT read) “3-6” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q9c. Did respondent get part 9a & 9b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b>Q10a. INTERVIEWER READS: “Ready? Say backwards, 5-7-4”</b> Answer: (do NOT read) “4-7-5” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q10b. INTERVIEWER READS: “Ready? Say backwards, 2-5-9”</b> Answer: (do NOT read) “9-5-2” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q10c. Did respondent get part 10a & 10b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b>Q11a. INTERVIEWER READS: “Ready? Say backwards, 7-2-9-6”</b> Answer: (do NOT read) “6-9-2-7” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q11b. INTERVIEWER READS: “Ready? Say backwards, 8-4-9-3”</b> Answer: (do NOT read) “3-9-4-8” Did [Name] repeat these numbers correctly? 1. Yes 5. No					

Part 2: Digits Backwards	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
[Q11c. Did respondent get part 11a & 11b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b>Q12a. INTERVIEWER READS: “Ready? Say backwards, 4-1-3-5-7”</b> Answer: (do NOT read) “7-5-3-1-4” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q12b. INTERVIEWER READS: “Ready? Say backwards, 9-7-8-5-2”</b> Answer: (do NOT read) “2-5-8-7-9” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q12c. Did respondent get part 12a & 12b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b>Q13a. INTERVIEWER READS: “Ready? Say backwards, 1-6-5-2-9-8”</b> Answer: (do NOT read) “8-9-2-5-6-1” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q13b. INTERVIEWER READS: “Ready? Say backwards, 3-6-7-1-9-4”</b> Answer: (do NOT read) “4-9-1-7-6-3” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q13c. Did respondent get part 13a & 13b wrong? Response for this question is automatically filled in by the program and controls the skip]					
<b>Q14a. INTERVIEWER READS: “Ready? Say backwards, 8-5-9-2-3-4-2”</b> Answer: (do NOT read) “2-4-3-2-9-5-8” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
<b>Q14b. INTERVIEWER READS: “Ready? Say backwards, 4-5-7-9-2-8-1”</b> Answer: (do NOT read) “1-8-2-9-7-5-4” Did [Name] repeat these numbers correctly? 1. Yes 5. No					
[Q14c. Did respondent get part 14a & 14b wrong? Response for this question is automatically filled in by the program and controls the skip]					

Part 2: Digits Backwards	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5
<b>Q15a. INTERVIEWER READS: “Ready? Say backwards, 6-9-1-6-3-2-5-8”</b> Answer: (do NOT read) “8-5-2-3-6-1-9-6” Did [Name] repeat these numbers correctly?    1. Yes    5. No					
<b>Q15b. INTERVIEWER READS: “Ready? Say backwards, 3-1-7-9-5-4-8-2”</b> Answer: (do NOT read) “2-8-4-5-9-7-1-3” Did [Name] repeat these numbers correctly?    1. Yes    5. No					
<b>Please confirm the exact time. HH:MM</b>					

## VI. ENGLISH READING QUESTIONS.

***This section is administered to each household member that is age 9 and up AND has attended school.***

Interviewer: Show the english questions (as reported separately on the english cards) to [Name] and have them choose the answer they think is best. For each question, record the answer that [Name] chose.

The passage about which [Name] will be asked to answer some questions is below.

*John is a small boy. He lives in a village with his brothers and sisters. He goes to school every week.*

*In his school there are five teachers. John is learning to read at school. He likes to read very much.*

*His father is a teacher, and his parents want him to become a school teacher too.*

Member ID	Respondent 1	Respondent 2	Respondent 3
<b>Please confirm the exact time. HH:MM</b>			
Q9 Who is John? [Which answer did [Name] choose for this question?] 1 (a) An old man 2 (b) A small boy 3 (c) A school teacher 4 (d) A school 5 (e). None of the above			
Q10 Where does John live? [Which answer did [Name] choose for this question?] 1 (a) In a village 2 (b) In a city 3 (C) In a school 4 (d) In a forest			

Member ID	Respondent 1	Respondent 2	Respondent 3
5 (e).. None of the above			
Q11 What does John do every week? [Which answer did [Name] choose for this question?] 1 (a) Works with his father 2 (b) Plays with his friends 3 (c) Helps his brothers and sisters 4 (d) Goes to school 5 (e). None of the above			
Q12 How many teachers are there at John's school? [Which answer did [Name] choose for this question?] 1 (a) One 2 (b) Three 3 (c) Five 4 (d) Six 5 (e).None of the above			
Q13 What is John doing at school? [Which answer did [Name] choose for this question?] 1 (a) Helping the teacher 2 (b) Talking with his friends 3 (c) Learning to read 4 (d) Teaching the class 5 (e). None of the above			
Q14 Who is a school teacher? [Which answer did [Name] choose for this question?] 1 (a) John 2 (b) John's father 3 (c) John's brother 4 (d) John's mother 5 (e).. None of the above			
Q15 What do John's parents want him to do? [Which answer did [Name] choose for this question?] 1 (a) Go to school 2 (b) Learn to read 3 (c) Obey his teachers 4 (d) Become a teacher 5 (e). None of the above			
Please confirm the exact time. HH:MM			



## VII. ANTHROPOMETRY

(FILL OUT FOR ALL HOUSEHOLD MEMBERS OF ALL AGES)

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Q1. Can [Name] be measured? 1. Yes >> Q3 5. No																		
Q2. Why can't [Name] be measured? 1. Not home during survey period, 2. Too ill, 3. Handicapped or Deformed, 4. Not willing, 666. Other (specify) -888. Refuse to answer -999. Don't know (>> NEXT PERSON)																		
Q3. Was [Name]'s height measured standing or lying down? 1. Standing, 5. Lying down																		
Q4. What is [Name]'s height in <b>centimeters</b> ?																		
Q5. What is [Name]'s weight in <b>kilograms</b> ?																		
Q6. What is [Name]'s hip Size in <b>centimeters</b> ?																		
Q7. What is [Name]'s waist Size in <b>centimeters</b> ?																		
Q8. What is [Name]'s arm circumference (mid-upper arm) in <b>centimeters</b> ?																		

# VIII. INDIVIDUAL CONSUMPTION QUESTIONS

(Fill out for all household members of all ages)

Person #	1	2	3	4	5	6
Member ID						
<p><b>For each item, first ask:</b></p> <p><b>“On average, how many days per week does [Name] consume [item]?”</b></p> <p><b>Then,</b></p> <p><b>“On average, how many times per day does [Name] consume [item]?”</b></p>						
Q1ai – a cup of coffee <b>with</b> sugar (DAYS PER WEEK)						
Q1aai – a cup of coffee <b>with</b> sugar (TIMES PER DAY)						
Q1bi – a cup of coffee <b>without</b> sugar (DAYS PER WEEK)						
Q1bii – a cup of coffee <b>without</b> sugar (TIMES PER DAY)						
Q2ai – a cup of tea <b>with</b> sugar (DAYS PER WEEK)						
Q2aai – a cup of tea <b>with</b> sugar (TIMES PER DAY)						
Q2bi – a cup of tea <b>without</b> sugar (DAYS PER WEEK)						
Q2bii – a cup of tea <b>without</b> sugar (TIMES PER DAY)						
Q3a – a soft drink (NOT diet or sugar free) e.g., Coca Cola, Sprinte, Fanta? (DAYS PER WEEK)						
Q3b – a soft drink (NOT diet or sugar free) e.g., Coca Cola, Sprinte, Fanta? (TIMES PER DAY)						
Q4a – a soft drink (diet or sugar free) (DAYS PER WEEK)						
Q4b – a soft drink (diet or sugar free) (TIMES PER DAY)						
Q5a – an energy drink e.g. Lucozade, Rush? (DAYS PER WEEK)						
Q5b – an energy drink e.g. Lucozade, Rush? (TIMES PER DAY)						

Person #	1	2	3	4	5	6
Member ID						
Q6a – natural fruit juice with no added sugars (DAYS PER WEEK)						
Q6b – natural fruit juice with no added sugars (TIMES PER DAY)						
Q7a – a juice or fruit drink that contains added sugar (DAYS PER WEEK)						
Q7b – a juice or fruit drink that contains added sugar (TIMES PER DAY)						
Q8a – a glass of water (240 mL) (DAYS PER WEEK)						
Q8b – a glass of water (240 mL) (TIMES PER DAY)						
Q9a – a bar of chocolate (DAYS PER WEEK)						
Q9b – a bar of chocolate (TIMES PER DAY)						
Q10a - sweets (toffees) (DAYS PER WEEK)						
Q10b - sweets (toffees) (TIMES PER DAY)						
Q11a – a piece of cake (DAYS PER WEEK)						
Q11b – a piece of cake (TIMES PER DAY)						
Q12a - a biscuit (DAYS PER WEEK)						
Q12b - a biscuit (TIMES PER DAY)						
Q13a - a chocolate drink (DAYS PER WEEK)						
Q13b - a chocolate drink (TIMES PER DAY)						

>>REPEAT FROM BEGINNING OF TESTING SECTION FOR NEXT HH MEMBER

## PART F: EMPLOYMENT

### 0. EMPLOYMENT SCREENER.

*(Identification of household members for various economic modules from age 7 and above)*

**Who is the person answering these questions about [Name]?**

Please enter name and ID \_\_\_\_\_

Member ID	1	2	3	4	5	6	7	8	9	10
<b>Q1: Is [Name] currently a paid employed worker?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q2: Is [Name] currently the owner or operator of a household non-farm enterprise?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q3: Is [Name] currently a contributing worker in a household non-farm enterprise?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q4: Is [Name] currently the owner or the holder of a farm plot?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q5: Is [Name] currently a contributing worker on a household farm plot?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q6: Is [Name] currently a full-time student?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q7: Is name retired or incapacitated because of old age or ill-health?</b> 1.Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q8: Is name currently a full-time home maker?</b>	1	1	1	1	1	1	1	1	1	1

Member ID	1	2	3	4	5	6	7	8	9	10
1. Yes 5. No	5	5	5	5	5	5	5	5	5	5
<b>Q9: Is [Name] currently looking for work but has no work to do?</b> 1. Yes 5. No	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5	1 5
<b>Q10: Has [Name] worked in any occupation in the last year? Please select all that apply.</b> 1. Yes 5. No >> Next household member										
<b>Q10: In which of the following occupations has [Name] worked in the last year</b> Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)	Enter ISCO code(s) (See Codebook and write 3 digits)

# I. MAIN PAID OCCUPATION LAST 7 DAYS.

FOR ALL HOUSEHOLD MEMBERS AGE 7 OR OLDER WHO WERE EMPLOYED (NOT SELF-EMPLOYED) IN THE LAST 7 DAYS

INTERVIEWER READS: I would now like to ask some questions about the employed work [Name] has done in the last 7 days.

Who is the person answering these questions about [Name]?

[Names appear for selection]

Member ID	1	2	3	4	5	6	7	8	9	10
Q0. In the last 7 days, has [Name] done work for which s/he was NOT self employed? (i.e. he/she was someone else's employee) 1. Yes 5. No >> Q63										

Member ID	1	2	3	4	5	6	7	8	9	10
Q1. How many jobs has [Name] had, off the family farm or household enterprise, for which s/he was paid in the last 7 days?										
Q2. Describe the main tasks and duties of the work that [Name] spent most time on during the last 7 days?										
Q3. ISCO code for above <i>Interviewer: Please refer to the codebook and enter the 3-digit value of the major or minor group.</i>										
Q4. Describe the kind of trade, services, or industry that this work is connected to?										
Q5. ISIC code for above (See Codebook and write 4 digits) <i>Interviewer: Please refer to the codebook and enter the 3-digit value of the major or minor group.</i>										
Q6a. How long has [Name] been doing this work in years? <i>If [Name] has been doing this work for less than a year, enter zero.</i>	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____
Q6b. How long has [Name] been doing this work in months? <i>If you entered zero for the previous question, simply enter the total number of months [Name] has been doing this work.</i>										
Q7a. During the last year, how many weeks has [Name] done this job (out of 52)?										
Q7b. How many days per week did [Name] typically work?										
Q7c. How many hours per day did [Name] typically work?										
Q8a. During the last 7 days, how many days did [Name] actually do this job?										
Q8b. During the last 7 days, how many hours per day did [Name] actually do this job?										
Q9. Has [Name] received or will [Name] receive money (cash) for this work? 1. Yes    2. No >> 12										
Q10. What is the amount (including any bonuses, commissions, allowances or tips) received or owed for work done? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
Q11. Over what time period is this amount paid or owed? 1. Daily    2. Weekly    3. Monthly    4. Quarterly    5. Not Regular										
Q12. Does [Name] receive any other payment for this work in the form of goods and services? 1. Yes                      5. No >> Q15										
Q13. What is the value of goods or services provided/owed?										

Member ID	1	2	3	4	5	6	7	8	9	10
<i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
Q14. Over what time period is this payment in kind made? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular										
Q15. When [Name] started doing this work, did he/she sign a written contract? 1. Yes 5. No										
Q16. Is there a formal union (eg. GPRTU, TUC etc) in the place where [Name] works? 1. Yes 5. No										
Q17. In this job, is [Name] entitled to paid holidays? 1. Yes 5. No										
Q18. Is [Name] entitled to any of the following paid leave on this job? (select all that apply)  0. None 1. Sick leave 2. Maternity leave 3. Compassionate/Casual leave 4. Study leave										
Q19. Will [Name] receive a retirement pension? 1. Yes 5. No										
Q20. Are taxes already deducted from [Name's] pay? 1. Yes 5. No										
Q21. Is [Name] entitled to free or subsidized medical care in this job? 1. Yes 5. No										
Q21a. Is [Name] entitled to any other social security benefit on the job? 1. Yes 5. No										
Q22. Where does [Name] usually do his/her work? 1. Office 2. Home 3. Factory 4. Workshop 5. Own land/farm 6. Other land/farm 7. River/Ocean 8. Hotel/Restaurant 9. Store/shop/tablesop 10. Street at a fixed location 11. Street not at a fixed location 12. Lorry Park 13. Somebody's home or veranda 14. School 15. Hospital/Clinic										
Q23. How many people all together work in this place where (Name) works?. Number										
Q24. During the last 6 months, has [Name] received any training related to his/her work, including on-the-job training? 1. Yes 5. No >> Q30										

Member ID	1	2	3	4	5	6	7	8	9	10
<b>Q25a. How long was the training in months?</b> <i>If the training was less than one month long, enter zero.</i>										
<b>Q25b. In addition to the number of months, how long was the training in weeks?</b> If you entered zero for the previous question, simply enter the total number of weeks the training lasted. If the training was less than one week long, enter zero.										
<b>Q25c. In addition to the number of months, how long was the training in days?</b> If you entered zero for the previous question, simply enter the total number of days the training lasted										
<b>Q26. What type of training did [Name] receive?</b> 1. Clerical                      2. Prof/Managerial                      3. Computer 4. Marketing                      5. Teaching                      6. Leadership                      7. Medicine 8. Accountancy                      9. Skills/Trade -666. Other (Specify)                      -888. Refuse to Answer                      -999. Don't know										
<b>Q27. Who paid for the training?</b> 1. [Name] entirely                      2. Employer entirely                      3. Both (shared cost)                      4. Free 5. International Agency										
<b>Q28. Did [Name] lose any entitlement or benefit during the period of his/her training?</b> 1. Yes,                      5. No >> Q30 Enter your answer as the difference between the normal entitlement/benefit amount while training and before training. Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
<b>Q29. How much did [Name] lose? GHC</b> Write difference between normal entitlement / benefit while training and before training  >> SFII										

## II. CHARACTERISTICS OF SECONDARY OCCUPATION FOR THE LAST 7 DAYS.

ANSWER FOR ALL HOUSEHOLD MEMBERS AGE 7 OR OLDER.

Member ID	1	2	3	4	5	6	7	8	9	10
<b>Q30. Did [Name] have a secondary occupation in the last 7 days?</b> 1.Yes 5. No >> Next Person										
<b>Q31. Describe the main tasks and duties of the work that [Name] spent most time on during the last 7 days, apart from hi/her main occupation.</b>										
<b>Q32. ISCO code for above</b> <i>Interviewer: Please refer to the codebook and enter the 3-digit value of the major or minor group.</i>										
<b>Q33. Describe the kind of trade, services, or industry that this work is connected to?</b>										
<b>Q34. ISIC code for above</b> <i>Interviewer: Please refer to the codebook and enter the 4-digit value of the appropriate code</i>										
<b>Q35a. How long has [Name] been doing this work in years?</b> If [Name] has been doing this work for less than a year, enter zero.	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____	Y____ M____
<b>Q35b. How long has [Name] been doing this work in months?</b> If you entered zero for the previous question, simply enter the total number of months [Name] has been doing this work.										
<b>Q36a. During the last year, how many weeks has [Name] done this job (out of 52)?</b>										
<b>Q36b. How many days per week did [Name] typically work?</b>										
<b>Q36c. How many hours per day did [Name] typically work?</b>										
<b>Q37a. During the last 7 days, how many days did [Name] actually do this job?</b>										
<b>Q37b. During the last 7 days, how many hours per day did [Name] actually do this job?</b>										
<b>Q38. Did [Name] work on this job at same time as his/her main job over the last 7 days? i.e. was [Name] able to be at one job and work on the other one as well?</b> 1. Yes 5. No >> Q40										
<b>Q39. If yes, for how many hours in the last 7 days was [Name] simultaneously doing both jobs?</b>										
<b>Q40. Has [Name] received or will [Name] receive money (cash) for this work?</b> 1.Yes 5.No >> Q43										
<b>Q41. What is the amount (including any bonuses, commissions, allowances or tips) received or owed for work done?</b> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
<b>Q42. Over what time period is this amount paid or owed?</b> 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular										
<b>Q43. Does [Name] receive any other payment for this work in the form of goods and services?</b> 1.Yes 5.No >> 46										
<b>Q44. What is the value of goods or services provided/owed?</b> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
<b>Q45. Over what time period is this payment in kind made?</b> 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular 6. Other (specify)										
<b>Q46. When [Name] started doing this work, did he/she sign a written contract?</b> 1. Yes 5. No										

Member ID	1	2	3	4	5	6	7	8	9	10
<b>Q47. Is there a formal union (eg. GPRTU, TUC etc) in the place where [Name] works?</b> 1. Yes      5. No										
<b>Q48. In this job, is [Name] entitled to paid holidays?</b> 1. Yes      5. No										
<b>Q49. Is [Name] entitled to any of the following paid leave on this job? (select all that apply)</b> 0. None 1. Sick leave 2. Maternity leave 3. Compassionate/Casual leave 4. Study leave										
<b>Q50. Will [Name] receive a retirement pension?</b> 1. Yes      5. No										
<b>Q51. Are taxes already deducted from [Name's] pay?</b> 1. Yes      5. No										
<b>Q52. Is [Name] entitled to free or subsidized medical care in this job?</b> 1. Yes      5. No										
<b>Q53. Is [Name] entitled to any other social security benefit on this job?</b> 1. Yes      5. No										
<b>Q54. Where does [Name] usually do his/her work?</b> 1. Office      2. Home 3. Factory      4. Workshop      5. Own land/farm      6. Other land/farm      7. River/Ocean 8. Hotel/Restaurant      9. Store/shop/tablesop      10. Street at a fixed location 11. Street not at a fixed location      12. Lorry Park      13. Somebody's home or veranda      14. School 15. Hospital/Clinic      -666. Other (specify)										
<b>Q55. How many people altogether work in this place where [Name] works? Number</b>										
<b>Q56. During the last 6 months, has [Name] received any training related to his/her work, including on-the-job training?</b> 1. Yes      5. No >> Next Person										
<b>Q57a. How long was the training in months?</b> <i>If the training was less than one month long, enter zero.</i>										
<b>Q57b. In addition to the number of months, how long was the training in weeks?</b> <i>If you entered zero for the previous question, simply enter the total number of weeks the training lasted. If the training was less than one week long, enter zero.</i>										
<b>Q57c. In addition to the number of weeks, how long was the training in days?</b> <i>If you entered zero for the previous question, simply enter the total number of days the training lasted.</i>										
<b>Q58. What type of training did [Name] receive?</b> 1. Clerical      2. Professional/managerial      3. Computer      4. Marketing      5. Teaching 6. Leadership      7. Medicine      8. Accountancy      9. Skills/trade -666. Other (specify)										
<b>Q59. Who paid for the training?</b> 1. [Name] entirely      2. Employer entirely      3. Both (shared cost) 4. Free      5. International Agency      6. Other (please specify)										
<b>Q60. Did [Name] lose any entitlement or benefit during the period of his/her training?</b> 1. Yes      5. No >> Next Person										
<b>Q61. How much did [Name] lose?</b> <i>Enter your answer as the difference between the normal entitlement/benefit amount while training and before training. Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										

>> Next Person

### III. NON-EMPLOYEES DURING THE LAST 7 DAYS.

ANSWER FOR ALL HOUSEHOLD MEMBERS 7 YEARS AND OLDER, AND WHO ARE CURRENTLY NOT PAID EMPLOYEES OUTSIDE THE HOUSEHOLD

Member ID	1	2	3	4	5	6	7	8	9	10
<b>Q63. Was (Name) available for work (paid employment) during the last 7 days?</b> 1. Yes 5. No >> Q65										
<b>Q64. Has [Name] made any effort during the last 7 days to find work?</b> 1. Yes >> Q66 5. No										
<b>Q65. Why was [Name] not available or has [Name] not made any effort to find work?</b> 1. Thought no work available >>68 2. Awaiting reply to earlier enquiries >>68 3. Waiting to start arranged job, business or agri. >>68 4. Off season in agri., >> 72 5. Occupied with household farm/ non-farm enterprise >> Next Person 6. Occupied with other household duties >>72 7. Illness / injury, >> Next Section 8. Full-time student >> Next Section 9. On vacation/ pension >>72 -666. Other (specify) >>72										
<b>Q66. What did [Name] do in this period to find work? (Select up to 3 choices)</b> 1. Applied to prospective employer 2. Checked at farms / factories / worksites 3. Asked friends and relatives 4. Took action to start business (capital, land, equipment, etc.) 5. Took action to start agricultural activity 6. Upgrading skills 7. Searched newspaper advertisements 8. Searched employment services										
<b>Q67. During this period what type of employment was [Name] mainly seeking (available, if not seeking for)?</b> <b>Wage employment in:</b> 1. Employment in a government or state enterprise 2. Employment in a large private firm 3. Small / medium scale enterprise 4. Self-employment 5. Any employment										
<b>Q68. How long has (Name) been seeking and/or available to find work?</b> 1. Less than one month 2. between 1 and 3 months 3. between 3 and 6 months 4. between 6 months and 1 year 5. between 1 year and 2 years 6. 2 years 7. More than 2 years										
<b>Q72. What is the lowest daily wage for which (Name) is willing to work for someone?</b> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										

>> Next person

## PART G: EDUCATION

Interviewer reads: “I would now like to ask some questions about the educational background of [Name].”

Q0. Who is the person answering these questions about [Name]?

[Names appear for selection]

### I. GENERAL EDUCATION

Grade Level Codes: 0... None; 01...Pre-School; 11...P1; 12...P2; 13...P3; 14...P4; 15...P5; 16...P6; 17...Jss1; 18...JSS2; 19...JSS3; 20...M1; 21...M2; 22...M3; 23...M4; 24...SSS1; 25...SSS2; 26...SSS3; 26B SSS4 27...S1; 28...S2; 29...S3; 30...S4; 31...S5; 32...L6, 33...U6, -666...Other (Specify) -888...Refuse to answer -999...Don't know

For preloaded household members only:

Member ID	1	2	3	4	5	6	7	8	9	10
Q3. Based on the information collected in the last survey, it was determined that [Name] [has/has not] attended school. Is this correct? 1-Yes >> Q3 5-No										

Member ID	1	2	3	4	5	6	7	8	9	10
Q2. Has [Name] ever attended school? 1. Yes, 5. No >> Q53a										
Q3. What is the highest grade [Name] successfully completed? [See GRADE LEVEL CODES above]										
Q4. What is the highest educational qualification [Name] has attained? <i>Qualification Codes</i> 0. None 2. MSLC										

Member ID	1	2	3	4	5	6	7	8	9	10
<b>3. BECE</b> <b>4. Voc/Comm</b> <b>5. Teacher Training</b> <b>6. Teacher Post Secondary</b> <b>7. GCE O Level</b> <b>8. SSCE</b> <b>9. GCE A Level</b> <b>10. Tech/ Prof. Cert.</b> <b>11. Tech/Prof. Dip.</b> <b>12. HND</b> <b>13. Bachelor's</b> <b>14. Master's</b>										
Q5. Did [Name] attend school / college at any time during the last 12 months? 1. Yes 5. No >> Q48										
Q6. Is [Name] still in school? 1. Yes 5. No >> Q13.0										
Q8. What is [Name]'s current grade? <i>See Grade Level Codes</i>										
Q7. Is the school [Name] attends public or private? 1. Public and religious 2. Public and non-religious 3. Private and religious 4. Private and non-religious										
Q31a. In which community does [Name] attend school? [Names appear for selection]										
Q31b. If [Name] is still in school, what is his/her school's name? [List appears for selection]										
Q31c. Is [Name] in a boarding school? 1. Yes >> Q10 5. No										
Q9a - How much traveling time in <b>hours</b> does [Name] spend going to and from school daily? <i>If Adingaa Sylvester attends a boarding school, please enter -777.</i>										
Q9b - How much traveling time in <b>minutes</b> does [Name] spend going to and from school daily? <i>If Adingaa Sylvester attends a boarding school, please enter -777.</i>										
Q10a - How many <b>hours</b> of class did [Name] attend last week? <b>Please include any extra classes that [Name] took.</b>										
Q10a - How many <b>minutes</b> of class did [Name] attend last week? <b>Please include any extra classes that [Name] took.</b>										
Q11a - How many <b>hours</b> of class did [Name] miss last week?	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____
Q11b - How many <b>minutes</b> of class did [Name] miss last week?										
Q12a - How many <b>hours</b> of homework did [Name] do last week?										
Q12b - How many <b>minutes</b> of homework did [Name] do last week?	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____	a.Hrs____ b.Min____
Q13.0. Does the respondent know the cost of [Name]'s educational expenditures over the last 12 months?										

Member ID	1	2	3	4	5	6	7	8	9	10
1-Yes      5-No >> Q21										
Q13. In the last 12 months, how much was spent on [Name] for school fees, registration fees and other dues? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q14. In the last 12 months, how much was spent on [Name] with respect to contributions to parent/ teacher association (PTA)? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q15. In the last 12 months, how much was spent on [Name] for uniforms and sports clothes? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q16. In the last 12 months, how much was spent on [Name] for books and school supplies? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q17. In the last 12 months, how much was spent on [Name] for transportation to and from school? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q18. In the last 12 months, how much was spent on [Name] for food, boarding and/or lodging at school?( If in boarding school) <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q19. In the last 12 months, how much was spent on [Name] for expenses on extra classes? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i>										
Q20. In the last 12 months, how much was spent on [Name] for in-kind expenses? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. If the amount spent is not known or applicable, enter zero.</i> >> Q22										
Q21. If cannot break down, what was the total schooling expenditure spent on [Name] in the last 12 months?										
Q22. In the last 12 months, who paid for most of [Name]'s educational expenses? 1. Father 2. Mother										

Member ID	1	2	3	4	5	6	7	8	9	10
3. Both parents 4. Other HH member 5. Other relative 6. Non-relative 7. Self ([Name])										
Q23. Did [Name] have a scholarship / bursary during the last 12 months? 1. Yes 5. No >>Q25										
Q24. What was the amount of the scholarship / bursary received for the past 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas. Enter -888 for "Refuse to answer"</i>										
Q25. In the most recent term, did/does [Name] have access to textbooks needed for school? 0 Has none of the books needed >> Q27 1 Yes, has all books needed 2 Has some but not all books needed										
Q26. In the most recent term, how did/does [Name] obtain the textbooks? 1. Provided by school, can take home, 2. Provided by school, cannot take home, 3. Newly purchased from the school, 4. Newly purchased from private market, 5. Gift, 6. Passed down from older sibling,										
Q27 In the most recent term, did/does [Name] participate in a free feeding program at school? 1. Yes 5. No >>Q30										
Q28. In the most recent term, which meal(s) did/does [Name] receive at school? <i>Select all that apply.</i> 1. Breakfast, 2. Snack, 3. Lunch, 4. Supper										
Q29. In the most recent term, how many times per week did/does [Name] receive [food type= at school?  Cycle through all that apply based on answer to Q28:										
Q29a Breakfast										
Q29b Snack										
Q29c Lunch										
Q29d Supper										

Member ID	1	2	3	4	5	6	7	8	9	10
Q30. In the most recent term, what mode of transportation did/does [Name] use as the primary means of going to school? <i>If [Name] attends a boarding school, what mode of transportation does he/she use to get there?</i> 1. Walk 2. Bicycle 3. Car 4. Bus 5. Train 6. Boat 7. Motorcycle/tricycle 8. Trotro/shared taxi										
Q32. In the most recent term, does/did [Name] have one teacher for most or all of the subjects studied? 1. Yes 5. No >>Q36										
Q34 In the most recent term, how many days per month, on average, was/is this teacher absent? >> Q48										
Q36 In the most recent term, how many days in the month, on average, was/is [Name]'s English teacher absent?										
Q38 In the most recent term, how many days in the month, on average, was/is [Name]'s mathematics teacher absent?										
Q48. Has [Name] ever repeated / did [Name] ever repeat a grade/level? 1. Yes 5. No >> Q50										
Q49. How many times has [Name] repeated / did [Name] repeat a grade/level?										
Q50. Has [Name] ever / did [Name] ever skip a grade? 1. Yes 5. No >> Next section										
Q51. How many times has [Name] skipped / did [Name] skip a grade/level?										

**Truffa/Wong: Secondary school information**

These measures will be asked to everyone in the survey (not only to the subsample of households that we included in our intervention) and therefore they will be included in all future waves of the Ghana Socioeconomic Panel Survey so that we can track long run effects on these outcomes.

Therefore, the following 5 questions are asked only before the treatment.

- Did you apply to senior secondary school?
- If yes: in which of the following programs?
  - general arts
  - general science
  - home economics
  - technical studies
  - visual arts
  - business
  - other (Specify)
  - refuse to answer
  - don't know
- Were you admitted into any program?
- If yes, for which subject?
  - general arts
  - general science
  - home economics
  - technical studies
  - visual arts
  - business
  - other (Specify)
  - refuse to answer
  - don't know
- Suppose you can study any possible subject, what would have been your ideal subject to apply to?
  - general arts
  - general science
  - home economics
  - technical studies
  - visual arts
  - business
  - other (Specify)
  - refuse to answer
  - don't know

## II. EDUCATIONAL CAREER

ANSWER FOR ALL HOUSEHOLD MEMBERS AGED 12 YEARS OR MORE

Member ID	1	2	3	4	5	6	7	8	9	10
Q39.0 [If respondent has preloaded data] Interviewer: Based on the information collected in the last survey, it was determined that [Name] has never attended technical/computer/vocational school. Is this correct? 1-Yes, the school attendance information is correct 5-No, the school attendance information needs to be updated										
Q39. Has [Name] ever attended technical / computer/ vocational school? 1. Yes >>Q40 if [Name] has attended; next section if not      5. No >> Q43.0										
Q40. How long did name attend this school? 1. Less than 3 months 2. 3 Months 3. 6 Months 4. 1 Year 5. 2 Years 6. 3 Years 7. 4 Years or more										
Q41. What was the highest certificate [Name] obtained? 0. None 2. NACVET 3. IMIS 4. NVTI 5. City and Guild 6. Certificate 7. Diploma										
Q42. Was the technical / computer / vocational school [Name] attended public or private? 1. Public and religious 2. Public and non-religious 3. Private and religious 4. Private and non-religious										
Q43.0 [If preload data is available] <b>Interviewer:</b> Based on the information collected in the last survey, it was determined that [Name] [has attended/has never attended] a tertiary educational institution (e.g. university, polytechnic, etc.). Is this correct? 1-Yes, the school attendance information is correct >>Q44 if [Name] has attended, Q62 if not 5-No, the school attendance information needs to be updated										
Q43. Has [Name] ever attended a tertiary educational institution (e. g. University, polytechnic, etc)? 1. Yes      5. No >>Q62										
Q44. How many years did [Name] attend this institution?										
Q45. What was the highest institution [Name] attended? 1. Advanced/ Specialist teacher training 2. Polytechnic 3. University										
Q46. What was the highest qualification [Name] achieved? 1. None 2. Certificate 3. Diploma 4. HND										

[illegible]

### III. LITERACY.

ANSWER FOR ALL HOUSEHOLD MEMBERS 5 YEARS AND OLDER

Member ID	1	2	3	4	5	6	7	8	9	10
Q53a. In what Ghanaian language can [Name] read a phrase/ sentence? <i>Select up to 5 choices</i> [see language codes]										
Q53b. In which language is [Name] most proficient at reading? [select from languages listed above]										
Q54a. In what Ghanaian language can [Name] write a phrase/ sentence? <i>Select up to 5 choices</i> [see language codes]										
Q54b. In which language is [Name] most proficient at writing? [select from languages listed above]										
Q55. Can [Name] read a phrase/ sentence in English? 1. Yes 5. No										
Q56. Can [Name] write a sentence in English? 1. Yes 5. No										
Q57. What language(s) do/does [Name] speak most fluently? <i>Select up to 4 choices</i> [see language codes]										
Q58. Can [Name] do written calculations? 1. Yes 5. No										
Q59. Has [Name] ever attended a literacy course? 1. Yes 5. No >> NEXT PERSON										
Q61. For how many months has [Name] been attending / attended a literacy course?										

>> Next person

## Language codes

00 None	11 Ewe	22 Nanumba
03 Asante	12 Guan	24 Gonja
04 Fanti	13 Buli	25 Kusasi
05 Akuapem	14 Mamprusi	26 Ahanta
06 Kwahu	15 Frafra/ Gruni	27 Assin/ Asen
07 Brong/ Banda	16 Kassene Nankana	28 Hausa
08 Nzema	17 Dagbani	29 Sefwi
09 Ga	18 Wali/ Dagari	666 Other Specify
10 Dangme	19 Sissala	-999 Refuse to answer
	20 Kokomba	-888 Don't know

## PART IV Beliefs about Education

**Interviewer:** Which materials do you currently have with you? \_\_\_\_\_

1-Calendar

3-Handouts of calendars (only choose if you do not have actual calendars to give)

5-None

**Interviewer:** Do you have weekly planners with you that can be distributed? \_\_\_\_\_

1-Yes

5-No

**INTERVIEWER READS:** We would like to ask some questions to the parents of the children in this household who are between the ages of 9 and 18 and not yet in senior secondary school. The children we have recorded are listed below:

**[Names]**

**Interviewer:** For each household, interview the parents first, then the child. Parents and children should be interviewed separately, so please ask for privacy if necessary.

**Interviewer:** Please select the name of the **mother** of these children. \_\_\_\_\_ [Names appear for selection]

Is [mother's name] available to be interviewed? \_\_\_\_\_

*If these children have different mothers (i.e. the household head has more than one spouse), then select the name of the mother who is most responsible for taking care of the children in this household.*

Is [mother's name] available to be interviewed?

*Interviewer:* Please select the name of the **father** of these children. \_\_\_\_\_

Is [father's name] available to be interviewed? \_\_\_\_\_

*Interviewer:* The following questions about labor market opportunities require [mother's name] to answer for a **hypothetical** boy and girl.

Person #	1	2	3
<p>Suppose that a <b>boy</b> age 25 is working full-time. Select his likely earnings depending on the following fields of study.</p> <p>1.....&lt;500 GHS per month  2.....500-1000 GHS per month  3.....1000-1500 GHS per month  4.....1500-2000 GHS per month  5.....&gt;2000 GHS per month</p>			
He completed secondary school by studying a math intensive field such as general science.			

Person #	1	2	3
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> age 25 is working full-time. Select her likely earnings depending on the following fields of study.</p> <p>1.....&lt;500 GHS per month  2.....500-1000 GHS per month  3.....1000-1500 GHS per month  4.....1500-2000 GHS per month  5.....&gt;2000 GHS per month</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is in search of a job. Select how likely he is to have a successful career depending on the following fields of study.</p> <p>1.....Absolutely Likely  2.....Likely  3.....Not Likely  4.....Absolutely Not Likely</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is in search of a job. Select how likely she is to have a successful career depending on the following fields of study.</p> <p>Absolutely Likely  Likely</p>			

Person #	1	2	3
Not Likely Absolutely Not Likely Don't Know			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			

**Interviewer:** The following questions about marital returns to education require [Mother's Name] to answer for a **hypothetical** boy and girl.

<p>Suppose that a <b>boy</b> is thinking about marriage. Select his likely age of marriage depending on the following fields of study.</p> <p>1.....&lt;10 years; 2.....10-14 years; 3.....15-20 years; 4.....20-24 years; 5.....25-30 years; 6.....30-34 years; 7.....35-40 years; 8.....&gt;40 years</p>			
He completed secondary school by studying a math intensive field such as general science.			
A5b. He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is thinking about marriage. Select her likely age of marriage depending on the following fields of study.</p> <p>1.....&lt;10 years; 2.....10-14 years; 3.....15-20 years; 4.....20-24 years; 5.....25-30 years; 6.....30-34 years; 7.....35-40 years; 8.....&gt;40 years</p>			
She completed secondary school by studying a math intensive field such as general science.			

She completed secondary school by studying a non-math intensive field such as home economics.			
A6c. She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is thinking about having children. Select his likely number of children depending on the following fields of study:</p> <p>1-2 3-4 5-6 7-8 9-10 More than 10</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is thinking about having children. Select his likely number of children depending on the following fields of study:</p> <p>1-2 3-4 5-6 7-8 9-10 More than 10</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			

She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is married with a working spouse. Select how much money you think his spouse earns at age 25 if the boy had the following fields of study.</p> <p>&lt;500 GHS per month  500-1000 GHS per month  1000-1500 GHS per month  1500-2000 GHS per month  &gt;2000 GHS per month</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is married with a working spouse. Select how much money you think her spouse earns at age 25 if the girl had the following fields of study.</p> <p>&lt;500 GHS per month  500-1000 GHS per month  1000-1500 GHS per month  1500-2000 GHS per month  &gt;2000 GHS per month</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			

<b>INTERVIEWER READS: For each of the following statements, please tell me how strongly you agree or disagree with each. Please choose from the following:</b>  Strongly disagree Disagree Neutral Agree Strongly agree			
Studying math is important for entering senior secondary school.			
Studying math is important for being a good wife and mother.			
Boys are more gifted in math than girls.			
Boys are more gifted in English reading than girls.			
The priority for girls is learning how to be a good wife and mother.			
It is more important for girls to be good wives and mothers than for boys to be good husbands and fathers			
Studying math is more important for the career of a boy than for a girl			
Studying English reading is more important for the career of a boy than for a girl			

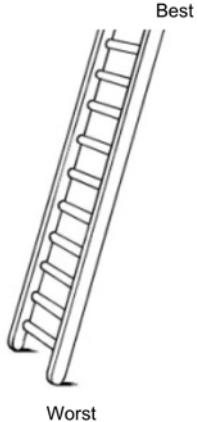
#### **A.i.2. Specific questions on education for each child**

[The following set of questions require the parent to answer separately for each of their eligible children who are between age 9 and 15 and has not entered senior secondary school.]

