

**RESPONDENTS FOR THE SECOND VISIT**

Section 8 is the last section administered in Round One of the survey. On the page labelled "Respondents for the Second Visit" in the male questionnaire, copy the ID of the person best informed about farming and livestock activities from Section 6A, Q.2, the ID codes for the person(s) best informed about family businesses from Section 6B. The male interviewer should ask the household head who is best informed about (1) household expenditures on food and non-food items, and (2) the amount of food that the household consumes which it has produced itself (i.e. milk from cows, wheat or rice harvested from the household's own fields). This may not be the same person in both instances, and it may be necessary to pass the female questionnaire (which has the household expenditure sections) between the male and female interviewers. In the female questionnaire, copy the ID of the person designated as best informed about the household's consumption patterns.

**Section 9: FARMING AND LIVESTOCK****PURPOSE**

The purpose of this section is to collect information on the household's income and expenditures from farming and livestock, including agricultural production and technology choices, and use of farm credit and agricultural services. A sub-section for each cropping season (i.e. rabi and kharif) obtains information on which crops were grown, how much of the harvest was sold, used for payment in-kind, and consumed by the household. Information is obtained on annual expenditures for specific items and crops, ownership and use of equipment, livestock sales and purchases, and use of paid labor.

**RESPONDENT**

Any household which (1) operates agriculture land, and/or (2) raises livestock should complete this section of the questionnaire. Households that own but do not operate agriculture land (i.e. pure LANDLORDS) will not complete Section 9.

The respondent is the person identified in Section 6A as best informed about the agricultural activities of the household. If this person is not available, the interviewer must ask the household to identify an alternative respondent. If possible, it is important that the most-knowledgeable person be interviewed.

**Part A: LANDHOLDING AND TENURE****INSTRUCTIONS**

This subsection collects information on land holdings and land transactions of the household over the past 12 months. Holdings are classified as:

RAINFED LAND includes the cultivated area which gets water solely from rainfall (barani) or river floods and seepage water (sailaba).

IRRIGATED LAND includes the cultivated area that is provided with water through artificial means of irrigation i.e. irrigation canals/channel, tubewells, groundwater irrigation etc.

UNCULTIVATED OR WASTE LAND is land that is not suitable for cultivation or land which is fit for cultivation but was not cropped

during the past year. It can be WATERLOGGED (land submerged in standing water) or SALINE (land whose soil content is high in salty minerals) or OTHER (includes fallow area and area not available for cultivation).

TOTAL AREA is the sum of acres and kanals owned, i.e. RAINFED plus IRRIGATED plus UNCULTIVATED/WASTE land. It includes total cultivated and uncultivated area owned by the household. The interviewer will commonly sum up the land area reported as RAINFED, IRRIGATED, and UNCULTIVABLE/WASTE LAND and write the totals in the boxes provided.

Note the following general comments:

Land size should be recorded under the appropriate column in ACRES and KANALS. The sum of ACRES and KANALS should be equal to the total land area reported for a specific question. ACRES may be slightly different sizes, depending on the region surveyed. Information is being collected at a community level to adjust for differences in the size of land areas. Do not make any adjustment in the household questionnaire. If KANALS are not used for a specific area, ACRES can be reported as a decimal fraction with up to 2-digits after the decimal point. For example, one-and-one-half acres could be coded as "1.5" in the acres column. If land area is reported in some other local unit of measure, convert to acres (or acres and kanals) using the conversion tables provided on the codes pages and in the annexes to this Manual.

Land ownership and land transactions should be reported jointly for all members of the household. For example, if both the head of household and his son own and operate separate parcels of land, farming information should be summed together for purposes of Section 9.

The past completed rabi and past completed kharif season constitute the primary reference period for all of Section 9.

RABI refers to crops sown in the winter and harvested in late winter or early summer. Planting begins in November and harvesting starts in April through early June. The important rabi crops are wheat, barley, gram, mustard and rapeseed.

KHARIF refers to crops sown in summer and harvested in late summer or early winter. Planting begins in July and harvesting starts in October through early November. The important kharif crops are cotton, rice,

sugarcane, maize, jawar and bajra.

A table is provided in the annexes to this Manual that indicates which completed rabi and which completed kharif to refer to in each month of the survey. Because of regional variation, your supervisor may instruct you to use different seasonal cutoffs in specific months. His instructions should override the cutoffs specified in the annexes.

Question 1. Indicate whether the farming activities being described in Section 9 are from an individual holding or a joint holding. Further, ask the respondent to estimate the share of total farm earnings retained by his household.

If the farm is a joint holding, crop and orchard information should represent earnings and expenditures of the joint holding, and not the individual household. However, livestock information should be reported only for the household and not the joint holding.

Take the example of two brothers who jointly operate a 20 acre farm. If they split proceeds of the farm equally, the answer to Q.1 is "JOINT HOLDING" and "50". All information collected in Parts A, B, C, D, E, and G will reflect income and expenditure flows of the joint holding. However, information collected in Part F (livestock) and Part H (processing of own-farm products) will reflect income and expenditure flows of the individual household.

Question 2. AGRICULTURAL LAND is the aggregate area of land that is normally used for farming and is operated by member(s) of one household alone or with the assistance of member(s) of other household(s) without regard to location, size or title. If the household currently operates agriculture land, obtain information for Parts A through E. If the household raises livestock but does not operate land, skip to Part F.

Do not fill out any part of Section 9 if the household is a pure landlord, that is, if all land owned by the household is rented-out or sharecropped-out. Information on earnings of landlords is reported in Section 15, Part D1.

Question 3. AREA OWNED includes the total area owned by all members of the household irrespective of its location. Include land operated by the household as well as land sharecropped-out and rented-out. Also include the area held in owner-like possession such as land temporarily allotted, mortgage land under possession, etc.

Questions 4 and 5. DISTANT is defined as more than two hours walk from the place of residence.

Question 6. Give the value of land at prevailing market prices.

Question 7. To RENT OUT land means that the household has temporarily granted permission for some other household to use a particular plot land in exchange for a fixed (cash or in-kind) payment.

SHARECROP OUT refers to a leasing arrangement where a farmer cultivates land belonging to another household and in return gives part of his harvest to the land-owning household. The farmer who has this type of lease is called a SHARECROPPER. For example, if a sharecropper produces 1000 kg. of wheat from land rented on a 50/50 sharecropping arrangement, 500 kg or 50 % remains with the farm operator. If the household operates the land with another household, then both households share the remaining output.

Question 8. LAND RENTED OUT FOR FIXED RENT means that the land owning household receives a fixed payment (cash and in-kind) for the use of the land.

Question 9. The total rent received reflects all fixed payments (cash and in-kind) for agriculture land over the past 12 months.

Question 11. The question asks about the total rupee value of inputs (credit, fertilizer, pesticides, etc.) provided to sharecroppers by your household. If they grow more than one crop, the inputs should be the total for all crops. Estimates of input may not be readily computed during the interview. Make notes and compute during editing period.

Question 12. The answer must be in percent ( % ). The share of production may differ by crop. If more than one type of sharing arrangement is being used (depending on the type of crop), the interviewer should use the percentage of the principal crop (crop with the biggest acreage).

Question 13. Sum up receipts from barani land and irrigated land and put in the total column.

Question 18. The interviewer should compute OPERATIONAL LAND HOLDING based on responses to Q.1 through Q.17. Take total land owned, subtract land rented-out and sharecropped-out, and add in land rented-in and sharecropped-in. Thus, operational land holdings include all rainfed and irrigated lands that are cultivated, sown or fallowed or planted to orchards/trees in the most recent rabi and kharif seasons.

Questions 19 to 25. Information regarding changes in landownership, particularly the sale of agricultural land, is considered by many to be a sensitive and personal matter. Therefore, we try to get this information indirectly by asking about "changes in landholdings".

If the household reports having more land now (Q.20) and had to spend for it (that is, Q.22 is greater than 0), then it can be assumed that the household was a net purchaser of land (i.e. they purchased more than they sold). If the household did not pay for the land because it was either received as a gift or payment in kind, write "0" in Q.22.

If the household has less land and indicates that they received an amount for the land as reported in Q.24, then one can assume that they were a net seller of land.

If the household both bought and sold land, they will respond as either a net purchaser or a net seller. It will not be possible to distinguish whether they both purchased and sold land.

Question 21 and 23. Give the equivalent amount (in acres and kanals) of increase or decrease in land owned and not the total land area owned. For example, consider a case in which the total land owned increased from 10 to 20 acres over the past cropping year. The difference of 10 acres reflects the actual net increase in landholdings, and should be the response written for Q.20.

**Part B1 : RABI CROP PRODUCTION AND DISTRIBUTION**

This portion pertains to the crops grown and harvested by the household, either as landowners, tenant farmers, or mixed landowners/tenants during the last completed rabi season. (See the annexes to determine which rabi season to use.)

Primary crops are listed specifically in Q.1. Ask whether each crop was cultivated before proceeding to ask Q.2-Q.18 for those that were cultivated (i.e. the response to Q.1 is YES). Any additional crops should be noted in the spaces provided under the OTHER categories. Write the crop codes from the codes sheet in your questionnaire in the boxes provided.

Question 2. Use acres and kanals. Acres can be entered in fractional terms, e.g. with 2-digits after the decimal point.

Question 3. Specify if any new or high-yielding variety of seed was planted during the past rabi season.

Question 4. Irrigations consist of watering fields on purpose from either irrigation canals or tubewells. "Accidental" waterings (for example, by rainfall, floods, a burst dam) are not to be counted here.

Q.1-Q.18 are concerned with the amount and dispensation of the principal output from cultivation. Q.19-Q.22 are concerned with by-products from cultivation.

Question 5. Crops are assumed to be sold in quantity units or land area units (see the codes sheet in the questionnaire). Try to use the quantity units whenever possible, and to use maunds or kilos (as opposed to pieces) from the list of unit codes as frequently as possible.