**INTERVIEWER READS: I would now like to ask you some questions about [Name], one of the children who lives in this household and is between the ages of 9-18.**

**Interviewer:** Please make sure that [Name] is not present for these questions. If the parents insist on having the child present, please explain to them that we will not be asking any sensitive questions. Let them know we only want parents and children to answer independently so that their responses are not influenced by one another

**Interviewer:** Is [Name] still in the room? \_\_\_\_  
1-Yes  
5-No

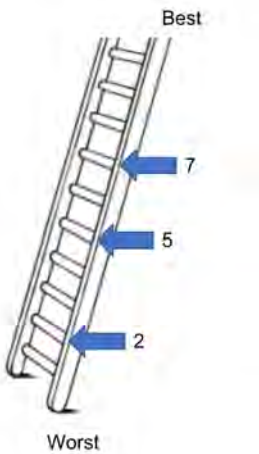
Child #	Child 1	Child 2	Child 3
PARENT RESPONDENT ID (Fill this form for each parent):			
Earlier in this survey, [Name] completed a math assessment on addition, subtraction, multiplication, and division. Suppose 10 other typical Ghanaian children in the same grade as [Name] also took the test. They are represented on this ladder in order of worst (bottom step of the ladder) to best (top step of the ladder). 			
Compared to these children, where do you think [Name] is located on the ladder? 1 2 3			

Child #	Child 1	Child 2	Child 3
4 5 6 7 8 9 10			
[Name] also completed a short English reading test as part of this survey. Suppose the ladder now represents children in order of how they performed on the English reading test. Compared to these children, where do you think [Name] is located on the ladder? 1 2 3 4 5 6 7 8 9 10			

**INTERVIEWER READS: We are coming back in one year to administer similar math and English reading tests to the ones [Name] just took. If you can guess correctly where [Name] will rank on the ladder based on the score he/she receives after completing the follow-up tests, you will receive a prize:**

- If [Name] performs better than 2 of the other children *and* you guess this correctly, you will receive a prize worth 5 GHS.
- If [Name] performs better than 5 of the other children *and* you guess this correctly, you will receive a prize worth 15 GHS.
- If [Name] performs better than 7 of the other children *and* you guess this correctly, you will receive a prize worth 25 GHS.

--	--	--	--

<p>Where do you think [Name] will be located on the ladder for the math test next year?</p>  <p>Less than 2          Better than or equal to 2          Better than or equal to 5          Better than or equal to 7          Refuse to answer          Don't know</p>			
<p>If you win a prize based on your child's performance on the math test next year, would you prefer to receive the above-mentioned prize in the form of phone credit, math books, or English books for [Name]?</p> <p>Phone Credit          Math Books          English Books</p>			
<p>Where do you think [Name] will be located on the ladder for the English reading test next year?</p> <p>Less than 2</p>			

Better than or equal to 2 Better than or equal to 5 Better than or equal to 7 Refuse to answer Don't know			
If you win a prize based on your child's performance on the English reading test next year, would you prefer to receive the above-mentioned prize in the form of phone credit, math books, or English books for [Name]?  Please choose the best response: Phone Credit Math Books English Books			
<b>Past Investment in Education</b>			
How much did you spend on math textbooks for [Name] in the past year? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>			
How much did you spend on English reading textbooks for [Name] in the past year? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>			
How frequently did you speak with [Name] about his/her education and future career in the last term?  Never Sometimes Often Very Often			
How frequently did you speak with [Name] about math-specific education (i.e. math homework, progress in math, etc.) and potential career in math-related occupations (i.e. engineering, medicine, etc.) in the last term?  Never Sometimes			

Often Very Often			
<b>Expected Investments in Education</b>			
How much do you expect to spend for [Name] in the following year for math textbooks?  More than last year Same as last year Less than last year			
How much do you expect to spend for [Name] in the following year for English textbooks?  More than last year Same as last year Less than last year			
How many hours per week do you expect [Name] to spend on doing math homework in the next term?  More than last term Same as last term Less than last term			
In addition to the number of hours, how many minutes per week do you expect [Name] to spend on doing math homework in the next term?  More than last term Same as last term Less than last term			
How many hours per week do you expect [Name] to spend on doing English homework in the next term?  More than last term Same as last term			

Less than last term			
<p>In addition to the number of hours, how many minutes per week do you expect [Name] to spend on doing English homework in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>How frequently do you expect to speak with [Name] about his/her education and future career in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>How frequently do you expect to speak with [Name] about math specific education (i.e. math homework, progress in math, etc.) and potential career in math related occupations (i.e. engineering, medicine, etc.) in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>Without considering any limitations, such as financial constraints, do you hope that [Name] will enter senior secondary school?</p> <p>Yes No Don't know</p>			
<p>Suppose [Name] entered senior secondary school and could study any subject he or she wanted. Without considering any limitations, such as financial constraints, which subject do you hope [Name] will study?</p>			

general arts general science home economics technical studies			
Given the current situation of your family, how likely do you think it is that [Name] will enter senior secondary school?  Absolutely likely Likely Not likely Absolutely not likely			
Given the current situation of your family, what do you think [Name] will likely study?  General arts General science Home economics Technical studies Visual arts Business Other (specify)			

[REPEAT FROM BEGINNING OF MODULE WITH FATHER AS RESPONDENT]

### A.i.3. Parents' intervention

**Interviewer:** You are about to begin the intervention portion of the module. Please make sure you are interviewing this parent privately before continuing. Are you ready?

\_\_\_\_\_

1-Yes

5-No

**Interviewer:** This household belongs to [Experimental group]. Please [instructions for relevant experimental group].

Treatment household:

These households are ones chosen to receive the information within the T1, T2, T3 calendars.

**We will also randomize over which parent receives the information. This means in some households only the mother, the father, or both will be treated.**

Any *selected* parent as indicated by Survey CTO:

1. **Interviewer:** Show assigned (T1, T2 or T3) calendar to respondent
2. **INTERVIEWER READS: “To thank you for your participation in our survey, this is a calendar for your family with useful information.”**
  - a. If you already performed the treatment intervention to another parent, you will receive this instruction: Read: *To thank you for your participation in our survey, we gave a calendar identical to this one to your spouse. It is a calendar for your family with useful information.*
3. **Interviewer:** Open to the first page of the calendar.
4. **INTERVIEWER READS: “Here on the first page, you will find some useful information.”**
5. **Interviewer:** Read the sentences printed on the calendar and make sure the respondent understands.
6. **Interviewer:** After reading the information, turn the page to show the rest of the calendar.
7. **INTERVIEWER READS: “Here at the top of each page, we have pictures from all over the world and at the bottom, you will see the information we just showed you.”**
8. If instructed by Survey CTO, give calendar to parent.
  9. Read: **“We are coming back in one year to administer very similar math and English tests to the ones your children just took. We would now like to give weekly planners/calendars to your children who are between the ages of 9-18 and not yet in senior secondary school. We have two types of planners: 1) one is focused on math and science and includes math exercises for your child to practice on and fun facts about science and 2) the other one is focused on English reading and includes English vocabulary and fun facts about animals. For your child [Name], do you want him/her to receive the math and science planner or the English planner?”**

1-Math and science planner

5-English planner

**Interviewer:** Inform [Parent Name] that they will receive a monetary reward if they keep ALL the materials given to them when we return.

**INTERVIEWER READS :** “**When we return in one year, we will reward your household with a monetary prize if everyone keeps the materials we have just given you.**”

10. If the parent’s child performed above the median in the math or English assessment, the following instructions will be displayed:
- Read: *If there are 10 boys in your child's grade, your child scored better than X of them on the [math/English reading] test. If there are 10 girls in your child's grade, your child scored better than X of them.*
  - X is equal to the decile of the child's score in the overall distribution and can only be 5, 7 or 9.
  - Note: You do not have to do any calculations. The Survey CTO will automatically show this sentence if necessary and provide the exact sentence you have to read. If this sentence shows up in the tablet simply read it!

Any parent not *selected* by Survey CTO:

- No instruction will be displayed for this person in Section A.i.3 “Parent Intervention” (even if you had asked questions earlier)

Control household:

Because there will also be a randomization over which parent will be shown the calendar in the control household, in some households, only the mother, only the father, or both parents will be shown the control calendar.

Any *selected* parent as indicated by Survey CTO:

- Interviewer: Show C calendar to parent.
- Read: *To thank you for your participation in our survey, this is a calendar for your family with images from all over the world.*
  - If you already performed the treatment intervention to another parent, you will receive this instruction: *To thank you for your participation in our survey, we gave a calendar identical to this one to your spouse. It is a calendar for your family with images from all over the world.*
- If instructed by Survey CTO, give calendar to parent

Any parent not *selected* by Survey CTO:

- No instruction will be displayed for this person in Section I.A.3 “Parent Intervention” (even if you had asked questions earlier)

[The following questions are asked to each child age 9 to 18 who are not currently in senior secondary school:]

**Interviewer:** Please ask the parent to leave so that you can speak directly with [[Name]].

*INTERVIEWER READS: "We would now like to ask [Name] some questions."*

**Interviewer:** Please make sure that [Name]'s parents are not present for these questions. If the parents insist on being present, please explain to them that we will not be asking any sensitive questions. Let them know we only want parents and children to answer independently so that their responses are not influenced by one another.

**Interviewer:** Are the parents of Dennis Adingaa still in the room?

***Interviewer:** If the parents strongly insist on being present, tell them that they may stay but must not talk, distract, or act in any way to influence the responses of Dennis Adingaa.*

Interviewer: The following questions about labor market opportunities require [Name] to answer for a **hypothetical** boy and girl.

Person #	1	2	3
<b>Beliefs about Labor Market Opportunities</b>			
Suppose that a <b>boy</b> age 25 is working full-time. Select his likely earnings depending on the following fields of study: <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			

Person #	1	2	3
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> age 25 is working full-time. Select her likely earnings depending on the following fields of study:</p> <p>&lt;500 GHS per month  500-1000 GHS per month  1000-1500 GHS per month  1500-2000 GHS per month  &gt;2000 GHS per month</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is in search of a job. Select how likely he is to have a successful career depending on the following fields of study.</p> <p>Absolutely Likely  Likely  Not Likely  Absolutely Not Likely</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			

Person #	1	2	3
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is in search of a job. Select how likely she is to have a successful career depending on the following fields of study. For the following fields of study, please choose the best response:</p> <p>Absolutely Likely Likely Not Likely Absolutely Not Likely</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			

**Interviewer:** The following questions about marital returns to education require [Name] to answer for a **hypothetical** boy and girl.


Beliefs about Marital Returns to Education			
<p>Suppose that a <b>boy</b> is thinking about marriage. Select his likely age of marriage depending on the following fields of study.</p> <p>&lt;10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; &gt;40 years</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			


He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is thinking about marriage. Select her likely age of marriage depending on the following fields of study. For the following fields of study, please choose the best response:</p> <p>&lt;10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; &gt;40 years</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is thinking about having children. Select his likely number of children depending on the following fields of study:</p> <p>0; 1-2; 3-4; 5-6; 7-8; 9-10 children</p>			
A48a. He completed secondary school by studying a math intensive field such as general science.			
A48b. He completed secondary school by studying a non-math intensive field such as home economics.			
A48c. He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is thinking about having children. Select her likely number of children depending on the following fields of study:</p> <p>0; 1-2; 3-4; 5-6; 7-8; 9-10 children</p>			
She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			

She did not attend any secondary school.			
<p>Suppose that a <b>boy</b> is married with a working spouse. Select how much money you think his <b>spouse</b> earns at age 25 if the boy had the following fields of study</p> <p>&lt;500 GHS per month  500-1000 GHS per month  1000-1500 GHS per month  1500-2000 GHS per month  &gt;2000 GHS per month</p>			
He completed secondary school by studying a math intensive field such as general science.			
He completed secondary school by studying a non-math intensive field such as home economics.			
He did not attend any secondary school.			
<p>Suppose that a <b>girl</b> is married with a working spouse. Select how much money you think her <b>spouse</b> earns at age 25 if the girl had the following fields of study.</p> <p>&lt;500 GHS per month  500-1000 GHS per month  1000-1500 GHS per month  1500-2000 GHS per month  &gt;2000 GHS per month</p>			
. She completed secondary school by studying a math intensive field such as general science.			
She completed secondary school by studying a non-math intensive field such as home economics.			
She did not attend any secondary school.			
<b>Beliefs about Gender Roles</b>			

<p><i>INTERVIEWER READS: "For each of the following statements, please tell me how strongly you agree or disagree with each."</i></p> <p>Strongly disagree Disagree Neutral Agree Strongly agree</p>			
Studying math is important for entering senior secondary school.			
Studying math is important for being a good wife and mother.			
Boys are more gifted in math than girls.			
Boys are more gifted in English reading than girls.			
The priority for girls is learning how to be a good wife and mother.			
It is more important for girls to be good wives and mothers than for boys to be good husbands and fathers			
Studying math is more important for the career of a boy than for a girl			
Studying English reading is more important for the career of a boy than for a girl			

Child #	Child 1	Child 2	Child 3
<b>Beliefs about Child's Performance</b>			

Child #	Child 1	Child 2	Child 3
<p>Earlier in this survey, you completed a math assessment on addition, subtraction, multiplication, and division. Suppose 10 other typical Ghanaian children in the same grade as you also took the test. They are represented on this ladder in order of worst (bottom step of the ladder) to best (top step of the ladder).</p>  <p>Compared to these children, where do you think you are located along the ladder?</p> <p>1, 2, 3, 4, 5, 6, 7, 8, 9, 10</p>			
<p>You also completed a short English reading test as part of this survey. Suppose the ladder now represents children in order of how they performed on the English reading test.</p>			

Child #	Child 1	Child 2	Child 3
<div> <div>Best</div>  <div>Worst</div> </div> <p>Compared to these children, where do you think you are located along the ladder?</p> <p>1, 2, 3, 4, 5, 6, 7, 8, 9, 10</p>			

## Past Investments in Education

INTERVIEWER READS: “How much do you agree or disagree with the following statements?”

My parents encourage me to study math.			
Strongly Agree			
Agree			
Disagree			
Strongly Disagree			

<p>My parents encourage me to study English reading.</p> <p>Strongly Agree Agree Disagree Strongly Disagree</p>			
<p>How many hours per week did you spend on doing math homework in the last term? <i>If [Name] spends less than one hour per week doing math homework, enter zero.</i></p>			
<p>In addition to the number of hours, how many minutes per week did you spend on doing math homework in the last term?</p>			
<p>How many hours per week did you spend on doing English homework in the last term?</p>			
<p>In addition to the number of hours, how many minutes per week did you spend on doing English homework in the last term?</p>			
<p>How frequently did you speak with your parents about your education and future career in the last term?</p> <p>Never Sometimes Often Very Often</p>			
<p>A67. How frequently did you speak with your parents about math specific education (i.e. math homework, progress in math, etc.) and potential career in math related occupations (i.e. engineering, medicine, etc.) in the last term?</p> <p>Never Sometimes Often Very Often</p>			

Expected Investments in Education			
<p>How many hours per week do you expect to spend on doing math homework in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>In addition to the number of hours, how many minutes per week do you expect to spend on doing math homework in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>How many hours per week do you expect to spend on doing English homework in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>In addition to the number of hours, how many minutes per week do you expect to spend on doing English homework in the next term?</p> <p>More than last term Same as last term Less than last term</p>			
<p>How frequently do you expect to speak with your parents about your education and future career in the next term?</p> <p>Never Sometimes Often</p>			

Very often			
How frequently do you expect to speak with your parents about math specific education (i.e. math homework, progress in math, etc.) and potential career in math related occupations (i.e. engineering, medicine, etc.) in the next term?			
Never Sometimes Often Very often			

**Interviewer:** Please ask these questions directly to [Name].

Without considering any limitations, such as financial constraints, do you hope to enter senior secondary school?			
Yes No			
Suppose you enter senior secondary school and can study any subject. Without considering any limitations, such as financial constraints, which of these field do you hope to study?			
General arts General science Home economics Technical studies Visual arts Business			
Given the current situation of your family, how likely do you think you will enter senior secondary school?			

Absolutely likely Likely Not likely Absolutely not likely			
Given then current situation of your family, what do you think you will study?  General arts General science Home economics Technical studies Visual arts Business Other (specify)			

**Interviewer:** You are about to begin the intervention portion of the module. Please make sure you are interviewing this child privately before continuing. Are you ready?

1-yes \_\_\_\_\_  
 2-no

**Interviewer:** This household belongs to [Experimental Group]. Please show [Name] [instructions].

**Interviewer:** Show [Name] a calendar (do not give a copy).

**INTERVIEWER READS:** “To thank you for your participation in our survey, we gave one of your parents an identical calendar to this one we are showing you. This is a calendar for your family that includes some useful information.”

**FOR TREATMENT GROUPS**

**Interviewer:** Open to the first page of the calendar.

**INTERVIEWER READS:** **Here on the first page, you will find some useful information.**

**Interviewer:** Read the sentences printed on the calendar and explain what they mean to make sure the respondent understands.

**Interviewer:** After reading the information, turn the page to show the rest of the calendar.

**INTERVIEWER READS:** **Here at the top of each page, we have pictures from all over Ghana and at the bottom, you will see the information we just showed you.**

**INTERVIEWER READS:** **“We are coming back in one year to administer very similar math and English tests to the ones you just took. To thank you for your participation in our survey, we would like to give you a weekly planner of your choice. You can use the space to write down your plans for the week or to draw and take notes as you would like. We have two types of planners:**

- 1) One is focused on math and science, where each week there are some fun math and science facts and some puzzles you may want to solve**
- 2) The other one is focused on English reading, where each week there are fun facts about animals and new English words you can learn.**

**Do you want to receive the math and science planner or the English planner?”**

\_\_\_\_\_

1-Math and science planner

5-English planner

**Interviewer:** Inform [Name] that his/her family will receive a monetary reward if they keep ALL the materials when we return.

**INTERVIEWER READS:** **“When we return in one year, we will reward your household with a monetary prize if everyone keeps the materials you have just given you.”**

**FOR CONTROL GROUPS**

Read: **To thank you for your participation in our survey, we gave a calendar identical to this one to one of your parents. It is a calendar for your family with images from all over the world.**

[REPEAT FOR ALL ELIGIBLE CHILDREN]

**Age 5 to 8 Children Interview**

[The following questions are asked only to young children age 5 to 8, e.g. younger siblings of older children in our study sample]

**Interviewer:** Please ask the parent(s) to leave so we can speak directly with [Name].

*INTERVIEWER READS:* **“We would now like to ask [Name] some questions.”**

*INTERVIEWER READS:* **“We would now like to ask some questions to [Name], one of the younger children who is between the ages of 5-8 and lives in this household.”**

Young child #	1	2	3
Who do you think is better at math?  Boys Girls Boys and girls are equally as good			
Who do you think is better at English reading?  Boys			

Young child #	1	2	3
Girls They are equally as good			
Studying math is more important for who?  Boys Girls Equally important for both			
Studying English reading is more important for who?  Boys Girls Equally important for both Don't know			

⇒ **(continue to the next young child or move to next module)**

Interviewer: Did you give a calendar/handout to one parent in the household? \_\_\_\_\_

1-Yes

5-No

## PART H: MIGRATION

### I. IMMIGRATION

[ANSWER FOR ALL HOUSEHOLD MEMBERS 7 YEARS AND OLDER]

INTERVIEWER READS: “I would now like to ask some questions about the migration background of [Name].”

Household Member ID	1	2	3	4	5	6	7	8	9	10
Q0. Who is the person answering these questions about [Name]? [names appear for selection]										
Q1. Was [Name] born in this community? 1. Yes >> NEXT PERSON      5. No >> Q8a										
Q8a. Did [Name] have a job at the previous place where he/she lived? 1. Yes    5. No >> Q2a										
Q18b. What was [Name]’s daily wage/earnings in the job that [Name] had just before leaving the previous place he/she lived?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
Q2a. How many years ago did [Name] move to this community? <i>If [Name] moved to this community less than a year ago, please enter zero.</i>										
Q32b. In addition to the number of years it has been since [Name] moved, how many months ago did [Name] move to this community? <i>if [Name] moved to this community less than a month ago, please enter zero.</i>										
Q43. Does [Name] intend to stay for a year or more in this community? 1. Yes      5. No										
Q54. What was the main reason [Name] moved to this community? 1. Job Transfer 2. Seeking Employment 3. Own Business 4. Spouse’s Employment 5. Accompanying Parent 6. Marriage 7. Other Family Reasons 8. Political / Religious Reasons 9. Education 10. War 11. Fire 12. Flood, Famine/Drought; 13 Farming										
Q9a. Has [Name] ever had a job in this community since he/she arrived? 1. Yes >> Q9b    5. No >> NEXT PERSON										

Household Member ID	1	2	3	4	5	6	7	8	9	10
<p>Q69b. What was [Name]'s daily wage/earnings in the job that [Name] first had in this community?</p> <p>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</p>										

>> Next person

## II. MIGRATION HISTORY

**INTERVIEWER READS:** “I would now like to ask some questions about the recent migrations of [Name].”

	Migrant 1	Migrant 2	Migrant 3	Migrant 4
<b>Q0. Who is the person answering these questions about [Name]? [Names appear for selection]</b>				
<b>Has [Name] ever lived outside of this community at least 3 months?</b> 1. Yes 5. No >> Next Person				
<b>Q15. How many times has [Name] lived in another community for at least 3 months?</b>				

**INTERVIEWER READS:** “We will now ask additional questions to the members who stated that they have lived away from this community for a year or more. Each member will be asked to provide information on up to four migration destinations. Please recall the most recent migrations, preferably those that have taken place since the last surveying period.”

	place 1	place 2	place 3	place 4	place 1	place 2	place 3	place 4	place 1	place 2	place 3	place 4	place 1	place 2	place 3	place 4
<b>Q16. What was the destination of migration [#] for [Name] outside of this community?</b> <b>Please select the region.</b> 1-Western Region 2-Central Region 3-Greater Accra Region 4-Volta Region 5-Eastern Region 6-Ashanti Region 7-Brong Ahafo Region 8-Northern Region 9-Upper East Region 10-Upper West Region																

11-Other ECOWAS >>Q18b 12-Africa other than ECOWAS >>Q18b 13-Outside of Africa >>Q18b																
Q16b. What was the destination of migration [#] for [Name] outside of this community? <i>Please select the district.</i> [Districts appear for selection]																
Q16c. What was the destination of migration [#] for [Name] outside of this community?  <i>Please select the community.</i> >>Q19																
Q18b. What country was this to? [Write name]																
Q749. In what year did [Name] move TO [Place Name]?																
Q20. In what year did [Name] move FROM [Place Name]?																
Q824. Why did [Name] move to [Place Name]? 1. Job transfer; >>Q28 2. Seeking employment; 3. Own business; 4. Spouse's employment; 5. Accompanying parent; 6. Marriage; 7. Other family reasons; 8. Political / religious reasons; 9. Education; 10. War; 11. Fire; 12. Flood/famine/drought; 13. For farming																

Q922. Whom did [Name] know before moving to [Place #]? <i>Select all that apply</i> 1. Parents 2. Children 3. Spouse/fiancé 4. Other relative 5. Acquaintance 6. No one																
Q1023. Did [Name] ever work for wages/earnings at [Place #]? 1. Yes 5. No>> next migration																
Q1124. How did [Name] find a job in [Place Name]? 1. Own search before moving 2. Arranged by family 3. Arranged by friends 4. Own search after moving																
Q1225. During the time between arriving at his/her destination and finding a job, what was [Name's] main means of support? 1. Own savings 2. Family at destination 3. Family at previous place 4. Friends 5. Menial work/begging 6. No means of support 7. Loan																
Q1326. How many months after coming to [Place Name] did it take [Name] to find a job?																
Q1427. Did [Name] work for a family member in his/her first job in [Place Name]? 1. Yes 5. No																
Q28a. What were [Name]'s main duties at his/her first job of this destination? (Open response)																
Q1528. What were [Name]'s main duties at his/her first job of this destination?																
Q28 - ISCO code for above <i>Interviewer: Please refer to the codebook and enter the 3-digit value of the major or minor group.</i>																
Q1629. What type of industry was [Name]'s first job in [Place Name]?																

Q29 - ISIC code for above <i>Interviewer: Please refer to the codebook and enter the 4-digit value of the appropriate code.</i>																
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

>> NEXT PERSON

## **SECTION 2: NON-RESIDENT RELATIVES AND SPOUSES**

*(To be asked of HH head or most knowledgeable person on non-resident relatives and non-resident spouse; HH Head's spouse should be asked about spouse's relatives if necessary)*

### **PART A: NON-RESIDENT RELATIVES**

### **PART B: NON-RESIDENT SPOUSES**

## PART A: NON-RESIDENT RELATIVES

PART A: RELATIVES (LIVING OR DECEASED) WHO DO NOT LIVE IN THE HOUSEHOLD (i.e., ALL CHILDREN, PARENTS AND SIBLINGS OF HH HEAD AND SPOUSES) DEAD OR ALIVE

**Interviewer:** Please ask these questions to the household head or the most knowledgeable person on non-resident relatives and spouses. The household head's spouse should be asked about the spouse's relatives if necessary.

[NOTE: This is programmed for a maximum of 25 relatives]

Does this household have any non-resident relatives? ***This includes relatives both alive or deceased who live(d) outside of the household.***

1-Yes

5-No

[Goes through preloads]:

Relative ID	1	2	3	4	5	6	7	8	9	10
The next person in our records is [Name]. Is this person still a non-resident relative of a current household member? 1-Yes 2-No, he/she was related to someone who is no longer a household member >>Next person 3-No, he/she has moved in to this household Confirm this person is on roster, then >> Next person 4-No, he/she was never a non-resident relative of someone in this household (wrongly captured) >>Next person										
Please specify the name of the household member to whom [Name] is related. If [Name] was related to someone whose name does not appear, you should not declare them as a non-resident relative of this household. [Names appear for selection]										
Please specify how [Name] is related to this household.  He/she is the parent of the household head He/she is the parent of the household head's spouse He/she is a sibling of the household head He/she is a sibling of the household head's spouse He/she is a child of the household head with the current spouse He/she is a child of the household head with another person He/she is a child of the household head's spouse with another person  >>Next person										

[Once preloads have been completed]:

In addition to those listed below, does this household have any new non-resident relatives that we have not already gone over?

[Lists all non-resident relatives confirmed so far]

\_\_\_\_\_

1-Yes  
5-No >> Total # confirmation

How many new non-resident relatives are there for this household?

*Number should not be more than 25.*

\_\_\_\_\_

*When listing new non-resident relatives, ONLY consider those who are the parents, siblings, and children of the current household head and spouse(s).*

Relative ID	1	2	3	4	5	6	7	8	9	10
Please specify the <b>first name</b> for new non-resident relative [#].										
Please specify the <b>last name</b> for new non-resident relative [#]										
. Please specify the name of the household member to whom [Name] is related. If [Name] was related to someone whose name does not appear, you should not declare them as a non-resident relative of this household.  [List names of household head and spouses]										
Please specify how [Name] is related to this household. 1. He/she is the parent of the household head 2. He/she is the parent of the household head's spouse 3. He/she is a sibling of the household head 4. He/she is a sibling of the household head's spouse 5. He/she is a child of the household head with the current spouse 6. He/she is a child of the household head with another person 7. He/she is a child of the household head's spouse with another person										

Based on the information you just provided, this household has a total of [#] non-resident relatives. Is this correct?

1-Yes

5-No >> make necessary corrections

For each non-resident relative listed:

INTERVIEWER READS: "I would now like to ask some questions about [Name], one of the non-resident relatives of this household."

Who is the person answering these questions about [Name]? [Names appear for selection]										
Q17. Is [Name] alive?      1.Yes      5. No										
If response is "5. No", continue through Q15 and then move on to next person (do not ask Q16).										
[If preloaded relative]: Based on the information collected in the last survey, we determined that [Name's] gender is/was [Gender]. Is this correct? 1-Yes, all the information is correct 5-No, the information needs to be updated										
[If not preloaded] Q173. What is/was relative's gender?      1. Male,      5. Female										
Q187. What is the highest level of education that [Name] completed? 0. None 2. Primary 3. Middle/JSS 4. Voc/Comm 5. 'O' level 6. SSS 7. 'A' level 8. Training college 9. Technical/professional 10. Tertiary 11. Koranic										
Q198. What was [Name]'s age at the time of his/her first marriage?  If [Name] has never been married, please enter -777. >> Q13										
Q209. What is the highest level of education that [Name's] current/ most recent spouse completed? 0. None -- NO 2. Primary -- PO 3. Middle/JSS--MO 4. Voc/Comm -- VC 5. 'O' level -- OO 6. SSS -- SS 7. 'A' level -- AO 8. Training col-- TC 9. Tech/prof -- TP 10. Tertiary -- TE										

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11. Koranic -- KO											
Q2140. To what ethnic group does [Name's] current/ most recent spouse belong? [Ethnicities appear for selection]											
Q2244. How many living sons does [Name] have?											
Q2342. How many living daughters does [Name] have?											
Q2443. Has [Name] ever held a political office? 0. None >> Q15 1. Member of parliament 2. District Chief Executive 3. Assembly man/woman 4. Unit Committee Member 5. National Political Office (Minister, Deputy Minister, political party official. >>Q14)											
Q2544. Does [Name] still hold this office? 1. Yes 5. No											
Q2645. Has [Name] ever held a traditional office? 0. None >> Q17 1. Paramount Chief 2. Sub-chief 3. Queen Mother 4. Head of family (Abusupanyin) 5. Chief's elders/ linguist 6. Other Palace Officials 7. Community Spiritual Head/ Fetish											
Q2746. [If [Name] is alive:] Does [Name] still hold this office? 1. Yes 5. No											
Q19. How frequently did [Name] visit your household this past year? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Irregularly 6. Other (specify) 7. No visits											
Q2820. In what year did [Name] last visit? 1. Year											
Q 21. How frequently did [Name] make phone calls, letters, messages (e.g., WhatsApp), or other forms of contact (other than visits in person) to the household in the past 12 months? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular											
Q23. Do you farm or work together with [Name]? 1. Yes 5. No											
Q24. Does [Name] live in your community? 1. Yes>>next relative 5. No											
Q26. In what region does [Name] live? [Regions appear for selection] >>Q28 if outside Ghana											
Q26 - In what district does [Name] live? [Districts appear for selection]											
Q27 - In what community does [Name] live? [Communities appear for selection] >> Next person											

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Q28. In what country does [Name] live?										
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## PART B: NON-RESIDENT SPOUSES

Preloads previous Wave 2 list of non-resident spouses. Asks for each:

<b>Q3a. Is this person still an absent spouse of the household member?</b> 1.....Yes >> Next pre-loaded spouse 2.....No, no longer spouse >> Q3b 3. No, moved in>>Q3c					
<b>3b. Why is (Name) no longer a spouse?</b> 1.... Person died 2.....Divorced ..... next spouse					
<b>3c. What is the HHMID of the moved-in spouse? next spouse</b>					

Repeat until all pre-loaded non-resident spouses have been covered.

[If there are preloaded non-resident spouses:] In addition to those listed below, does this household have any new non-resident spouses that we have not already gone over?

1. Yes 5. No >> Next

[If there are no preloaded non-resident spouses:] Are there any members of this household who currently have a spouse or spouses that do(es) not reside in the household? *This includes spouses living separately but not divorced.*

1. Yes 5. No >> Next

How many new non-resident spouses are there for this household?

\_\_\_\_\_

[Note: A maximum is programmed for 5 spouses]

Section

Absent Spouse #	Spouse 1	Spouse 2	Spouse 3	Spouse 4	Spouse 5
Q1. Please specify the <b>first name</b> for new non-resident spouse [#]..					
Q2. Please specify the <b>last name</b> for new non-resident spouse [#]..					
Q293. Please specify the name of the household member to whom [Name] is married/betrothed/in a consensual union. If [Name] was a spouse of someone whose name does not appear, you should not declare them to be a non-resident spouse of the household.					
[Lists relevant names]					
Based on the information you just provided, this household has a total of [#] non-resident spouses. Is this correct? 1-Yes 2-No >> correct					

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**INTERVIEWER READS: “I would now like to ask some questions about [Name], one of the non-resident spouses of this household.”**

Who is the person answering these questions about [Name]? [Names appear for selection]					
Q304. In what year was [Name] born?					
Q316. Q6 - What was [Name]'s age at the time of his/her marriage to [Household Member Spouse Name]? <i>If [Name] has never been married, please enter -777.</i>					
Q7 - To what ethnic group does [Name]'s current/most recent spouse belong? [Ethnicities appear for selection]					
Q328. What is the highest level of schooling that [Name] has completed? 0. None 2. Primary 3. Middle/JHS 4. Voc/Comm 5. 'O' level 6. SSS 7. 'A' level 8. Training college 9. Technical/professional 10. Tertiary 11. Koranic					
Q339. When did [Non-Resident Spouse Name] last live with [Household Member Spouse Name]? <i>If [Non-Resident Spouse Name] and [Household Resident Name] have never lived together, please enter -777.</i>					
Q340. What is [Name]'s primary occupation? 0. Has no occupation 1. Legislature, senior officials and managers 2. Professionals 3. Technicians and associate professionals 4. Clerks 7. Craft and related trade workers 8. Plant and machinery operator and assemblers 9. Elementary occupations 10. Armed forces and other security personnel 11. Home maker 12. In school 36. Self employed farmer 37. Forestry work 38. Fisherman/Fishmonger 39. Self employed trader 40. Employed shop attendant -666. Other (Specify)					

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-888. Refuse to Answer -999. Don't know					
Q11. How frequently has [Non-Resident Spouse] visited [Household Member Spouse Name] in the past year? 1. Daily    2. Weekly    3. Monthly    4. Quarterly    5. Irregularly    6. Other (specify) -777. Not applicable (never)    -888. Refuse to Answer    -999. Don't know					
Q3542. In what year did [Name] last visit [Household Member Spouse Name]? Enter -888 for "Refuse to answer". Enter -999 for "Don't know".					
Q3643. How frequently has [Name] contacted [Household Member Spouse Name] via phone calls, messages (e.g., Whatsapp, text messages/SMS, e-mails) or other forms of contact (other than visits in person) in the last 12 months? 1. Daily    2. Weekly    3. Monthly    4. Quarterly    5. Irregularly    -666. Other (please specify)    -777. Not applicable (never)    -888. Refuse to answer    -999. Don't know					
Q3744. Has [Name] ever held a political office? 0. None >>Q16 1. Member of parliament 2. District chief executive 3. Assembly man/woman 4. Unit committee member 5. National political office (minister, deputy minister, political party official etc.) -666. Other (please specify) -888. Refuse to answer>>Q16 -999. Don't know >>Q16					
Q3845. Does [Name] still hold this office?    1. Yes    5. No					
Q3946. Has [Name] ever held a traditional office? 0. No    >> Q18 1. Paramount Chief 2. Sub-chief 3. Queen Mother 4. Head of Family 5. Chief's Elders/ Linguist 6. Other Palace Officials 7. Community Spiritual Head/ Fetish -666. Other (Specify) -888. Refuse to Answer >>Q18 -999. Don't knows >>Q18					
Q4047. Does [Name] still hold this office?    1. Yes    5. No					
Q18. Does [Name] live in your community?    1.....Yes >> [next non-resident spouse ] 5.....No					
Q25 - In what region does [Name] live?  Western Region Central Region Greater Accra Region Volta Region Eastern Region Ashanti Region Brong Ahafo Region Northern Region					

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Upper East Region Upper West Region Other ECOWAS >> Q28 Africa other than ECOWAS >>Q28 Outside of Africa >>Q28 Refuse to answer Don't know					
Q26 - In what district does [Name] live? [Districts appear for selection]					
Q27 -In what community does [Name] live? [Communities appear for selection] >>Next non-resident spouse					
[If outside Ghana] Q28. In what country does [Name] live?					

### Ethnic group codes

0	AKAN	40	GUAN	7	GRUSI
0.1	Agona	4.41	Akpafu, Bowiri, Buem, Likpe,Lolobi,Santrokofi	7.71	Kasena (Paga)
0.2	Ahafo	4.42	Avatime, Logba, Nyongbo, Tafi	7.72	Mo
0.3	Ahanta	4.43	Awutu, Efutu	7.73	Sisala
0.4	Akuapem	4.44	Cherepong, Adukrom, Anum, Larteh	7.74	Vagala
0.5	Akwamu	4.45	Gonja	7.75	Other Grusi (eg. Lela, Templensi)
0.6	Akyem	4.46	Nkonya		
0.7	Aowin	4.47	Yefi, Achode, Krachi, Nawuni, Nchumuru	8	<b>MANDE</b>
0.8	Asante	50	<b>GURMA</b>	8.81	Busanga
0.9	Asen (Assin)	5.51	Bimoba	8.82	Wangara (Bambara, Dyula & Madingo)
1.0	Boron (Brong) [including Banda]	5.52	Frafra/Talensi		
1.1	Chokosi	5.53	Kokomba	9	<b>ALL OTHER TRIBES</b>
1.2	Denkyira	5.54	Kyamba (Tchamba)	990	All other tribes originating from Ghana
1.3	Evalue	5.55	Pilapila	9.91	All other tribes originating from other West Africa countries
1.4	Fante	5.56	Salfalba (Sabulaba)		
1.5	Kwahu	5.57	Wali, Birifor, Dagaare		
1.6	Nzema	6.61	<b>6. MOLE-DAGBANI</b> Builsa (Kangyaga or Kanjaga)	9.92	All other tribes originating from other African countries
1.7	Sefwi	6.62	Dagarte (Dagaba), Lobi		
1.8	Wasa	6.63	Dagomba	666	Other (specify)
		6.64	Kusasi	-888	Refuse to Answer

<b>20</b>	<b>GA-DANGBE</b>	6.65	Mamprusi	-999	Don't know
2.1	Dangme (Ada, Krobo, Manya, Shai, Yilo)	6.66	Namnam (Nabdom)		
2.2	Ga	6.67	Nankani and Gurense		
		6.8	Nanumba		
<b>30</b>	<b>EWE</b>	6.69	Walba (Wala)		

### **SECTION 3: HOUSEHOLD ASSETS**

*(RESPONDENT: HH Head, Spouse or person most knowledgeable about farm tools/animals, financial assets)*

#### **PART A: FARM ASSETS**

**I. ANIMALS**

**II. TOOLS**

#### **PART A1: DURABLE GOODS**

#### **PART B: FINANCIAL ASSETS**

**I. BORROWING**

**II. LENDING**

**III. OUT TRANSFERS**

**IV. IN TRANSFERS**

**V. SAVINGS**

**VI. MOBILE MONEY**

## Who is the person answering these questions about Household Assets?

\_\_\_\_\_

### PART A: FARM ASSETS

0. Does your household own livestock that it uses for production or for food?

1. Yes

5. No >> Next section (tools)

	A. Draught animal (donkey, horse, bullock)	B. Cattle	C. Sheep	D. Goats	E. Pigs	F. Rabbits	G. Chickens/ Roosters	H. Fish _____	I. Snails _____	J. Other _____
1. Which of these animals does your household own? [Enumerator goes through list and checks relevant animals]										
1. [For each animal type the respondent reports having] How many [animal type] are currently owned by people in this household? <i>Enter -888 for "Refuse to answer". Enter -999 for "Don't know".</i>										
2a. Who in the household owns [animal type]? 1-Individual 2-Whole household >>2										
Please select the names of the household members that own [animal type]. <i>Select up to 2 choices.</i>										
2. What is the current value of the [animal type], if you sold all of them? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
3. In the last 12 months, have you spent money to maintain the [animal type] owned by this household?  1. Yes      5. No >> 11a										
4. How much have you spent on <b>fodder/ feed that is produced outside your home</b> in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
5. How much has been spent on <b>veterinary expenses</b> in the last 12 months?										

	A. Draught animal (donkey, horse, bullock)	B. Cattle	C. Sheep	D. Goats	E. Pigs	F. Rabbits	G. Chickens/ Roosters	H. Fish _____	I. Snails _____	J. Other _____
Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
6. How much has been spent on <b>enclosure, shelter, restraint and related expenses</b> in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
7. How much has been spent on <b>hired labor</b> to maintain this animal in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
8. How much has been spent on <b>access to water</b> to maintain this animal in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
9. How much has been spent on <b>other expenses</b> to maintain this animal in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
10. What is the value of <b>fodder/feed produced within your home</b> in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										
11a. How many [animal type] have you sold in the last 12 months? If 0, >> 12 Enter -888 for "Refuse to answer". Enter -999 for "Don't know".										
11b. How much revenue have you earned from sales of [animal type] in the last 12 months? Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.										

	A. Draught animal (donkey, horse, bullock)	B. Cattle	C. Sheep	D. Goats	E. Pigs	F. Rabbits	G. Chickens/ Roosters	H. Fish _____	I. Snails _____	J. Other _____
12. How much revenue have you earned from products of [animal type] in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>										
Are there any <u>other animals</u> owned by your household or by someone in your household that are used for production or for food? 1. Yes >> repeat section for new animal(s) 5. No. >> next section										

## II. TOOL ITEMS

Q.13a. Tool item.	Which of these tools are currently owned by people in this household?	[For each selected tool type] How many [tool type] are currently owned by people in this household?	Q13b. Who in the household owns [tool type]?  1-Individual 5-Whole household >>Q13c	Please select the names of the household members that own one or more [tool type]. <i>Select up to 2 choices</i> [Names appear for selection]	Q13c. What is the current value of all the [tool type] you own <b>in its present condition</b> ?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
2-wheel tractors					
4-wheel tractors					
Cane crushers					
Hoes					
Axes					
Rakes					
Shovels					
Pick (-axes)					
Sickle/reaping hooks					
Harrows					
Tillers					
Water pumps					
Irrigation pipes					
Cutlasses					
Trailers / carts					
Spraying machines					
Outboard motors					
Canoes					
Ploughs					

	Which of these tools are currently owned by people in this household?			Please select the names of the household members that own one or more [tool type]. <i>Select up to 2 choices</i> [Names appear for selection]	Q13c. What is the current value of all the [tool type] you own <b>in its present condition?</b>  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
Q.13a. Tool item.		[For each selected tool type] How many [tool type] are currently owned by people in this household?	Q13b. Who in the household owns [tool type]?  1-Individual 5-Whole household >>Q13c		
Are there any other tools owned by your household? 1. Yes    5. No					
If yes what kind of tool is it? Name of tool ( After entering the name, then the sequence of number, owners and current values are requested until there is no other tool owned by the household.					

**PART A1: HOUSEHOLD DURABLE GOODS**

Q.13a. Tool item	Please select the following durable goods that are currently owned by people in this household and are in working condition. <i>Select all that apply.</i>	How many [durable good type] are currently owned by people in this household?	Who in the household owns [durable good type]? 1-Individual 5- Whole household >>Q13c	Please select the names of the household members that own one or more [durable good type]. <i>Select up to 2 choices.</i>	Q13c. What is the current value of all the [durable good type] you own in its present condition? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
Room furniture					
Sewing machines					
Stoves (kerosene)					
Stoves (electric)					
Stoves (gas)					
Refrigerators					
Freezers					
Air conditioners					
Fans					
Radios					
Radio cassette players					
Record Players					
3-in-1 radio systems					
MP3 players/MP4 players/iPods					
Video players					
Desktop computers					
Laptop computers					
Printers					
Computer accessories					
Camcorder/video cameras					
Cameras					
Irons (electric or box) =					
Bicycles					
Motorcycles					

Q.13a. Tool item	Please select the following durable goods that are currently owned by people in this household and are in working condition. <i>Select all that apply.</i>	How many [durable good type] are currently owned by people in this household?	Who in the household owns [durable good type]? 1-Individual 5- Whole household >>Q13c	Please select the names of the household members that own one or more [durable good type]. <i>Select up to 2 choices.</i>	Q13c. What is the current value of all the [durable good type] you own in its present condition? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
Books (textbooks)					
Cell phone handsets					
Telephone (fixed lines)					
TVs					
Parabolic satellites					
Blenders					
VCD/DVD players					
Washing machines or dryers					
Lanterns/ gas lights					
Buckets					
Motor-driven lawn mowers					
Electric power generators					
Cars					
Trucks=					
Musical instruments					
Game cards (chess, ludo, etc.)					
Toys					
Cutlery/ utensils					
Cups and plates					
Torches					
Land plots (non-farm and non-housing)					
Land plots (housing)					
44. Are there any <u>other durable goods</u> owned by your household or someone in your household? 1-Yes >> repeat for new good(s)					

Q.13a. Tool item	Please select the following durable goods that are currently owned by people in this household and are in working condition. <i>Select all that apply.</i>	How many [durable good type] are currently owned by people in this household?	Who in the household owns [durable good type]? 1-Individual 5- Whole household >>Q13c	Please select the names of the household members that own one or more [durable good type]. <i>Select up to 2 choices.</i>	Q13c. What is the current value of all the [durable good type] you own in its present condition? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
5-No >> next section >>Next section					
How many of such durable goods are owned by your household?					
What is the name of other durable good [#] that you own? <i>After entering the names of all other durable goods, then the sequence of questions is repeated until there are no further goods.</i>					

## PART B: FINANCIAL ASSETS

### I. BORROWING

**0. Does anyone in this household currently owe money or goods to other people or have outstanding loans from banking institutions?**  
1. Yes                      5. No >>Part B ii.

**1. How many debts and loans are owed by members of this household?**  
\_\_\_\_\_

**Enumerator:** Include only loans that the household has borrowed but NOT FULLY REPAYED. List the loans in order of date borrowed (that is, the older debts first before the newer debts)

*[Cycle through for each debt]*

	A. Loan 1	B. Loan 2
<b>2a. For debt [#]: Who is the household member who owes this debt? Name and ID</b>		
<b>1. Is [Name] the person who actually answered these questions? 1. Yes 5. No</b>		
<b>2a. In what year was this loan borrowed?</b>		

	A. Loan 1	B. Loan 2
3b. In what month was this loan borrowed?		
<b>14. What is the source of this loan?</b> 1. State bank 2. Private bank 3. Cooperative 4. Govt. agency 5. NGO 6. Business firm 7. Employer 8. Moneylender 9. Trader 10. Farmer 11. Relative / neighbor / friend 13. Rural Banks 14. Savings and Loan Group -666. Other (please specify) -888. Refuse to Answer -999. Don't know		
<b>5. For what purpose was the loan contracted?</b> <i>Select all that apply</i> 1. Agricultural land / equipment 2. Agricultural inputs 3. Business 4. Housing 5. Education / training 6. Health 7. Ceremonies (weddings, funerals, etc.) 8. Vehicle 9. Other consumer goods -666. Other (please specify) -888. Refuse to Answer -999. Don't know		
<b>6. What kind of guarantee/collateral was required by the lender?</b> <i>Select all that apply</i> 0. None - NO 2. Land - LA 3. Cattle - CA 4. House / building - HO 5. Employer - EM 6. Relatives - RE 7. Non-relatives - NR -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know – DK		
<b>What was the amount requested for the loan?</b> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
<b>Q7. What is the principal amount of this loan?</b> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		

	A. Loan 1	B. Loan 2
17. How many months was [Name] given to repay the loan in full? <i>Enter -777 for "Not applicable (there is no set amount of time)"</i>		
Q9. Does [Name] have to pay interest on this loan? 1. Yes >> Q9a 5. No>> 8		
9b. Would you prefer to answer in percent interest (i.e. 30%) or in amount interest (i.e. 20 GHS)? 1. Percent (%) 5. Amount (GHS)		
9b. Was the interest quoted to [Name] as per month or per year? 1. Per month > 5. Per year>>9d		
9c. What is the interest per month? >> 8		
9d. What is the percent of interest per year? >> 8		
9e. What is the amount of interest that was to be paid in the last 12 months?		
8. How often was [Name] required to make payments? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular -666. Other (please specify)		
9f. For each payment period, how much was [Name] required to pay?		
10. What is the amount paid back on this loan last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>		
11. What is the outstanding amount of loan? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>		
Are there any other loans currently owed by household members that have not been fully repaid? 1. Yes. >> repeat sequence of questions about loan 5. No >> next section		

## IA. BORROWING 1

Has any household member contracted or attempted to contract any loan(s) over the last 4 years that have not been included in your responses so far? This includes:

- Any loan someone attempted to contract but was denied.
- Any loan that was contracted in the last 4 years that has been fully repaid.

1-Yes  
5-No

**How many debts and loans has any household member contracted or attempted to contract over the last 4 years that have not been included in your responses so far?**

	A. Loan 1	B. Loan 2
2. <b>For loan [#]:</b> Who is the household member who contracted or attempted to contract the loan? [Names appear for selection]		
Is [Name] the person who actually answered these questions? 1. Yes 5. No		
1a. In what year was this loan borrowed or attempted?		
1a. In what month was this loan borrowed or attempted? Month		
4. What was the source of this loan? 1. State bank 2. Private bank 3. Cooperative 4. Government. agency 5. NGO 6. Business firm 7. Employer 8. Moneylender 9. Trader 10. Farmer 11. Relative / neighbor / friend 12. Rural bank 13. Savings and loan group -666. Other (please specify) -888. Refuse to Answer -999. Don't know		
6. For what purpose was the loan borrowed or attempted? <i>Select all that apply.</i> Agricultural land/equipment...1 Agricultural inputs.....2 Business.....3 Housing.....4 Education/Training.....5 Health.....6 Ceremonies (weddings, funerals, etc.).....7 Vehicle.....8 Other consumer goods.....9 Other (please specify).....-666 Refuse to Answer..... -888 Don't know..... -999		
7. What kind of guarantee/collateral was required for the loan? None - NO.....0      Land - LA.....2      Refuse to Answer..... -888 Cattle - CA.....3      House / building - HO.....4      Don't know..... -999 Employer - EM.....5      Relatives - RE .....6		

	A. Loan 1	B. Loan 2
Non-relatives - NR.....7 Other (specify).....-666 -777 Not applicable		
14. What was the amount requested for the loan? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
15. Was the loan granted? Yes.....1 >>Q8 No.....5 >> Next loan		
16. Why does [Name] think the loan was refused? >> Q13 Could not provide collateral Loan amount too big Could not provide guarantor Previous debt problems Inappropriate purpose Could not meet some other banking requirements Other (please specify) Not applicable Refuse to answer Don't know		
8. What is the principal amount of this loan? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
17. How many months was [Name] given to repay the loan in full? <i>Enter -1 if no set amount of time.</i>		
9. Does [Name] or did [Name] have to pay interest on this loan? Yes.....1 >> Q9a No.....5 >> 12		
9a. Would you prefer to answer in percent interest (i.e.30%) or in amount interest (i.e. 20 GHS)? 1. Percent (%) 5. Amount (GHS)		
9b. Was the interest quoted to [Name] as per month or per year? 1. Per month >>Q9c 5. Per year>>Q9d If 9a is 5. Amount>>9e after any response in this question		
9c. What is the interest per month? >>12		
9d. What is the percent of interest per year?		
9e. What is the amount of interest that was to be paid in the last 12 months?		
12. How often was [Name] required to make payments? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not Regular -666. Other (Specify) -888. Refuse to Answer -999. Don't know		
13. For each payment period, how much was [Name] required to pay? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
14. What was the total amount paid back on this loan?		

	A. Loan 1	B. Loan 2
Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.		
Are there any other loans that were attempted but denied or that were contracted but been fully repaid? 1. Yes >> repeat for additional loan(s). 5. No >> next section		

## II. LENDING

15. Is anyone in this household currently owed money or goods? 1. Yes 5. No >> next section

How many people in this household are currently owed money or goods? \_\_\_\_\_

	Credit 1	Credit 2
16. For credit [#]: Who is the household member to whom this debt is owed? [Names appear for selection]		
17. Who is the person who actually answered these questions? [Names appear for selection]		
18. To whom was this loan given? 1. Employee - EM 2. Tenant - TE 3. Relative - RE 4. Neighbor / friend - NF -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK		
249. When was this loan made? 1. Year 2. Month		
320. What kind of guarantee was required from the borrower? 1. None - NO 2. Land - LA 3. Cattle - CA 4. House / building - HO 5. Employer - EM 6. Relatives - RE 7. Non-relatives - NR -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK		
424. What is the principal amount of this loan? Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.		
522. Does this loan receive interest? 1. Yes 5. No >>Q23		

	Credit 1	Credit 2
22a. Would you prefer to answer in percent interest (i.e. 30%) or in amount interest (i.e. 20 GHS)? 1. Percent (%) 5. Amount (GHS) >>22c		
22b. What is the percent of interest per year? >> 23		
22c. What is the amount of interest that was to be paid in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
623. What is the amount paid back on this loan last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>		
724. What is the outstanding amount of this loan? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>		
Are there any other debts (of goods or money) owed to members of this household? 1. Yes >> Repeat II. Lending Section 5. No >> Next section		

### III. OUT-TRANSFER

825. Is there anyone who does not currently live in this household to whom this household has sent money, goods or gifts in the last year without expecting to be repaid?

\_\_\_\_\_

1-Yes  
5- No >> Next section

How many people has this household in the last year sent money, goods or gifts without expecting to be repaid? \_\_\_\_\_

	Payment 1	Payment 2
926. For payment #1: Who is the household member who sent the money/goods/gifts (without expecting to be repaid)? [Names appear for selection]		
Is [Name] the person who actually answered these questions? 1. Yes 5. No		
Does the recipient live outside Ghana? 1. Yes 5. No >> 28a		
Please enter the name of the country.		

	Payment 1	Payment 2
28a. Is the recipient a spouse of a household member? 1. Yes 5. No >> 28b		
Please select the name of the member.		
28b. Is the recipient a blood relative of a household member? 1. Yes 5. No >> 29		
Please select the name of the member. >> 30a		
29. What is the name of the recipient?		
30a. In what region does the recipient live?		
30b. In what district does the recipient live?		
30c. In what community does the recipient live?		
27. Were these remittances made on a regular basis? 1. Daily 2. Weekly 2. Monthly 3. Quarterly 4. Not regular -666. Other (please specify)		
28. What were the three main reasons for this transfer? <i>Select up to 3 choices.</i> 1. Daily consumption 2. Housing 3. Business 4. Savings 5. Education 6. Health 7. Funeral 8. Other ceremony 9. Agriculture -666. Other (please specify)		
29. What was the <u>total amount of cash</u> given to this person in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
30. What was the <u>total value of food</u> given to this person in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
31. What was the <u>total value of other goods</u> given to this person in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
32. Through what means did you send these remittances? 1. Bank account -- BA 2. Money transfer agency -- MT 3. Sender him or herself -- SE 4. Carried by someone else -- CC 5. Personal check -- PC 6. Cell phone transfer (mobile money) -- CP -666. Other (please specify) - OT		

	Payment 1	Payment 2
Is there anyone else to whom this household has sent money, goods, gifts in the last year without expecting to be repaid? 1. Yes >> repeat for remaining recipient(s) 5. No >> next section		

## IV. IN-TRANSFERS

### A PERSONS

33. Is there any person who does not currently live in this household from whom this household has received money or goods in the last year that you will not pay back?

*Interviewer: To the extent possible, each entry should contain a transfer from one person to one person. For example, if someone sent a transfer to two people in the household, that should be two separate entries. If the transfer was really intended as general for the household and not one person, then select the whole household as the recipient.*

\_\_\_\_\_

1-Yes  
5-No >> Next section

How many people in this household in the last year have received money, goods or gifts from a person (not an institution) without expecting to pay back?

\_\_\_\_\_

	Receipt 1	Receipt 2
34. <b>For receipt [#]:</b> Who is the household member who received the money/good/gifts (without being expected to be repaid)? Names appear for selection		
Is [Name] the person who actually answered these questions? 1. Yes >> Q28a 5. No >> Q41		
Does the sender live outside Ghana? 1-Yes 5-No >> 28a		
Please enter the name of the country >> 43		
28a. Is the sender an absent spouse of a household member? 1-Yes 5-No >> 28b		
Please select the name of the spouse. [Names appear for selection]		
28b. Is the sender a blood relative of a household member? 1-Yes 5-No >> 41		
Please select the name of the relative. [Names appear for selection]		
41. What is the name of the sender?		

	Receipt 1	Receipt 2
42a. In what region does the sender live?		
42b. In what district does the sender live?		
42c. In what community does the sender live?		
43. Were these remittances made on a regular basis? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Not regular -666. Other (please specify)		
<del>1035</del> . What were the three main reasons for this transfer? <i>Select up to 3 choices.</i> 1. Daily consumption 2. Housing 3. Business 4. Savings 5. Education 6. Health 7. Funeral 8. Other ceremony 9. Agriculture -666. Other (please specify) -888. Refuse to Answer -999. Don't know		
36. What was the total <u>amount of cash</u> received from this person in the last 12 months without an expectation to repay? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
<del>1137</del> . What was the total <u>value of food</u> received from this person in the last 12 months without an expectation to repay? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
38. What was the total <u>value of other goods</u> received from this person in the last 12 months without an expectation to repay? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
39. Through what means did [Name] receive these remittances? 1. Bank account 2. Money transfer agency 3. Sender him or herself 4. Carried by someone else 5. Personal check 6. Cell phone transfer (mobile money) -666. Other (please specify) -888. Refuse to Answer -999. Don't know		
Is there anyone else who has sent money, goods, gifts to members of this household in the last year without expecting to be repaid?  1. Yes >>Repeat questions from IV. In-Transfers Question 34 5. No >> Next Section		

**B: (Non-Persons)**

49a. Is there any **institution or organization** from whom this household has received money in the last year that will not be paid back?

*Note to Surveyor: To the extent possible, each line should contain a transfer from one person to one person. For example, if someone sent a transfer to two people in the household, that should be two separate entries.*

1-Yes  
5-No >> next section

How many people in this household in the last year have received money, goods, or gifts without expecting to pay back?

\_\_\_\_\_

	Receipt 1	Receipt 2	Receipt 3	Receipt 4	Receipt 5	Receipt 6	Receipt 7	Receipt 8
49b. For receipt [#]: Who is the household member who received the money/good/gifts? [Lists household members]								
Is [Name] the person who actually answered these questions?								
49c. Which of these institutions/organization did [Name] receive money/goods from in the last year?  1. Government (LEAP) 2. Government (other) 3. Non-governmental Organization 4. Religious Organization -666 Other (please specify)								
49d. Were these remittances made on a regular basis? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Annually 6. Not regular -666. Other (please specify)								

	Receipt 1	Receipt 2	Receipt 3	Receipt 4	Receipt 5	Receipt 6	Receipt 7	Receipt 8
49e. What were the three main reasons for this transfer? <i>Select up to 3 choices.</i> 1. Daily consumption 2. Housing 3. Business 4. Savings 5. Education 6. Health 7. Funeral 8. Other ceremony 9. Agriculture -666 Other (please specify)								
49f. What was the total <u>amount of cash</u> received from this institution in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>								
49g. What was the total <u>value of food</u> received from this institution in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>								
49h. What was the total <u>value of other goods</u> received from this institution in the last 12 months? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>								
Q49i. Through what means did [Name] receive these remittances? 1. Bank account - 2. Money transfer agency 3. Sender him or herself 4. Carried by someone else 5. Personal check 6. Cell phone transfer (mobile money) -666 Other (please specify)								
Is there anyone else who has sent money, goods, gifts to members of this household in the last year without expecting to be repaid? 1-Yes >> next member 5-No >> next section								

## V. SAVINGS

40. Do any household member(s) have any form of savings? \_\_\_\_\_

1-Yes  
5-No >> next section

How many members have any form of savings? \_\_\_\_\_

How many savings account(s) is/are owned by member(s) of this household? \_\_\_\_\_

	Savings 1	Savings 2
<b>For savings account #1:</b> Who is the household member to whom this savings account belongs to? [Names appear for selection]		
40c. Is [Name] the person who actually answered these questions? 1. Yes 5. No.		
1244. Does [Name] have any savings that are kept at home (i.e. not in a bank or susu)? 1-Yes 5-No >> 43		
42. What is the amount that [Name] has saved at home? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
43. Does [Name] have any savings kept with a banking institution, susu or any other saving society/group? 1-Yes 5-No >> Next Savings		
In which community is this account located?		
44. At which institution is this account kept? [Names of financial institutions collected during the community survey appears for selection]		
45. What is the current balance of this account? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		
57. Are these savings through a susu collector or savings society? 1-Yes 5-No >>Next Savings		
46. How many contributions has [Name] made in the last 30 days?		
59. How much is [Name]'s average monthly contribution? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>		

	Savings 1	Savings 2
47. For what purpose is [Name] saving through the susu or the savings group/society? <i>Select all that apply.</i> 1. Build capital to start a business 2. Support a household member 3. Make money available for own funeral 4. Prepare for unexpected events such as accidents, death of relation, etc -666. Other (please specify) -888. Refuse to answer -999. Don't know		
48. Why does [Name] use a susu collector rather than a bank? <i>Select all that apply.</i> 1. Saves time 2. Transaction is less cumbersome 3. Proximity 4. Knows the collector personally 5. Will be able to collect loan easily from <i>susu</i> collector 6. Service charges are minimal 7. Little or no minimum deposit with <i>susu</i> -666. Other (please specify) -		
Are there any more savings accounts held by household members? 1. Yes >> repeat for remaining account(s) 5.No >> next section		

## VI. MOBILE MONEY ACCOUNT/SERVICES

**Interviewer:** Please ask the following questions to all members of the household who are aged 14 and above.

Q24. Is [Name] aware of the following products/services/policies that might be available on a mobile money account?

*Select all that apply*

1. Pensions
- 2 Insurance
3. Savings
- 4 Loans
5. Payment of interest on deposits
6. Purchase of securities
7. Hospital support plans
8. Transfer to and from banks
9. ATM cash out
10. Payment of bills
11. Transfer in and out of cash
12. Purchase of airtime and data
13. Safety
14. Mobile Money Interoperability
15. Other (please specify)

Q20. Which of these services is [Name] benefiting from or might benefit from?

*Select all that apply.*

1. Pensions
- 2 Insurance
3. Savings
- 4 Loans
5. Payment of interest on deposits
6. Purchase of securities
7. Hospital support plans
8. Transfer to and from banks
9. ATM cash out
10. Payment of bills
11. Transfer in and out of cash
12. Purchase of airtime and data
13. Safety
14. Mobile Money Interoperability
15. Other, specify

Q0. Does anyone in this household have a mobile money account or use the services of a mobile money agent?

1. Yes, has account
2. Yes, uses the services of an agent but does not have an account >>Q3
3. No >> Q29

Q1. How many mobile money accounts/agents does this household have in total? \_\_\_\_\_

**Interviewer:** Please ask [Name] to answer the following questions about his/her mobile money account.

	Account 1	Account 2	Account 3	Account 4
Q132a. What is the name of the mobile provider (network) tied to the [#] account this household has? 1. MTN 2. Tigo 3. Airtel 4. Vodafone -666-Other (please specify)				
Q2b - What is the name of the household member to whom the [#] mobile money account belongs? [Names appear for selection]				

**Interviewer:** Please ask [Name] to answer the following questions about his/her mobile money account.

Q143. What is the main use of your mobile money account/agent of mobile money? 1-Personal 5-Business				
Q154. Do you use your account/agent to save or send contributions for savings anywhere? <i>Treat as savings if money is left in account wallet for 30 days or more</i> 1-Yes, to save 2-Yes, to send for savings 3-Yes, both 4-No >>> Q9				

Q5ai - For how many years have you been using a mobile money account/agent? <i>If you have been using mobile money for less than a year, please enter zero and simply record your answer in months.</i>				
Q5aai - In addition to the number of years, for how many months have you been using a mobile money account/agent? <i>If you have been using mobile money for less than a month, please enter zero and simply record your answer in weeks.</i>				
Q5aiii - In addition to the number of months, for how many weeks have you been using a mobile money account/agent?				
Q5bi - For how many years have you been saving or sending these contributions through your mobile money account/agent? <i>If you have been saving/sending contributions for less than a year, please enter zero and simply record your answer in months.</i>				
Q5bii - In addition to the number of years, for how many months have you been saving or sending these contributions through your mobile money account/agent? <i>If you have been saving/sending contributions for less than a month, please enter zero and simply record your answer in weeks.</i>				
Q5biii - In addition to the number of months, for how many weeks have you been saving or sending these contributions through your mobile money account/agent				
Q166. How many contributions or deposits have you made in the last 30 days?				
Q177. How regularly are your contributions or deposits made for savings purposes? 1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. Semi Annually 6. Annually 7. Irregular				
Q188. What is the current balance (Including mobile money savings and amount sent out to save via mobile money)? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</i>				

<p>Q9. How satisfied are you with the current charges on the transactions you make through the mobile money account/agent?</p> <p>1.Very Satisfied 2.Satisfied 3.Neutral 4.Dissatisfied 5.Very Dissatisfied</p>				
<p>Q1949. How many transactions do you normally make on average in a month with your account/agent?</p>				
<p>Q2044. Have you, another household member, or a relative/friend of the household ever been a victim of mobile money fraud/theft/robbery on this account?</p> <p>1.Yes, me 2.Yes, someone else I know (outside my household) 3. Yes, me and someone else I know (outside my household) 4. No&gt;&gt;&gt;Q15</p>				
<p>Q2142. What was the total amount involved in this fraud/theft/robbery incident? <i>If both you and someone you know faced fraud/theft/robbery, please, use your experience. Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</i></p>				
<p>Q2243. Was the amount ever retrieved?</p> <p>1 Yes all 2 Yes, partially 3 No</p>				
<p>Q2344. What efforts were made to retrieve the amount taken? <i>Select all that apply.</i></p> <p>1. Called customer care of network for help 2. Reported it to the police 3. Did nothing -666-Other (please specify)</p>				
<p>Q2445. Do you feel safe or protected in using mobile money?</p> <p>1. Yes 5. No</p>				
<p>Q16. Have you ever quit, or considered closing this account or stopping the use of a mobile money account/ agent due to safety issues?</p> <p>1. Yes, quitted before 2. Yes, considered quitting 3. No</p>				
<p>Q2547. Has the experience/perception/fear of fraud/theft/robbery made you reduce the amount held on your wallet at any point in time?</p> <p>5. Yes 6. No&gt;&gt;&gt;19</p>				

<p><b>Q2648.</b> How much was the reduction?  <i>Enter your answer as an integer value. For example, enter 5 to indicate a 5% reduction.</i></p>				
<p><b>Q2749.</b> Are you willing to pay a premium as insurance for your mobile money deposits against fraud/theft/robbery?  1. Yes  2. No&gt;&gt;&gt;23</p>				
<p><b>Q2824.</b> What is the highest amount (greater than zero) you are willing to pay?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</i></p>				
<p><b>Q2922.</b> At what interval do you want to make payment of the proposed insurance premium?  1. Daily  2. Weekly  3. Monthly  4. Quarterly  5. Semi-annually  6. Annually  7. Irregularly</p>				
<p><b>Q3023.</b> What transactions do you normally do with your mobile money account/agent?  <b>Select up to 3 choices.</b>  1. Send money  2. Receive money  3. Pay bills  4. Pay for goods and services  5. Buy internet bundles  6. Buy airtime/credits  7. Pensions  8. Insurance  9. Savings  10. Loans  -666-Other (please specify)</p>				
<p><b>Q3125.</b> How would you rank the strength of each of the following product/services/policies in affecting your continuous use of mobile money?</p> <p>Pensions  Insurance  Savings  Loans  Payment of interest on deposits  Purchase of securities  Hospital support plans  Transfer to and from banks  ATM cash out  Payment of bills  Transfer in and out of cash  Purchase of airtime and data  Safety</p>				

Mobile Money Interoperability  1-Very weak 2-Weak 3-Neutral 4-Strong 5-Very strong				
Q3226. Is there any service or product you wish the mobile money platform covered which it currently does not? 1.Yes 2.No>>Q29				
Please specify a service or product you wish the mobile money platform covered which it currently does not.				
Q3327. Are you willing to pay a fee or charge for your ability to use such a service on the Mobile money platform? 1 Yes 2 No>>>Q29				
Q3428. How much are you willing to pay for a product or service on the mobile money platform? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</i>				

>> Next mobile money account

Q29 - Does anyone in this household currently work or has anyone previously worked as a mobile money agent? \_\_\_\_\_

- 1-Yes, currently
- 2-Yes, previously
- 3-No >> Next section

Q30 - Please select the names of all the people in this household who currently work or have previously worked as a mobile money agent.

[Names appear for selection]

	HH Member 1	HH Member 2	HH Member 3
Q31a - How many years has [Name] worked or been working as an agent? <i>If [Name] worked as an agent for less than a year, please enter zero and simply record your answer in months.</i>			
Q31b - In addition to the number of years, how many months has [Name] worked or been working as an agent?			
Q3532. What is/was the gender of the owner of the business? 1. Male 5. Female			
Q3633. In your best estimates, what is/was the total working capital for the mobile money business? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, GHS 2.50 for 2 Ghana Cedis and 50 Pesewas.</i>			
34. If [Name] is no longer working as an agent, was security/safety a reason for stopping work? 1-Yes 5-No -777-Not applicable (still working)			

Repeat for all HH members who **currently work or previously worked** as mobile money.

#### SECTION 4: HOUSEHOLD PRODUCTION

**Interviewer:** You are about to start some new sections on **Plots and Non-farm enterprises**. Please select "yes" to continue with this interview. Select "no" only if the respondent refuses to continue with the survey. Otherwise, select "yes" and continue with the survey. \_\_\_\_\_

1-Yes

5-No >> Next section

#### SECTION 4: PLOTS

**INTERVIEWER READS:** "We would now like to ask you about the plots that you farm or have the right to farm."

**We will define the primary decision maker for a plot as someone who:**

- 1. Determines which crops to plant on the plot**
- 2. Is financially responsible for the plot**
- 3. Is responsible for the main crops (not intercropped)**
- 4. Cultivates the most acres (if a plot is shared but is not intercropped within household members)**
- 5. Lives in the household (if a plot is shared but not intercropped with someone outside the household)"**

Who is the person answering these questions about Plots? \_\_\_\_\_

[Names appear for selection]

Q0. Do any members of this household currently own a plot, or have any members of this household cultivated a plot in the last year?

1. Yes

5. No >> next section

How many plot(s) does this household currently own or has cultivated in the last year? .....

	Q2	H3	
	<b>For plot [#]:</b> Please enter a name for this plot that we can use to identify it at a later time.	Who is the primary decision maker for Plot [#]: [Plot Name]? [Names appear for selection]	Are there any more plots owned or cultivated by members of your household that were not included in this list? 1. Yes >> repeat from Q2 for additional plot(s) 5. No
A			
B			
C			
D			
E			
F			
G			
H			
I			
J			

<b>Q4</b>	Have you included any outside garden(s)? 1.Yes I included them 3.No, there are none 5. I forgot, I need to add them	
<b>Q5</b>	Have you included any of your plot(s) that anyone (including family outside this household, friends, neighbors or people outside your community) begged you to cultivate this year? 1.Yes I included them 3.No, there are none 5. I forgot, I need to add them	
<b>Q6</b>	Have you included any other plot(s) which you or a member of your household have begged to farm but do not own or have the long-term right to farm? 1.Yes I included them 3.No, there are none 5. I forgot, I need to add them	
<b>Q7</b>	Have you included any other plot(s) which you or a member of your household own or have the right to farm, but you or a member of your household are not currently cultivating? 1.Yes I included them 3.No, there are none 5. I forgot, I need to add them	

Please select the name of the person answering these questions: \_\_\_\_\_

[Names appear for selection]

	H8a	H8b	H9	H12	H13	H15
Plot ID	Can [Name] provide the size of plot [#]: [Plot Name] in acres?  1-Yes>> H9 5-No	What unit does [Name] use to measure plot [#]: {Plot Name}?  1-Poles 2-Robes 3-Plots -666-Other (please specify)	What is the approximate size in [chosen unit] of plot [#]: [Plot Name], including portions that are uncultivated or being farmed by someone outside your household?	Considering this entirety of plot [#]: [Plot Name], how many [chosen unit] did [Name] leave fallow or uncultivated during the last farming season (2017)?  If 0 >> H15	Why did [Name] leave some or all of plot [#]: [Plot Name] fallow or uncultivated during the last farming season (2017)? <i>Select all that apply.</i>  1-Erosion control 2-Weed control 3-Pest/disease control 4-Soil nutrient replenishment 5-Lack of labor 6-Lack of inputs -666-Other (please specify)	Did [Name] or a member of the same household cultivate plot [#]: [Plot Name] during the last farming season (2017)? 1. Yes, whole plot>>H17a 2. Yes, part of plot 3. No>>H21
A						
B						
C						
D						

	H16	H17a	H17	H18	H19a	H19	H20
Plot ID	How many [chosen unit] of plot [#]: [Plot Name] did [Name] or a member of the same household <b>cultivate</b> during the last farming season (2017)?	How many crops were grown on plot [#]: [Plot Name] did [Name] during the last farming season (2017)? This included tree crops still growing, cassava that was planted a year ago etc. and also intercropped crops.	What crops did you grow on plot [#]: [Plot Name] during the last farming season (2017)?  <i>Select all that apply.</i>  <i>See code below</i>	What was the main crop grown on plot [#]: [Plot Name] during the last farming season?  <i>The crops selected in H17 appear for selection</i>	How many crops were intercropped on plot [#]: [Plot Name] during the last farming season?	Which crop(s) were intercropped on plot [#]: [Plot Name] during the last farming season?	Which person in your household works to intercrop on plot [#]: [Plot Name]?  <i>Names appear for selection</i>
A							
B							
C							
D							

Crop	Code	Crop	Code	Crop	Code	Crop	Code
------	------	------	------	------	------	------	------

Avocado pear	1	Garden Egg/Egg plant	12	Okro	23	Sugarcane	34
Banana	2	Ginger	13	Onion	24	Tiger nut	35
Beans/Peas	3	Groundnut/ Pea nut	14	Oranges/ Tangerine	25	Tobacco	36
Cashew nut	4	Guinea corn/Sorghum	15	Pawpaw/Papaya	26	Tomatoes	37
Cassava	5	Kenef	16	Pepper	27	Water melon	38
Cocoa	6	Leafy Vegetable	17	Pineapple	28	Woodlot	39
Coconut	7	Lime/Lemon	18	Plantain	29	Yam	40
Cocoyam	8	Maize	19	Potatoes/Sweet potatoes	30	Other food crops	41
Coffee	9	Mango	20	Rice	31	Other fruits	42
Colanut	10	Millet	21	Rubber	32	Other vegetables	43
Cotton	11	Oil Palm	22	Sheanut	33	Soya beans	44
						Other (specify)	-666

	H21	H22	H23	H24	H25	H26a	H26
Name	How would [Name] describe the soil of plot [#]: [Plot Name]? (Select all answers which apply) 1 Moist 2 Dry 3 Loamy 4. Rocky/gravelly 5 Sandy 6 Silty 7 Clay-filled 8 Packed/dense 9 Drains poorly 10 Drains well 11 Exhausted 12 Other (please specify)	How wet is this land compared to other lands in your community?  1....More wet 2....Less wet 3...About the same	Is the soil on plot [#]: [Plot Name] deep or shallow?  Deep.....1 Shallow.....2	How deep is the soil?  1..... Up to one foot 3.... One to three feet 5.... More than three feet	What is the main color of the soil?  1.Red 2.Black 3.Grey 4.Yellow 5.Brown 6.White	Does it take plot [#]: [Plot Name] hours, days or weeks to drain after rainfall?  0.None 1.Minutes 3.Hours 5. Days 7. Weeks	How many [units chosen] does it take to drain after rain fall?
A							
B							

C							
D							

	H27	H28	H29	H30	H31	H32	H33	H34		
Name	Is the land watered from a source other than rain water?  1.Yes 5. No >>H32	What is [Name]'s primary source of watering? 1.... Well 2... Borehole 3.... Pond/tank 4... Weir 5...River, stream -666. Other (specify)	Is this source of water ever dry?  1.Yes 5.No	In what month does it usually become filled? Select all that apply.  <i>If response to H29 was 5-No, &gt;&gt;H32</i>  1-Jan, 2-Feb, 3-March,4-April,5-May 6 June, 7- July, 8- August, 9- September, 10-October, 11-November , 12-December .	In what month does it usually become dry? Select all that apply.	Can [Name] walk to plot [#]: [Plot Name] from here?  1.Yes 5. No	How far is plot [#]: [Plot Name] from [Name]'s home in miles?  If distance is 5 miles or less, >>Next section	In what region/district/community is plot [#]: [Plot Name] located?		
							Distance in miles	Region	District	Community
A										
B										
C										
D										

## PART I: LAND TENURE QUESTIONS

	Q0	I1	I2	I13	I4	I5
	<p>Please select the name of the person answering these questions.</p> <p>[Names appear for selection]</p>	<p>How did [Name] obtain plot [#]: [Plot Name], or gain the right to farm plot [#]: [Plot Name]?</p> <p>1 Purchased 2 Inherited from family member 3 Rented (for cash or kind), or sharecropped 4 Allocated free of charge 5. Begged 6. Borrowed -666. Other (please specify)</p>	<p>From whom did [Name] obtain plot [#]: [Plot Name] when [Name] began to use or own it?</p> <p>1 – Member of this household 2 – Other relative&gt;&gt;I4 3 – Chief&gt;&gt;I4 4 – Other non relative&gt;&gt;I4</p>	<p>Which household member did you obtain this plot from?</p> <p>[Names appear for selection]</p>	<p>For how many years has [Name] been farming this land, or had the right to farm it?</p>	<p>Could [Name] leave the land fallow for a period of several months without being worried about losing it?</p> <p>1. Yes 5. No &gt;&gt; I7</p>
A						
B						
C						
D						

	I6	I7	I8	I9	I10
	<p>How long does [Name] think he/she could leave the land alone without losing it?</p> <p>1...Less than 6 months 2.....6 to 12 months 3...More than 12 months 4.....More than 2 years 5.....Indefinitely &gt;&gt; I8</p>	<p>How or why might [Name] lose the land?</p> <p><i>Select all that apply.</i></p> <p>1.... [Name] would lose title to the land. 2... Land would be given to somebody else. 3... Somebody else would start to use the land. -666... Other (please specify)</p>	<p>Has [Name] had a dispute with someone over this land since the last time you were last surveyed in 2013-2014?</p> <p>1. Yes 5. No&gt;&gt; I11</p>	<p>What was the nature of the dispute?</p> <p>1...Boundaries of land 2....Multiple claims to land 3....Breach of contract by former owner 4....Breach of contract by potential buyer -666.....Other (please specify)</p>	<p>What was [Name's] relationship to the person with whom [Name] had the dispute?</p> <p>1.... Relative or family member 2.... Member of this community 3... Member of another community 4..... A state or government body 5.... A business or company 6..... Chief</p> <p>After asking question I10: &gt;&gt;I11 if I1=1 &gt;&gt;I32 if I1 =2 &gt;&gt;I18 if I1=3 &gt;&gt;I30 if I1=4 &gt;&gt;I31 if I1=5 &gt;&gt;I32 if I1 = 6</p>
A					
B					
C					
D					

SECTION I: LAND TENURE, CONTINUED							
To be answered for all plots which were purchased (I1 = 1):							
	I11	I12	I13	I14	I15	I16	I17
	How many years ago was plot [#]: [Plot Name] purchased?	Did [Name] pay in cash or in kind for plot [#]: [Plot Name], or both? 1....Cash 5....In-kind>>I14 7.....Both	How much cash did [Name] pay in total for plot [#]: [Plot Name] when [Name] began to own it? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What is the approximate total value of the in kind contribution that [Name] gave when [Name] began to own plot [#]: [Plot Name]? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	How did [Name] finance plot [#]: [Plot Name] purchase?  <i>Select all that apply</i>	Is any amount currently outstanding on the purchase of plot [#]: [Plot Name]?  1.Yes 5. No>>I32	What is the amount which is outstanding on the purchase of plot #1: a? If the payment was made in kind, estimate its current market value.  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>  >> I32
A							
B							
C							
D							
E							