Make sure that you use the appropriate code for the sales unit after entering the data for amount. For example, if the household reports a harvest of 200 maunds of wheat during the past rabi season, write 200 under the AMOUNT column and 2 (for maunds) under the UNIT column.

Question 7, 8, and 9. PRIMARY BUYERS are those with the largest purchases of a given crop. However, the remaining portions of the crop may be sold to other buyers (SECONDARY BUYERS). If more than two buyers, sum all remaining sales under the SECONDARY BUYER heading and estimate an average price per unit across all secondary buyers. Use the Buyer Codes provided on the codes page.

It is very important to ensure that the UNIT codes used in Q.7 and the UNIT codes used in Q.9 are the same. The product of QUANTITY sold and price (RUPEES per UNIT) should equal the total payment received from sales. Note that the unit "TOTAL CROP" can always be used in lieu of a specific unit.

Consider the example of a farmer who sells 400 maunds of wheat to a commission agent. If he sells the wheat at Rs. 100 per maund, you would code 400 in the QUANTITY column of Q.7 and "2" (for maunds) in the UNIT column. Code "2" (for commission agent) for Q.8. For Q.9, you could either code "100" (in the RUPEES column) and "2" in the UNIT column, or "40000" (in the RUPEES column) and "10" (for total amount) in the UNIT column.

Question 11. The answer to be provided by the respondent can either be in percent and/or amount and unit. If the respondent clearly recalls that 50% of the harvest was given to the landlord but cannot give the exact amount and unit just write 50 under the PERCENT column. If they further know that they harvested 500 maunds and gave 50% to the landlord, write "250" in the QUANTITY column and "2" (for maunds) in the UNIT column.

Question 13. These include payments in the form of the crop for laborers that worked on the particular crop under discussion. Do not report cash payments here.

Question 15. These includes payments and gifts in the form of the crop either to artisans or to friends and/or relatives.

Question 16. Include only primary crop amounts here. For example, if the farmer beerseem fodder, enter the amount fed to livestock (measured in units of weight or in land units) here. If the farmer grew maize for feed, enter the amount of maize grain fed to livestock. Do not input quantities for crop by-products (for example, maize stalks). These are entered in Q.22.

Question 17. People often grow several different crops side by side on the same piece of land. This is referred to as INTERCROPPING.

Question 18. If the answer to Q.18 is YES, write the correct crop codes in the columns provided. For instance, wheat and mustard are sometimes sown together. In such case, on the line for WHEAT (11) under Q.18, write "51" (crop code for mustard) under the first crop column. If there is a second crop that is intercropped, enter the data under the second crop column and so on. Similarly, on the line for MUSTARD (51)



under Q.18, write "11" (crop code for wheat) under the first crop column.

Question 19. BY-PRODUCT is a secondary product derived after processing of principal commodity e.g. wheat straw, coconut shell, cotton sticks, corn husk/stalks, tobacco husk, etc.

Question 20 to 21. SALES OF STRAW/BY-PRODUCTS. You do not need to obtain a measure for the quantity sold, but only for the total receipts from sales of straw and by-products. If payment for by-products was in kind, give the value of the commodity.

Question 22. Enter quantity of by-products (see Q.16 above) fed to livestock.

**Part B2: KHARIF CROP PRODUCTION AND DISTRIBUTION**

The questions in this portion are the same as those in Part B1 (RABI CROP PRODUCTION AND DISTRIBUTION), the only difference being the list of crops. The explanations and definitions given in Part B1 also apply here.

**Part B3 : ORCHARD CROPS**

ORCHARD AREA is the farm area planted with fruit (and non-fruit) trees such as mangoes, citrus, guava, dates, apples, pears, plums, apricots and peaches.

Codes for "Other non-fruit trees" have been included, and should be written in the appropriate column if necessary. For purposes of the energy section (Section 7), we also would like to get information on non-fruit trees planted, if any, i.e. their reasons for planting these, number of trees cut, quantity used for home consumption, etc.

Question 2. Report total land area planted under each type of fruit (and non-fruit) tree, including mixed cultivation as well as sole cultivation. If, for example, the farmer has planted several long rows of a particular fruit tree, ask him to estimate the total area planted.

Question 3. Estimate the actual number of trees planted on the area noted in Q.2.

Question 6. This refers to the number of trees cut.

Question 7 and 9. Amount of harvest and sales should be entered in a weight units, if possible. Alternatively, the respondent may specify the harvest or quantity sold in PIECES or in land area units.

Question 10. If there is more than one secondary buyer, sum up all sales and enter under the secondary buyer column.

Question 11. If paid in-kind, give the value of in-kind payment. Use the same UNIT code as used in Q.9, or report code 10 (total amount).

**Part B4 : SUGARCANE**

Question 2. Report the total area planted under sugar cane during the past rabi and kharif seasons. If land is planted and harvested twice, report only total area and not twice the total area.