**Codes for I15 and I26:**

1. Funded from regular household income (cash at home)	9 Borrowed from a trader or shopkeeper (eg goods purchased on credit)	15 Borrowed from a government or district body
2. Sold crops or other stored agricultural produce	10 Borrowed from a private moneylender	16 Gift from friends or family
3. Used savings	11 Borrowed from employer	17 Gift from an institution (governmental body, religious organisation, or NGO)
4. Did extra work for more wages	12 Borrowed from a bank or other formal financial institution	-666 Other
5. Sold livestock	13 Borrowed from a microfinance institution	
6. Sold other property	14 Borrowed from a non-governmental organisation (NGO)	
7. Borrowed from friends or family		
8. Borrowed from a community cooperative organization		

[illegible]



**SECTION I: LAND TENURE, CONTINUED- TO BE ASKED OF R1 IN MAIN SURVEY, R2 IN R2 SURVEY**

	To be answered for plots that were allocated free of charge to respondent (I1 = 4):	To be answered for plots that were begged to respondent (I1=5)	To be asked of all plots		To be answered if the plot was farmed by somebody outside the household in the last farming season (I33 = Yes):			
	I30	I31	I32	I33	134	I35	I36	I37
Plot Names	What qualifies (or qualified) [Name] to be allocated plot [#]: [Plot Name] free of charge?  1 Lineage (living) 2 Member of the community, including those unrelated to the chief 3 Friend of owner 4 Employee of owner 5 Someone in the community vouched for me -666. Other (please specify)  <i>(question is skipped if from household member)</i> <b>&gt;&gt; I32</b>	What qualifies (or qualified) [Name] to beg plot [#]: [Plot Name]?  1 Lineage (living) 2 Member of the community, including unrelated to the chief 3 Friend of owner 4 Employee of owner 5 Someone in the community vouched for me -666 Other (please specify)  <i>(question is skipped if from household member)</i>	Does the household have the right to sell plot [#]: [Plot Name] or use it as collateral for security?  1. Can sell 2. Can use for collateral 3. Both 4. Neither	Was plot [#]: [Plot Name] farmed by somebody outside your household in the last farming season (e.g. sharecropped, rented out, or allocated to another person)?  1. Yes 5. No >>I47	For how many years has this land been farmed by somebody outside the household?	How many [chosen units] of plot [#]: [Plot Name] were <b>cultivated</b> by someone else this year?	What was the main reason [Name] decided to rent out or sharecrop this land?  1 Needed money 2 Plot was undesirable 3 Did not want to continue farming 4 Already had enough land 5 Wanted to help the recipient 6 Other (please specify)	Does [Name] allow the tenant/recipient to make all the farming decisions about the land?  1. Yes 5. No
					<i>Number of years</i>			
A								
B								
C								
D								
E								

**SECTION I: LAND TENURE, CONTINUED- TO BE ASKED OF R1 IN MAIN SURVEY, R2 IN R2 SURVEY**

To be answered if the plot was farmed by somebody outside the household in the last farming season (I33 = Yes):									
	I38	I39	I40	I41	I42	I43	I44	I45	I46
	Under what type of contract has the land been given out to its current user?  1 Rented 2 Sharecropped 3 Begged 4 Borrowed 5 Mortgaged -666 Other (please specify)	Was there a formal contract at the time when [Name] first gave out the land to the current user?  1 Yes, there was a formal written contract 2... No, it was a verbal agreement -666..... Other (please specify)	What was the duration of the contract or agreement when [Name] first gave out the land to the current user?  1 No fixed duration 2 Fixed for one season 3 Fixed for one year 4 Multiple years -666 Other (please specify)	What is [Name]'s relationship with the current user of the land?  1 Relative 2 Friend 3 Landlord 4 Another member of this community 5 Another person outside the community	During the last 12 months, what is the value of inputs [Name] provided for this land?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	During the last 12 months has [Name] received any income or any of the produce from this land?  1... Yes, received rental income 2... Yes received a share of the produce (>> I45) 3... Yes, received other goods in kind (>> I46) 5... No	During the last 12 months, how much rent did [Name] receive for this land?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewa</i>  >>147	What proportion of the crops produced comes to [Name]?  1 Two thirds (2/3) 2 Half (1/2) 3 One third (1/3) 4 One quarter (1/4) 5 One fifth (1/5) -666 Other (please specify)  >>147	What is the value of the goods in kind [Name] received in return for this land?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>
A									
B									
C									
D									
E									

SECTION I: LAND TENURE, CONTINUED					
To be asked about all plots					
	I47	I48	I49	I50	I51
Plot Names	Has [Name] made any improvements on plot [#]: [Plot Name] in the last three years, including irrigation related?  1..... Yes 5.. No (-> I49)	What are the most important improvements [Name] has made? <i>Select all which apply. You may use the list to prompt the respondent</i>	Has [Name] planted any trees on plot [#]: [Plot Name] in the last three years?  1..... Yes 5..... No (-> I51)	How many trees has [Name] planted on plot [#]: [Plot Name] since the last survey?	Has plot [#]: [Plot Name] been burned since the last survey?  1 Yes 3 Partially 5. No
A					
B					
C					
D					
E					

Codes for I48:
1 Levelling the terrain 2 Terracing 3 Bunding for soil and water conservation 4 Mulching 5 Fencing 6 Reclamation 7... Performs crop rotation 8..... Digging a well 9.... Digging a pond 10.... Deepening a well 11.... Any irrigation related investments 12..... Improving buildings or other structures -666. Other (Specify)

## PART J: TRACTOR AND PLOUGH USE

0. Please select the name of the person answering these questions: \_\_\_\_\_

[Names appear for selection]

		J1	J2	J3
Plot ID	Was [plot name] used for any farming activities?  1-Yes 5-No >> Next section	Did [Name] use a tractor or draft/draught animal (bullock/ox, bull, cow) on plot [#]: [Plot Name], at any time this past farming season, from land preparation to post-harvest, whether operated by [Name] him/herself, a relative, a friend, a communal laborer, a hired laborer, or traveling tractor or draft/draught animal (e.g. bullock/ox, bull, cow) man??  1..Yes 5..No>>J3	Did [Name] use a tractor or draft/draught animal (bullock/ox, bull, cow) during any of the following farming stages? <i>Select all that apply.</i>  1 Clearing /land preparation 2 Ploughing 3 Planting 4 Fertilizer application processing 5 Weeding 6 Harvesting 7 Post-harvest processing	Did [Name] use a tractor, a draft/draught animal (bullock/ox, bull, cow), or a hoe and his/her own hands to plough plot [#]: [Plot Name]?  0. Did not plow >>next plot 1 Tractor 2 Draft/draught animal 3 Hoe/hands >>next plot

		If J3 = 1 or 2									
	J4i	J4ii	J5	J6	J7	J8	J9	J10	J11	J12	J13
Plot ID	What month did [Name] begin ploughing plot [#]: [Plot Name] for the 2017 season?	What day did [Name] begin ploughing plot [#]: [Plot Name] for the 2017 season?	Who <b>owned</b> the tractor or draft/draught animal (bullock/ox, bull, cow) used during the ploughing stage on plot [#]: [Plot Name]?  1 Self 2 Family member/friend 3 Communal labor 4 Hired labor 5 Traveling tractor man 6 Traveling bullock man -666 Other (please specify)	Who <b>operated</b> the tractor or draft/draught animal (bullock/ox, bull, cow) used during the ploughing stage on plot [#]: [Plot Name]?  1 Self >> J9 2 Family member/friend >>J9 3 Communal labor 4 Hired labor 5 Traveling tractor man 6 Traveling bullock man -666 Other (please specify)	Did any member of your household, including [Name], supervise the ploughing work done on plot [#]: [Plot Name]?  1... Yes 5... No (-> J9)	Which member of your household supervised the ploughing work done on plot [#]: [Plot Name]?  [Names appear for selection]	<b>If J5 or J6 = 1 or 2</b> If [Name] had hired a paid laborer to do the <i>same amount of ploughing work</i> on plot [#]: [Plot Name], how much would it have cost in total?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i> >>Next plot	<b>If J5 or J6 = 4, 5 or 6</b> Did [Name] pay for the tractor or draft/draught animal (bullock/ox, bull, cow) work during the ploughing stage on plot [#]: [Plot Name]?  1 Yes 5 No >> next plot	How did [Name] pay for the tractor or draft/draught animal (bullock/ox, bull, cow) work during the ploughing stage on plot [#]: [Plot Name]?  1... Paid cash at ploughing time 2... Paid cash at harvest time 3..... Paid in kind at ploughing time >>>J13 4.... Paid in kind at harvest time >>>J13 -666 Other (please specify)	<b>If J11 = 1 or 2</b> How much CASH did [Name] pay in total for the tractor or draft/draught animal (bullock/ox, bull, cow) work during the ploughing stage on plot [#]: [Plot Name]?  <i>This includes the tractor, draught animal, and labor</i>  >> next plot.	<b>If J11 = 3 or 4</b> Can you describe what [Name] paid IN-KIND for the tractor or draft/draught animal (bullock/ox, bull, cow) work during the ploughing stage on plot [#]: [Plot Name]?  >> next plot
A											
B											
C											
D											
E											

## PART K: SEED USE

Please select the name of the person answering these questions. \_\_\_\_\_

**INTERVIEWER READS: "I would now like to ask about the seeds/seedlings [Name] used for planting in the last farming season (2017). I will begin by asking [Name] about the seeds/seedlings he/she used on [Plot Name]."**

		K1	K2	K3	K4	K5	K5a
<p>Crop Type</p> <p>(Fill in with CROP TYPES from Section H)</p>	<p>Was [Plot Name] used for any farming activity?</p>	<p>How did [Name] obtain the seeds/seedlings of [crop type] which he/she planted on plot [#]: [Plot Name] in the last major farming season (2017)? <i>Select all that apply</i></p> <p>0.....No seeds used&gt;&gt; Next Plot</p> <p>1.....Seed from own harvest&gt;&gt;K3</p> <p>2.....Purchased from shop in town &gt;&gt;K3</p> <p>3.....Purchased from local village seller&gt;&gt;K3</p> <p>4.....Exchanged&gt;&gt;K3</p> <p>5.....Borrowed (loan) seeds or cash &gt;&gt;K3</p> <p>6.....Gift &gt;K3</p> <p>7 ...Organization that comes to your village</p> <p>Other (please specify) &gt;&gt;K3</p>	<p>What organization did [Name] obtain your seeds from? Select up to three</p> <p>1....MOFA 2...CARD 3. SADA 4... ADVANCE 5. Masara N'Arziki 6....SFMC -666. Other (please specify_</p>	<p>Can [Name] describe the type, variety or brand of the seeds used on plot [#]: [Plot Name]?</p> <p><i>Select up to 5 choices</i></p> <p>[See codes below]</p>	<p><b>(If any seeds were purchased)</b> How much did [Name] pay for the seeds [Name] used on plot [#]: [Plot Name]?</p>	<p>How many units of seeds did [Name] use on plot [#]: [Plot Name]?</p>	<p>In what unit does [Name] measure the seeds?</p> <p>1...Kilograms (kg) 2..sachets (1kg) 3... seed yams 4....cuttings 5...bowls 6...bundles 7...suckers 8...sticks 9....singles -666..other specify</p> <p>&gt;&gt;next crop</p>


Repeat for

remaining crops

### Codes for K3

1	Abasafitaa	37	CRI-Dudze	73	IFAD	109	Sikamo
2	Abelehi	38	CRI-Essam Bankye	74	Jasmine 85	110	Similenu
3	Abontem	39	CRI-Kukrup A	75	Jenguma	111	Songda
4	Abrabopa	40	CRI-Lamesese	76	Kadaga	112	Songotra
5	Afayak	41	CRI-Nangbaar	77	Kapaala	113	Songotram
6	Afihyiafi	42	CRI-Otuhia	78	Katanga rice	114	Suhundoo
7	Agbelifia	43	CRI-Sika Bankye	79	Kirkhouse	115	Suong- Pungun
8	Agra	44	CSIR-Abontem	80	Kirkhouse benga	116	Tek-Bankye
9	AGRA rice	45	CSIR-Aburohema	81	Kpari-faako	117	Tigli
10	Ahuodzin	46	CSIR-Akposoe	82	Kunjor-wari	118	Vallenga
11	Amankwatia	47	CSIR-Aziga	83	Lamesese	119	Videza
12	Ampong	48	CSIR-Enii-Pibi	84	Mamaba	120	Wakatsuki
13	Anidaso	49	CSIR-Etubi	85	Mankrong-pona	121	Wang kae
14	Apaagbala	50	CSIR-Golden Jubilee	86	Marfo-Tuya	122	Wang-dataa
15	Asomdwee	51	CSIR-Omankwa	87	Mmo teaa	123	Warikamana
16	Bankye Botan	52	CSIR-Pona	88	Nabogo rice	124	Wienco
17	Bankyehema	53	CSIR-Sika Aburo	89	Naga White	125	Zaayura
18	Bawuta	54	Dadaba	90	NERICA 1	-666	Other (please specify)
19	Bawutawuta	55	Digang	91	NERICA 2	-888	Refuse to answer
20	Bengbie	56	Dodzi	92	Nkabom	-999	Don't know
21	Bengpla	57	Dorado	93	Nyeri-Kobga		
22	Bihilifa	58	Duadekpakpa	94	Obatampa		
23	Bodia	59	Esam	95	Okomasa		
24	Capevars Bankye	60	Eskamay	96	Opeaburo		
25	Cida-ba	61	Ewul-boyu	97	Otoo Mmo		
26	CRI-Abrabopa	62	Faro 15	98	Padi Tuya		
27	CRI-Agbelifia	63	Fil-Ndiakong	99	Pannar 12		
28	CRI-AGRA Bankye	64	Framida	100	Pannar 53		
29	CRI-Ahoto	65	Ganorma	101	Pioneer		
30	CRI-Amankwatia	66	Gbewaa rice	102	Pro-seed		
31	CRI-Amansan Bankye	67	Golden Crystal	103	Quarshie		
32	CRI-Ampong	68	GR 18 (Grug 7)	104	Sakai		
33	CRI-Bankye Hema	69	GR 19	105	Salintuya-I		

34	CRI-Broni Bankye	70	GR 20	106	Salintuya-II		
35	CRI-Doku Duade	71	GR 21	107	Sanzal-sima		
36	CRI-Duade Kpakpa	72	Hewale	108	Sika		

## PART L: CHEMICAL INPUTS

Please select the name of the person answering these questions. \_\_\_\_\_

[Names appear for selection]

L1: In the last major farming season (2017) were any any chemicals such as fertilizer, weedicide or pesticide applied to any of the household's plots?

1= Yes

5= No >> Next section

How many chemical inputs did you use in the last major farming season?

*Treat the same chemical with different sources (e.g., gift, purchase, etc.), as a separate chemical on its own. E.g., Asaasera (source-gift) is different from Asaasera (source-bought).*

L2	L2A	L3	L4	L5	L6
What was the first chemical you used during the last farming season (2017)?  [Names appear for selection]	What type of chemical is [Chemical Name]?  1 Fertilizer 2 Weedicide 3 Pesticide	What quantity of [Chemical Name] was used during the last farming season (2017)?	What unit is the quantity used measured in?  1. Big bag (50kg) 2. Medium bag (25 kg) 3. Small bag (15kg). 4 Bowls 5.Litres 6.Grams -666 Other (please specify)	In which months was [chemical name] applied during the last major farming season (2017)  <i>Select all that apply.</i>	How was [chemical name] obtained?  1 Purchased from shop in town >>L8 2. Purchased from a local village seller>>L8 3 Exchanged>>L8 4 Borrowed (loan)>>L8 5 Gift>>L8 6 Organization came to village -666. Other (please specify)>>L8


L7	L8	L9	L10
If L6=5/6: Which person/organization was [Chemical Name] obtained from?" 1 MoFa 2CARD 3 SADA 4 ADVANCE 5 MazaraN'Arziki -666 Other (Specify)	What quantity of [chemical name] was obtained for the last farming season (2017)?	What unit is the quantity purchased measured in? 1. Big bag (50kg) 2. Medium bag (25 kg) 3. Small bag (15kg). 4 Bowls 5.Litres 6.Grams -666 Other (please specify)	How was [Chemical name] paid for?  [Options appear for selection]

Codes for L10:

1 Funded from regular household income (cash at home)  
2 Sold crops or other stored agricultural produce  
3 Used savings  
4 Did extra work for more wages  
5 Sold livestock  
6 Sold other property  
7 Borrowed from friends or family  
8 Borrowed from a community cooperative organization

9 Borrowed from a trader or shopkeeper (eg goods purchased on credit)  
10 Borrowed from a private moneylender  
11 Borrowed from employer  
12 Borrowed from a bank or other formal financial institution  
13 Borrowed from a microfinance institution  
14 Borrowed from a non-governmental organisation (NGO)

15 Borrowed from a government or district body  
16 Gift from friends or family  
17 Gift from an institution (governmental body, religious organisation, or NGO)  
18 Borrowed on credit from Masara N'Arziki  
-666. Other (please specify)

	Application on first plot (second plot, third plot, etc.)					
	L11	L12ai	L12aii	L13ai	L13aii1	L13aii2

Name of Chemical	Which plots was [Chemical Name] used on?  [Plot names appear for selection]	What quantity of [Chemical name] was used on plot [#]: [Plot name]?	Please select the unit in which this was measured.  1. Big bag (50kg) 2. Medium bag (25 kg) 3. Small bag (15kg). 4 Bowls 5.Litres 6.Grams -666 Other (please specify)	At what stage of the plant's life did [Name] apply fertilizer on plot [#]: [Plot name]? 1. Basal dressing (applied during planting or within the first week of planting) 2. Top dressing (applied after the fourth week or when crop grows up to knee height) >> L13aii2 3. Both	How did [Name] apply fertilizer on plot [#]: [Plot name]? 1. Side placement (placed near the base of the crop at one side) 2. Ring (placed round the base of the crop) 3. Broadcast (sprinkled on the farm) 4. Burial (buried by the side of the crop)  >>L13b if response to L13ai was 1	How did [Name] apply fertilizer on plot [#]: [Plot name]? 1. Side placement (placed near the base of the crop at one side) 2. Ring (placed round the base of the crop) 3. Broadcast (sprinkled on the farm) 4. Burial (buried by the side of the crop)	Did [Name] use any other chemicals during the last farming season (2017)?  1.Yes 5. No.

#### Names and code for chemicals in the data

code	name	code	Name	code	Name	code	name
chemical fertilizer		insecticide		weedicide		Other type or brand	
1.1	asasewura	3.11	Akape	6.22	round Up	7.56	makhteshim agan
1.2	muriate of potash	3.12	akate master	6.23	2-4,D	7.57	sidako
1.3	NPK	3.13	cydin super	6.24	glyphosphate	7.58	wienco
1.4	Triple super phosphate	3.14	Detapaz	6.25	gramobest	7.59	YARA
Herbicide		3.15	Dursban	6.26	Nwura wura	7.6	jramanzo
2.5	Bendasin	3.16	Karate	6.27	paraquate	7.61	wynna
2.6	delsate	3.17	Pyrinex	Other type or brand		7.62	conti
2.7	glyphagon	3.18	plan D	7.5	sadut ridomil plus	7.63	deco
2.8	pilasate	organic insecticide		7.51	aglow agric products	7.64	cocofed
2.9	sarosate	4.19	Attack	7.52	agrimate	7.65	ceresoemp

2.1	terbutor		selective weedicide		7.53	arrow		7.95	other specify
			5.2	Atrazine		7.54	dizengoff	7.98	Don't know
			5.21	Sunphosphate		7.55	golden stork		

**a. ORGANIC**

SECTION L: INPUTS, CONTINUED (ORGANIC)- TO BE ASKED OF R1 IN MAIN SURVEY, R2 IN R2 SURVEY					
INTERVIEWER READS: "Now I would like to ask you some questions about your use of organic fertilizer on your plots"					
L14	L15	L16	L17	L18	L19
<p>In the last farming season (2017), did [Name] take any steps to increase the amount of <u>green manure</u> on his/her plots?</p> <p>1. Yes 5. No &gt;&gt;L16</p>	<p>For the last farming season (2017), which plots did [Name] make efforts to increase the amount of green manure on?</p> <p>[Names of plots appear for selection]</p>	<p>In the last farming season (2017), did [Name] take any steps to increase the amount of <u>animal manure</u> on his/her plots? This includes collecting and applying, and grazing animals.</p> <p>1. Yes 5. No &gt;&gt;L18</p>	<p>For the 2017 agricultural season, which plots did [Name] make efforts to increase the amount of <u>animal manure</u> on?</p> <p>[Names of plots appear for selection]</p>	<p>In the last farming season (2017), did [Name] take any steps to increase the amount of <u>composted organic material</u>, including food and crop residuals on the plots?1</p> <p>.Yes &gt;&gt;L19</p> <p>1.Yes 5. No &gt;&gt; Next Section</p>	<p>For the last farming season (2017), which plots did [Name] make efforts to increase the amount of <u>composted organic material</u> on?</p> <p>[Names of plots appear for selection]</p>

## PART M: AGRICULTURAL LABOUR

Please select the name of the person answering these questions.

[Names appear for selection]

Interviewer reads:

### “Agricultural Stages:

1. **Clearing and Land Preparation:** This includes removing rubbish, rocks, and debris; cutting trees; using a cutlass to clear; and similar activities. Activities such as ploughing, tilling, or mound-making (or any other tractor activities) should not be included as land preparation.
2. **Ploughing:** Hoe ploughing only. This does not include any tractor activities.
3. **Planting:** This does not include any tractor activities.
4. **Chemical Application:** This does not include any tractor activities.
5. **Weeding:** This does not include weedicide. This does not include any tractor activities.
6. **Harvesting:** Harvesting is only the action of plucking/picking. It does not include removing corn husks, or any other form of processing. If there are multiple harvests, you should include all of them. This does not include any tractor activities.
7. **Post-Harvest Processing:** Processing includes peeling, drying, removing corn husks, washing, or anything else that needs to be done before bringing crops to market. This does not include any tractor activities.

Were any agricultural activities performed on [Plot Name] in the last farming season (2017)?

1-Yes

5-No >> next plot

Did [Name] perform any of the following agricultural activities on plot [#]: [Plot Name] in the last farming season (2017)?

1- Clearing land preparation

2-Plowing/ploughing

3-Planting

4-Chemical application

5-Weeding

6-Harvesting

7-Post-harvest processing

		<i>If M2 includes 1</i>	<i>If M2 includes 2</i>				
	M2	M3	M4	M5	M6	M7	M8

Plot ID	During the [agricultural labor activity] stage: Who worked on plot [#]: [Plot Name]? <i>Select all that apply. Do not include any tractor activities.</i>  1 Self 2 Family/Relatives/friends 3 Communal labor 4 Hired labor -666 Other (please specify)	How many days did [Name] personally work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	How many of [Name]'s family, relatives, and/ or friends worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	How many of [Name]'s <u>female</u> family, relatives, and/or friends worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	How many of [Name]'s <u>male</u> family, relatives, and/or friends worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	<i>If M5&gt;0</i> How many days <u>on average</u> did <u>each of</u> [Name]'s <u>female</u> family, relatives, and/or friends work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	<i>If M6&gt;0</i> How many days <u>on average</u> did <u>each of</u> [Name]'s <u>male</u> family, relatives, and/or friends work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?
A							
B							
C							
D							
E							

**SECTION M: AGRICULTURAL LABOUR- TO BE ASKED OF R1 IN MAIN SURVEY, R2 IN R2 SURVEY**
**Stage 1: Clearing and land preparation**

Plot ID	If M2 includes 3						
	M9	M10	M11	M12	M13	M14	M15
	Approximately how many communal laborers worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Approximately how many <u>female</u> communal laborers worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Approximately how many <u>male</u> communal laborers worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	How many days <u>on average</u> did <u>each</u> of the <u>female</u> communal laborers work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	How many days <u>on average</u> did <u>each</u> of the <u>male</u> communal laborers work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Did the communal laborers require any supervision from a member of [Name's] household, including [Name]?	Which member of [Name]'s household supervised the communal laborers?
	Number of people	Number of people	Number of people	Number of days	Number of days	1 Yes 5 No >> M16	[Names appear for selection]
A							
B							
C							
D							
E							

**Stage 1: Clearing and land preparation**

Plot ID	If M2 includes 4						
	M16	M17	M18	M19	M20	M21	M22
	Approximately how many hired laborers (includes payment in kind) worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Approximately how many <u>female</u> hired laborers worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Approximately how many <u>male</u> hired laborers worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	<i>If M17 &gt; 0</i> How many days <u>on average</u> did <u>each of the female</u> hired laborers work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	<i>If M18 &gt; 0</i> How many days <u>on average</u> did <u>each of the male</u> hired laborers work on plot [#]: [Plot Name] during the [agricultural labor activity] stage?	Did the hired laborers require any supervision from a member of [Name's] household, including [Name]?	Which member of [Name's] household supervised the hired laborers?  <i>Names appear for selection</i>
	Number of people	Number of people	Number of people	Number of days	Number of days	1. Yes 5. No >> M23	Number of people
A							
B							
C							
D							
E							

Plot ID	If M2 includes 5					
		M23	M24	M25	M26	M27
	Please specify who worked on plot [#]: [Plot Name] during the [agricultural labor activity] stage.	Approximately how many other people worked on [Plot Name] during the [agricultural labor activity] stage?	Approximately how many other <u>female</u> laborers worked on this plot during the [agricultural labor activity] stage?	Approximately how many other <u>male</u> laborers worked on this plot during the [agricultural labor activity] stage?	Approximately how many days <u>on average</u> did <u>each of</u> [Name's] other <u>female</u> laborers work on this plot during the [agricultural labor activity] stage?	Approximately how many days <u>on average</u> did <u>each of</u> [Name's] other <u>male</u> laborers work on this plot during the [agricultural labor activity] stage?
		Number of people	Number of people	Number of people	Number of days	
A						
B						
C						
D						
E						

Plot ID	If M2 includes 4					If M2 includes 3
	M190	M191	M192	M194	M195	M196
	How did [Name] pay the hired labor?  1 Cash (GHS) 3 In Kind >> M195 5. Both -666 Other (please specify)	<i>If male hired laborers reported</i>  How much on average did [Name] pay <u>each man</u> as hired labor during the last farming season (2017)?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	<i>If female hired laborers reported</i>  How much on average did [Name] pay <u>each woman</u> as hired labor during the last farming season (2017)?  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	Does [Name] pay those amounts per day or per acre?  1 Per day 2 Per week 3 Per month 4 Per plot 5 Per acre 6 Per pole 7 Per rope -666 Other (specify)	What did [Name] use to pay in kind (does not include meals)?	When [Name] has communal laborers working on [Name]'s plots, do(es) he/she/you provide them food?  1-Yes 2-No >> M199

A						
B						
C						
D						
E						

If M2 includes 3		If M2 includes 4		
M197	M198	M199	M200	M201
On average, how much does [Name] pay to provide a meal for all [Name]'s communal laborers? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	On average, how many communal laborers are fed by the meal [Name] prepares?	When [Name] has hired laborers working on [Name]'s plots, do(es) he/she/you provide them food?	On average, how much does [Name] pay to provide a meal for all [Name]'s hired laborers? Consider a meal to be the entire pot of food for one day.  <i>Indicate amount as a decimal value (in Ghana cedis and pesewas). For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	On average, how many hired laborers are fed by the meal [Name] prepares?
	Write in number	1 Yes 5 No >> next section		Write in number

## PART N: HARVESTING

Please select the name of the person answering these questions.

---

[Names appear for selection]

Was [Plot Name] used for any farming activity?

1-Yes

5-No >> [Next section]

	N1	N2	N4a	N4	N5	N6a	N6b	N7	N8	N9
Plot	Crop Type [Crops planted on this plot are loaded]	Have you harvested any [crop type] from plot [#]: [Plot Name]? 1 Yes, fully (no [crops remaining on PLOT A]) 1-Yes, fully (no [crop type] is remaining on plot [#]: [Plot Name]) 3 Yes, partially (some of [crop type] is yet to be harvested from plot [#]: [Plot Name]) 5 No, (all of [crop type] is yet to be harvested from plot [#]: [Plot Name]) >>N6a	What unit does [Name] use to measure his/her harvest of [crop type] from plot [#]: [Plot Name]? [See codes below]	How many [unit]s of [crop type] have been harvested from plot [#]: [Plot Name]? <i>If there has been more than one harvest from the plot, give the total quantity which has been harvested over the last 12 months.</i>	In which month(s) did [Name] harvest the [crop type] from plot [#]: [Plot Name]? <i>Select all that apply</i> .	<i>If N2 = 3 or 5</i>  What unit does [Name] use to measure his/her/your expected harvest of [crop type] from plot [#]: [Plot Name]?  [See codes below]	<i>If N2 = 3 or 5</i> How many [unit]s of [crop type] does [Name] <u>expect</u> to harvest from plot [#]: [Plot Name]	While still in the field, was any of [Name]'s [crop type] from plot [#]: [Plot Name] damaged by pests, rot, or any other cause?  1. Yes 5. No >> Next crop	What was/were the [crop type] lost to? <i>Select up to 3 choices.</i> Rotting Disease Fire Flood Drought Birds Insects Ants Bees Cockroaches Grasshoppers Locust Termites Caterpillars Centipedes Saligu Pandochirsi Z Tambepelgu Rodents Mice Rats Grasscutters Squirrels Monkeys Sheep Goats Cattle Bandicoot <i>Other (specify)</i>	What percent of [Name]'s [crop type] was lost?  >> Next crop
A										
B										
C										
D										
E										

Codes for crop lost: Question N8

1 Rotting	9 Bees	17 <i>Pandochirsi</i>	25 Monkeys
2 Disease	10 Cockroaches	18 <i>Zunzuya</i>	26 Sheep
3 Fire	12 Grasshoppers	19 <i>Tambepelgu</i>	27 Goats
4 Flood	12 Locust	20 Rodents	28 Cattle
5 Drought	13 Termites	21 Mice	29 Bandicoot
6 Birds	14 Caterpillars	22 Rats	-666 Other (Specify)
7 Insects	15 Centipedes	23 Grasscutters	
8 Ants	16 <i>Saligu</i>	24 Squirrels	

**Codes for units of crop harvest and crops sales (N4,N6)**

American tin..... 02	Crate .....30	Single .....37
Basket .....04	Calabash .....40	Stick .....23
Bowl .....06	Fingers .....11	Tonne .....24
Box .....07	Kilogram .....14	Set .....36
Bucket .....29	Margarine tin.....17	100 pieces of crop--91
Bunch .....08	Maxi bag .....18	Other specify-----99
Bundle .....09	Mini bag .....19	

## PART O: CROP STORES AND SALES

Please select the name of the person answering these questions. \_\_\_\_\_

[Names appear for selection]

O1a	O3a	O3b	O4a	O4b	O5	O6	O7	O8	O9a	O9b	O10	O11
Crop Type	Before the first harvest of the main season of 2017, what quantity/amount of [crop type] did you have stored at home or elsewhere?	Please select the units used to answer the previous question. [List appears for selection]	What quantity/amount of [crop type] does [Name] have stored at home or elsewhere now?	Please select the units used to answer the previous question. [List appears for selection]	Is the stored [crop type] treated with any chemicals? 1.Yes 5. No >> Q7	Which type(s) of chemicals does [name] use? <i>Select all that apply</i> 1 Actellic Powder 2 Phostosine tablets -666 Other (please specify)	Since the last harvest, has any of the stored [crop type] been lost to pests, rot, or any other cause? 1.Yes 5.No >>O10	What has stored [crop type] been lost to? 1 Insects 2 Birds 3 Rodents 4 Disease -666 Other (please specify)_	What quantity/amount of [crop type] did [Name] lose?	Please select the units used to answer the previous question. [List appears for selection]	Has [Name] sold any of [crop type]? This includes giving some back to a supplier. 1.Yes 5. No>>O40	Who has [Name] sold [crop type] to? <i>Select all that apply.</i> [see codes below]

### Codes for O11

- 1 Consumers in this community
- 2 Consumers in another community
- 3 Market traders
- 4 Aggregator (organizations that buy at the start of the agricultural season, usually in exchange for inputs, for example CARD or Masara)
- 5 Outgrower (similar to aggregator, but has nucleus farmer)
- 6 Pre harvest contractors (organizations that buy while crops are still in the field, nonbinding commitment to sell, no provision of inputs or storage in exchange for commitment to sell)
- 7 Sale trade organizations (government purchase of buffer stocks)
- 8 Cooperative groups
- 666 Other (please specify)

## Crop Sales and Stores

	If sold to consumers in this community			If sold to consumers in another community		
O1a	O12a	Q12b	O13	O14a	Q14b	O15
Crop Type	What quantity of [crop type] was sold to <u>consumers in this community</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>consumers in this community</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>consumers in this community</u> ? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What quantity of [crop type] has [Name] sold <u>consumers in another community</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>consumers in another community</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>consumers in another community</u> ?

	If sold to sale market traders			If sold to pre-harvest contractors		
O1a	O16a	Q16b	O17	O18a	Q18b	O19
Crop Type	What quantity of [crop type] has [Name] to <u>sale market traders</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>sale market traders</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>sale market traders</u> ? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What quantity of [crop type] has [Name] sold <u>pre-harvest contractors</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>pre-harvest contractors</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>pre-harvest contractors</u> ?

	If sold to sale trade organizations			If sold to aggregators		
O1a	O20a	Q20b	O21	O29a	Q29b	O30
Crop Type	What quantity of [crop type] has [Name] sold to <u>sale trade organizations</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>sale trade organizations</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>sale trade organizations</u> ? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What quantity of [crop type] has [Name] sold <u>aggregators</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>aggregators</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>aggregators</u> ?

	If sold to sale trade outgrowers			If sold to cooperative groups			If sold to [Other]		
O1a	O31a	Q31b	O32	O33a	Q33b	O34	Q35a	Q35b	Q36
Crop Type	What quantity of [crop type] has [Name] sold to <u>outgrowers</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>outgrowers</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>outgrowers</u> ? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas) For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i>	What quantity of [crop type] has [Name] sold to <u>cooperative groups</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>cooperative groups</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>cooperative groups</u> ?	What quantity of [crop type] has [Name] sold to <u>[Other Purchaser]</u> during and since the first harvest in 2017?	What unit of [crop type] was sold to <u>[Other Purchaser]</u> during and since the first harvest in 2017?	What was the price for which [Name] sold one [unit] of [crop type] to <u>[Other Purchaser]</u> ?

[illegible]

### Codes for units of crop harvest and crops sales

American tin.....	02	Crate .....	30	Single .....	37
Basket .....	04	Calabash .....	40	Stick .....	23
Bowl .....	06	Fingers .....	11	Tonne .....	24
Box .....	07	Kilogram .....	14	Set .....	36
Bucket .....	29	Margarine tin.....	17	100 pieces of crop--	91
Bunch .....	08	Maxi bag .....	18	Other specify-----	99
Bundle .....	09	Mini bag .....	19		

IF SOLD TO AGGREGATORS, OUTGROWERS, COOPERATIVE GROUPS, or OTHER (O11=4 or 5 or 9 or 10)							
	O23	O22b	O24	O25	O26	O27	O28
SERVICE	Did the aggregator/outgrower/ coop/ other provide [Service Category] to you on any plots? 1. Yes 5. No >> next Service Area	In what unit does [Name] measure the [service category] services used?	How many [units] of [service category] were provided?	Which organization provided [Service Category] services? MoFA CARD Masara N'Arziki ADVANCE SADA SFMC Ghana Cocoa Board Private cocoa buying agencies Food distribution cooperation Other (please specify) Refuse to answer Don't know	How did [Name] pay for [Service Type] services? 0. Didn't pay >> Next service 1. Cash 2. In-kind (not from my harvest) 3. In-kind (from my harvest >> Next service	How much cash did [Name] pay for [Service Type] services? <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas.</i> >> Next service	What was the value of the in-kind items used to pay for [Service Type] services?
Plough and tractor							
Fertilizer/chemical							
Organic fertilizer							
Weedicide/herbicide							
Post-harvest chemical							
Seed							
Agricultural input transport							
Crop transport							

Post harvest processing (includes threshing)							
Extension							
Other (Specify)							

#### Crop codes

Crop	Code		Crop	Code		Crop	Code		Crop	Code
Avocado pear	1		Garden Egg/Egg plant	12		Okro	23		Sugarcane	34
Banana	2		Ginger	13		Onion	24		Tiger nut	35
Beans/Peas	3		Groundnut/ Pea nut	14		Oranges/ Tangerine	25		Tobacco	36
Cashew nut	4		Guinea corn/Sorghum	15		Pawpaw/Papaya	26		Tomatoes	37
Cassava	5		Kenef	16		Pepper	27		Water melon	38
Cocoa	6		Leafy Vegetable	17		Pineapple	28		Woodlot	39
Coconut	7		Lime/Lemon	18		Plantain	29		Yam	40
Cocoyam	8		Maize	19		Potatoes/Sweet potatoes	30		Other food crops	41
Coffee	9		Mango	20		Rice	31		Other fruits	42
Colanut	10		Millet	21		Rubber	32		Other vegetables	43
Cotton	11		Oil Palm	22		Sheanut	33		Soya beans	44
									Other (Specify)	-666

## Gathering

Please select the name of the person answering these questions.

[Names appear for selection]

<p>Q0. Does anyone in your household gather natural products that they didn't cultivate themselves, either for the personal or commercial use? <i>This includes things like dawadawa, prekese, shea nut, snails, mushrooms, hunting game etc.</i></p> <p>1 .Yes</p> <p>5. No &gt;&gt; Next section</p>
<p>Please select all of the items that members of your household gather that they did not cultivate themselves.</p> <p>1.Dawadawa 2. Prekese 3. Mushrooms 4. Shea nuts 5. Snails 6 Wild game 95. Other(please specify)</p>

	Which household members gather this item? ( <i>select names</i> )	Did they gather this item for personal use or to sell? 1.For personal use 3. To sell 5. Both	What is the total value of these items they have collected in the last 12 months? <i>GHS</i> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>	If they sold this item that they kept for personal use, how much would it have been worth? <i>GHS</i> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>	How much money did they collect for this item sold? <i>GHS</i> <i>Indicate amount as a decimal value (in Ghana cedis and pesewas)</i> <i>For example, enter 2.50 for 2 Ghana cedis and 50 pesewas</i>
1.Dawadawa					
2. Prekese					
3. Mushrooms					
4. Shea nuts					
5. Snails					
6 Wild game					
-666. Other (please specify)					



## SECTION 5: NON-FARM HOUSEHOLD ENTERPRISE

*(RESPONDENT: Head or Spouse, person who knows about business, employees, assets)*

Who is the person answering these questions about Non-Farm Household Enterprises?

[Names appear for selection]

### PART A: BASIC INFORMATION AND ASSETS

#### Non-Farm Enterprise Roster

0. In the last year, has any member of this household (7 years and older) been involved in any non-farm employment, where the household member is not someone else's employee?			
1. Yes                      2. No >>Next Section (SECTION 6: HOUSEHOLD HEALTH)			
1. How many businesses are owned by members in this household? 1. Number			1. No. _____
2. Please list names of these enterprises:	Enterprise 1	Enterprise 2	Enterprise 3
2A. How many new non-farm enterprises does this household have?			

### I. BASIC INFORMATION

*(Enumerator: Please ask these questions to the person who is responsible, or most knowledgeable, about each enterprise)*

*Interviewer reads: "I would now like to ask you some questions about [Enterprise Name], one of the enterprises owned by this household."*

5 Who is answering these questions about [Enterprise Name]? Write name and ID \_\_\_\_\_

	Enterprise 1	Enterprise 2	Enterprise 3
3a. Please select up to two people who are owners of enterprise. List of household members appears for selection. Name			

4. Who is responsible for [Enterprise Name]? 1. One of the owners is responsible 3. Another household member is responsible >>6 5. A non-household member is responsible >>6			
4c. Which owner is responsible? (The possible owners appear for selection.			
6. What is the main (principal) activity of [[Enterprise Name]?			
7. In which industry does it belong? (See codebook for ISIC code and write 4 digits)			
8. Does this enterprise have a secondary activity? 1. Yes 5. No			
9. In which industry does it belong? (See codebook for ISIC code and write 4 digits)			
10a. How many years, altogether, has [Enterprise Name] been in operation? Years			
10b. And how many months?			
	Enterprise 1		
	Enterprise 2		
	Enterprise 3		
11. Please circle the months that [Enterprise Name] operated in during the last 12 months:	Jan	Feb	March
(Select all that apply or "All") Code 13 All year (Operated every month)	April	May	June
	July	Aug	Sept
	Oct	Nov	Dec
12. Does the income from [Enterprise Name] belong entirely to the household? 1. Yes >>15 5. No			
13. What percent of the income from [Enterprise Name] belongs to the household? Percent			
15. Is [Enterprise Name] registered with any government agency? 0. No 1. Registrar General's Department – RG 2. Department of Cooperatives – DC 3. District Assembly – DA -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK			

16. What was the most serious difficulty in [Enterprise Name]? 1. No difficulty 2. Capital / credit 3. Technical knowhow 4. Government regulation -666. Other (please specify) -888. Refuse to Answer -999. Don't know			
17. What was the main source of capital in setting up [Enterprise Name]? 1. Household savings – HS 2. Bank – BA 3. Remittances from abroad – RA 4. Proceeds from family farms – FF 5. Proceeds from family non-farm enterprise – NF 6. Income from family property(ies) – IP 7. NGO support – NG 8. District assembly / town development support – DA 9. Religious assistance – RL 10. Money lenders – ML 11. Relatives/ friends – RF 12. Other partners – OP 13. No capital required – NC -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK			
18. What was the nature of this capital? 1. Loan – LO 2. Gift – GI 3. Self-financed – SF -777. Not applicable –NA			
19. During the last 12 months has [Enterprise Name] tried to get credit from any source? 1. Yes, successfully 2. Yes, unsuccessfully 5. No>>23			
20. During the last 12 months where has [Enterprise Name] tried to get credit? <i>(Circle all that apply)</i> 1. Bank – BA 2. Other financial agencies – OA 3. Cooperative – CO 4. Money lender – ML 5. Relative/ friend – RF 6. Proceeds from other enterprise – OE 7. Government agency – GA 8. NGO – NG 9. Community epicenter – CE -666. Other (Specify) - OT			

-888. Refuse to Answer - RA -999. Don't know - DK			
21. During the last 12 months, how much, <u>in total</u> has this enterprise borrowed? Ghana cedis (To be answered if Q19=1, YS)			
22. How much of the total loans contracted / borrowed during the last 12months has this enterprise repaid? Ghana cedis (To be answered if Q19=1, YS)			

23. In the month of (...), are your sales (H) high/above average, (A) average, (L) low/ below average (N) none?

					Enterprise 1	Enterprise 2	Enterprise 3
In the month of January, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of February, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of March, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of April, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of May, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of June, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of July, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of August, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of September, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of October, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of November, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			
In the month of December, are your sales high, average, low or none?	0. None	1. Low	3. Average	5. High			

	Enterprise 1	Enterprise 2	Enterprise 3
24. What is the average level of sales in a <u>HIGH</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
25. What is the average level of sales in an <u>AVERAGE</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
26. What is the average level of sales in a <u>LOW</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
26a. What is the value of products <i>and services</i> <u>consumed by the household</u> from [Enterprise Name] during the last month? (GHS)			
26b. What is the value of products <i>and services</i> given out as <u>gifts</u> from [Enterprise Name] during the last month? (GHS)			
27. What is the average level of costs in a <u>HIGH</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
28. What is the average level of costs in an <u>AVERAGE</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
29. What is the average level of costs in a <u>LOW</u> month for [Enterprise Name]? 1. GH cedis and pesewas			
29a. By what time period can you report your profit for [Enterprise Name]. 1....Day    2....Week    3.....Two weeks    4.....Month    5.Year    -666. Other (Specify) -888. Refuse to Answer – RA    -999. Don't know - DK			
29b. What is the average level of profit in a (...) for [Enterprise Name]? (use time period in Q29a) 1. GH cedis and pesewas			

## II. ENTERPRISE ASSETS

**PUT ALL LIKE-ASSETS TOGETHER AND VALUE THEM**

		Enterprise 1	Enterprise 2	Enterprise 3
30. Does [Enterprise Name] own land and buildings? 1. Yes >>30a 5. No >>31				
	a. What is the value of Land and buldings if you were to sell it today? Ghana cedis			
	f. What is the Household's share of Land and Buildings 11. Percent			
31. Does [Enterprise Name] own transport equipment? 1. Yes >>31a 5. No >>32				
	a. What is the value of Transport equipment if you were to sell it today? Ghana cedis			
	f. What is the Household's share of Transport equipment 1. Percent			
32. Does [Enterprise Name] own machinery or other equipment? 1. Yes >>32a 2. No >>33				
	a. What is the value of machinery or other equipment if you were to sell it today? Ghana cedis			
	f. What is the Household's share of machinery or other equipment 1. Percent			
33. Does [Enterprise Name] own any other assets? 1. Yes 2. No >>Next section				
How many are there?				
	Other Asset1 (Name)			
	a. What is the value of (...) if you were to sell it today? Ghana cedis			
	f. What is the Household's share of (...) 1. Percent			
	Other Asset 2 (Name)			
	a. What is the value of (...) if you were to sell it today? Ghana cedis			
	f. What is the Household's share of (...) 1. Percent			

		Enterprise 1	Enterprise 2	Enterprise 3
	Other Asset3 (Name)			
	a. What is the value of (...) if you were to sell it today? Ghana cedis			
	f. What is the Household's share of (...) 1. Percent			

## PART B: INFORMATION ABOUT EMPLOYEES

### I. ALL EMPLOYEES

**INFORMATION ABOUT ALL EMPLOYEES: PLEASE FILL OUT FOR ONE ENTERPRISE AT A TIME**

	Enterprise 1	Enterprise 2	Enterprise 3
1a. How many <b>MEN</b> are currently working at this enterprise? Include HH members, apprentices, hired labor, <u>AND</u> the person responsible for [Enterprise name].			
1b. How many <b>WOMEN</b> are currently working at this enterprise? Include HH members, apprentices, hired labor, <u>AND</u> the person responsible for [Enterprise Name].			
2a. How many of these <b>MALE</b> workers are paid?			
2b. How many of these <b>FEMALE</b> workers are paid?			
3a. During the last 12 months, how many <b>MEN</b> have usually worked in this enterprise? Include HH members, apprentices, hired labor, <u>AND</u> the person responsible for the enterprise.			
3b. During the last 12 months, how many <b>WOMEN</b> have usually worked in this enterprise? Include HH members, apprentices, hired labor, <u>AND</u> the person responsible for the enterprise.			
4a. How many of the <b>men</b> who "usually worked" are employed <u>FULL TIME</u> ?			
4b. How many of the <b>women</b> who "usually worked" are employed <u>FULL TIME</u> ?			
5a. How many of the <b>men</b> who "usually worked" are <u>CASUAL LABOR</u> ?			
5b. How many of the <b>women</b> who "usually worked" are <u>CASUAL LABOR</u> ?			

6a. How many of the <b>men</b> who “usually worked” are <b><u>APPRENTICES</u></b> ?			
6b. How many of the <b>women</b> who “usually worked” are <b><u>APPRENTICES</u></b> ?			
7a. How many of the <b>men</b> who “usually worked” are <b><u>SKILLED</u></b> ?			
7b. How many of the <b>women</b> who “usually worked” are <b><u>SKILLED</u></b> ?			
8a. How many of the <b>men</b> who “usually worked” have <b>formal wage contracts</b> ?			
8b..How many of the <b>women</b> who “usually worked” have <b>formal wage contracts</b> ?			
9a. How many of the <b>men</b> who “usually worked” receive paid <b>sick leave or another type of paid leave</b> ?			
9b. How many of the <b>women</b> who “usually worked” receive paid <b>sick leave or another type of paid leave</b> ?			
16. Was [Enterprise Name] operating during the last 1 month?      1. Yes    5. No>>next enterprise			
20. Over the last month, has employment been higher, lower, or the same as in a typical month? 1. Higher 2. Lower 3. Same			

## II. FOUR IMPORTANT EMPLOYEES

**Interviewer reads: “NOW WE WANT TO ASK ABOUT THE FOUR MOST IMPORTANT PEOPLE WHO WORK IN EACH ENTERPRISE.”**

10A. How many important people (including the person responsible for this enterprise) are employed by [Enterprise Name]?

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10B. Please select the name of the most important person working in [Enterprise Name], including the person responsible for [Enterprise Name].

10C Please select the name of the most important person (not a household member) working in [Enterprise Name], including the person responsible for [Enterprise Name].

↓

	Enterprise 1				Enterprise 2				Enterprise 3			
	a. Worker 1	b. Worker 2	c. Worker 3	d. Worker 4	a. Worker 1	b. Worker 2	c. Worker 3	d. Worker 4	a. Worker 1	b. Worker 2	c. Worker 3	d. Worker 4
10. Report the name and HHM ID of up to four people working the most time in this enterprise, including the person responsible for this enterprise. (Program pulls in the details of responsible person) 1. Name 2. HH ID 50. Non-household members												

<b>11. What is this person's relationship with the owner of the enterprise?</b> 1. Self – SE 2. Spouse –SP 3. Child –CH 4. Grandchild –GC 5. Parent/parent-in-law –PI 6. Son/daughter-in-law –SD 7. Other relative –OR 8. Adopted/ foster/stepchild –AC 9. Apprentice –AP 10. Non-relative –NR												
<b>12. How many days did (...) work in this business in the past two weeks? 1. Days in two weeks</b>												
<b>13. Average number of hours that (...) worked during these days? 1. Hours per day</b>												
<b>14. In a typical month, how many days does (...) work on this business? 1. Days per month</b>												
<b>15. What is the average number of hours that (...) worked per day in a typical month? 1. Hours per day</b>												
<b>16. How much is (...) paid in a typical month?</b>												

<b>17. Does (...) have a formal wage contract?</b> <b>1. Yes   5. No</b>												
<b>18. Does (...) receive paid sick leave or another type of paid leave?</b> <b>1. Yes   5. No</b>												

## SECTION 6: HOUSEHOLD HEALTH

Interviewer: Please ask the following questions to the household head or most knowledgeable person in the household about finances.

Q0. Who will be answering these questions about Name?

### PART A: INSURANCE

(FILL OUT FOR ALL HOUSEHOLD MEMBERS).

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Q1. Has [Name] ever registered or been covered with a health insurance scheme? 1.Yes >>A2 5.No >>A3																		
Q2. What type of health insurance scheme does [Name] have? (Circle all that apply in 1-5) 0. None 1.National / District health insurance scheme (NHIS) >>A4 2.Health insurance through employer 3.Mutual health org. / community base health insurance 4.Other private purchase commercial health insurance -666. Other (Specify) -888. Refuse to Answer -999. Don't know																		
Q3a. Why is [Name] not registered with (NHIS)? Circle all that apply >>A15 1.Not heard of (NHIS) 2.Don't understand the (NHIS) 3.Cannot afford premium 4.Do not need health insurance																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
5.NHIS does not cover health insurance [Name] needs 6. Travel time is too great 7. Travel costs are too great -666. Other (Specify) -888. Refuse to Answer -999. Don't know																		
Q3b. Would [Name] register with NHIS if it he/she could do so using mobile money?																		
Q4. Who is currently paying [Name's] health insurance cost? <i>(Circle all that apply in 1-11)</i> 1.HH Member 2.Relative / friend 3.Employer 4.SSNIT contribution 5.Exempted (as child) 6.Exempted (as elderly) 7.Exempted (as pregnant woman) 8.Exempted (as pensioner) 9.Exempted as indigent (poor) 10.L.E.A.P Programme -666. Other (Specify) -888. Refuse to Answer -999. Don't know -777. NA																		
Q4id. Please indicate the household member who pays for [Name]'s health insurance (if A4 is 1)																		
Q5. Does [Name] hold a valid NHIS card (card not due for replacement)?																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1.Yes (CARD seen)>>Q7      2. Yes (CARD NOT seen)      2. No																		
Q6. Why is [Name] not holding NHIS card? 1.Not paid fully 2.Not renewed registration>>Q10 3.Lost card -666. Other (Specify) -888. Refuse to Answer -999. Don't know																		
Q7.How much money has [name] paid for the current insurance year?																		
Q10. Has [Name] ever benefited from the NHIS? 1.Yes                      5. No >>Q12																		
Q11. How many times has [Name] used NHIS card during the last 12 months? 1.Number of times																		
Q12. How many times has [Name's] NHIS card been renewed since first registration? 1.Number of times																		
Q13. In the last 12 months, has Name's NHIS card been renewed (can it be used to access healthcare)? 1.Yes>>Q15 2. No																		
Q14. Why has [Name] not renewed current year's NHIS card? 1. Travel time is too great 2. Travel costs are too great 3. Doesn't have money 4. Has not been sick 5.Premium is expensive 6.Poor quality care for insurance card holders 7.Prefered services not covered 8.Use clinics / traditional practitioners who are not covered 9. Was not aware that it is necessary to renew -666. Other (Specify) -888. Refuse to Answer																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
-999. Don't know																		
<b>Q15. Which of the following group schemes does [Name] contribute to?</b> <i>Circle all that apply</i> <b>0. None &gt;&gt;A17</b> <b>1.Susu</b> <b>2.Family contribution</b> <b>3.Welfare association</b> <b>4.Micro credit scheme</b> <b>-666. Other (Specify)</b> <b>-888. Refuse to Answer</b> <b>-999. Don't know</b>																		
<b>Q16. Does [Name] derive any health care financing benefit from the group schemes in which he/she participates?</b>  <b>[Ask in regards to A – D below]</b>  <b>1. Yes 5.No for those selected in Q15</b> <b>A..Susu</b> <b>B.Family contribution</b> <b>C.Welfare association</b> <b>D.Micro credit scheme</b> <b>-666. Other (Specify)</b> <b>-888. Refuse to Answer</b> <b>-999. Don't know</b>																		

# Part C: IMMUNIZATIONS

(FILL OUT FOR ALL HOUSEHOLD MEMBERS AGE 13 AND YOUNGER)

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Who will be answering these questions about Name? Name appears to choose.																		
Q1. Has [Name] ever been immunized? 1. Yes 5. No >> Q12																		
Q2. Has [Name] received the BCG vaccine? 1. Yes, 5. No,																		
Q3. How many polio vaccines has [Name] received? (Circle all that apply) None  1 2 3 4 5 4 shots + Booster																		
Q4. How many DPT shots has [NAME] received? (Circle all that apply) None 1 2 3 4 5. 4 shots + Booster																		
Q5. Has [Name] received the five in one vaccine? 1. Yes, 5. No,																		
Q6. Has [Name] received the measles vaccine? 1. Yes, 5. No,																		
Q7. Has [Name] received the Vitamin 'A' vaccine? 1. Yes, 5. No,																		
Q8. Has [Name] received the Yellow Fever vaccine? 1. Yes,																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
5. No,																		
[Ask only if answer to Q1 was 5. No]  Q12. If [Name] is not immunized, why? 1. Too young, 2. Didn't know [Name] had to be immunized, 3. Health Care center is too far, 4. Shortage of supply, -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK																		

# Part D: ACTIVITIES OF DAILY LIVING

(FILL OUT FOR ALL HOUSEHOLD MEMBERS 10 YEARS AND OLDER)

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
0. Who will be answering these questions about Name? Name appears to choose.																		
Q1. If [Name] had to carry a heavy load (e.g. size 34 Bucket of water) without any help for 20 meters, could he/she do it? 1. Easily 2. With difficulty 5. Not at all																		
Q2.If not easily, could (NAME) have been able to do this 10 years ago? 1.Yes 5.No 96. Too young																		
Q3. If yes, how long has [Name] had difficulty/ been unable to do this? a. Years (yy) b. Months (m)																		
Q4. If [Name] had to bathe him/herself without any help, could he/she do it? 1. Easily 2. With difficulty 5. Not at all																		
Q5. If not easily, how long has [Name] had difficulty/ been unable to do this? a. Years b. Months																		

**PART F: HEALTH IN THE LAST 2 WEEKS OF ALL HOUSEHOLD MEMBERS**

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Who will be answering these questions about Name? Name appears to choose.																		
Q1. In the past two weeks has [Name] suffered any illness or injury? 0. Neither>>F8 1. Illness>>F2 2. Injury >>F5 3. Both >>F2																		
Q2. What was the illness that [Name] suffered? 1. Watery diarrhea 2. Diarrhea with blood>>Q5 3. Fever>>Q5 4. Cold/cough>>Q5 5. Guinea Worm>>Q5 6. Bilharzia >>Q5 -666. Other (Specify) >>Q5 -888. Refuse to Answer>>Q5 -999. Don't know>>Q5																		
Q3. What was the most important liquid that was given to [Name] to drink? 0. Nothing >>F5 1. Oral Rehydration Salt (ORS) 2. Rice Water 3. Soup 4. Homemade sugar/saltwater solution, 5. Milk or infant formula, 6. Coconut water, 7. Water -666. Other (Specify)																		
F4. If watery diarrhea, was [Name] given the same amount to drink as before the watery diarrhea, or more, or less? 1. Same 2. More 5. Less																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
F5. For how many days during the last 2 weeks has [Name] suffered from this condition? (1-14 days)																		
F6. During the last 2 weeks did [Name] have to stop the usual activities because of this condition? 1. Yes 5. No (>>F8)																		
F7. For how many days did [Name] have to stop his/her usual activity? (1-14 days)																		
F8. During the last 2 weeks, has [Name] consulted any health care facility? 1. Yes 5. No >>F23																		
F9. On the most recent visit, who did [Name] consult? 1. Doctor, 2. Dentist, 3. Nurse, 4. Medical Asst., 5. Midwife, 6. Pharmacist, 7. Drug/Chemical seller, 8. Traditional Healer, 9. Trained TBA, 10. Untrained TBA, 11. Spiritualist, 666. Other (Specify) -888. Refuse to Answer -999. Don't know																		
F10. What was the reason for the most recent visit? 1. Illness, 2. Injury, 3. Follow-up, 4. Check-up, 5. Prenatal care, 6. Postnatal care, 7. Vaccination, 666. Other (Specify) -888. Refuse to Answer -999. Don't know																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>F11. Where did the consultation take place?</b> 1. Hospital/Polyclinic 2. Clinic, 3. MCH Clinic, 4. Maternity home, 5. Pharmacy, 6. Chemical Store, 7. Consultant's home,  8. Patient's home, If Patient's home, >> F15  9. Community epicenter, 10. CHPS compound -666. Other (Specify) -888. Refuse to Answer -999. Don't know																		
<b>F12. What was the name of the health care facility? Name will be filled in after code is selected.</b>																		
<b>F13. Code of Facility -Community Roster, or code NV if not in community</b>																		
<b>F14. Was this a public or private facility?</b> 1. public religious, 2. public non-religious 3. private religious 4. private non-religious																		
<b>F15. How much did Name pay for this consultation?</b> If response to F11 had been "8. Patient's home" then >> F20																		
<b>F16. How much did Name pay to travel and return?</b>																		
<b>F17. How much time did it take to travel to and from the facility? (TRAVEL TIME)</b> 1. Hours    2. Minutes																		
<b>F18. How long did [Name] wait in the health facility before being</b>																		

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
attended to by a health officer? (WAITING TIME) 1. Hours    2. Minutes																		
F19. How much TOTAL time (Waiting and Receiving treatment) did [Name] spend at the health facility? (CONSULTATION TIME) 1. Hours    2. Minutes																		
F20. During last 2 weeks was [Name] admitted to a hospital/ health care facility on account of an illness/ injury? (Include traditional healing centers) 1. Yes,    5. No >>F23																		
F21. How many nights did [Name] spend in the health center during the past 2 weeks? (1-14 nights)																		
F22. How much did/will [Name] pay for staying in the health center during the last 2 weeks? (GH cedis and pesawas)																		
F23. During the last 2 weeks did [Name] purchase any medicine or medical supplies? 1. Yes, 5. No >> F26																		
F24. How much did [Name] pay altogether for these medicine/medical supplies? (GH cedis and pesawas)																		
F25. Were all the medical/medicinal supplies obtainable from the health facility? 1. Yes, 5. No																		
F26. Total medical expenses over the last 2 weeks (If cannot, give breakdown) (GH cedis and pesawas)																		

**PART G: HEALTH IN LAST 12 MONTHS**

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
0. Who will be answering these questions about Name? Name appears to choose.																		
G1. In the past 12 months, was [Name] hospitalized for any sickness or injury? 1. Yes, >> G2 5. No >>G3																		
G2.If yes, how many days was NAME hospitalized? 1.number of days																		
G2a.What is the total cost of hospitalization? (GH cedis and pesawas)																		
G3. Who pays for the majority of medical expenses including consultations and hospital stays (if any)? ID of 1. Household member, 2. Other relative 3. Employer 4. Household member's employer 5. Health insurance 666. Other (specify) -888. Refuse to answer -999. Don't know																		
G3id. Which household member paid for Name's medical expenses? Name and ID																		

**Part E: MISCELLANEOUS HEALTH**

**(FILL OUT FOR ALL HOUSEHOLD MEMBERS 10 YEARS AND OLDER)**

Member ID	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>0. Who will be answering these questions about Name? ID and Name appears to choose.</b>																		
<b>E1. In general, how would you rate your health?</b> 1. Very healthy, 2. Somewhat healthy, 3. Somewhat unhealthy, 4. Unhealthy																		
<b>E2. Have you ever had any sores or irritations on the feet that took more than four weeks to heal?</b> 1. Yes 5. No																		
<b>E3. In the last 3 months, have you had numbness or tingling in the hands or feet, other than numbness/tingling of the hands or feet resulting from falling asleep, foot aches, or long walks?</b> 1. Yes 5. No																		
<b>E4. Have you ever had the habit of chewing tobacco, smoking pipe, smoking self-rolled cigarettes, or smoking cigarettes/ cigars?</b> 1. Yes 5. No >>15																		
<b>E5. At what age did you begin this habit?</b> 1. Age in years																		
<b>E6. Are you still in this habit?</b> 1. Yes>>E9 5. No																		
<b>E7. How many years ago did you quit?</b> 1. Years																		
<b>E8. Before quitting, how many cigars/cigarettes did</b>																		

you consume in one day? 1. number >> E15																		
E9. In one day how many cigars/cigarettes do you consume now? 1. Number																		
E10. In the last 12 months has (NAME) tried to stop smoking? 1. Yes; 5. No																		
E11. Would (NAME) like to stop smoking some time in life? 1. Yes; 5. No																		
E12. If so, when? DO NOT PROMPT. 1. In the next 30 days, 2. In the next year, 3. In the next 5 years, 4. When I get sick																		
E13. Will you actually quit smoking in the next 6 months? 1. Yes; 5. No																		
E14. Are you <u>so</u> addicted to smoking that you will need some sort of help to quit? 1. Yes 5. No																		
E15a. How often do you consume alcoholic beverages? 0. Never >> (next section) 1. Occasionally, less than once a week >> E16 5. Once a week or more >>E15																		
E15. How many days in the week do you consume alcoholic beverages?1. days																		
E16. Would name need help to quit if s/he decided to stop or cut down on drinking?																		

## **SECTION 7: WOMEN'S HEALTH**

Part A: Fertility

Part B: Authority in the Household

Part C: IDS

*This section (7A and 7B) appears for only females 12 years and older.*

*To Surveyor: Please make sure you have complete privacy when asking these questions.*

*Note: the following questions can be considered sensitive. You can choose not to answer any of these questions. If a question makes you feel uncomfortable, please tell me to go to the next one.*

**Part A: FERTILITY**

*THIS SECTION SHOULD BE ASKED OF ALL WOMEN IN THE HOUSEHOLD WHO HAVE REACHED THE AGE OF MENSTRUATION (12 YEARS AND OLDER).*

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
<b>21.</b> At what age did (Name) BEGIN menstruating?						
<b>32.</b> At what age did (Name) STOP menstruating? Enter -1 for not yet.						
<b>43.</b> Has (Name) gone more than three months without menstruating at least once in the last 12 months? 1. Yes    5. No						
<b>54.</b> At what age was (Name) first sexually active? Enter -1 for not yet.						
<b>65a.</b> In the future, how many more boys does (Name) see herself having?						
<b>5b.</b> In the future, how many more girls does (Name) see herself having?						
<b>6.</b> Do you think that you will have a child within the next three years? 1. Yes    5. No						
<b>7.</b> Have you ever been pregnant?						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
1. Yes    5. No>>Part B						
8. Has (NAME) ever given birth to a child? 1. Yes    5. No >>15						
9. How many <u>GIRLS</u> have you given birth to?						
10. How many <u>BOYS</u> have you given birth to?						
11. "I would like to make sure that this is the total number of children born to you. " <u>(A9+A10) TOTAL</u> number of children" (the program automatically adds the two figures and reports the total) 1. Yes    5. No						
12. How many <u>GIRLS</u> are alive today?						
13. How many <u>BOYS</u> are alive today?						
14. "I would like to make sure that <u>(A12+A13) TOTAL</u> number of alive children" today. Is this correct?						

Adult Female ID Number	Adult Female #1				Adult Female #2				Adult Female #3				Adult Female #4				Adult Female #5				Adult Female #6			
1. Yes 5. No																								
15. Did (Name) have any pregnancy that did not end in a live birth? 1. Yes 5. No >> 17																								
16. How many of those pregnancies did not end in a live birth?																								
17. [TO BE ASKED ONLY IF CONTRADICTION IN RESPONSES TO 11 AND 14] From what you have told me, it sounds like you have given birth to more children than are currently alive. Is this correct? 1. Yes 5. No>>22																								
18.	1 <sup>st</sup> Child That Died				2 <sup>nd</sup> Child That Died				3 <sup>rd</sup> Child That Died				4 <sup>th</sup> Child That Died				5 <sup>th</sup> Child That Died							
	a. Name	b. Year Born	c. Sex	d. Age When Died (Yrs & Mths)	a. Name	b. Year Born	c. Sex	d. Age When Died (Yrs & Mths)	a. Name	b. Year Born	c. Sex	d. Age When Died (Yrs & Mths)	a. Name	b. Year Born	c. Sex	d. Age When Died (Yrs & Mths)	a. Name	b. Year Born	c. Sex	d. Age When Died (Yrs & Mths)				
22. Do you have any children that																								

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
are 6 months or younger?						
723. Are you breastfeeding now? 1. Yes 5. No						
824. Is (Name) pregnant now? 1. Yes 5. No >>24c						
24a. Just before this pregnancy began, did you yourself want to have a/another baby at some time? 1. Yes 2. No. 3. Not sure						
24b. Couples do not always have the same feelings about the number or timing of children. Just before this pregnancy began, did your partner/spouse want to have a/another baby? ? 1. Yes 2. No 3. Partner was not sure -999. Don't know (Skip to 29)						
24c. Do you yourself want to have a/another baby now? 1. Yes 2. No. 3. Not sure						
24d. Couples do not always have the						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
same feelings about the number or timing of children. Does your partner/spouse want to have a/another baby now? 1. Yes 2. No 3. Partner was not sure -999. Don't know						
925. During the last 12 months have you been pregnant? 1. Yes 5. No >> 36						
1026. How did this pregnancy end? 1. Live Birth 2. Still birth (7+ months) >>29 3. Mis-carriage >>29 4. Abortion>>29 -666. Other (specify) >>29 -888. Refuse to answer >>29 -999. Don't know >>29						
27. What was the weight of the child at birth? (Kg)						
28. Is that child still alive? 1. Yes 5. No						
37. After your last child, how many months passed before (Name's)						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
period came back? 1. Months (Not Yet – (code-1)						
38. After (Name's) last child, how many months passed before (Name) resumed sexual relationships 1. Months (Not Yet – (code -1)						
39. For how many months did you breastfeed your last child? 1. Months (If still breastfeeding enter -1)						
29. During this [current or last 12 months] pregnancy did (Name) receive any pre-natal care? 1. Yes 5. No >> 35						
30. How old was (Name's) pregnancy when (Name) first received pre-natal care? 1. Weeks						
31. From where did (Name) receive pre-natal care? 1. Private Clinic – PC 2. Public Clinic – PU 3. Hospital – HO						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
4. Maternity Home – MH 5. Home practitioner – PH 6. Comm. Epicenter – CE 666. Other (specify) -888. Refuse to answer -999. Don't know						
32. From who did (Name) receive pre-natal care? 1. Doctor – DO 2. Nurse – NU 3. Medical Asst. – MA 4. Midwife – MW 5. Pharmacist – PH 6. Chemical Seller - -CS 7. Traditional Healer -- TH 8. Trained TBA – TT 9. Untrained TBA – UT 10. Spiritualist – SP 666. Other (specify) -888. Refuse to answer -999. Don't know						
33. How many times did (Name) go there? 1. Visits						
34. How much did the FIRST pre-natal consultation cost? 1. GH Cedis, Pesawas (>> 36)						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
35. Why didn't (Name) go for prenatal care? 1. Can't Afford – CA 2. No health care – NC 3. Distance too far – TF 4. Not Necessary – NN 666. Other (specify) -888. Refuse to answer -999. Don't know All >>37						
36a. How many years have passed since you were last pregnant?						
36b. How many months have passed since you were last pregnant?						


## PART B: AUTHORITY IN THE HOUSEHOLD

To Surveyor: These are very sensitive questions. DO NOT PROCEED UNTIL YOU ARE SURE THAT YO HAVE PRIVACY AND NO ONE ELSE CAN HEAR WHAT YOU AND THE RESPONDENTS ARE SAYING.

Note: Now am going to ask you about some situations which happen to some people. Please tell me if these apply to your relationship with your partner. If we come to any question that you do not want to answer, just let me know and we will go on to the next question.

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
14. Does your husband provide you with money to buy food for the household? 1. Yes 5. No >> 33						
22. How much in total did your husband provide you with in the last 30 days? 1. GH Cedis & pesewas						
3. In the last 30 days, has there been any physical violence in your neighbor's household? 1. Yes 5. No						
4. In the last 30 days, has there been any physical violence in your household? 1. Yes 5. No						
5. Do you know any woman who has received a gift or money in exchange for sex 1. Yes 5. No						
6. Have you ever received a gift or money in exchange for sex 1. Yes 5. No						

NOW I WOULD LIKE TO GET YOUR OPINION ON SOME ASPECTS OF FAMILY LIFE. PLEASE TELL ME IF YOU AGREE OR DISAGREE WITH EACH STATEMENT. If we come to any question that you do not want to answer, just let me know and we will go on to the next question.



Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
<b>7. The important decisions in the family should be made only by the men of the family?</b> 1. Agree 5. Disagree						
<b>8. A wife has a right to express her opinion even when she disagrees with what her husband is saying?</b> 1. Agree 5. Disagree						
<b>9. A wife should tolerate being beaten by her husband in order to keep the family together?</b> 1. Agree 2. Disagree						
<b>10. It is better to send a son to school than it is to send a daughter?</b> 1. Agree 5. Disagree						
<b>11. When a wife has earned some money she has the right to spend it on herself or her children without asking her husband?</b> 1. Agree 5. Disagree						
<b>12. A wife is correct in refusing to have sex with her husband when she knows her husband has sex with other women?</b> 1. Agree 5. Disagree						
<b>13. If a wife refuses sex, is it correct for her man to withhold money from her?</b> 1. Agree 5. Disagree						
<b>14. If a wife refuses sex, is it correct for her man to beat her?</b> 1. Agree 5. Disagree						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
15. Over the last 12 months has name been involved in a relationship? 1. Yes 5. No						
Please say if you disagree or agree with the following statement about your current or most recent relationship.						
16. Your partner frequently accused you of being unfaithful? 1. Agree 5. Disagree						
17. Your partner frequently tried to limit your contact with your family? 1. Agree 5. Disagree						
18. Your partner insisted on knowing where you were at all times? 1. Agree 5. Disagree						
19. Your partner did not trust you with money? 1. Agree 5. Disagree						
20. In the last 12 months, how often did your partner insult you? 0.Never 1.Sometimes 3.Often 5.Very Often						
21. In the last 12 months, how often did your partner threaten to hurt you or someone close to you? 0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly						

Adult Female ID Number	Adult Female #1	Adult Female #2	Adult Female #3	Adult Female #4	Adult Female #5	Adult Female #6
<p>22. In the last 12 months, how often did your partner push, hit, slap or throw something at you?</p> <p>0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly</p>						
<p>23. In the last 12 months, how often did your partner kick, drag, or beat you up?</p> <p>0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly</p>						
<p>24. If you have a small amount of money, such as 0.70 or 2.80 GHS, you can typically decide how to spend it on your own.</p> <p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>						
<p>25. When an expensive item [like a bicycle or a cow] is purchased by the household, your opinion is typically listened to in the decision of what to buy.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>						

## IDS QUESTIONS

Note: 10-15 Minutes

**INSTRUCTIONS TO INTERVIEWER:** You should follow all the instructions. These instructions will be in bold and italicized print.

Note to interviewer: Section B. should be directed to all females in the household who are between 18 and 40 years old and can speak English, Asante, Akaupem, Fanti, Ewe, Dagbani, Kokomba, Wali/Dagari, Frafra/Gruni or Dangme.

<b>B</b> Respondent Details			
<b>INTERVIEWER INSTRUCTION:</b> If there are other people present during this interview, politely ask to be allowed to interview the respondent alone. Stress that the interview is private and confidential.			
B.1	<p><b>Interviewer:</b> Based on the information we have collected thus far, [Name] should be interviewed for this next set of questions. If there are other people present during this interview, politely ask to be allowed to interview the respondent alone. Stress that the interview is private and confidential.</p> <p><b>Can you confirm that [Name] is female, 18-40 years old, speaks either English, Asante, Akaupem, Fanti, Ewe, Dagbani, Kokomba/Likpakpa, Wali/Dagari, Frafra/Gruni or Dangme and is therefore eligible to be interviewed?</b></p>	1. <input type="checkbox"/> It is correct. Respondent is eligible. 2. <input type="checkbox"/> There is an error. Respondent is NOT female >> <b>END</b> 3. <input type="checkbox"/> There is an error. Respondent is NOT 18-40 years old >> <b>END</b> 4. <input type="checkbox"/> There is an error. Respondent does NOT speak English, Asante, Akaupem, Fanti, Ewe, Dagbani, Kokomba/Likpakpa, Wali/Dagari, Frafra/Gruni or Dangme >> <b>END</b>	
B.2	Are you currently living with a partner, whether married or cohabiting?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	
B.3	Do you currently have a child who is six months or younger?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	
B.4	Do you want to become pregnant in the next year?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	
B.5	How likely is it that you become pregnant in the next year?  <b>INTERVIEWER: READ ALOUD OPTIONS</b>	1. <input type="checkbox"/> Very likely 2. <input type="checkbox"/> Somewhat likely 3. <input type="checkbox"/> Possible, but somewhat unlikely 4. <input type="checkbox"/> Possible, but very unlikely 5. <input type="checkbox"/> Not possible	
SurveyCTO selects one female in the household who is 18 and 40 years old and can speak English, Asante, Akaupem, Fanti, Ewe, Dagbani, Kokomba, Wali/Dagari, Frafra/Gruni or Dangme to answer rest of the module.			
B.6	Do you have a Facebook account?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	
<b>C</b> Parenting Behaviors→ SKIP TO D if no children			
C.1	Do you currently have a child who is six years or younger?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No→ <b>D</b>	

		1.	
C.2	Do you have a child older than 1 month?	2. <input type="checkbox"/> Yes 3. <input type="checkbox"/> No→ <b>C.4</b>	
C.3	Think about your youngest child who is older than 1 month. When that child was 1 month old, did you sometimes describe the objects around the house while you were cleaning or organizing things?	1. <input type="checkbox"/> Yes → <b>C.4</b> 2. <input type="checkbox"/> No 3. <input type="checkbox"/> Somewhat or Maybe -888. <input type="checkbox"/> Don't remember	
C.3.1	Why not?	1. <input type="checkbox"/> Child too young to understand 2. <input type="checkbox"/> I did not have time 3. <input type="checkbox"/> Did not think about it 4. <input type="checkbox"/> Others would view it as strange -555. <input type="checkbox"/> Other, specify _____	
C.4	Do you have a child older than 3 months?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No→ <b>C.6</b>	
C.5	Think about one of your youngest children who is older than 3 months. When the child was 3 months old, did you sometimes describe the things you could see along the way as you walked with the child? For example, you might point at a tree and saying "oh look at this big tree, it creates such a nice shade".	1. <input type="checkbox"/> Yes → <b>C.6</b> 2. <input type="checkbox"/> No 3. <input type="checkbox"/> Somewhat or Maybe -888. <input type="checkbox"/> Don't remember	
C.5.1	Why not?	1. <input type="checkbox"/> Child too young to understand 2. <input type="checkbox"/> I did not have time 3. <input type="checkbox"/> Did not think about it 5. <input type="checkbox"/> Others would view it as strange -555. <input type="checkbox"/> Other, specify _____	
C.6	Think about your youngest child. Do you sometimes tell stories to the child?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No→ <b>C.7</b>	
C.6.1	If yes: when was the last time you told a story? <b>INTERVIEWER: Encourage respondent to estimate.</b>	____ ____  years ago ____ ____  months ago ____ ____  weeks ago ____ ____  days ago -888 if Don't Know	
C.7	Think about your youngest child. Do you sometimes point at an object, say the name to the child, and then ask the child to repeat the word, emphasizing the movements of your lips as you pronounce it?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> Somewhat or Maybe -888. <input type="checkbox"/> Don't remember	

D Beliefs about Child Development			
READ: This part of the questionnaire is going to ask you some questions about your views regarding various milestones in childhood development. There are no trick questions, we just want to know what <i>*you*</i> think.			
D.1	Think about children from the time they are born till they reach school age. At what age does a baby's or child's brain begin to develop and learn?	[ ] years [ ] months -888 if don't know	
D.2	Think about children from the time they are born till they reach school age. At what age do babies or children begin to make noises or babble in response to someone talking to them?	[ ] years [ ] months -888 if don't know	
D.3	Think about children from the time they are born till they reach school age. At what age do babies or children begin to say meaningful words?	[ ] years [ ] months -888 if don't know	
D.4	Think about children from the time they are born till they reach school age. At what age should mothers begin to talk to babies or children?	[ ] years [ ] months -888 if don't know	
D.5	In your opinion, is it important for a parent to sing songs to a baby or child to help in the development of the brain of the baby or child?	1. [ ] Yes 2. [ ] No → D.7	
D.6	Think about children from the time they are born till they reach school age. In your opinion, at what age is it important for a parent to start singing songs to a baby or child to help in the development of the brain of the baby or child?	[ ] years [ ] months -888 if don't know	
D.7	In your opinion, is it important for a parent to tell stories to a baby or child to help in the development of the brain of the baby or child?	1. [ ] Yes 3. [ ] No → D.9	
D.8	Think about children from the time they are born till they reach school age. In your opinion, at what age is it important for a parent to start telling stories to a baby or child to help in the development of the brain of the baby or child?	[ ] years [ ] months -888 if don't know	
D.9	In your opinion, is it important for a parent to speak to a baby or child in complete sentences to help in the development of the brain of the baby or child?	1. [ ] Yes 2. [ ] No → D.11	

D.10	Think about children from the time they are born till they reach school age. In your opinion, at what age is it important for a parent to start speaking to a baby or child in complete sentences to help in the development of the brain of the baby or child?	[ ] years [ ] months -888 [ ] if don't know	
<b>READ: I will now say statements about babies and children and you should tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree</b>			
D.11	Using baby-talk (i.e. slowly talking in a happy or silly sing-song voice) helps babies learn how to talk  <b>INTERVIEWER: If respondent does not understand 'baby-talk', speak in a baby-talk voice to provide an example for them.</b>	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.12	Babies should be able to see your face when you talk to them	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.13	Parents should not talk back when their toddlers use non-sense words (like when they say "aam" instead of "food")	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.14	Adults cannot have conversations with babies who can't talk yet	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.15	Parents need to know a lot of big words to teach children how to talk	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.16	Infants learn very little about language in the first year of their lives.	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.17	When an infant babbles, it's helpful for parents to respond as if the infant is saying real words.	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	
D.18	If a family becomes richer over time so feeds and takes care of its second infant better than its first infant, that is unfair to the first child.	1. <input type="checkbox"/> Strongly Agree 2. <input type="checkbox"/> Somewhat Agree 3. <input type="checkbox"/> Somewhat Disagree 4. <input type="checkbox"/> Strongly Disagree	

<b>E</b> Self-Conscious			
<b>READ: I will now say a statement and I would like you to indicate how much each statement is like you by saying: “a lot like me”, “somewhat like me”, “a little like me” or “not like me at all”.</b>			
E.1	I care a lot about how I present myself to others.	1. <input type="checkbox"/> A lot like me 2. <input type="checkbox"/> Somewhat like me 3. <input type="checkbox"/> A little like me 4. <input type="checkbox"/> Not like me at all	
E.2	I get embarrassed very easily	1. <input type="checkbox"/> A lot like me 2. <input type="checkbox"/> Somewhat like me 3. <input type="checkbox"/> A little like me 4. <input type="checkbox"/> Not like me at all	
E.3	I'm concerned about what other people think of me	1. <input type="checkbox"/> A lot like me 2. <input type="checkbox"/> Somewhat like me 3. <input type="checkbox"/> A little like me 4. <input type="checkbox"/> Not like me at all	
SurveyCTO determines if in Video treatment group or Video control group			
<b>IF IN VIDEO CONTROL GROUP→READ: This is the end of this part of the interview, thank you so much for your participation; we really appreciate you taking time to speak to us.</b>			
<b>F</b> Infant-Directed Speech Video→SKIP IF IN VIDEO CONTROL GROUP			
<b>READ: I am now going to show you a video about how you can do important things when your baby is very young to make him or her smarter. We hope you enjoy it.</b>			
F.1	In what language would you like to watch the video? <b>INTERVIEWER: Read aloud options</b>	1. <input type="checkbox"/> English 2. <input type="checkbox"/> Twi (Asante, Fanti or Akuapem) 3. <input type="checkbox"/> Dangme 4. <input type="checkbox"/> Ewe 5. <input type="checkbox"/> Frafra/Gruni 6. <input type="checkbox"/> Dagbani 7. <input type="checkbox"/> Wali/Dagari 8. <input type="checkbox"/> Kokomba/Likpakpa	
<b>INTERVIEWER: Show respondent video in their requested language</b>			
F.2	Would you like to watch the video again?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	

<b>INTERVIEWER: Replay video if answer to F.2 is yes</b>
<b>INTERVIEWER: I hope you enjoyed the video about how you can make your baby smarter</b>
SurveyCTO determines if in Calendar control group or Calendar treatment group.
<b>SKIP IF IN CALENDAR CONTROL GROUP--- INTERVIEWER: Give Infant-Directed Speech calendar to respondent. READ: We would like to give you this calendar as a reminder of the messages in the video. There is a star next to each week [POINT AT CALENDAR]. If you had at least one conversation per day with your baby in that week, you can color in the star to mark your achievement. We hope this will help you remember to talk with your baby. To watch the video again, visit the Facebook address listed here [POINT AT CALENDAR] or just search "Talking to Babies Makes Them Smarter" or "ghanababytalk" on Facebook.</b>
<b>READ: This is the end of this part of the interview, thank you so much for your participation; we really appreciate you taking time to speak to us.</b>

G Surveyor Observation			
G.1	How talkative was the respondent?	1. <input type="checkbox"/> Very talkative 2. <input type="checkbox"/> Somewhat talkative 3. <input type="checkbox"/> Somewhat quiet 4. <input type="checkbox"/> Very quiet	
G.2	Did the respondent have trouble with the questions in the survey because some words were too difficult for them to understand?	1. <input type="checkbox"/> A lot of trouble 2. <input type="checkbox"/> Some trouble 3. <input type="checkbox"/> A little trouble 4. <input type="checkbox"/> No trouble	

## **SECTION 8: MEN'S HEALTH**

Part A: Reproductive Health

Part B: Authority in the Household

Section 8 – Men's Health. This section appears only for male 12 years and older.