Questions 4 to 5. Ask the total volume of sugarcane sold to the mill and the price received for such sales. If the farmer gets advances/loans from the mills, these are often deducted at the time of sales. In such case, record the "full volume" of sales, which will include some quantity of sugar cane for loan repayment.

Question 6 and 7. Other than to mills, some farmers sell part of their harvest elsewhere. Record sugarcane sales sold outside of the mill and the price per unit of sale (or amount received for the total sale).

**Part C : ASSISTANCE AND CREDIT**

Question 1. A FIELD or AGRICULTURAL ASSISTANT is typically a Government employees with agricultural training who shows the farmers how to improve their yields, for instance by using fertilizer or insecticides, or to better market their crops. In other countries, the person is often referred to as an agriculture extension agent.

Question 2. Only widely grown crops are listed here. Use the OTHER category for other crops discussed with the field or agricultural assistant.

Question 9. Write the total funds actually received, minus any deductions or up-front costs, and not the total funds requested under the loan. In cases where there is more than one loan received from the same source, give the total amount for all loans combined.

**Part D: EXPENDITURES ON AGRICULTURE INPUTS**

AGRICULTURE INPUTS means all the products, materials and labor that are used in the cultivation of a crop. These might include supplementary labor, seeds, fertilizers and insecticides. The cost of the inputs should be valued at delivery prices which include net indirect taxes, transport and labor costs, and trade margins. The expenses should be reported collectively if the farm is operated as a joint holding with other household(s). Costs born by landlords who is not partners in crop cultivation operation should be excluded.

It is important to probe carefully to get responses on all inputs used. These expenditures refer to the most recently completed rabi and the most recently completed kharif seasons.

If two purchases are made for the same crop, list each separately.

**SEEDS OR YOUNG PLANTS**

Question 2. If the answer to Q.1 is YES, list down all crops before proceeding to Question 3 to 5. Write the name of the crop under the CROP column and the crop code under the CROP CODE column.

Question 3. If the seeds or young plants were obtained from more than one source, sum up total expenditures.

Question 4. If obtained from more than one source, code the one where the farmer obtained most of his inputs.

**CHEMICAL FERTILIZERS**

Question 6. CHEMICAL FERTILIZERS are used to increase the fertility of the soil e.g. urea, nitrogen, phosphate, etc.

Question 7. If answer to Q.6 is YES, list down all crops before proceeding to ask Q.9 - Q.24. Write the name of the crop under the CROP column and the crop code under the CROP CODE column.

Question 8. Estimate total bags used on each crop specified during the past rabi and kharif seasons.

Questions 9 to 19. PRIMARY SOURCE of fertilizer means the supplier from whom the farmer received the largest amount of fertilizer. Information on the SECONDARY SOURCE is collected in Q.17-20. If there was more than one secondary source, sum all such sources and report under the SECONDARY SOURCE questions.

Questions 10, 13, 14, 18, and 19. DAP, UREA, and SSP are considered the primary types of fertilizers. Nitrogen-based fertilizers should be reported under the OTHER category.

Question 21. This refers to all fertilizer requirements supplied by both primary and secondary sources.

Question 22.

NOT AVAILABLE TO PURCHASE means that the type of fertilizer required is not in the market, either due to shortage or lack of supply.

NOT ENOUGH MONEY means the respondent is out of cash and does not want to buy on credit or credit is not available or was denied.

Question 23. FARMYARD MANURE is animal waste used as fertilizer, i.e. cow dung.

Question 24. Cost of purchase should include labor and transport if quoted as separate from the cost of farmyard manure. If obtained free of charge (for example, from livestock owned by the household), code "0".

**HERBICIDES AND INSECTICIDES**

Question 25. INSECTICIDES are chemical preparations used to kill insect pests which damage crops. HERBICIDES kill foliage such as weeds.

Question 26. If answer to Q.25 is "YES", list all crops before asking Q.28-Q.30. Write the name of the crop under the CROP column and the crop code under the CROP CODE column. If both insecticides and herbicides are used on the same crop, list the crop code twice.

**OTHER CROP EXPENDITURES**

Question 31.

TRANSPORT OF CROPS OR ANIMAL PRODUCTS TO THE MARKET includes the cost of hiring vehicles, animals, and/or labor to assist in the transport of products. Include loading and unloading costs here. If the farmer's own vehicle was used, include cost of fuel and other related expenses.

SACKS, TWINE or OTHER CONTAINERS include expenses incurred in the use of packing materials or other materials used to assemble crops or products in bales or bundles for loading on vehicles or animals for transport

STORAGE includes expenses for the construction or rental of storage huts, sheds or warehouses for crops and/or animals

COMMISSION CHARGES are usually made in connection with a sale or purchase of any farm input i.e. fertilizer (by a Commission Agent) or farm animals, etc. For example, a commission of 10 % may be offered on the sale of a bullock worth 5,000 Rs. to someone who carries out the negotiations of the sale. This would then be equivalent to 500 Rs. for the person responsible for the sale.

LAND REVENUE TAXES, OTHER INDIRECT TAXES include all taxes and fees imposed by the government governing all farming and livestock operations.

**HAND TOOL OR OTHER IMPLEMENTS**

Question 32. The HAND TOOLS or IMPLEMENTS referred to here are instruments used to perform various jobs in the farm.

JANDRA is a bullock-drawn rake used for field preparation.

SPADE is digging stool with a flat blade and a long handle.

AXE is a tool for cutting, chopping or hewing.

BAGO is a flat log used for land levelling which may be drawn by a tractor or a bullock.

CHOHA/RAMBA is a kind of trowel that is used to scoop out soil, plants, etc.

SICKLE is a reaping hook with a semi-circular blade and a short handle.

TRIANGLI is a 3-pronged jandra used for raking plants/weeds with stronger roots.

HAND TOKA is a hatchet used for chopping wood or cutting fodder.

PORE is a watering can with a spout.

DESI PLOUGH is a wooden plough either bullock or tractor-drawn that tills the soil but does not turn it over to make furrow.

TARPHALI is made of canvas material used to cover and protect harvested crop.

FURROW TURNING PLOW is a metal plow which can turn over the soil to make furrow.

KARAH is a land levelling instrument (like bago)

BAR HARROW is a toothed agricultural implement to level, break clods, or cover seed when sown.

YOKE is a wooden framework used to attach draft animal to a plough or a vehicle.

WOODEN MANGER is a trough made of wood used for holding fodder for cattle.

PRAYER (Roller/Hand/Power) is an apparatus that sprinkles or sends out a jet of liquid in very small drops. It is either manually-driven or power-operated.

All other tools should be written in by hand and coded as OTHER.

Question 35. Ask the farmer to estimate the cost of purchasing one of these handtools or farm implements new in the market.



## FARMING MACHINERY AND EQUIPMENT

This section should be administered to any person who currently owns or owned at some time over the past rabi and kharif season any type of large-scale farming equipment.

### Question 37.

TRACTOR is a large motorized vehicle used pulling other agricultural equipment. Record the capacity of the tractor (HP) in the box provided.

PLOUGH is an implement with a heavy cutting blade for turning up the soil.

TROLLY is a form of a truck with a body that can be tilted.

THRESHER is a machine which separates grain from chaff.

WATER PUMP is used to raise water from the ground.

GENERATOR is machine for converting mechanical to electrical energy.

GRAIN STORAGE BIN is a large receptacle for storing grain.

Question 38. In reporting the number of units owned, count only those in operating condition. Include the full value of the equipment in the case of joint ownership with another household. Make note of joint ownership in the questionnaire.

Question 39. Code the month (1-12) and year (in 2-digits) the equipment was obtained.

Question 40. Enter the cost when purchased.

Question 41. Give the current market value of the equipment.

Question 47. If the respondent has difficulty estimating the total payment he received for the equipment hired for the past 12 months, assist him by asking the time unit for equipment rental, that is, if he rents by the hour or by day. If he says it is rented on an hourly basis, ask how many hours in a week is it normally hired out. Suppose he rents out the equipment for 50 Rs./hour at an average of 24 hours a week for a total of 6 weeks in the past 12 months, then your calculation should be  $(50 \times 24) \times 6$ . The answer to Q.49 should then be 7200 Rs.

**Part E. EXPENDITURES AND INCOMES FROM AGRICULTURAL SERVICES**

Question 2. If the farmer owns more than one tubewell, specify the power source of the largest well. If some of his well are diesel powered and some are electric, ignore the skip on code 1 "DIESEL" and ask him Q.3 and Q.4 for total costs of operations. Q.4 and Q.5 should be summed across the tubewells operated.

Question 3. This should not include payment for household consumption of electricity.

Question 6. Here we refer to the length of time the household has been using the tubewell - from the time they acquired it to the present - which may or may not be the same as the actual age of the tubewell.

Question 12. DRAFT BULLOCK is a work animal used for pulling a plough or other farm equipment.

Question 14. Give the total number of days for all bullocks used the past 12 months, estimating for the rabi and kharif season separately.

Question 16 and 18. If bullocks were hired on a per-season basis, calculate the daily rate by dividing it with the number of days used. In this case, you need to ask a follow-up question: "How many days during the rabi/kharif was the bullock hired-out?". If hired on the basis on land units, ask the farmer to estimate number of days and payment per day.

Question 19 and 20. There are cases where the rates per hour for tractor services includes a driver. In this case the rate per hour should be the total (including the labor cost of the driver). If hired on the basis of land units, ask the farmer to estimate the number of days and payment per day.

Questions 21 to 24. If the farmer rented a threshing machine or any other farm machinery, ask the amount paid in rupees for the rental. If payment was made in-kind, indicate which crop was given as payment, the total amount and the unit. For example, if the farmer paid 10 maunds of wheat, write "11" under Crop Code, "10" under Amount and "2" under Unit. If more than one type of crop is paid, leave the column under Crop Code blank and estimate the value of payments in-kind, coding the unit as "9" (rupees).