## PART A: REPRODUCTIVE HEALTH

Enumerator: As these are very private subjects, please complete questionnaire while man is alone, and assure him that the information is private.  
If we come to any question that you do not want to answer, just let me know and we will go on to the next question.

Adult Male ID Number	Adult Male #1	Adult Male #2	Adult Male #3	Adult Male #4	Adult Male #5	Adult Male #6
<b>1. At what age were you first sexually active?</b> 1. Years (If Not Yet code -1)						
<b>2. Do you think that you will have a child within the next three years?</b> 1. Yes 5. No						
<b>3a. In the future, how many more boys do you see yourself having?</b>						
<b>3b. In the future, how many more girls do you see yourself having? (if Q1 is not yet,-1, skip to next section, B)</b>						
<b>4. Have you been sexually active in the last 12 months?</b> 1. Yes 5. No >> Part B						
<b>5. Do you have more than one woman?</b> 1. Yes 5. No >> Part B						
<b>6. How many?</b> 1. Number						
<b>7. Is (Name)'s spouse pregnant now?</b> 1. Yes 5. No >>24c						
<b>24a. Just before this pregnancy began, did you yourself want to have a/another baby at some time?</b> 1. Yes 2. No. 3. Not sure						
<b>24b. Couples do not always have the same feelings about the number or timing of children. Just before this pregnancy began, did your partner/spouse want to have a/another baby?</b> ? 1. Yes 2. No 3. Partner was not sure -999. Don't know						

24c. Do you yourself want to have a/another baby now? 1. Yes 2. No. 3. Not sure						
24d. Couples do not always have the same feelings about the number or timing of children. Does your partner/spouse want to have a/another baby now? 1. Yes 2. No 3. Partner was not sure -999. Don't know						

## PART B: AUTHORITY IN THE HOUSEHOLD

Now I am going to ask you about some situations which happen to some people. Please tell me if these apply to your relationship with your partner. If we come to any question that you do not want to answer, just let me know and we will go on to the next question.

Adult Male ID Number	Adult Male #1	Adult Male #2	Adult Male #3	Adult Male #4	Adult Male #5	Adult Male #6
0. How many spouses do you have? (Number 0-5)						
1. Do you provide your spouse(s) with money to buy food for the household? 1. Yes 5. No>>B5						
2. How much in total did you provide your first spouse in the last 30 days? 1. GH Cedis & pesewas						
3. If at least 2 spouses, how much in total did you provide your second spouse in the last 30 days? 1. GH Cedis & pesewas						
4. If at least 3 spouses, how much in total did you provide your third spouse in the last 30 days? 1. GH Cedis & pesewas						
5. In the last 30 days, has there been any physical violence in your neighbor's household? 1. Yes 5. No						
6. In the last 30 days, has there been any physical violence in your household? 1. Yes 5. No						

<b>7. Do you know anyone who has received a gift or money in exchange for sex</b> 1. Yes 5. No						
<b>8. Have you ever received a gift or money in exchange for sex</b> 1. Yes 5. No						

**NOW I WOULD LIKE TO GET YOUR OPINION ON SOME ASPECTS OF FAMILY LIFE. PLEASE TELL ME IF YOU AGREE OR DISAGREE WITH EACH STATEMENT**

<b>Adult Male ID Number</b>	<b>Adult Male #1</b>	<b>Adult Male #2</b>	<b>Adult Male #3</b>	<b>Adult Male #4</b>	<b>Adult Male #5</b>	<b>Adult Male #6</b>
<b>9. The important decisions in the family should be made only by the men of the family</b> 1. Agree 5. Disagree						
<b>10. A wife has a right to express her opinion even when she disagrees with what her husband says.</b> 1. Agree 5. Disagree						
<b>11. A wife should tolerate being beaten by her husband in order to keep the family together</b> 1. Agree 5. Disagree						
<b>12. It is better to send a son to school than it is to send a daughter</b> 1. Agree 5. Disagree						
<b>13. When a wife has earned some money she has the right to spend it on herself or her children without asking her husband</b> 1. Agree 5. Disagree						
<b>14. A wife is correct in refusing to have sex with her husband when she knows her husband has sex with other women</b> 1. Agree 5. Disagree						
<b>15. If a wife refuses sex, it is correct for her man to withhold money from her</b> 1. Agree 5. Disagree						
<b>16. If a wife refuses sex, it is correct for her man to beat her</b> 1. Agree 5. Disagree						
<b>17. Over the last 12 months have you been involved in a relationship?</b> 1. Yes 5. No >>Next Person (this question does not appear for married men whose spouses are in the data)						

Adult Male ID Number	Adult Male #1	Adult Male #2	Adult Male #3	Adult Male #4	Adult Male #5	Adult Male #6
<b>Please say if you agree or disagree with the following statements about your current or most recent relationship.</b>						
<b>18. You frequently accused her of being unfaithful</b> 1. Agree 5. Disagree						
<b>19. You tried to limit her contact with her family</b> 1. Agree 5. Disagree						
<b>20. You insisted on knowing where she was at all times</b> 1. Agree 5. Disagree						
<b>21. You did not trust her with money</b> 1. Agree 5. Disagree						
<b>22. In the last 12 months, how often did you insult her?</b> 0. Never 1. Sometimes 3. often 5. Very often						
<b>23. In the last 12 months, how often did you threaten to hurt her or someone close to her?</b> 0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly						
<b>24. In the last 12 months, how often did you push, hit, slap or throw something at her?</b> 0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly						
<b>25. In the last 12 months, how often did you kick, drag, or beat her up?</b> 1. 0.Never 1. Once 2. Daily 3. Weekly 4. Monthly 5. Less than monthly						

## SECTION 9: CHILDREN'S MODULE

Part A: Young Child Health

*Children younger than 5 years old*

Part B: Truffa/Wong Part 2

## PART A: YOUNG CHILD HEALTH

*Children younger than 5 years old*

0.0 Does your household have any child younger than 5 years old?

1.Yes

2.No>> part B1

(FILL OUT FOR CHILDREN YOUNGER THAN 5 YEARS OLD)

	Young Child 1	Young Child 2	Young Child 3	Young Child 4	Young Child 5
00. Who is the mother or guardian of [Name] if mother does not live in this household? (household members appear for selection)					
A0. In the roster you said that [Name] was x years and y months old. Is this correct? 1.Yes>>A1    5. No					
What is [Name's] correct birthday? Day/month/year, correct age is calculated. <u>Skip to part B if child is between 5 and 15 years.</u>					
A1. Does (or did) the mother breastfeed (Name)? 1. Yes 5. No >> 3					
A2. At what age was (Name) weaned? Report in months, Write -1 if still breastfeeding.					
A3. At what age was (Name) first given water?					

Report in months. If not yet given water enter -1.					
<b>A4. At what age was (Name) first given any liquid that was not water or milk?</b> Report in months. If not yet enter -1.					
<b>A5. At what age was (Name) first given food other than milk?</b> Report in months. Enter -1 if not yet.					
<b>A6. Does (Name) participate in a community feeding program (e.g. school feeding program)?</b> 1. Yes >>A8 5. No					
<b>A7. Has [Name] ever participated in a community feeding program?</b> 1. Yes 5. No					
<b>A8. Who usually looks after (Name) during the daytime?</b> 1. Mother - MO 2. Father - FA 3. Adult Female - AF 4. Adult Male - AM 5. Female Child - CF 6. Male Child - CM 666. Other, specify – OT -888. Refuse to Answer -999. Don't know					

<b>A9. In the last 7 days, how many times was (Name) left in the care of someone who is under 10 years old? 1. number of times</b>					
<b>A10. In the last 7 days, how many times was (Name) left alone? 1. number of times</b>					
<b>A11. Did you or someone else take (Name) to a health center for post-natal care in the last 12 months ? 1. Yes 5. No &gt;&gt; Part B</b>					
<b>A12. How many times did (Name) go there for consultations in the last 12 months? 1. number of times</b>					
<b>A13. Did you have to pay for consultations for Name? 1. Yes 5. No &gt;&gt; Next section.</b>					
<b>A14. How much did you usually pay for one consultation? 1. Amount in GH cedis &amp; pesawas</b>					

End if child is less than 5 years old.

**PART B. TRUFFA AND WONG PART 2**

**POST-INTERVENTION**

**B.i Parent Interview**

**The following questions are asked of each parent of children ages 9 to 18 who are not currently in senior secondary school. Each parent should be interviewed separately. *Finish the Parent Interview completely for a single parent before interviewing the next parent.***

**Interviewer: Is [mother's name] available to be interviewed?**

**Interviewer: Is [father's name] available to be interviewed?**

**B.i.1. General questions about hypothetical boy or girl to elicit beliefs about labor market opportunities, marital returns to education, and gender roles**

**Interviewer: The following questions require parent to answer for a *hypothetical* boy and girl.**

Person #	1	2	3
<b>Beliefs about Labor Market Opportunities</b>			
B1. Suppose that a boy age 25 is working full-time. Select his likely earnings depending on the following fields of study. Please choose the best response:  <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B1a. He completed secondary school by studying a math intensive field such as general science.			
B1b. He completed secondary school by studying a non-math intensive field such as home economics.			
B1c. He did not attend any secondary school.			
B2. Suppose that a girl age 25 is working full-time. Select her likely earnings depending on the following fields of study. Please choose the best response:  <500 GHS per month			

Person #	1	2	3
500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B2a. She completed secondary school by studying a math intensive field such as general science.			
B2b. She completed secondary school by studying a non-math intensive field such as home economics.			
B2c. She did not attend any secondary school.			
B3. Suppose that a boy is in search of a job. Select how likely he is to have a successful career depending on the following fields of study. For the following fields of study, please choose the best response.  Absolutely Likely Likely Not Likely Absolutely Not Likely Don't Know			
B3a. He completed secondary school by studying a math intensive field such as general science.			
B3b. He completed secondary school by studying a non-math intensive field such as home economics.			
B3c. He did not attend any secondary school.			
B4. Suppose that a girl is in search of a job. Select how likely she is to have a successful career depending on the following fields of study. For the following fields of study, please choose the best response:  Absolutely Likely Likely Not Likely Absolutely Not Likely Don't Know			

Person #	1	2	3
B4a. She completed secondary school by studying a math intensive field such as general science.			
B4b. She completed secondary school by studying a non-math intensive field such as home economics.			
B4c. She did not attend any secondary school.			
<b>Beliefs about Marital Returns to Education</b>			
B5. Suppose that a boy is thinking about marriage. Select his likely age of marriage depending on the following fields of study. For the following fields of study, please choose the best response:  <10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; >40 years			
B5a. He completed secondary school by studying a math intensive field such as general science.			
B5b. He completed secondary school by studying a non-math intensive field such as home economics.			
B5c. He did not attend any secondary school.			
B6. Suppose that a girl is thinking about marriage. Select her likely age of marriage depending on the following fields of study. For the following fields of study, please choose the best response:  <10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; >40 years			
B6a. She completed secondary school by studying a math intensive field such as general science.			
B6b. She completed secondary school by studying a non-math intensive field such as home economics.			

Person #	1	2	3
B6c. She did not attend any secondary school.			
B7. Suppose that a boy is thinking about having children. Select his likely number of children depending on the following fields of study: 0; 1; 2; 3; 4; 5; 6; 7; 8; 9; 10 children			
B7a. He completed secondary school by studying a math intensive field such as general science.			
B7b. He completed secondary school by studying a non-math intensive field such as home economics.			
B7c. He did not attend any secondary school.			
B8. Suppose that a girl is thinking about having children. Select his likely number of children depending on the following fields of study: 0; 1; 2; 3; 4; 5; 6; 7; 8; 9; 10 children			
B8a. She completed secondary school by studying a math intensive field such as general science.			
B8b. She completed secondary school by studying a non-math intensive field such as home economics.			
B8c. She did not attend any secondary school.			
B9. Suppose a boy completed the senior secondary school and he is married. Select his wife's likely earnings at age 25 depending on the boy's fields of study: <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month			

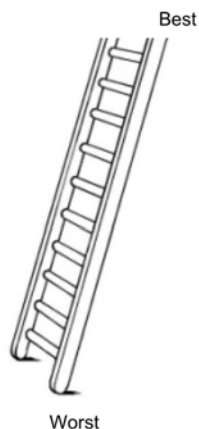
Person #	1	2	3
>2000 GHS per month			
B9a. He completed secondary school by studying a math intensive field such as general science.			
B9b. He completed secondary school by studying a non-math intensive field such as home economics.			
B9c. He did not attend any secondary school.			
B10. Suppose a girl completed the senior secondary school and she is married. Select her husband's likely earnings at age 25 depending on the girl's fields of study:  <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B10a. She completed secondary school by studying a math intensive field such as general science.			
B10b. She completed secondary school by studying a non-math intensive field such as home economics.			
B10c. She did not attend any secondary school.			
<b>Beliefs about Gender Roles</b>			
Read: For each of the following statements, please tell me how strongly you agree or disagree with each. Please choose from the following:  Strongly disagree Disagree			

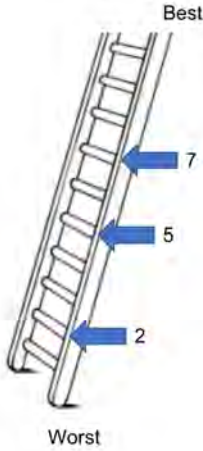
Person #	1	2	3
Neutral Agree Strongly agree Refuse to answer Don't know			
B11. Studying math is important for entering senior secondary school.			
B12. Studying math is important for being a good wife and mother.			
B13. Boys are more gifted in math than girls.			
B14. Boys are more gifted in English reading than girls.			
B15. The priority for girls is learning how to be a good wife and mother.			
B16. It is more important for girls to be good wives and mothers than for boys to be good husbands and fathers			
B17. Studying math is more important for the career of a boy than for a girl			
B18. Studying English reading is more important for the career of a boy than for a girl			


### B.i.2. Specific questions on education for each child

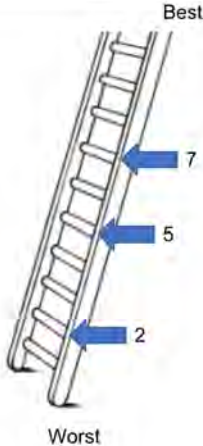
The following set of questions pertain to each child of the parent who is between age 9 and 15 and has not entered senior secondary school. The parent will answer each question separately for each of their children.

**Read: As part of the survey, we have to re-ask a select few questions. You are not required to respond the same as before.**

Child #	Child 1	Child 2	Child 3
PARENT RESPONDENT ID (Fill this form for each parent):			
<b>Beliefs about Child's Performance</b>			
<p>B19. Your child(NAME) recently took a math assessment on addition, subtraction, multiplication and division as part of this survey. Suppose 10 other typical Ghanaian children in the same grade as your child(NAME) also took the test. Each of the steps on this ladder represents a child ordered from the worst to the best student of the same grade as him/her (1st = worst, 10th = best). Compared to these children, where do you think your child is located on the ladder?</p>  <p>Please select the best response, using the steps of the ladder: 1 (Worst), 2, 3, 4, 5, 6, 7, 8, 9, 10 (Best)</p>			
<p>B20. We will return in a year to give a similar math test to your child (NAME). If you guess correctly where your child will be on the ladder, you will receive a prize. In particular,</p>			

Child #	Child 1	Child 2	Child 3
<ul style="list-style-type: none"> <li>If your child performs better than 2 of these children AND you guess this correctly, you will receive a prize worth 5 GHS,</li> <li>If your child performs better than 5 of these children AND you guess this correctly, you will receive a prize worth 15 GHS,</li> <li>If your child performs better than 7 of these children AND you guess this correctly, you will receive a prize worth 25 GHS.</li> </ul> <p>Now, where do you guess your child (NAME) will be on the ladder for the math test next year?</p>  <p>Please choose the best response:          Better than 2 (either step 1 or step 2)          Better than 5 (either step 6 or step 7)          Better than 7 (either step 8, step 9, or step 10)</p>			
<p>B21. If you win a prize based on your child's performance on the math test next year, would you prefer to receive the prize in the form of phone credit, math books or English books of the same value for your child (NAME)?</p> <p>Please choose the best response:          Phone Credit          Math Books          English Books</p>			

Child #	Child 1	Child 2	Child 3
<p>B22. Your child also took a short English reading test as part of this survey. Suppose instead the ladder represents children in order of how they performed the English reading test. Compared to these children, where do you think your child(NAME) is located on the ladder?</p>  <p>Please select the best response, using the steps of the ladder: 1 (Worst), 2, 3, 4, 5, 6, 7, 8, 9, 10 (Best)</p>			
<p>B23. When we return in a year, we will also give a similar English reading test to your child (NAME). If you guess correctly where your child will be on the ladder, you will receive a prize. The rules are the same as before:</p> <ul style="list-style-type: none"> <li>• If your child performs better than 2 of these children AND you guess this correctly, you will receive a prize worth 5 GHS,</li> <li>• If your child performs better than 5 of these children AND you guess this correctly, you will receive a prize worth 15 GHS,</li> <li>• If your child performs better than 7 of these children AND you guess this correctly, you will receive a prize worth 25 GHS.</li> </ul> <p>Now, where do you guess your child (NAME) will be on the ladder for the follow-up English test next year?</p>			

Child #	Child 1	Child 2	Child 3
 <p>Please choose the best response:            Better than 2 (either step 1 or step 2)            Better than 5 (either step 6 or step 7)            Better than 7 (either step 8, step 9, or step 10)</p>			
<p>B24. If you win a prize based on your child's performance on the English test next year, would you prefer to receive the prize in the form of phone credit, math books or English books of the same value for your child (NAME)?</p> <p>Please choose the best response:            Phone Credit            Math Books            English Books</p>			
<b>Expected Investments in Education</b>			
<p>B25. How much do you expect to spend for your child(NAME) in the following year for math textbooks?</p> <p>Please choose the best response:            More than last year</p>			

Child #	Child 1	Child 2	Child 3
Same as last year Less than last year			
B26. How much do you expect to spend for your child(NAME) in the following year for English textbooks?  Please choose the best response: More than last year Same as last year Less than last year			
B27. How much time per week do you expect your child to spend on doing math homework in the next term?  Please choose the best response: More than last term Same as last term Less than last term			
B28. How much time per week do you expect your child to spend on doing English homework in the next term?  Please choose the best response: More than last term Same as last term Less than last term			
B29. How frequently do you expect to speak with your child (NAME) about his/her education and future career in the next term?  Please choose the best response: More than last term Same as last term Less than last term			
B30. How frequently do you expect to speak with your child (NAME) about math specific education (i.e. math homework, progress in math...) and potential career in math related occupations (i.e. engineering, medicine...) in the next term?  Please choose the best response:			

Child #	Child 1	Child 2	Child 3
More than last term Same as last term Less than last term			
B31. Without considering any limitations, such as financial constraints, do you hope your child (NAME) will enter senior secondary school?  Please choose the best response: Yes No Don't know			
B32. Suppose your child enter senior secondary school and can study any subject. Without considering any limitations, such as financial constraints, which of these field do you hope your child (NAME) will study?  Please choose the best response: general arts general science home economics technical studies other (specify)			
B33. Given the current situation of your family, how likely do you think your child (NAME) will enter senior secondary school?  Please choose the best response: Absolutely likely Likely Not likely Absolutely not likely Don't know			
B34. If yes to the previous question: Given the current situation of your family, what do you think your child (NAME) will study?  Please choose the best response: general arts general science			

Child #	Child 1	Child 2	Child 3
home economics technical studies other (specify)			

⇒ **(continue to the next parent or to the first treated child if there are no more parents in the household)**

### **B.ii. Eligible Children's Interview**

The following questions are asked to each child age 9 to 18 who are not currently in senior secondary school:

**Interviewer:** Please ask the parent to leave so that you can speak directly with each child.

**Read:** As part of the survey, we have to re-ask a select few questions. You are not required to respond the same as before.

#### **B.ii.1. General questions about hypothetical boy or girl to elicit beliefs about labor market opportunities, marital returns to education, and gender roles**

**Interviewer:** The following questions require parent to answer for a *hypothetical* boy and girl.

Person #	1	2	3
<b>Beliefs about Labor Market Opportunities</b>			
B35. Suppose that a boy age 25 is working full-time. Select his likely earnings depending on the following fields of study. Please choose the best response:  <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B35a. He completed secondary school by studying a math intensive field such as general science.			
B35b. He completed secondary school by studying a non-math intensive field such as home economics.			

Person #	1	2	3
B35c. He did not attend any secondary school.			
B36. Suppose that a girl age 25 is working full-time. Select her likely earnings depending on the following fields of study. Please choose the best response:  <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B36a. She completed secondary school by studying a math intensive field such as general science.			
B36b. She completed secondary school by studying a non-math intensive field such as home economics.			
B36c. She did not attend any secondary school.			
B37. Suppose that a boy is in search of a job. Select how likely he is to have a successful career depending on the following fields of study. For the following fields of study, please choose the best response.  Absolutely Likely Likely Not Likely Absolutely Not Likely Don't Know			
B37a. He completed secondary school by studying a math intensive field such as general science.			
B37b. He completed secondary school by studying a non-math intensive field such as home economics.			
B37c. He did not attend any secondary school.			
B38. Suppose that a girl is in search of a job. Select how likely she is to have a successful career depending on the following fields of study. For the following fields of study, please choose the best response:  Absolutely Likely Likely			

Person #	1	2	3
Not Likely Absolutely Not Likely Don't Know			
B38a. She completed secondary school by studying a math intensive field such as general science.			
B38b. She completed secondary school by studying a non-math intensive field such as home economics.			
B38c. She did not attend any secondary school.			
<b>Beliefs about Marital Returns to Education</b>			
B39. Suppose that a boy is thinking about marriage. Select his likely age of marriage depending on the following fields of study. For the following fields of study, please choose the best response:  <10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; >40 years			
B39a. He completed secondary school by studying a math intensive field such as general science.			
B39b. He completed secondary school by studying a non-math intensive field such as home economics.			
B39c. He did not attend any secondary school.			
B40. Suppose that a girl is thinking about marriage. Select her likely age of marriage depending on the following fields of study. For the following fields of study, please choose the best response:  <10 years; 10-14 years; 15-20 years; 20-24 years; 25-30 years; 30-34 years; 35-40 years; >40 years			

Person #	1	2	3
B40a. She completed secondary school by studying a math intensive field such as general science.			
B40b. She completed secondary school by studying a non-math intensive field such as home economics.			
B40c. She did not attend any secondary school.			
B41. Suppose that a boy is thinking about having children. Select his likely number of children depending on the following fields of study: 0; 1; 2; 3; 4; 5; 6; 7; 8; 9; 10 children			
B41a. He completed secondary school by studying a math intensive field such as general science.			
B41b. He completed secondary school by studying a non-math intensive field such as home economics.			
B41c. He did not attend any secondary school.			
B42. Suppose that a girl is thinking about having children. Select his likely number of children depending on the following fields of study: 0; 1; 2; 3; 4; 5; 6; 7; 8; 9; 10 children			
B42a. She completed secondary school by studying a math intensive field such as general science.			
B42b. She completed secondary school by studying a non-math intensive field such as home economics.			
B42c. She did not attend any secondary school.			


Person #	1	2	3
B43. Suppose a boy completed the senior secondary school and he is married. Select his wife's likely earnings at age 25 depending on the boy's fields of study: <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B43a. He completed secondary school by studying a math intensive field such as general science.			
B43b. He completed secondary school by studying a non-math intensive field such as home economics.			
B43c. He did not attend any secondary school.			
B44. Suppose a girl completed the senior secondary school and she is married. Select her husband's likely earnings at age 25 depending on the girl's fields of study: <500 GHS per month 500-1000 GHS per month 1000-1500 GHS per month 1500-2000 GHS per month >2000 GHS per month			
B44a. She completed secondary school by studying a math intensive field such as general science.			
B44b. She completed secondary school by studying a non-math intensive field such as home economics.			
B44c. She did not attend any secondary school.			

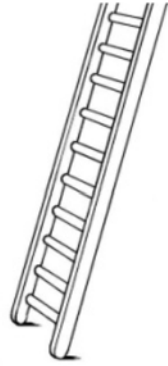
Person #	1	2	3
<b>Beliefs about Gender Roles</b>			
<p>Read: For each of the following statements, please tell me how strongly you agree or disagree with each. Please choose from the following:</p> <p>Strongly disagree  Disagree  Neutral  Agree  Strongly agree  Refuse to answer  Don't know</p>			
B45. Studying math is important for entering senior secondary school.			
B46. Studying math is important for being a good wife and mother.			
B47. Boys are more gifted in math than girls.			
B48. Boys are more gifted in English reading than girls.			
B49. The priority for girls is learning how to be a good wife and mother.			
B50. It is more important for girls to be good wives and mothers than for boys to be good husbands and fathers			
B51. Studying math is more important for the career of a boy than for a girl			

Person #	1	2	3
B52. Studying English reading is more important for the career of a boy than for a girl			

**B.ii.2. Specific questions on education for each child**

Each eligible child will answer the following questions about themselves.

Child #	Child 1	Child 2	Child 3
<b>Beliefs about Child's Performance</b>			
<p>B53. You recently took a math assessment on addition, subtraction, multiplication and division as part of this survey. Suppose 10 other typical Ghanaian children in the same grade as you also took the test. They are represented on this ladder in order of worst (bottom of the ladder) to best (top of the ladder). Compared to these children, where do you think you are located on the ladder?</p>  <p>Please select the best response, using the steps of the ladder: 1 (Worst), 2, 3, 4, 5, 6, 7, 8, 9, 10 (Best)</p>			
B54. You also took a short English reading test as part of this survey. Suppose instead the ladder represents children in order of how they performed the English reading test. Compared to these children, where do you think you are located on the ladder?			

Child #	Child 1	Child 2	Child 3
<div style="text-align: right;">Best</div>  <div style="text-align: left;">Worst</div> <p>Please select the best response, using the steps of the ladder: 1 (Worst), 2, 3, 4, 5, 6, 7, 8, 9, 10 (Best)</p>			
<b>Expected Investments in Education</b>			
<p>B55. How much time per week do you expect to spend on doing math homework in the next term?</p> <p>Please choose the best response: More than last term Same as last term Less than last term</p>			
<p>B56. How much time per week do you expect to spend on doing English homework in the next term?</p> <p>Please choose the best response: More than last term Same as last term Less than last term</p>			

Child #	Child 1	Child 2	Child 3
<p>B57. How frequently do you expect to speak with your parents about your education and future career in the next term?</p> <p>Please choose the best response:  More than last term  Same as last term  Less than last term</p>			
<p>B58. How frequently do you expect to speak with your parents about math specific education (i.e. math homework, progress in math...) and potential career in math related occupations (i.e. engineering, medicine...) in the next term?</p> <p>Please choose the best response:  More than last term  Same as last term  Less than last term</p>			
<p>B59. Without considering any limitations, such as financial constraints, do you hope your child (NAME) will enter senior secondary school?</p> <p>Please choose the best response:  Yes  No  Don't know</p>			
<p>B60. Suppose you enter senior secondary school and can study any subject. Without considering any limitations, such as financial constraints, which of these field do you hope to study?</p> <p>Please choose the best response:  general arts  general science  home economics  technical studies  other (specify)</p>			
<p>B61. Given the current situation of your family, how likely do you think you will enter senior secondary school?</p>			

Child #	Child 1	Child 2	Child 3
Please choose the best response: Absolutely likely Likely Not likely Absolutely not likely Don't know			
B62. If yes to the previous question: Given then current situation of your family, what do you think you will study?  Please choose the best response: general arts general science home economics technical studies other (specify)			

### B.ii.3. Question about children being informed of their performance

For children who are age 9-18 in treatment households who scored above median whose parents were informed of their performance. Note this question should only be asked about the subject about which their parents were informed (i.e. if a child only scored above the median in English, they should only be asked about English)

Child #	Child 1	Child 2	Child 3
B63. Did your parents inform you of your performance on the math (English) assessment?	Yes No		

⇒ (continue to the next child or move to next section if no more available eligible children)

### A.iii. Age 5 to 8 Children Interview

#### A.iii.1 General questions about hypothetical boy or girl to elicit beliefs about gender and education

Read: As part of the survey, we have to re-ask a select few questions. You are not required to respond the same as before.

The following questions are asked only to young children age 5 to 8, e.g. younger siblings of older children in our study sample:

Young child #	1	2	3
<p>B64. Who do you think is better at math? Please choose the best response:</p> <p>Boys Girls They are equally as good Don't know</p>			
<p>B65. Who do you think is better at reading? Please choose the best response:</p> <p>Boys Girls They are equally as good Don't know</p>			
<p>B66. Studying math is more important for who? Please choose the best response:</p> <p>Boys Girls Equally important for both Don't know</p>			
<p>B67. Studying English is more important for who? Please choose the best response:</p> <p>Boys Girls Equally important for both Don't know</p>			

⇒ **(continue to the next young child or move to next module)**

## SECTION 10: PSYCHOLOGY/ PARENTING/ SOCIAL NETWORKING

Part A: Psychology (*Please ask individually of each Household Head, the first Spouse and one other household member over the age of 12 chosen at random. If the first spouse is absent, then the second spouse. If there is no spouse, then ask the household head and two other household members over the age of 12 chosen at random*).

Depression

Subjective Social Welfare

Townsend Questions

Trust and Solidarity

Time Use

Part B: Big 5 personality questions Risk Preferences (*Please ask individually of each Household Head, the first Spouse and one other household member over the age of 12 chosen at random. If the first spouse is absent, then the second spouse. If there is no spouse, then ask the household head and two other household members over the age of 12 chosen at random*).

Part C: Social Networking

Time Spent with Others Outside of the Household (*Ask of the household Head or most knowledgeable person in the household*)

Part D: Information Seeking (*Ask of the household Head or most knowledgeable person in the household*)

Interaction with Organizations

Extension Services

Volunteerism

## Part A: PSYCHOLOGY

(Please ask individually of each household head, the first spouse and one other household member over the age of 12 chosen at random. If the first spouse is absent, then the second spouse. If there is no spouse, then ask the household head and two other household members over the age of 12 chosen at random)

### I. DEPRESSION

**Kessler 10 survey.** For the following questions, please choose the answer (number) you feel best corresponds to the question asked:

The following questions are asking about the last four weeks...


Member ID		Member 1	Member 2	Member 3
A1. About how often did you feel tired out for no good reason?	<b>Options</b>  1. None of the time  2. A little of the time  3. Some of the time  4. Most of the time  5. All of the time			
A2. About how often did you feel nervous?				
A3. About how often did you feel so nervous that nothing could calm you down?				
A4. About how often did you feel hopeless?				
A5. About how often did you feel restless or fidgety?				
A6. About how often did you feel so restless you could not sit still?				
A7. About how often did you feel depressed?				
A8. About how often did you feel that everything was an effort?				
A9. About how often did you feel so sad that nothing could cheer you up?				
A10. About how often did you feel worthless?				

Note: A11 – A16 are skipped if answer was “1. None of the Time” for all questions A1 – A10.

A11. How many days were you <b>TOTALLY UNABLE</b> to work, study or manage your day to day activities because of these feelings? 1.number of days				
A12. Aside from those days, <b>HOW MANY DAYS</b> were you able to work or study or manage your day to day activities, but had to <b>CUT DOWN</b> on what you did because of these feelings? 1.number of days				
A13. Have you consulted anyone about these feelings? 1.Yes 5.No >>A16				

<b>A14. If yes, who did you consult?</b> 1.Doctor 2.Health professional 3.Psychologist 4.Other professional 5.Religious leader (Pastor, Priest, Imam , etc ) >>A16 6.Family relations >>A16 7.Elderly person in community >>A16 -666. Other (specify) >>A16 -888. Refuse to Answer >>A16 -999. Don't know (specify) >>A16				
<b>A15. How many times have you seen a doctor or any other health professional about these feelings? 1.number of times</b>				
<b>A16. How often have physical health problems been the main cause of these feelings?</b> 1. None of the time 2. A little of the time 3. Some of the time 4.Most of the time 5. All of the time				

## II.SUBJECTIVE SOCIAL WELFARE

Person #	1	2	3
Takeout the flash card showing the picture of the ladder and display it for the respondent to see. Then read the questions below while they are looking at the ladder.			
<p>A17. Imagine that this ladder represents your community, and that each step on the ladder represents the various places that members of your community hold in the community. People define community in different ways; please define it in the manner which is most meaningful to you. Imagine that each person in this community is represented on one of the steps of this ladder. On the highest part of the ladder are the people who hold the highest position in the community. On the lowest part of the ladder are the people who hold the lowest position in the community. The lower you are on the ladder, the closer you are to the people of lowest rank in the society.</p>  <p>Where would you be on this ladder in relation to other people in your community? If the steps were numbered 1 through to 10, please indicate (circle) which step you would be on.</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p>
<p>A18. Now think as if the ladder above represented where we would find all the people in Ghana. In the highest part of the ladder would be those with the most money, the highest level of education, and the most respectable job. On the lowest part of the ladder would be those with the least money, little education, and the least respectable or no job.</p> <p>Where would you be on this ladder compared to the rest of the people of Ghana? If the steps were numbered 1 through to 10, please indicate (circle) which step you would be on.</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>

Person #	1	2	3
Takeout the flash card showing the picture of the ladder and display it for the respondent to see. Then read the questions below while they are looking at the ladder.			
	7	7	7
	8	8	8
	9	9	9
	10	10	10

#### IV. TOWNSEND QUESTIONS

Person #	1	2	3
Member ID			
A36. How much do you think <i>rural male</i> workers who have completed primary school typically earn per day? Ghana cedis			
A37. How much do you think <i>rural male</i> workers who have completed secondary school typically earn per day?			
A38. Will this difference between the secondary and the primary school leaver stay the same, increase or decrease in the next 10 years? 1. Same 2. Increase 3. Decrease			
A39. How much do you think male workers <i>in Accra</i> who completed primary schooling typically earn per day? Ghana cedis			
A40. How much do you think male workers <i>in Accra</i> who completed secondary schooling typically earn per day? Ghana cedis			
A41. Will this difference between the secondary and the primary stay the same, increase or decrease in the next 10 years? 1. Same 2. Increase 3. Decrease			

## V. TRUST AND SOLIDARITY

Person #	1	2	3
Member ID			
<b>A42. Most people in this community can be trusted (it is safe to deal with most people in this community)</b> 1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree			
<b>A43. Most people in this community are willing to help if you need help or assistance of any kind</b> 1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree			
<b>A44. In this community, you have to be alert or else someone is likely to take advantage of you</b> 1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree			
<b>A45. If a community project does not directly benefit you or anyone in your household but has benefits for many others in the community, would you contribute time to the project?</b> 1. Will not contribute time, 2. Will contribute time			
<b>A46. In the last 12 months did you participate in any communal activities in which people in the community came together to do some work for the benefit of the community?</b> 1. Yes, 1 5. No (if no, >>Avi)			
<b>A47. How many times did you participate in these communal activities? (Number)</b>			

## VI. TIME USE

HOW MUCH TIME ON A TYPICAL WORKING DAY DOES [NAME] SPEND ON ANY OF THE FOLLOWING ACTIVITIES FOR THE HOUSEHOLD?