**Part F: LIVESTOCK OWNERSHIP AND PRODUCTION**

Question 2. First indicate which types of animals are owned/tended and then ask Q.3-Q.17.

Question 3. If no animals are owned, but all are tended for others in a specific category, code "0" for Q.3 and skip to Q.14.

Question 4. Give the total value for all animals owned by type based on prevailing market price.

Question 5 and 7. If the household did not sell or purchase any animal of a specific type, write "0". Do not leave this column blank.

Question 10. Include animals slaughtered and consumed.

Question 12. Animals given to others include those given as gifts, wages, or payment in kind.

Question 14. Tending for others means taking care of some other household's animals, involving such things as feeding, grazing or herding, cleaning and providing animal shelter.

Question 15. Report all payments and products received for tending animals, including products such as milk.

Question 16 and 17.

ANIMAL FOOD AND FODDER - If the fodder used to feed animals is from own-production, ask the farmer to estimate what he would have to pay to purchase this amount of fodder in the market.

VETERINARY SERVICES include all expenses incurred in healing diseases and surgical treatment of animals i.e. veterinarian's fees, medicine etc.

PAID LABOR includes the wages given to a person hired to herd or graze the animals

OTHER LIVESTOCK COSTS include expenses other than those listed above such as construction or repair of animal sheds or shelter, animal gears and equipment, rental of stables for horses, garages for tongas, etc.

**Part G: HIRED LABOR ON OWN-FARM**

Question 1. CASUAL LABORERS are employed on a short-term basis for seasonal activities such as ploughing and planking, sowing, harvesting, cleaning of irrigation canals, etc. and are paid cash and non-cash benefits for services rendered. Include SEASONAL WORKERS in Part G as well.

Question 2. Ask the farmer to estimate the total days of paid labor he hired during the last completed rabi and last completed kharif seasons. Do not include permanent workers in this Part.

We refer here to the total payments to all labour, specifically CASH PAYMENTS and the rupee value of IN-KIND PAYMENTS. The conversion of in-kind payments (grain, gur, groundnut, etc) to rupees should use the prevailing unit prices at the time of the survey.

If the payment for labor is made on the basis of acreage rather than time inputs, estimate total time worked in full working days.

Question 3. OBLIGATION or EXCHANGE means labor provided without charge, usually with an expectation that the household will return the favor at another time or because of social obligations.

Question 4. The total number of meals provided per worker per day should be for all laborers including those working on obligation or exchange.

**PERMANENT HIRED LABOR**

Question 6. PERMANENT WORKERS are employed on a permanent (for a minimum of one year) and regular basis and are paid cash and non-cash benefits on a fixed-period basis i.e. weekly, monthly, quarterly etc. for services rendered. Permanent workers include those hired as chowkidars to guard the fields, fodder cutters, etc., as well as field workers.

We are specifically interested in permanent labor working on the farm. Therefore, do not include persons working solely as domestic help such as drivers, servants, dhobi (person doing the laundry), mali (gardener), or chowkidar (assigned to provide protective services only in the house) etc.

Questions 8 to 9. Ask the farmer to estimate the number of hours each permanent laborer normally works each day, and the number of days all such laborers worked during the past rabi and kharif seasons. If he had three permanent laborers working on his farm, and each worked on average 200 days a year, the answer to Q.9 would be  $3 \times 200$  or 600 days.

Question 10. Include only payments actually made during the past rabi and kharif seasons.

Question 12. ADVANCE PAYMENT is the sum of money given to the workers. Sum across all workers. If the farmer did not give any advance payments, write "0". Do not leave the column blank.

Question 13. If advance money was paid, the sum of the balance due after the advance should be reported, summed across all workers.

Question 14. If part of the harvest was given to the workers as wages in-kind, identify the commodity by writing the crop code in the column and give the quantity and the unit of measurement for the crop. For example, if the farmer gave 20 maunds of wheat as payment in-kind, code "11" in the crop code column, "20" in the quantity column and "2" in the unit column. If more than two crops are given, code the primary crop in the FIRST CROP column, and sum across all other crops in the SECOND CROP column.

**Part H: INCOME FROM PROCESSING AND SALES OF OWN-FARM PRODUCTS**

In this portion, the interviewer must make sure that the activities use only raw inputs produced on the household's own farm. If inputs are processed produced other household's farms, report the activity in Section 10. Large scale activities (such as hatcheries or egg farms) should likewise be described in Section 10.

Questions 2 to 6. These should only be answered if the household has its own production of grain, sugar, corn, tobacco or oil-producing crops/vegetables or fish farming and does its own processing to sell the end-products in the market.

You should be sensitive to inconsistencies in the data being reported by the respondent by comparing it with responses given in the earlier portions of Section 9. For example, if the respondent's answer to Part B4 (SUGARCANE) Q.1 is "NO" (they did not grow sugarcane) but they reported having done processing activities particularly cane crushing and/or gur production, you should probe to attempt to correct the inconsistencies.

Question 4. Ask the farmer to estimate the value of total sales made by the household from selling the end-products in the market. If the respondent has difficulty recalling sales, probe by asking the quantity or volume of production which was sold in the market and the price per unit and multiply these. For example, they sold a total of 200 kgs. of flour at 2.50 Rs. per kg., then the answer to Q.4 is 500 Rs.

Question 5 and 6. Include all the expenses incurred by the household in the production and marketing of the products.

**Part I: SALES OF DAIRY, POULTRY PRODUCTS, MEAT AND ANIMAL HIDES**

As in Part H, the interviewer must not include households who operate a commercial enterprises, i.e. a poultry farm or hatchery. Sales of dairy, poultry and meat products or animals hides should derive from animals owned and raised by the household. For example, the sale of yoghurt prepared from milk bought in the market should not strictly be included here.

The reference period is the past 30 days preceding the interview and the past 12 months preceding the interview (rather than the last completed rabi and kharif seasons).

Question 10. Report total eggs sold. For example, if the respondent sold 5 dozen eggs last month, multiply this by 12 and write "60" in the column.

Question 14. The question refers to the aggregate total of all dairy products during the past 30 days.

Question 15. ANIMAL HIDES are natural raw animal hides and skins processed into leather. Do not include sales of whole animals reported in Part F.

Question 17. Unlike animal hide, animal wool or hair (sheep, goat, camel, etc.) are not usually processed prior to selling.

Question 18. Report total sales of wool and hair over the past 12 months.

## Section 10. NON-FARM ENTERPRISE ACTIVITIES

### PURPOSE

This section is designed to obtain information (i.e., revenues, expenditures, and ownership of assets) on the various businesses, professional practices, and other self-employment activities in which the members of the household are engaged. All business, services, and commercial activities that are not described elsewhere in the questionnaire (e.g. in Section 5 or Section 9) should be included here.

### RESPONDENT

The respondent for this section should be the person who is best-informed about each business or enterprise. It is very important that you speak with this person rather than some other household member who may know less about the revenues and expenditures of the business. You will probably have to schedule a special appointment to meet with this person or persons to discuss their business activities. Write the ID(s) of the person(s) who provide information at the top of the page for Part A.

### DEFINITIONS

A FAMILY ENTERPRISE OR BUSINESS is a non-agricultural self-employment activity, that which is carried out independently by one or members of the household. An enterprise may either be engaged in trade, retail or wholesale activities (i.e. any store which sells food, clothing and other items for home use or consumption),, professional activities (i.e. a private doctor, dentist, lawyer, accountant, architect), or provides a particular service such as dry cleaning, auto repair, tailoring/dressmaking, hairdressing, house cleaning, operating a public utility vehicle (e.g. taxi, rickshaw, tonga etc.)

The profits or losses of the business will accrue to one or more members of the household.

The size and scale of operation may vary. An enterprise may be owned and operated by one person (single proprietorship), several persons, or it may constitute a large firm which employs a number of paid workers or employees. The employees of the enterprise may receive remuneration in wages, salaries, commission and tips and the mode of payment may be piece rate or pay in any kind, either in casual or regular basis.

Household members who assist with the business are listed in Section 6, Part B.



## INSTRUCTIONS

The enterprises were identified in the first round of the survey, in Section 6, Part B. The IDs of the person(s) in the household who are most knowledgeable about the enterprise(s) should be written at the top of Section 10, Part A. Obtain all information (Parts A, B, C, D) on one enterprise before moving to the second and/or third enterprise. Note that activities which primarily involve processing and selling outputs from own crops produced or grown should not be included, as they are covered in Section 9, Part H (Income from Processing and Sales of Own-farm Products

### Part A: General Characteristics of the Enterprise

Question 1. Your supervisor should have written the ID code(s) of the respondent(s) for Section 10 at the top or Part A for each enterprise operated by the household. In the event that he/she is not available for the interview, write down the ID code of person actually interviewed in the blank boxes provided.

Question 2. Write a full description of the enterprise. If the enterprise is engaged in manufacturing, indicate what they manufacture e.g. manufacture of wood products, furniture, petroleum products, etc. Your supervisor will write the correct industry code in the box provided.

Question 3. The answer must be the total number of years and months that the enterprise has been in operation. If the enterprise has been in operation intermittently, compute the time that has elapsed since the first time the business began to the present, and write it in the space provided.

Question 4. Ask the number of months during the past 12 months that the business has actually been operating. In doing so, consider the following:

- 1) If the enterprise is engaged in a processing/manufacturing activity which largely involves the use of machinery, it is considered "in operation" for as long as the enterprise continues to produce goods for commercial sale. "In operation" should not be misunderstood as being limited to the period when "machines in the enterprise/business are actually running or operating"
- 2) If the person in-charge of the household enterprise is ill or away on vacation or a business trip but another member of the household assumes responsibility in his absence, then the

enterprise is considered to still be "in operation".