Person #	1	2	3
Member ID			
49. On a typical day, does [Name] spend time collecting firewood? 1. Yes 5. No >> next activity			
50. If so, how much time does [Name] spend doing this activity? hours and minutes			
51. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
53. On a typical day, does [Name] spend time fetching water? 1. Yes 5. No >> next activity			
54. If so, how much time does [Name] spend doing this activity? hours and minutes			
55. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
57. On a typical day, does [Name] spend time shopping? 1. Yes 5. No >> next activity			
58. If so, how much time does [Name] spend doing this activity? hours and minutes			
59. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
61. On a typical day, does [Name] spend time running errands (other than shopping?) 1. Yes 5. No >> next activity			
62. If so, how much time does [Name] spend doing this activity? hours and minutes			
63. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
65. On a typical day, does [Name] spend time caring for clothes: washing, mending, ironing, sewing new clothes? 1. Yes 5. No >> next activity			
66. If so, how much time does [Name] spend doing this activity? hours and minutes			

Person #	1	2	3
Member ID			
67. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
69. On a typical day, does [Name] spend time washing dishes/ pots? 1. Yes 5. No >> next activity			
70. If so, how much time does [Name] spend doing this activity? hours and minutes			
71. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
73. On a typical day, does [Name] spend time cleaning and upkeep of dwelling? 1. Yes 5. No >> next activity			
74. If so, how much time does [Name] spend doing this activity? hours and minutes			
75. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
77. On a typical day, does [Name] spend time cooking and preparing food? 1. Yes 5. No >> next activity			
78. If so, how much time does [Name] spend doing this activity? hours and minutes			
79. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
81. On a typical day, does [Name] spend time taking care of elderly? 1. Yes 5. No >> next activity			
82. If so, how much time does [Name] spend doing this activity? hours and minutes			
83. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
85. On a typical day, does [Name] spend time taking care of sick?			
86. If so, how much time does [Name] spend doing this activity? hours and minutes			
87. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes 5. No >> next activity			
89. On a typical day, does [Name] spend time reading newspapers, books, or magazines? 1. Yes 5. No >> next activity			

Person #	1	2	3
Member ID			
90. If so, how much time does [Name] spend doing this activity?    hours and minutes			
91. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes    5. No >> next activity			
93. On a typical day, does [Name] spend time listening to the radio?    1. Yes    5. No >> next activity			
94. If so, how much time does [Name] spend doing this activity?    hours and minutes			
95. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes    5. No >> next activity			
97. On a typical day, does [Name] spend time watching television? 1. Yes    5. No >> next activity			
98. If so, how much time does [Name] spend doing this activity?    hours and minutes			
99. Does [Name] undertake this activity whilst a child (<15years) [Name] is caring for is with [Name]? 1. Yes    5. No >> next activity			
101. Does [Name] spend time caring for children while not doing any other activity? 1. Yes    5. No >> 104			
102a. If so, how much time does [Name] spend helping with homework, teaching, storytelling, reading, etc. on a typical day? (i) hours and (ii) minutes			
102b. If so, how much time does [Name] spend helping with Math homework on a typical day? (i) hours and (ii) minutes			
102c. If so, how much time does [Name] spend helping with English homework on a typical day? (i) hours and (ii) minutes			
103. If so, how much other time does [Name] spend on other activities with [Name's] children (e.g. playing outside, giving a bath, etc)?    (i) hours and (ii) minutes			
104. On a typical working day, how much time does [Name] spend sleeping?    (i) hours and (ii) minutes			
105. In an average week, how many days does [Name] work?			
Days (write in)			

## PART B. RISK PREFERENCES

This section asks some questions about how you would respond to different options that you are given. Respondent: Household Head, first spouse and any other household member above age 12 chosen at random.

Person #	1	2	3
Member ID			
We will be discussing money. Would you prefer to use old cedis or new cedis? 1. Old cedis 5. New cedis			
1.Imagine that you have a choice between the following two options: Option 1 – Receive GH¢ 100 for sure. [1,000,000 old cedis] OR  Option 2 – Flip a coin and receive 0 if it's tail or GH¢ 300 if it's head. [3,000,000 old cedis] Which option would you take? Option 1 (TAKE THE SURE MONEY) 1 Option 2 (FLIP THE COIN) 2 >>3			
2.Now imagine that you have a choice between the following two options: Option 1 – Receive GH¢ 100 for sure. [1,000,000 old cedis] OR Option 2 – Flip a coin and receive 0 if it's tail or GH¢ 400 if it's head. [4,000,000 old cedis] Which option would you take? Option 1 (TAKE THE SURE MONEY) 1 >>4 Option 2 (FLIP THE COIN) 2 >>4			
3.Now imagine that you have a choice between the following two options: Option 1 – Receive GH¢ 100 for sure. [1,000,000 old Ghana cedis] OR Option 2 – Flip a coin and receive 0 if it's tail or GH¢ 200 if it's head. [2,000,000 old cedis]. Which option would you take? Option 1 (TAKE THE SURE MONEY) 1 Option 2 (FLIP THE COIN) 2			
4.Now I am going to propose to you two different options. Imagine that you have a choice between the following two options: Option 1 – Receive GH¢ 1000 today. [10,000,000 old Ghana cedis] OR			



Q1	Overall, which of the following best describes how your household's income changes each month? (Select one)	1. Roughly the same amount each month 2. Roughly the same most months, but some unusually high or low months during the year 3. Often varies quite a bit from one month to the next 4. Varies from season to season -888. Refuse to Answer -999. Don't Know
Q2	How easily can you predict the amount of income your household will get in the next income cycle? (Select one)	1. Very difficult 2. Somewhat difficult 3. Somewhat easily 4. Very easily -888. Refuse to Answer -999. Don't Know
Q3	Over the past year, how would you describe your household's income and spending?  If 3 = 1, 2, or 3 >> Q4 If 3 = 4, or 5 >> Q3A	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income
	3A. [If 3 = 3 or 4 or 5] Did any of that spending include any large purchases such as a house, car, big equipment (e.g. farm machinery) or spending for any large investments? If 3A = 1 Yes >> Q3B If 3A = 5 No >> Q3C	1. Yes 5. No
	3B. [If 3-A = Yes] Excluding those large expenditures, how would you describe your household's income and expenses?	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income

	<p><b>C. [If 3-B = 4 or 5; OR if 3 = 4 or 5] If you generally spent more than your income, how did you make up the difference?</b></p>	1. Used savings 2. Received help from others without the expectation of paying back 3. Got behind on bill payments; didn't pay bills 4. Borrowed from my social network (family, friends, relatives, etc) 5. Borrowed from formal source 6. Borrowed from informal source with interest (money lender) 7. Borrowed from informal savings group 8. Sold household durable asset 9. Sold productive asset 10. Renegotiated payment plan on existing debts / extended loan payments 11. Cut back on expenses 12. Got additional money from working 13. Did nothing 14. Declared bankruptcy -666. Other (specify)
Q4	<p>An account can be used to save money, to make or receive payments, or to receive wages or financial help.</p> <p>Do you currently have an account at any of the following places (select all that apply):</p> <p>0 None  1 Bank  2 MFI  3 Savings and Loans  4 Local informal moneylender  5 Credit cooperatives  -666 Other (specify)</p> <p>If 1 Yes &gt;&gt; Q6A  If 2 No &gt;&gt; Q5</p>	1. Yes 5. No -888. Refuse to Answer
Q5	<p><b>[If 4 = No] Which of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it ... ? [Select all that apply]</b></p>	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

	A. Because financial institutions are too far away	
	B. Because financial services are too expensive	
	C. Because you don't have the necessary documentation (identity card, wage slip, etc.)	
	D. Because you don't trust financial institutions	
	E. Because of religious reasons	
	F. Because you don't have enough money to use financial institutions	
	G. Because someone else in the family already has an account	
	H. Because you cannot get an account	
	I. Because you have no need for financial services at a formal institution	

Questions 6A – 6F are repeated in a loop for each of the following categories: 1) Bank, 2) MFI, 3) Savings and loans, 4) Credit cooperatives, and 5) Local informal moneylender

If you wanted to borrow **300 GHS**:

**[Loop start: Each Credit Service Provider Formal & Informal]**

<b>Q6A.</b> Would it be possible for you to borrow the money from {\$credit_provider}?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
<b>Q6B.</b> How much would you have to pay back to {\$credit_provider} in total?	
<b>Q6C.</b> <i>[If B-1 = -999. I Don't Know]</i> In your opinion, do you think you would have to pay back to {\$credit_provider} in total ...	1. Less than or equal to <b>360 GHS</b> 2. More than <b>360</b> but less than <b>450 GHS</b> 3. More than or equal to <b>450 GHS</b>
<b>Q6di.</b> When would you have to pay back the total amount borrowed and the interest? Please tell me what the latest deadline set by the credit provider would be.	Within [_____] day / week / month
<b>Q6e.</b> Would you need a guaranter?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

Q6f. Would you have to put up collateral?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
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**[Loop end: Each Credit Service Provider Formal & Informal]**

Q7a	Do you know what life insurance is? If 1. Yes >> Q7b If 5. No or -888. Refuse to Answer >> Q8a	1. Yes 5. No -888. Refuse to Answer
Q7b	<i>[If yes]</i> Do you or others in your household have life insurance? Please include individual and group policies, such as policies provided through your employer.	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
Q8a.	Do you know what a health insurance is? If 1. Yes >> Q8b If 5. No >> Q9	1. Yes 5. No -888. Refuse to Answer
Q8b.	<i>[If yes]</i> Are you or others in your household covered by any type of public or private health insurance?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

	Many people borrow money from various sources, such as formal / informal financial institutions, friends, or family to meet their financial obligations. Furthermore, people often purchase goods and services on credit and defer the payment to a later time. Please think about all these borrowing experiences including money, goods, and services for the following questions.  How much do you agree with the following statements:	
Q9	You are typically careful about deciding whether to borrow money or make purchases on credit.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all

	[Do NOT read -777. N/A option]	-777. N/A Respondent has never borrowed
Q10	<p>You sometimes borrow money or make purchases on credit, but on reflection you should have taken more time to think about whether to borrow.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read -777. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q11	<p>You typically make good decisions about how much to borrow or purchase on credit.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read -777. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q12	<p>You sometimes borrow more money or make more purchases on credit than you should.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all 77. N/A Respondent has never borrowed</p>
Q13	<p>When you borrow money or make purchases on credit, you typically repay what you borrowed in the agreed upon timeframe.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all 77. N/A Respondent has never borrowed</p>
Q14	<p>You sometimes borrow money from other sources to repay existing debts.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all 77. N/A Respondent has never borrowed</p>

	<p>There are many ways to save money. Some people open a savings bank or mobile money account. Some keep cash somewhere at home, hidden in a safe place, or with a friend or family member. Others buy things such as stored food or a piece of land as a means of saving.</p> <p>Please think about all these ways of saving for the next question.</p>	
Q15	<p>Thinking about your household's main sources of income, how much do you agree with the following statement:</p> <p>You typically save or set aside some of the income that you receive for the future.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>

	<p>Some people plan their income, expenses and savings to achieve their short-term and long-term goals.</p> <p>How much do you agree with the following statements:</p>	
Q16	<p>You have plans for how you will pay for your expenses for the next 1 week.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>
Q16	<p>You have plans for how you will pay for your expenses for the next 1 month.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>
Q18	<p>You have plans for how you will pay for your expenses for the next 3 months.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>

Q19	You have a financial goal for the next 12 months. Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
Q20	You have a financial goal for the next 5 years. Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
Q21	You have plans for your finances for old age when you retire. Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all

	Thinking about the bill payments your household has such as school fees, rent, water, electricity or fuel, how much do you agree with the following statement:	
Q22	You sometimes miss or delay a bill payment. Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
Q23	You sometimes buy things that you later regret because you bought them on impulse. Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
Q25	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 week</b> ? Would you say it is very possible, somewhat possible, not very possible, or not at all possible? If Response is 4. Not at all possible, >> 36	1. <i>Very possible</i> 2. <i>Somewhat possible</i> 3. <i>Not very possible</i> 4. <i>Not at all possible</i>  If 4 Not at all possible >> Q31
Q27	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 week</b> ?	1. Very difficult 2. Somewhat difficult

	Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	3. Somewhat easy 4. Very easy
Q32	<i>[If 31 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 week</b> ? (Do not prompt) (Select all) (Record by order)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666 Other (specify)
Q33	<i>[If more than one responses are selected for Question 35]</i> Which one is the main source from which you would get this money?	
Q34a	<b>35B.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to {q35_source}?	
Q34b	<b>35C.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to {q35_source}?	Within [_____] day / week / month
Q25	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 month</b> ? Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible If 4. Not at all possible >> 48
Q27	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 month</b> ? Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. <i>Very difficult</i> 2. <i>Somewhat difficult</i> 3. <i>Somewhat easy</i> 4. <i>Very easy</i>
Q29	<i>[If 30 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 month</b> ? (Do not prompt) (Select all that apply)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group

		6. Sell household durable asset 7. Sell productive asset 8. Money from working -666 Other (specify)
Q30	<b>34A.</b> <i>[If more than one option is selected for 34]</i> Which one is the main source from which you would get this money?	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666 Other (specify)
Q31a	<b>34B.</b> <i>[If 34 = Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to {q34_source}?	
Q31b	<b>34C.</b> <i>[If 34 = Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to {q34_source}?	Within [_____] day / week / month
Q48	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing without selling an asset that is used for generating income or borrowing from a money lender?	[_____] weeks / months / years
Q49	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by using only your savings?	[_____] weeks / months / years
Q50	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by only borrowing from your social network?	[_____] weeks / months / years

## VARIANT 2

Q1	Overall, which of the following best describes how your household's income changes each month? (Select one)	1. Roughly the same income each month 2. Roughly the same income most months, but some unusually high or low months during the year 3. Income often varies quite a bit from one month to the next 4. Income varies from season to season -888. Refuse to Answer -999. Don't Know
Q2	How easily can you predict the amount of income your household will get in the next income cycle? (Select one)	1. Very difficult 2. Somewhat difficult 3. Somewhat easily 4. Very easily -888. Refuse to Answer -999. Don't Know
Q3	Over the past year, how would you describe your household's income and spending?  If 3 = 1, 2, or 3 >> Q4 If 3 = 4, or 5 >> Q3A	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income
	<b>3A.</b> [If 3 = 3 or 4 or 5] Did any of that spending include any large purchases such as a house, car, big equipment (e.g. farm machinery) or spending for any large investments?  If 3A = 1 Yes >> Q3B If 3A = 5 No >> Q3C	1. Yes 5. No
	<b>3B.</b> [If 3-A = Yes] Putting them aside, how would you describe your household's income and expenses?	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income

	<p><b>C.</b> <i>[If 3-B = 4 or 5; OR if 3 = 4 or 5]</i> If you generally spent more than your income, how did you make up the difference?</p>	1. Used savings 2. Received help from others without the expectation of paying back 3. Got behind on bill payments; didn't pay bills 4. Borrowed from my social network (family, friends, relatives, etc) 5. Borrowed from formal source 6. Borrowed from informal source with interest (money lender) 7. Borrowed from informal savings group 8. Sold household durable asset 9. Sold productive asset 10. Renegotiated payment plan on existing debts / extended loan payments 11. Cut back on expenses 12. Got additional money from working 13. Did nothing 14. Declared bankruptcy -666. Other (specify)
Q4	<p>An account can be used to save money, to make or receive payments, or to receive wages or financial help.  Do you currently have an account at any (one or more) of the following places: a Bank, MFI, Savings and Loans, Credit Cooperatives, Mobile Money, or another type of formal financial institution?  If 1 Yes &gt;&gt; Q6A  If 2 No &gt;&gt; Q5</p>	1. Yes 5. No -888. Refuse to Answer
Q5	<p><i>[If 4 = No]</i> Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it ... ?</p>	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
	A. Because financial institutions are too far away	
	B. Because financial services are too expensive	
	C. Because you don't have the necessary documentation (identity card, wage slip, etc.)	
	D. Because you don't trust financial institutions	
	E. Because of religious reasons	

	<b>F.</b> Because you don't have enough money to use financial institutions	
	<b>G.</b> Because someone else in the family already has an account	
	<b>H.</b> Because you cannot get an account	
	<b>I.</b> Because you have no need for financial services at a formal institution	

Questions 7 – 8E are repeated in a loop for each of the following categories: 1) Bank, 2) MFI, 3) Savings and loans, 4) Credit cooperatives, and 4) Local informal moneylender

If you wanted to borrow **300 GHS**:

**[Loop start: Each Credit Service Provider Formal & Informal]**

<b>Q6A.</b> Would it be possible for you to borrow the money from {\$credit_provider}?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
<b>Q6B.</b> How much would you have to pay back to {\$credit_provider} in total?	
<b>Q6C.</b> [If B-1 = -999. I Don't Know] In your opinion, do you think you would have to pay back to {\$credit_provider} in total ...	1. Less than or equal to <b>360 GHS</b> 2. More than <b>360</b> but less than <b>450 GHS</b> 3. More than or equal to <b>450 GHS</b>
<b>Q6di.</b> When would you have to pay back the total amount borrowed and the interest? Please tell me what the latest deadline set by the credit provider would be.	Within [_____] day / week / month
<b>Q6e.</b> Would you need a guaranter?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
<b>Q6f.</b> Would you have to put up collateral?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

**[Loop end: Each Credit Service Provider Formal & Informal]**

Q7a	Do you know what life insurance is? If 1. Yes >> Q7b If 5. No or -888. Refuse to Answer >> Q8a	1. Yes 5. No -888. Refuse to Answer
Q7b	<i>[If yes]</i> Do you or others in your household have life insurance? Please include individual and group policies, such as policies provided through your employer.	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
Q8a.	Do you know what a health insurance is? If 1. Yes >> Q8b If 5. No >> Q9	1. Yes 5. No -888. Refuse to Answer
Q8b.	<i>[If yes]</i> Are you or others in your household covered by any type of public or private health insurance?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

	Many people borrow money from various sources, such as formal / informal financial institutions, friends, or family to meet their financial obligations. Furthermore, people often purchase goods and services on credit and defer the payment to a later time. Please think about all these borrowing experiences including money, goods, and services for the following questions.  How much do you agree with the following statements:	
Q9	In the past, you have been typically careful about deciding whether to borrow money or make purchases on credit.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?  [Do NOT read 77. N/A option]	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed

Q10	<p>In the past, you have sometimes borrowed money or made purchases on credit but on reflection I should have taken more time to think about whether to borrow.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q11	<p>In the past, you have typically made good decisions about how much to borrow or purchase on credit.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q12	<p>In the past, you have sometimes borrowed more money or made more purchases on credit than you should.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q13	<p>In the past, when you have borrowed money or made purchases on credit, you have typically repaid what you borrowed in the agreed upon timeframe.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
Q14	<p>In the past, you have sometimes borrowed money from other sources to repay existing debts.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all -777. N/A Respondent has never borrowed</p>
	<p>There are many ways to save money. Some people open a savings bank account or mobile money account. Some keep cash somewhere at home, hidden in a safe place, or with a friend or family member. Others buy assets as a means of saving.</p> <p>Please think about all these ways of saving for the next question.</p>	
Q15	<p>Thinking about your household's main sources of income, how much do you agree with the following statement:</p>	<p>1. Agree a lot 2. Somewhat agree</p>

	<p>In the past, you have typically saved or set aside some of the income that you received for the future.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
	<p>Some people plan their income, expenses and savings to achieve their short-term and long-term goals.</p> <p>How much do you agree with the following statements:</p>	
Q16	<p>In the past, you have typically had plans for how you would pay for your expenses for the following 1 week.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
Q17	<p>In the past, you have typically had plans for how you would pay for your expenses for the following 1 month.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
Q18	<p>In the past, you have typically had plans for how you would pay for your expenses for the following 3 months.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
Q19	<p>In the past, you have typically had a financial goal to reach for the following 1 year.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
Q20	<p>In the past, you have typically had a financial goal to reach for the following 5 years.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
Q21	<p>You have plans for your finances for old age when you retire.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. <i>Agree a lot</i> 2. <i>Somewhat agree</i> 3. <i>Somewhat disagree</i> 4. <i>Not agree at all</i></p>
	<p>Thinking about the bill payments your household has such as school fees, rent, water, electricity or fuel, how much do you agree with the following statement:</p>	

Q22	In the past, you have sometimes missed or delayed a bill payment.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
	How much do you agree with the following statement:	
Q23	In the past, you have sometimes bought things that you later regretted because you bought them on impulse.	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
30	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 week</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible  If 4 Not at all possible >> Q31
32	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 week</b> ?  Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy
35	<i>[If 31 = 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 week</b> ? (Do not prompt) (Select all) (Record by order)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>35A.</b> <i>[If more than one responses are selected for Question 35]</i> Which one is the main source from which you would get this money?	

	<b>35B.</b> [If 35 == Borrow from any source; cycle through all borrow sources mentioned] How much would you have to pay back in total to {q35_source}?	
	<b>35C.</b> [If 35 == Borrow from any source; cycle through all borrow sources mentioned] When would you have to pay back the total amount borrowed and the interest to {q35_source}?	Within [_____] day / week / month
	<b>A.</b> [If \$count{q41_chosen answers}>1] Which one is the main source from which you would get this money?	
	<b>B.</b> [If 41 == Borrow from any source] How much would you have to pay back in total to {q40_source}?	
	<b>C.</b> [If 41 == Borrow from any source] When would you have to pay back the total amount borrowed and the interest to {q40_source}?	Within [_____] day / week / month
31	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 month</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible? If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible If 4. Not at all possible >> 48
33	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 month</b> ? Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy
34	[If 30 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible] How would you come up with this money within <b>the next 1 month</b> ? (Do not prompt) (Select all that apply)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34A.</b> [If more than one option is selected for 34] Which one is the main source from which you would get this money?	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source

		with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34B.</b> [If 34 == Borrow from any source; cycle through all borrow sources mentioned] How much would you have to pay back in total to {\$q34_source}?	
	<b>34C.</b> [If 34 == Borrow from any source; cycle through all borrow sources mentioned] When would you have to pay back the total amount borrowed and the interest to {\$q34_source}?	Within [_____] day / week / month
48	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing without selling an asset that is used for generating income or borrowing from a money lender?	[_____] weeks / months / years
49	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by using only your savings?	[_____] weeks / months / years
50	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by only borrowing from your social network?	[_____] weeks / months / years

### VARIANT 3

Q1	Overall, which of the following best describes how your household's income changes each month? (Select one)	1. Roughly the same income each month 2. Roughly the same income most months, but some unusually high or low months during the year 3. Income often varies quite a bit from one month to the next 4. Income varies from season to season -888. Refuse to Answer -999. Don't Know
Q2	How easily can you predict the amount of income your household will get in the next income cycle? (Select one)	1. Very difficult 2. Somewhat difficult 3. Somewhat easily 4. Very easily -888. Refuse to Answer -999. Don't Know

Q3	Over the past year, how would you describe your household's income and spending? If 3 = 1, 2, or 3 >> Q4 If 3 = 4, or 5 >> Q3A	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income
	<b>3A.</b> [If 3 = 3 or 4 or 5] Did any of that spending include any large purchases such as a house, car, big equipment (e.g. farm machinery) or spending for any large investments? If 3A = 1 Yes >> Q3B If 3A = 5 No >> Q3C	1. Yes 5. No
	<b>3B.</b> [If 3-A = Yes] Putting them aside, how would you describe your household's income and expenses?	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income
	<b>C.</b> [If 3-B = 4 or 5; OR if 3 = 4 or 5] If you generally spent more than your income, how did you make up the difference?	1. Used savings 2. Received help from others without the expectation of paying back 3. Got behind on bill payments; didn't pay bills 4. Borrowed from my social network (family, friends, relatives, etc) 5. Borrowed from formal source 6. Borrowed from informal source with interest (money lender) 7. Borrowed from informal savings group 8. Sold household durable asset 9. Sold productive asset 10. Renegotiated payment plan on existing debts / extended loan payments 11. Cut back on expenses 12. Got additional money from working 13. Did nothing 14. Declared bankruptcy -666. Other (specify)

Q4	<p>An account can be used to save money, to make or receive payments, or to receive wages or financial help.</p> <p>Do you currently have an account at any (one or more) of the following places: a Bank, MFI, Savings and Loans, Credit Cooperatives, Mobile Money, or another type of formal financial institution?</p> <p>If 1 Yes &gt;&gt; Q6A If 2 No &gt;&gt; Q5</p>	<p>1. Yes 5. No -888. Refuse to Answer</p>
Q5	<p>[If 4 == No] Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it ... ?</p>	<p>1. Yes 5. No -888. Refuse to Answer -999. Don't Know</p>
	A. Because financial institutions are too far away	
	B. Because financial services are too expensive	
	C. Because you don't have the necessary documentation (identity card, wage slip, etc.)	
	D. Because you don't trust financial institutions	
	E. Because of religious reasons	
	F. Because you don't have enough money to use financial institutions	
	G. Because someone else in the family already has an account	
	H. Because you cannot get an account	
	I. Because you have no need for financial services at a formal institution	

Questions 7 – 8E are repeated in a loop for each of the following categories: 1) Bank, 2) MFI, 3) Savings and loans, 4) Credit cooperatives, 5) Local informal moneylender

If you wanted to borrow **300 GHS**:

**[Loop start: Each Credit Service Provider Formal & Informal]**

<p><b>Q6A.</b> Would it be possible for you to borrow the money from {\$credit_provider}?</p>	<p>1. Yes 5. No -888. Refuse to Answer -999. Don't Know</p>
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<b>Q6B.</b> How much would you have to pay back to {\${credit_provider}} in total?	
<b>Q6C.</b> [If B-1 = -999. I Don't Know] In your opinion, do you think you would have to pay back to {\${credit_provider}} in total ...	1. Less than or equal to <b>360 GHS</b> 2. More than <b>360</b> but less than <b>450 GHS</b> 3. More than or equal to <b>450 GHS</b>
<b>Q6di.</b> When would you have to pay back the total amount borrowed and the interest? Please tell me what the latest deadline set by the credit provider would be.	Within [_____] day / week / month
<b>Q6e.</b> Would you need a guaranter?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
<b>Q6f.</b> Would you have to put up collateral?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

**[Loop end: Each Credit Service Provider Formal & Informal]**

Q7a	Do you know what life insurance is? If 1. Yes >> Q7b If 5. No or -888. Refuse to Answer >> Q8a	1. Yes 5. No -888. Refuse to Answer
Q7b	[If yes] Do you or others in your household have life insurance? Please include individual and group policies, such as policies provided through your employer.	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
Q8a.	Do you know what a health insurance is? If 1. Yes >> Q8b If 5. No >> Q9	1. Yes 5. No -888. Refuse to Answer
Q8b.	[If yes] Are you or others in your household covered by any type of public or private health insurance?	1. Yes 5. No

		-888. Refuse to Answer -999. Don't Know
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	<p>Many people borrow money from various sources, such as formal / informal financial institutions, friends, or family to meet their financial obligations. Furthermore, people often purchase goods and services on credit and defer the payment to a later time. Please think about all these borrowing experiences including money, goods, and services for the following questions.</p> <p>How much do you agree with the following statements:</p>	
Q9	<p>You are careful about deciding whether to borrow money or make purchases on credit.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q10	<p>You borrow money or make purchases on credit, but on reflection you should have taken more time to think about whether to borrow.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q11	<p>You make good decisions about how much to borrow or purchase on credit.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>

Q12	<p>You borrow more money or make more purchases on credit than you should.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q13	<p>When you borrow money or make purchases on credit, you repay what you borrowed in the agreed upon timeframe.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q14	<p>You borrow money from other sources to repay existing debts.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
	<p>There are many ways to save money. Some people open a savings bank account or mobile money account. Some keep cash somewhere at home, hidden in a safe place, or with a friend or family member. Others buy assets as a means of saving.</p> <p>Please think about all these ways of saving for the next question.</p>	
Q15	<p>Thinking about your main sources of income, how often does the following statement apply to you:</p> <p>You save or set aside some of the income that you receive for the future.</p> <p>Would you say this applies to you: Always, Very often, Sometimes, Rarely, Never?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
	<p>Some people plan their income, expenses and savings to achieve their short-term and long-term goals.</p> <p>How much do you agree with the following statements:</p>	

Q16	<p>You have plans for how you will pay for your expenses for one week.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
Q17	<p>You have plans for how you will pay for your expenses for one month.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
Q18	<p>You have plans for how you will pay for your expenses for 3 months.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
Q19	<p>You have a financial goal for 12 months.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
Q20	<p>You have a financial goal for 5 years.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
Q21	<p>You have plans for your finances for old age when you retire.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all</p>
	<p>Thinking about the bill payments your household has such as school fees, rent, water, electricity or fuel, how much do you agree with the following statement:</p>	

Q22	<p>You miss or delay a bill payment.</p> <p>Would you say this applies to you: Always, Very often, Sometimes, Rarely, Never?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A I do not have bills</p>
	How much do you agree with the following statement:	
Q23	<p>You buy things that you later regret because you bought them on impulse.</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>

30	<p>Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b>. How <b>possible</b> is it that you could come up with this amount within the <b>next 1 week</b>?</p> <p>Would you say it is very possible, somewhat possible, not very possible, or not at all possible?</p> <p>If Response is 4. Not at all possible, &gt;&gt; 36</p>	<p>1. <i>Very possible</i> 2. <i>Somewhat possible</i> 3. <i>Not very possible</i> 4. <i>Not at all possible</i></p> <p>If 4 Not at all possible &gt;&gt; Q31</p>
32	<p>Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b>. How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 week</b>?</p> <p>Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?</p>	<p>1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy</p>

35	<i>[If 31 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 week</b> ? (Do not prompt) (Select all) (Record by order)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>35A.</b> <i>[If more than one responses are selected for Question 35]</i> Which one is the main source from which you would get this money?	
	<b>35B.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to {q35_source}?	
	<b>35C.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to {q35_source}?	Within [_____] day / week / month
	<b>A.</b> <i>[If \$count{q41_chosen answers}&gt;1]</i> Which one is the main source from which you would get this money?	
	<b>B.</b> <i>[If 41 == Borrow from any source]</i> How much would you have to pay back in total to {q40_source}?	

	<b>C.</b> <i>[If 41 == Borrow from any source]</i> When would you have to pay back the total amount borrowed and the interest to {q40_source}?	Within [_____] day / week / month
31	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 month</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible  If 4. Not at all possible >> 48
33	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 month</b> ? Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. <i>Very difficult</i> 2. <i>Somewhat difficult</i> 3. <i>Somewhat easy</i> 4. <i>Very easy</i>
34	<i>[If 30 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 month</b> ? (Do not prompt) (Select all that apply)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34A.</b> <i>[If more than one option is selected for 34]</i> Which one is the main source from which you would get this money?	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset

		8. Money from working -666. Other (specify)
	<b>34B.</b> [If 34 = Borrow from any source; cycle through all borrow sources mentioned] How much would you have to pay back in total to {q34_source}?	
	<b>34C.</b> [If 34 = Borrow from any source; cycle through all borrow sources mentioned] When would you have to pay back the total amount borrowed and the interest to {q34_source}?	Within [_____] day / week / month
48	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing without selling an asset that is used for generating income or borrowing from a money lender?	[_____] weeks / months / years
49	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by using only your savings?	[_____] weeks / months / years
50	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by only borrowing from your social network?	[_____] weeks / months / years
30	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 week</b> ? Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. <i>Very possible</i> 2. <i>Somewhat possible</i> 3. <i>Not very possible</i> 4. <i>Not at all possible</i> If 4 Not at all possible >> Q31
32	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 week</b> ?  Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy

35	<i>[If 31 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 week</b> ? (Do not prompt) (Select all) (Record by order)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>35A.</b> <i>[If more than one responses are selected for Question 35]</i> Which one is the main source from which you would get this money?	
	<b>35B.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to { \$q35_source }?	
	<b>35C.</b> <i>[If 35 == Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to { \$q35_source }?	Within [ _____ ] day / week / month
	<b>A.</b> <i>[If \$count{q41_chosen answers}&gt;1]</i> Which one is the main source from which you would get this money?	
	<b>B.</b> <i>[If 41 == Borrow from any source]</i> How much would you have to pay back in total to { \$q40_source }?	
	<b>C.</b> <i>[If 41 == Borrow from any source]</i> When would you have to pay back the total amount borrowed and the interest to { \$q40_source }?	Within [ _____ ] day / week / month
31	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 month</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible  If 4. Not at all possible >> 48
33	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 month</b> ? Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy

34	<i>[If 30 = 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 month</b> ? (Do not prompt) (Select all that apply)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34A.</b> <i>[If more than one option is selected for 34]</i> Which one is the main source from which you would get this money?	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34B.</b> <i>[If 34 = Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to {q34_source}?	
	<b>34C.</b> <i>[If 34 = Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to {q34_source}?	Within [_____] day / week / month
48	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing without selling an asset that is used for generating income or borrowing from a money lender?	[_____] weeks / months / years
49	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by using only your savings?	[_____] weeks / months / years
50	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by only borrowing from your social network?	[_____] weeks / months / years

**VARIANT 4**

Q1	Overall, which of the following best describes how your household's income changes each month? (Select one)	1. Roughly the same income each month 2. Roughly the same income most months, but some unusually high or low months during the year 3. Income often varies quite a bit from one month to the next 4. Income varies from season to season -888. Refuse to Answer -999. Don't Know
Q2	How easily can you predict the amount of income your household will get in the next income cycle? (Select one)	1. Very difficult 2. Somewhat difficult 3. Somewhat easily 4. Very easily -888. Refuse to Answer -999. Don't Know
Q3	Over the past year, how would you describe your household's income and spending?  If 3 = 1, 2, or 3 >> Q4 If 3 = 4, or 5 >> Q3A	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income
	<b>3A.</b> [If 3 = 3 or 4 or 5] Did any of that spending include any large purchases such as a house, car, big equipment (e.g. farm machinery) or spending for any large investments?  If 3A = 1 Yes >> Q3B If 3A = 5 No >> Q3C	1. Yes 5. No
	<b>3B.</b> [If 3-A = Yes] Putting them aside, how would you describe your household's income and expenses?	1. Generally spend much less than income 2. Generally spend a little less than income 3. Generally spend about equal to income 4. Generally spend a little more than income 5. Generally spend much more than income

	<p><b>C.</b> <i>[If 3-B = 4 or 5; OR if 3 = 4 or 5]</i> If you generally spent more than your income, how did you make up the difference?</p>	1. Used savings 2. Received help from others without the expectation of paying back 3. Got behind on bill payments; didn't pay bills 4. Borrowed from my social network (family, friends, relatives, etc) 5. Borrowed from formal source 6. Borrowed from informal source with interest (money lender) 7. Borrowed from informal savings group 8. Sold household durable asset 9. Sold productive asset 10. Renegotiated payment plan on existing debts / extended loan payments 11. Cut back on expenses 12. Got additional money from working 13. Did nothing 14. Declared bankruptcy -666. Other (specify)
Q4	<p>An account can be used to save money, to make or receive payments, or to receive wages or financial help.</p> <p>Do you currently have an account at any (one or more) of the following places: a bank, MFI, Savings and Loans, Credit Cooperatives, mobile money, or another type of formal financial institution?</p> <p>If 1 Yes &gt;&gt; Q6A  If 2 No &gt;&gt; Q5</p>	1. Yes 5. No -888. Refuse to Answer
Q5	<p><i>[If 4 = No]</i> Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it ... ?</p>	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
	A. Because financial institutions are too far away	
	B. Because financial services are too expensive	
	C. Because you don't have the necessary documentation (identity card, wage slip, etc.)	

	<b>D.</b> Because you don't trust financial institutions	
	<b>E.</b> Because of religious reasons	
	<b>F.</b> Because you don't have enough money to use financial institutions	
	<b>G.</b> Because someone else in the family already has an account	
	<b>H.</b> Because you cannot get an account	
	<b>I.</b> Because you have no need for financial services at a formal institution	

Questions Q6A – Q6F are repeated in a loop for each of the following categories: 1) Bank, 2) MFI, 3) Savings and loans, 4) Credit cooperatives, 5) Local informal moneylender

If you wanted to borrow **300 GHS**:

**[Loop start: Each Credit Service Provider Formal & Informal]**

<b>Q6A.</b> Would it be possible for you to borrow the money from {\$credit_provider}?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
<b>Q6B.</b> How much would you have to pay back to {\$credit_provider} in total?	
<b>Q6C.</b> <i>[If B-1 = -999. I Don't Know]</i> In your opinion, do you think you would have to pay back to {\$credit_provider} in total ...	1. Less than or equal to <b>360 GHS</b> 2. More than <b>360</b> but less than <b>450 GHS</b> 3. More than or equal to <b>450 GHS</b>
<b>Q6di.</b> When would you have to pay back the total amount borrowed and the interest? Please tell me what the latest deadline set by the credit provider would be.	Within [_____] day / week / month
<b>Q6e.</b> Would you need a guaranter?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

<b>Q6f.</b> Would you have to put up collateral?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
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***[Loop end: Each Credit Service Provider Formal & Informal]***

Q7a	Do you know what life insurance is? If 1. Yes >> Q7b If 5. No or -888. Refuse to Answer >> Q8a	1. Yes 5. No -888. Refuse to Answer
Q7b	<i>[If yes]</i> Do you or others in your household have life insurance? Please include individual and group policies, such as policies provided through your employer.	1. Yes 5. No -888. Refuse to Answer -999. Don't Know
Q8a.	Do you know what a health insurance is? If 1. Yes >> Q8b If 5. No >> Q9	1. Yes 5. No -888. Refuse to Answer
Q8b.	<i>[If yes]</i> Are you or others in your household covered by any type of public or private health insurance?	1. Yes 5. No -888. Refuse to Answer -999. Don't Know

	<p>Many people borrow money from various sources, such as formal / informal financial institutions, friends, or family to meet their financial obligations. Furthermore, people often purchase goods and services on credit and defer the payment to a later time. Please think about all these borrowing experiences including money, goods, and services for the following questions.</p> <p>How much do you agree with the following statements:</p>	
Q9	<p>In the past, you have been careful about deciding whether to borrow money or make purchases on credit.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q10	<p>In the past, you have borrowed money or made purchases on credit but on reflection I should have taken more time to think about whether to borrow.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q11	<p>In the past, you have made good decisions about how much to borrow or purchase on credit.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q12	<p>In the past, you have borrowed more money or made more purchases on credit than you should.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>

		77. N/A Respondent has never taken out a loan
Q13	<p>In the past, when you have borrowed money or made purchases on credit, you have repaid what you borrowed in the agreed upon timeframe.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
Q14	<p>In the past, you have borrowed money from other sources to repay existing debts.</p> <p>Would you say this applied to you: Always, Very often, Sometimes, Rarely, Never?</p> <p>[Do NOT read 77. N/A option]</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always 77. N/A Respondent has never taken out a loan</p>
	<p>There are many ways to save money. Some people open a savings bank account or mobile money account. Some keep cash somewhere at home, hidden in a safe place, or with a friend or family member. Others buy assets as a means of saving.</p> <p>Please think about all these ways of saving for the next question.</p>	
Q15	<p>Thinking about your main sources of income, how often does the following statement apply to you:</p> <p>In the past, you have saved or set aside some of the income that you received for the future.</p> <p>Would you say this has applies to you: Always, Very often, Sometimes, Rarely, Never?</p>	<p>1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always</p>
	<p>Some people plan their income, expenses and savings to achieve their short-term and long-term goals.</p> <p>How much do you agree with the following statements:</p>	
Q16	<p>In the past, you have had plans for how you would pay for your expenses for the following 1 week.</p> <p>Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?</p>	<p>1. Never 2. Rarely 3. Sometimes</p>

		4. Very Often 5. Always
Q17	In the past, you have had plans for how you would pay for your expenses for the following 1 month.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always
Q18	In the past, you have had plans for how you would pay for your expenses for the following 3 months.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always
Q19	In the past, you have had a financial goal to reach for the following 1 year.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always
Q20	In the past, you have had a financial goal to reach for the following 5 years.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always
Q21	You have plans for your finances for old age when you retire.  Would you say you agree a lot, somewhat agree, somewhat disagree, or do not agree at all?	1. Agree a lot 2. Somewhat agree 3. Somewhat disagree 4. Not agree at all
	Thinking about the bill payments your household has such as school fees, rent, water, electricity or fuel, how much do you agree with the following statement:	
Q22	In the past, you have missed or delayed a bill payment.  Would you say this has applied to you: Always, Very often, Sometimes, Rarely, Never?	1. Never 2. Rarely 3. Sometimes 4. Very Often

		5. Always 77. N/A I do not have bills
	How much do you agree with the following statement:	
Q23	In the past, you have bought things that you later regretted because you bought them on impulse.	1. Never 2. Rarely 3. Sometimes 4. Very Often 5. Always
30	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 week</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. <i>Very possible</i> 2. <i>Somewhat possible</i> 3. <i>Not very possible</i> 4. <i>Not at all possible</i>  If 4 Not at all possible >> Q31
32	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 week</b> ?  Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy
35	<i>[If 31 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible]</i> How would you come up with this money within <b>the next 1 week</b> ? (Do not prompt) (Select all) (Record by order)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>35A.</b> <i>[If more than one responses are selected for Question 35]</i> Which one is the main source from which you would get this money?	

	<b>35B.</b> [If 35 == Borrow from any source; cycle through all borrow sources mentioned] How much would you have to pay back in total to {q35_source}?	
	<b>35C.</b> [If 35 == Borrow from any source; cycle through all borrow sources mentioned] When would you have to pay back the total amount borrowed and the interest to {q35_source}?	Within [_____] day / week / month
	<b>A.</b> [If \$count{q41_chosen answers}>1] Which one is the main source from which you would get this money?	
	<b>B.</b> [If 41 == Borrow from any source] How much would you have to pay back in total to {q40_source}?	
	<b>C.</b> [If 41 == Borrow from any source] When would you have to pay back the total amount borrowed and the interest to {q40_source}?	Within [_____] day / week / month
31	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>possible</b> is it that you could come up with this amount within the <b>next 1 month</b> ?  Would you say it is very possible, somewhat possible, not very possible, or not at all possible?  If Response is 4. Not at all possible, >> 36	1. Very possible 2. Somewhat possible 3. Not very possible 4. Not at all possible  If 4. Not at all possible >> 48
33	Imagine that you have <b>an unexpected need</b> and you need to come up with <b>300 GHS</b> . How <b>difficult</b> is it that you could come up with this amount within the <b>next 1 month</b> ?  Would you say it is very difficult, somewhat difficult, somewhat easy, or very easy?	1. Very difficult 2. Somewhat difficult 3. Somewhat easy 4. Very easy
34	[If 30 == 1 Very Possible, 2 Somewhat Possible, or 3 Not Very Possible] How would you come up with this money within <b>the next 1 month</b> ? (Do not prompt) (Select all that apply)	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)

	<b>34A.</b> <i>[If more than one option is selected for 34]</i> Which one is the main source from which you would get this money?	1. Use savings 2. Borrow from my social network (family, friends, relatives, etc) 3. Borrow from formal source 4. Borrow from informal source with interest (money lender) 5. Borrow from informal savings group 6. Sell household durable asset 7. Sell productive asset 8. Money from working -666. Other (specify)
	<b>34B.</b> <i>[If 34 == Borrow from any source; cycle through all borrow sources mentioned]</i> How much would you have to pay back in total to {\$q34_source}?	
	<b>34C.</b> <i>[If 34 == Borrow from any source; cycle through all borrow sources mentioned]</i> When would you have to pay back the total amount borrowed and the interest to {\$q34_source}?	Within [_____] day / week / month
48	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing without selling an asset that is used for generating income or borrowing from a money lender?	[_____] weeks / months / years
49	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by using only your savings?	[_____] weeks / months / years
50	If your household stopped getting income for some time, how long could your household easily continue to meet your basic needs for food and housing by only borrowing from your social network?	[_____] weeks / months / years

## IX. ACCESSING SERVICES

Q1. In the past 12 months have you or any member of your household had contact with	
1) Public schools      1. Yes 2. No 3. Not Sure	

2) Public health services; 1. Yes 2. No 3. Not Sure	
3) Utility services; 1. Yes 2. No 3. Not Sure	
4) The police; 1. Yes 2. No 3. Not Sure	
5) The courts; 1. Yes 2. No 3. Not Sure	
6) Tax services; 1. Yes 2. No 3. Not Sure	
7) License and permit services 1. Yes 2. No 3. Not Sure	
(Skip to Q3 if answered "No" to all	
Q2. In the past 12 months have you or any member of your household given something of value, in exchange for some kind of influence or action, to an official in:	
1) Public schools; 1. Yes 2. No 3. Not Sure	
2) Public health services; 1. Yes 2. No 3. Not Sure	
3) Utility services; 1. Yes 2. No 3. Not Sure	
4) The police; 1. Yes 2. No 3. Not Sure	
5) The courts; 1. Yes 2. No 3. Not Sure	
6) Tax services; 1. Yes 2. No 3. Not Sure	
7) License and permit services 1. Yes 2. No 3. Not Sure	
Q3. How effective would you rate the below organizations in delivering the services you requested on a scale from 1 to 5 (with 1 being very ineffective and 5 being very effective) : NOTE: should only be asked with regard to the agencies selected as "yes" in Q1	
1) Public schools; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective	
2) Public health services; ; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective	
3) Utility services; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective	
4) The police; ; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective. Not Sure	
5) The courts; ; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective Sure	
6) Tax services; ; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective	
7) License and permit services ; 1. Very Ineffective 2. Ineffective 3. Neutral 4. Effective 5. Very Effective	

## PART C: SOCIAL NETWORKING

*Interviewer: Please ask the following questions to the household head or most knowledgeable person in the household about the other households within this community.*

**Q0. Who is answering this question?**

Write name and ID \_\_\_\_\_

Other households in the Enumeration area in order	1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>Q1a. Do you recognize this household whose members are listed?</b> 1. Yes 3. I know them but they don't live here anymore >>next household 5. I don't know them at all >>next household														
<b>Q1. Do you or others in your household spend more than one hour per week with any member(s) of this household?</b> 1. Yes, 5. No														
<b>Q2. If so, what is the relationship between this person/people in the other household to you or others in your household?</b> 1. Son/daughter 2. Father/mother 3. Brother/sister-in-law 4. Father/mother-in-law 5. Uncle/aunt 6. Nephew/Niece 7. Brother/sister 8. Other relative 9. Work Colleague 10. Friend 11. Neighbor -666. Other (Specify) -888. Refuse to Answer -999. Don't know														
<b>Q3. How long have you or others in your household been acquainted with this household?</b> 1. Years 2. Months (If for entire life, code -1)														

Other households in the Enumeration area in order	1	2	3	4	5	6	7	8	9	10	11	12	13	14
C4. Do you or others in your household receive advice about agriculture from any member(s) of this household? 1. Yes 5. No														
C5. Do you or others in your household give advice about agriculture to any member(s) of this household? 1. Yes 5. No														
C6. Do you or others in your household receive advice about business/management from any member(s) of this household? 1. Yes 5. No														
C7. Do you or others in your household give advice about business/management to any member(s) of this household? 1. Yes 5. No														
C8. If anyone in this other household needed help or assistance in any way, would you or others in your household help him/her? (For example, if the family lacked food for one week, would you help feed them?) 1. Yes 5. No														
C9. If you or others in your household needed help or assistance in any way would this household help you? (For example, if your family lacked food for one week, would member(s) of this household help feed you and your family?) 1. Yes, 5. No														
C10. Compared to your household, how would you characterize this household's standard of living?  1,Same standard of living 3.Lower standard of living 5.Higher standard of living														
C11. Compared to the average household in this community, how would you characterize this household's standard of living?  1,Same standard of living 3.Lower standard of living 5.Higher standard of living														

**PART D: INFORMATION SEEKING**

*(Enumerator: ask these questions of the HH head or most knowledgeable person in the household about the other households within this community.)*

**I. INTERACTIONS WITH ORGANIZATIONS and EXTENSION SERVICES**

Interviewer reads: "This section will be asking about how household member use extension services and participates in activities. We need to talk to the household head or the person in the household who knows the most about the activities of the other household members."

[After establishing which organizations household has had contact with, cycle through D1 – D15 for each organization]

	A. Government Extension Office	B. Input Supplier (Private Business Entity)	C. Farmer Based Organization (registered)	D. Non-profit Organization/NGO (incl. NGOs providing Extension services)	E. Non-profit Organization/NGO (incl. NGOs providing Extension services)
Who will be answering these questions?  Write name and ID: _____					
Q1. Has your HH had any contact with the following type of organization in the last 12 months? 1. Yes 5. No >> next organisation This question is asked of all organisations A to E					
Q2. How many contacts has this household had with this organization in the last 12 months?					
Q3. What type(s) of information did you request/receive? <i>(Circle all those that apply)</i> 1. Agriculture – AG 2. Non-agricultural product – NP 3. Resource Management – RM 4. Business – BU -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know - DK					
Q4. Did you request/receive information about crops? 1. Yes 5. No>>D8					

	A. Government Extension Office	B. Input Supplier (Private Business Entity)	C. Farmer Based Organization (registered)	D. Non-profit Organization/NGO (incl. NGOs providing Extension services)	E. Non-profit Organization/NGO (incl. NGOs providing Extension services)
Q5. Did you have to pay for the information? 1. Yes 5. No					
Q6. For which crops did you request/receive assistance? Write all crops codes that apply. (A list of crops appear for selection)					
Q7. What were your crop concern(s) regarding? (Circle all those that apply). 1. Use of fertilizer – FT 2. Irrigation – IR 3. New Seed varieties – NS 4. Pest infestation – PI 5. Weather – WT 6. Marketing – MK 7. Blight/Crop Disease – BD 8. Access to credit – AC 9. General Information – GI 666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know -DK					
Q8. Did you request/receive information about livestock/fish? 1. Yes    5. No >> Next organisation					
Q9. Did you have to pay for the information? 1. Yes 5. No					

	A. Government Extension Office	B. Input Supplier (Private Business Entity)	C. Farmer Based Organization (registered)	D. Non-profit Organization/NGO (incl. NGOs providing Extension services)	E. Non-profit Organization/NGO (incl. NGOs providing Extension services)
<b>Q10. For which livestock/fish did you request/receive assistance? (Circle all those that apply)</b> 1. Draught Animal (bullock, donkey horse) – DA 2. Cattle – CA 3. Sheep – SH 4. Goats – GO 5. Pigs – PI 6. Rabbits – RA 7. Chicken – CH 8. Fish – FI 9. Snail – SN -666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know -DK					

	A. Government Extension Office	B. Input Supplier (Private Business Entity)	C. Farmer Based Organization (registered)	D. Non-profit Organization/NGO (incl. NGOs providing Extension services)	E. Non-profit Organization/NGO (incl. NGOs providing Extension services)
<b>Q11. Did you receive an extension service through any mass media in the past year from this organisation?</b> 1. Yes 5. No >> Next organization					
<b>Q12. What type of Media? (Circle all those that apply)</b> 1. Radio – RA 2. Television – TV 3. Newspaper – NP 4. Pamphlet/Brochure – PA 5. Information van 6. Information centre					

	A. Government Extension Office	B. Input Supplier (Private Business Entity)	C. Farmer Based Organization (registered)	D. Non-profit Organization/NGO (incl. NGOs providing Extension services)	E. Non-profit Organization/NGO (incl. NGOs providing Extension services)
-666. Other (Specify) - OT -888. Refuse to Answer - RA -999. Don't know –DK					
	Agricultural Agent I	Agricultural Agent II	Agricultural Agent III	Agricultural Agent IV	Agricultural Agent V
Q15. How often do you speak to your Agricultural Agent from this organisation? 1.Once per week 2.Several times per week 3.Once per month 4.Several times per month 5.Once per year 6. Irregularly -666. Other (Specify) -888. Refuse to Answer -999. Don't know					

### iii. VOLUNTEERISM

(Enumerator: ask these of the HH head or most knowledgeable person)

Household Member ID (same respondent for this section as for Social network and information seeking)	1	2	3	4	5	6	7	8	9	10
<b>D16. Does any member of your household (12 years or above) engage in volunteering activities?</b> 1. Yes 5. No >> Next section										
<b>16a. Please select members of your household who volunteer in any cause to help people related to you but not members of your household?</b>  Write names and IDs of all these members _____  Write 0 for None.										
<b>16b. Please select members of your household who volunteer in any cause to help people to whom they are not related?</b>  Write names and IDs of all these members _____  Write 0 for None.										
<b>D17. How frequently does Name volunteer to help relatives who are not members of this household?</b> 1. Once per week 2. Several times per week 3. Once per month 4. Several times per month 5. Once per year 6. Irregularly										
<b>D19. How frequently does Name volunteer to help people that he/she is not related to?</b> 1. Once per week 2. Several times per week 3. Once per month 4. Several times per month 5. Once per year 6. Irregularly										
<b>D20. Generally, what causes does [Name] volunteer in? (Circle all that apply and specify the activity.)</b> 1. Help with funerals 2. Help to care for the sick 3. Community clean-up										

Household Member ID (same respondent for this section as for Social network and information seeking)	1	2	3	4	5	6	7	8	9	10
4. Community governance 5. Adult literacy 6. Youth and children activities/ programs 7. Religious activities 8. Fund-raising 9. Health campaign 10. Labor exchanges – <i>nnoboa</i> 11. Ethnic group support activities 12. Women/ gender-based empowerment activities 666. Other (Specify) -888. Refuse to Answer -999. Don't know										
D21. Does [Name] belong to any organization(s) that volunteer to help others? 1.Yes, (specify) 5.No >>end of section										
21b. Name of organisation										

## SECTION 11: CONSUMPTION MODULE

PART A: FOOD

PART B: CLOTHING AND FOOTWEAR

PART C: EXPENDITURE ON OTHER ITEMS IN LAST 12 MONTHS

PART D: FUEL AND LUBRICANTS

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## PART A: FOOD ITEMS CONSUMED

Please ask the most knowledgeable household member about own produced food items, food items purchased, gift received and gifts given out by the household during the last 30 days.

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category :...?	Q2.In what Unit do you use to measure this ... ?	Q3.How many of this unit of ... did you produce?	Q4.What is the value of this quantity of...	Q5.How many of this unit of ... did you purchase?	Q6.How much did you spend on purchasing this quantity of...?	Q7.How many units of this... did you receive as a gift?	Q8.What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11.How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1.Yes 5.No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1.Yes 5. No>> Next item	Quantity		Amount Ghc
<b>Cereals</b>												
1. Guinea corn / sorghum												
2. Maize												
3. Millet												
4. Rice – Local												
5. Rice Imported												
6. Other cereals												
<b>Pulses and Nuts</b>												
7. Cowpea Beans												
8. Soya Beans												
9. Other Beans												
10. Groundnuts												
11. Palm nuts												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2. In what Unit do you use to measure this ... ?	Q3. How many of this unit of ... did you produce?	Q4. What is the value of this quantity of...	Q5. How many of this unit of ... did you purchase?	Q6. How much did you spend on purchasing this quantity of...?	Q7. How many units of this... did you receive as a gift?	Q8. What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11. How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1. Yes 5. No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1. Yes 5. No>> Next item	Quantity		Amount Ghc
12. Cola nuts												
13. Other pulses and nuts												
14. Bread												
15. Biscuits												
16. Flour (wheat)												
17. Maize ground / corn dough												
18. Kenkey / banku (without sauce)												
19. Baby food (cerelac, unimix, etc)												
Cooking oil												
20. Coconut oil												
21. Groundnut oil												
22. Palm kernel oil												
23. Shea butter												
24. Palm oil												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2. In what Unit do you use to measure this ... ?	Q3. How many of this unit of ... did you produce?	Q4. What is the value of this quantity of...	Q5. How many of this unit of ... did you purchase?	Q6. How much did you spend on purchasing this quantity of...?	Q7. How many units of this... did you receive as a gift?	Q8. What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11. How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1. Yes 5. No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1. Yes 5. No>> Next item	Quantity		Amount Ghc
25. Margarine / Butter												
26. Other vegetable oils included												
Spices / Condiments												
27. Black pepper												
28. Salt												
29. Ginger												
30. Other Condiments/Spices (Royco etc)												
Milk / milk products												
31. Milk (fresh)												
a) Months in Season												
32. Milk (powder)												
33. Baby milk												
34. Tinned milk												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2.In what Unit do you use to measure this ... ?	Q3.How many of this unit of ... did you produce?	Q4.What is the value of this quantity of...	Q5.How many of this unit of ... did you purchase?	Q6.How much did you spend on purchasing this quantity of...?	Q7.How many units of this... did you receive as a gift?	Q8.What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11.How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1.Yes 5.No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1.Yes 5. No>> Next item	Quantity		Amount Ghc
35. Other milk products incl. Cheese												
Eggs and Poultry												
36. Eggs												
37. Chicken/Guinea fowl												
38. Game birds												
Meat												
39. Corned beef												
40. Pork												
41. Beef												
42. Goat meat												
43. Mutton												
44. Bush meat / wild game												
45. Fish												
46. Canned / Tin Fish												
Fruits												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2. In what Unit do you use to measure this ... ?	Q3. How many of this unit of ... did you produce?	Q4. What is the value of this quantity of...	Q5. How many of this unit of ... did you purchase?	Q6. How much did you spend on purchasing this quantity of...?	Q7. How many units of this... did you receive as a gift?	Q8. What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11. How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1. Yes 5. No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1. Yes 5. No>> Next item	Quantity		Amount Ghc
47. Coconut												
48. Banana												
49. Orange / tangerine												
50. Pineapple												
51. Mango												
52. Avocado pear												
53. Water melon												
54. Pawpaw												
55. Apple												
56. Sugarcane												
Vegetables												
57. Cocoyam leaves (Kontomire)												
58. Garden eggs												
59. Okro (Fresh or Dried)												
60. Carrots												
61. Cabbage												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2.In what Unit do you use to measure this ... ?	Q3.How many of this unit of ... did you produce?	Q4.What is the value of this quantity of...	Q5.How many of this unit of ... did you purchase?	Q6.How much did you spend on purchasing this quantity of...?	Q7.How many units... did you receive as a gift?	Q8.What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11.How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1.Yes 5.No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1.Yes 5. No>> Next item	Quantity		Amount Ghc
62. Pepper (fresh or dried)												
63. Onions (large / small)												
64. Tomatoes (fresh)												
65. Tomato puree (canned)												
66. Other vegetables												
Starchy Staples												
67. Cassava												
68. Cocoyam												
69. Plantain												
70. Yam												
71. Cassava dough												
72. Gari												
73. Other starchy staples												
Confectionery												
74. Sugar (cube, granulated)												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2.In what Unit do you use to measure this ... ?	Q3.How many of this unit of ... did you produce?	Q4.What is the value of this quantity of...	Q5.How many of this unit of ... did you purchase?	Q6.How much did you spend on purchasing this quantity of...?	Q7.How many units of this... did you receive as a gift?	Q8.What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11.How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1.Yes 5.No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1.Yes 5. No>> Next item	Quantity		Amount Ghc
75. Honey												
76. Ice cream, ice lollies, etc.												
77. Chocolate												
78. Other confectionaries												
Beverages												
79. Coffee, tea cocoa, etc												
80. Sachet//bottled water,												
80.5 Soft drink & Juices												
81. Alcoholic beverages												
82. Tobacco												
83. Other beverages												
84. Cooked meals (as wages)												

Item	Q1. In the last 30 days, did anyone in the household consume any of the following food items in the category ...?	Q2. In what Unit do you use to measure this ... ?	Q3. How many of this unit of ... did you produce?	Q4. What is the value of this quantity of...	Q5. How many of this unit of ... did you purchase?	Q6. How much did you spend on purchasing this quantity of...?	Q7. How many units of this... did you receive as a gift?	Q8. What is the value of this quantity of ... that you received as a gift?	Q9. In the last 30 days, did anyone in the household give any of the following food items in the category: ... as a gift?	Q10. What unit did you use to measure this ... ?	Q11. How many units of this... did you give as a gift in the last 30 days?	Q12. What is the value of this quantity of ... that you have given as a gift in the last 30 days
	1. Yes 5. No>>Q9	Unit code	Quantity	Amount Ghc	Quantity	Amount Ghc	Quantity	Amount Ghc	1. Yes 5. No>> Next item		Quantity	Amount Ghc
85. Restaurants, cafés, Canteens, Hotels, etc.												
86. Dawadawa												
87. Prekese												
88. Wild Mushrooms												
89. snails												
90. Crab												

## PART B. CLOTHING AND FOOTWEAR

In the last 12 months, did anyone in the household purchase any of the following clothing and/or footwear items?

1. Suits
2. Smocks
3. Cloth (eg. Kente). [This does not include cloth for garment]
4. Trousers
5. Shirts/Jackets
6. Jeans

7. Underwear
8. Cloth for garments. [ie. Cloth and other materials]
9. Other garments and clothing
10. Footwear
11. Tailoring, laundry / cleaning, clothing repair

Ask the following questions for each selected response item.

Item	Q1. How much have you spent on this item for children under 16 years (Ghs)	Q2. How much have you spent on this item for elderly over 60 years (Ghs)	Q3. How much have you spent on this item for male adults ages 16-60 years (Ghs)	Q4. How much have you spent on this item for female adults ages 16-60 years (Ghs)	Q5. Total expenditure in the last 12 months.(only when the respondent cannot remember for any age group (Ghs)
1. Suits					
2. Smocks					
3. Cloth (eg. Kente). [This does not include cloth for garment]					
4. Trousers					
5. Shirts/Jackets					
6. Jeans					
7. Underwear					
8. Cloth for garments. [ie. Cloth and other materials]					
9. Other garments and clothing					
10. Footwear					
11. Tailoring, laundry / cleaning, clothing repair					

**PART C. CONSUMPTION OF OTHER ITEMS**

Item	Q1. In the last 12 months how much has your entire household spent on this item? Ghs
1. Regular remittances / gifts	
2. Gifts / support to help at the time of difficulty	
3. Cultural festivals (donations) [Homowo, Odwira, etc]	
4. Religious donations	
5. Funerals (donations)	
6. Payment for rent	
7. Owner occupy housing rent (estimate)	
8. Plumbing, electrical, and carpentry services	
9. Sewerage removal, refuse disposal, expenditure on public toilets	
10. Water (pipe-borne, metered)	
11. Water (tanker services)	
12. Cement (for minor repairs of the dwelling)	
13. Hired labour for dwelling repairs	

Item	Q1. In the last 12 months how much has your entire household spent on this item? Ghs
14. Repairs to furniture and floor coverings	
15. Repairs to household appliances	
16. Car and truck repairs, maintenance, and other fees	
17. Lawn boys / gardeners	
18. Security guards	
19. House boys / house maids	
20. House keepers / caretakers	
21. Baby sitters, day care attendants, nannies, etc	
22. Barbers and beauty shops	
23. Soaps, bleaches, disinfectants, cleaners, and toilet papers	
24. Matches and candles	
25. Insecticides - coils and sprays	
26. Medicine (pain killers, antibiotics, anti malaria medicines, condoms, tablets, syrups, etc)	
27. Newspapers, magazines, and books	

Item	Q1. In the last 12 months how much has your entire household spent on this item? Ghs
28. Goods for personal care (toothpaste, razor blades, combs, scent sprays, cosmetics, etc)	
29. Postal, telephone, telegram, fax, internet / email, etc., services and charges	
30. Pets, pet food, veterinary services	
31. Gardening expenses (plants, pots, fertilizers, compost, etc).	
32. Entertainment	

#### PART D: FUEL CONSUMPTION

In the last 12 months, did anyone in the household use, produce or collect any of the following fuel types?

1. Electricity
2. Gas for household use
3. Kerosene
4. Charcoal
5. Firewood and other solid fuels
6. Petrol
7. Diesel
8. Dung cake
9. Crop byproducts / waste

## 10. Rubbish / plastic

Ask following questions for each of the fuel types indicated above.

Type of Fuel	Q1. Out of the past 12 months, how many months have you used this item (write in number)	Q2. What is the average value of this item you use per month? Ghs	Q3. What is the value of this item your household has produced/collected in the last 12 months? Ghs	Q4. What is the value of this item your household has purchased in the last 12 months? Ghs
14. Electricity				
2. Gas for household use				
3. Kerosene				
4. Charcoal				
5. Firewood and other solid fuels				
6. Petrol				
7. Diesel				
8. Dung cake				
9. Crop byproducts / waste				
10. Rubbish / plastic				

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## **SECTION 12: HOUSING CHARACTERISTICS**

**PART A: HOUSING CHARACTERISTICS - I**

**PART B: HOUSING CHARACTERISTICS – II**

**PART A: HOUSING CHARACTERISTICS 1**

Q1. Do you pay rent for this dwelling? 1. ....Yes 5...No >>8	
Q2a. How much does the household pay in cash towards the rent? amount in GHC and P . If '0', >>Q3	
Q2b. What is the unit of time of the rent payment? 1.....Daily 2.....Weekly 3.....Monthly 4.....Quarterly 5.....Half Yearly 6.....Yearly	
Q3. Does your household also supply goods or services in exchange for this dwelling? 1.....Yes 5...No >>Q5	
Q4a. What is the approximate value of these goods and services provided by your household? Amount in GHC and P	
Q4b. What is the unit of time of the in-kind rent payment in Q4a? 1.....Daily 2.....Weekly 3.....Monthly 4.....Quarterly 5.....Half Yearly 6.....Yearly	
Q5. Is part or all of the rent paid by someone who is not a member of your household? 1.. All of the rent is paid by a NON-household member 3... Part of the rent is paid by a NON-household member 5.....None of the rent is paid by a NON-household member >>8	
Q6. Who pays? 1.....Relative 4..... Private Individual/Agency -999..... Don't know 2.....Private employer 666..... Other (Specify) 3.....Government -888..... Refuse to Answer	
Q7a. How much does this person pay? Amount in GHC and P	
Q7b. What is the unit of time for this payment? 1.....Daily 2.....Weekly 3.....Monthly 4.....Quarterly	

5.....Half Yearly	
6.....Yearly	
Q8. How much did your household spend for construction or repair costs and painting in the last 12 months on this dwelling? Amount in GHC	
Q9a. What is the main source of drinking water for this household? 01.....Indoor plumbing                      09.....Borehole                      -999..... Don't know 02.....Inside stand pipe                      10.....Protected well 03.....Water truck/tanker service                      11.....Unprotected well 04.....Water vendor                      12.....River/Stream 05.....Pipe in neighboring household                      13.....Rain water/spring 06.....Private outside standpipe                      14.....Dugout pond/lake/dam 07.....Public Stand pipe                      -666.....Other (specify) 08.....Sachet/bottled water                      -888..... Refuse to Answer	
Q10ai. How far is this source of water from your dwelling?	
Q10aii. Unit of distance for drinking water. 0. In House 1. Yard 2. Metre 3. Kilometre 4. Mile	
Q11. How long does it take to get to the drinking water source, get water and come back? Number of minutes	
Q9b. What is the main source of water for general use for this household? 01.....Indoor plumbing                      09.....Borehole                      -999..... Don't know 02.....Inside stand pipe                      10.....Protected well 03.....Water truck/tanker service                      11.....Unprotected well 04.....Water vendor                      12.....River/Stream 05.....Pipe in neighboring household                      13.....Rain water/spring 06.....Private outside standpipe                      14.....Dugout pond/lake/dam 07.....Public Stand pipe                      -666.....Other (specify) 08.....Sachet/bottled water                      -888..... Refuse to Answer	
Q10bi. How far is this source of water from your dwelling?	
Q10bii. Unit of distance for general use water. 0. In House 1. Yard 2. Metre 3. Kilometre 4. Mile	
Q11b. How long does it take to get to the general use water source, get water and come back? Number of minutes	
Q13a. How much water does your household use in a day?      QUANTITY	
Q13b. What unit is the quantity 1.....Litres	

2.....Gallons	
3.....Bucket (No.34	
Q14. Do you treat your water in any way to make it safer to drink? 1.....Yes 5.....No >>16	
Q15. What do you usually do to the water to make it safer to drink? (Select all that applies) 1.Boil 2. Add bleach/chlorine 3. Strain it through a cloth 4. Use a water filter (ceramics, sand, composite ect) 5. Solar disinfections 6. Let it stand and settle -666. Other (specify) -888. Refuse to Answer -999. Don't know	
16. How is the main water supply system operated and managed? 1.....Self 2.....Community operated and managed 3.....Community water and sanitation agency 4.....Ghana Water Company Ltd 5.....NGO -666. Other (specify) -888. Refuse to Answer -999. Don't know -777.....Not Applicable	
Q17. Does your household pay a regular bill for this main water supply system, for drinking and/or other purposes? 1.....Yes 5.....No >> 19	
Q18a.How much was your last bill for this main water supply system? (only your part if joint meter or shared bill) Amount in GHC and P	
Q18b. Unit of time for the payment	
Q19. How much did your household pay to a private water vendor, neighbor or standpipe or any other source in the last week? Amount in GHC and P	
Q19.a. How much do you pay for drinking-water in a typical week? Amount in GHS and P	
Q19.b How much do you pay for water used for NON-drinking purposes in a typical week? Amount in GHS and P	
Q19.c.Do you get any water for free? I 1.....Yes 5.....No	
Q20. Did your household sell any water to someone else? 1.....Yes 5.....No >>22	
Q21. How much did your household receive for the water sold in the last week? Amount in GHC and P	

<p><b>Q22. What is the main source of lighting for your dwelling?</b></p> <p>1.....Electricity (mains)</p> <p>2.....Kerosene &gt;&gt;24</p> <p>3.....Gas lamp &gt;&gt;24</p> <p>4.....Candles/Touches (flashlights) &gt;&gt;24</p> <p>5.....Solar energy &gt;&gt;24</p> <p>6.....Generator &gt;&gt;24</p> <p>7.....No light &gt;&gt;24</p> <p>-666. Other (specify) &gt;&gt;24</p> <p>-888. Refuse to Answer &gt;&gt;24</p> <p>-999. Don't know &gt;&gt;24</p>	
<p><b>Q23a. How much was your last bill? (only your part if joint metre/ shared bill) Amount in GHC and P</b></p>	
<p><b>Q23b. What is the unit of time for this payment for electricity?</b></p> <p>1.....Daily</p> <p>2.....Weekly</p> <p>3.....Monthly</p> <p>4.....Quarterly</p> <p>5.....Half Yearly</p> <p>6.....Yearly</p>	
<p><b>Q24. What is the main fuel used by the household for cooking?</b></p> <p>0.....None, no cooking</p> <p>2.....Wood</p> <p>3.....Charcoal</p> <p>4.....Gas</p> <p>5.....Electricity</p> <p>6.....Kerosene</p> <p>7.....Crop residue/saw dust</p> <p>8.....Animal waste</p> <p>-666..... Other (specify)</p> <p>-888..... Refuse to Answer</p> <p>-999..... Don't know</p>	

<p><b>Q25. How does your household dispose of refuse?</b></p> <p>1.....Collected</p> <p>2.....Public Dump</p> <p>3.....Dumped elsewhere &gt;&gt;27</p> <p>4.....Burned by household &gt;&gt;27</p> <p>5.....Buried by household &gt;&gt;27</p> <p>-666..... Other (specify) &gt;&gt;27</p> <p>-888..... Refuse to Answer &gt;&gt;27</p> <p>-999..... Don't know &gt;&gt;27</p>	
<p><b>Q26a. How much does this household pay for refuse?   GHC</b></p>	
<p><b>Q26b. What is the unit of time for this payment for refuse collection?</b></p> <p>1.....Daily</p> <p>2.....Weekly</p> <p>3.....Monthly</p> <p>4.....Quarterly</p> <p>5.....Half Yearly</p> <p>6.....Yearly</p>	
<p><b>Q27. The last time (youngest child under 5 years) passed stools, what was done to dispose off the stools?</b></p> <p>0.There is no child under 5 years</p> <p>1.....Child used toilet/ latrines</p> <p>2.....Put/rinsed into drain or ditch</p> <p>3.....Thrown into garbage</p> <p>4.....Buried</p> <p>5.....Left it in the open</p> <p>-666..... Other (specify)</p> <p>-888..... Refuse to Answer</p> <p>-999..... Don't know</p>	
<p><b>Q28. What type of toilet is used by your household?</b></p> <p>0.....No toilet facility (bush, beach) &gt;&gt;30</p> <p>1.....Flush Toilet &gt;&gt;30</p> <p>2.....Pit latrine &gt;&gt;30</p> <p>3.....KVIP &gt;&gt;30</p> <p>4.....Pan/bucket &gt;&gt;30</p> <p>5.....Public toilet(flush, bucket,KVIP)</p> <p>6.....Toilet in another house</p> <p>-666..... Other (specify) &gt;&gt;30</p> <p>-888..... Refuse to Answer &gt;&gt;30</p> <p>-999..... Don't know &gt;&gt;30</p>	

Q29a. How much does your household pay for the use of the toilet facility? Amount in GHC and P	
Q29b. What is the unit of time for this payment toilet? 1.....Daily 2.....Weekly 3.....Monthly 4.....Quarterly 5.....Half Yearly 6.....Yearly	
Q30. What is the main construction material used for the outer wall of the main building? 1.....Mud/mud bricks 2.....Wood/Bamboo 3.....Metal sheet/slate/asbestos 4.....Stone 5.....Burnt bricks                      plastering 6.....Cement/sandcrete blocks 7.....Landcrete 8.....Thatch 9.....Cardboard 11.....Mud bricks with cement plastering 95.....Other , specify	
Q31. What is the main construction material used for the floor? 1.....Earth/Mud/Mudbricks      6.....Vinyl tiles 2.....Wood                      7.....Ceramic/marble tiles 3.....stone                      8.....Terrazzo 4.....Cement/concrete      95.....Other ,specify 5.....Burnt bricks	
Q32. What is the main material used for the roof? 1.....Palm leaves/Raffia/Thatch      6.....Roofing tiles                      -999..... Don't know 2.....Wood                      7.....Mudbricks/Earth 3..... Corrugated iron sheet      8.....Bamboo 4..... Cement/Concrete      666..... Other (specify) 5.....Asbestos/slate                      -888..... Refuse to answer	
33a. Does the household have access to Fixed line telephone?	1. Yes      5. No
33b. Does the household have access to Mobile phone?	1. Yes      5. No
33c. Does the household have access to Personal computer (desktops, laptop, etc.)?	1. Yes      5. No
33d. Does the household have access to Internet?	1. Yes      5. No

33e. Does the household have access to E-commerce?	1. Yes    5. No	
33f. Does the household have access to any of the following: Paid Cable Network (M-NET), Paid Satellite, or Paid Digital Box??	1. Yes    5. No	

**Note to Surveyor:** You are starting the measurement section.

<b>Q36a. How many rooms are you measuring? (number between 1 and 20) (from here the measurement is entered by number of the rooms.</b>  <i>Measure living rooms, bedrooms, and dining rooms but not bathrooms, toilets or kitchens. If the household has more than 20 rooms, only measure the first 20.</i>		
	<b>Room1</b>	<b>Room2</b>
<b>36b. Who measured this room?</b> 1. You the surveyor 5. A household member		
<b>36c. Was this room rectangular or circular?</b> 1. Rectangular 5. Circular >>36f		
<b>36d. What is the length of the room? (in metres)</b>		
<b>36e. What is the width of the room? (in metres) &gt;&gt;36i</b>		
<b>36f. Are you measuring the radius (half of the diameter) or circumference (all the way around the room)?</b> 1. Radius    5. Circumference		
<b>36g. What is the radius of the room?</b>		
<b>36h. What is the circumference of the room?</b>		
<b>36i. This is the total area of all the rooms. Hit enter to continue (this figure is automatically calculated by the program) using the data on length and width measured.</b>		
<b>36j. 'Where was the measurement taken?'    1. Inside    5. Outside</b>		

## PART B- HOUSING CHARACTERISTICS II

<b>Q1. In what type of dwelling does the household live?</b> 1.....Separate house/bungalow 2.....Semi-detached house 3.....Flat/Apartment 4.....Rooms/compound house 5.....Rooms-Other types 6.....Several huts/buildings same compound 7.....Several huts/buildings different compound 8.....Tent/ improved home -666.....Other Specify -888..... Refuse to Answer -999..... Don't know	
<b>Q2. How many rooms does the household occupy?</b> <b>(Count living rooms, bed room, dining rooms but not bathroom, toilet and kitchen)</b>	
<b>Q3. Do other households share this building with you?</b> 1.....Yes 5.....No	
<b>Q4. What is your present occupancy status?</b> 1.....Owning >>6 2.....Renting 3.....Rent-free 4.....Perching	
<b>Q5. Who owns this dwelling?</b> 1.....Relative not household member 2.....Other private individual 3.....Private employer 4.....Other private agency 5.....Public/Government ownership -666.....Other Specify -888..... Refuse to Answer -999..... Don't know	
<b>6. What is the condition of the house in which the household is living?</b> 1.....Good 3.....Livable 5.....Badly damaged	
<b>Q7. How are the surroundings of the house?</b> 1.....Clean 3.....Average 6.....Dirty	
<b>Q8. How many bedrooms does the household have?</b> Number	
<b>Q9. Is there a room used exclusively for cooking?</b> 1.....Yes 5.....No >>12	

Q10. Is there a window in the room where cooking is done? 1.....Yes 5.....No	
Q11. Is there a chimney/smoke outlet in the cooking place? 1.....Yes 5.....No	
Q12. Do you ever cook outside? 1.....Yes 5.....No If No >> 14	
Q14. Does your household have electricity? 1.....Yes 5.....No	
Q16. What is the distance to the nearest public toilet in metres? (Enter -1 if there are no public toilet and people go to the bush).	
Q17. What is the average number of minutes spent traveling to and waiting at a public toilet?	
Q18. What is the number of other buildings owned.	
Q19. What is the number of vacant plots owned.	
Q20a. Does this household keep animals? 1. Yes 5. No>> Q23	
Q20b. Where are the animals kept at night? 1.....Inside the house 3.....Outside the house 5.....Animal shed	
Q21. Where are the animals tied during the day? 1.....Inside the house 2.....Outside the house 3.....Animal shed 4.....Free range	
Q22. Where is the feed (hay/grass) kept? 0.....No hay provided 1.....Inside the house 2.....Outside the house 5.....Animal shed	
Q23. Is there any open sewers/drains in and around the house? 0. No drains or sewers at all 1. Open drains/sewers 3. Covered drains/sewers 5. Open and covered drains/sewers	
Q24. Is there garbage (trash) in and around the house? 1.....Yes 5.....No	

**INTERLUDE: OPEN-ENDED QUESTIONS**

NOTE: A RANDOMLY SELECTED 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS AT THIS POINT. THE REMAINING 50% OF HOUSEHOLDS WILL RECEIVE THE OPEN-ENDED QUESTIONS EARLIER IN THE QUESTIONNAIRE (FOLLOWING THE ROSTER/BACKGROUND)

RESPONSES TO THIS QUESTION TO BE RECORDED IN WHICHEVER LANGUAGE IS PREFERRED BY RESPONDENT.

1. Please describe your community. What does your community have? (up to 1 minute)
2. When you go to sleep at night, what are the main things you think about? (up to 30 seconds)
3. How would you describe your household economic situation now? (can be translated as "capacity related to money") these days? (up to 30 sec)
4. How do you expect your household economic situation to be four years from now? Will it change? (up to 30 sec)

## SURVEY OUTCOME

**Respondent:** Interviewer (to be filled after completing the interview).

Please select the status of this interview 1. Completed 2. Incompleted	If incompleted, please select the reason this interview could not be completed 1. Respondent was temporarily unavailable/away 2. Respondent refused to speak with us 3. Respondent was incapacitated -666. Other (Specify)	Comments about respondents

Comments on specific questions	Any other comments	Supervisor's Comments