- 3) If an enterprise offers a professional service and is run by a single qualified individual in the household such as a private doctor, dentist, lawyer, etc., then the enterprise is considered "not in operation" for as long as he/she is away e.g. on an extended vacation and therefore has temporarily stopped his practice. The situation would be different in a team practice, say a group of doctors or lawyers, where another qualified individual can cover for the person who is away. In this case, the enterprise would still be "in operation"

Question 5. Code the usual number of days that the enterprise operates during a regular week of operation. For example, if a small shop is usually open six days a week during nine months of the year, the response to Q.5 would be "6".

Question 6. An enterprise is considered to be operating in a FIXED location if it has a regular place of business, regardless of whether or not this place is the dwelling of the household or has any permanent structure. Taxi, rickshaw and tonga operators, hawkers, peddlers and street vendors are generally operating a mobile establishment and should be considered to be operating from a VARIABLE location.

Question 7. Specify whether the business is held under joint proprietorship (i.e. profits are shared with persons outside the households, assets are owned jointly with a person or persons outside the household) or individual proprietorship.

Question 9. LARGER ENTERPRISES vs. SMALL ENTERPRISES. Larger enterprises are business entities employing 10 or more persons on a regular basis. The total number of persons engaged in this type of enterprises is calculated as all workers including the proprietors (own-account worker/employer), employees and unpaid-family workers. SMALL ENTERPRISE are those business entities with less than 10 employees.

Question 10. SUBCONTRACTING means that the enterprise contracts with another firm to supply goods and services. In many cases, a portion of a work contract or job is passed on directly to another firm.

Question 12. Firms that regularly employ more than 10 workers are required to be registered with the Government according to the Factories Act of 1934. Many such firms are not registered with the Government, which makes this a very sensitive question. You may wish to phrase the question differently, for example, by asking the respondent if he is required to pay his employees the legal minimum wage (registered firms

are required to do so). If you feel that asking the question may cause problems during the rest of the interview, simply code DK and continue to question 13.

Question 14. Do not include labor on exchange for an obligation or other family helpers. Include paid apprentices (i.e. apprentices receiving more than just pocket money). Ask for the maximum employed during the past 12 months.

Question 15. Give the total number of paid employees at the time of interview.

Question 16. Do not count family members here. Unpaid helpers or apprentices/helpers receiving only a small stipend should be included here.

Question 18. FORMAL CONTRACT means a document stipulating the terms and conditions of employment such as affectivity or duration of employment, amount of salary or wage, or other rules or regulations to be followed by the employed, etc.

Questions 20 and 21. Do not read the responses to the respondent. Ask him for his problems and sources of funds to set up the business and choose the code that seems most appropriate.

CAPITAL OR CREDIT PROBLEMS - There is a shortage or lack of money to operate the business or the owner encounters difficulty in borrowing the needed funds or money to profitably engage in the business.

LACK OF TECHNICAL KNOW-HOW - The owners of the business do not have the necessary background, knowledge to operate the business efficiently.

LACK OF TRAINED LABOR - The owners of the business cannot find the necessary workers who are trained for the type of business.

GOVERNMENT REGULATIONS - There are government regulation(s) restricting the operations of the business or not enough incentives being given by the government.

LACK OF RAW MATERIALS - There is an inadequacy of the raw materials needed in order to produce the finished product of the enterprise.

Question 20.

NGO means Non-governmental organizations.

DFI means Development Financial Institution.

**PART B: OPERATING EXPENSES**

Fill out Part B once for each enterprise operated by the household.

**DEFINITIONS**

**OPERATING EXPENSES** are the funds spent in order to operate the enterprise. Exclude expenditures used for only for personal matters (for example, food purchased solely for personal consumption). In some cases, it may be difficult to separate expenditures on personal items from expenditures on items for the business. For example, if the respondent operates his business out of his house, it may be difficult for him to separate the cost of electricity used for the business from the cost of electricity used by his family -- he receives only one electricity bill from WAPDA. In such cases, report the total cost of the input (i.e. electricity) and specify in Q.8 that some of the electricity is used by the household. Do not attempt to allocate cost shares in an ad hoc fashion.

**WAGES, SALARIES AND BENEFITS FOR HIRED LABOR** - This pertains to the employees' remuneration for time worked and should cover the following:

- a) straight time pay of time-rated workers;
- b) incentive pay of time-rated workers;
- c) earnings of piece workers;
- d) premium pay for overtime, shift, night and holiday work;
- e) commissions paid to sales and other personnel, including premiums for seniority, special skills, geographical zone differentials, responsibility premiums, hazard allowance, cost-of-living allowance and other regular allowances e.g. house rent and conveyance allowance
- f) employer's contributions to social security, provident fund, pension schemes, health and life insurance

Also included is remuneration for time not worked which comprises direct payments to employees with respect to public holidays, annual vacations, sick leave and other time off with pay granted by the employer.

**SUB-CONTRACTING** - purchase of services from other firms such as assembly services, delivery services, and the like.

RAW MATERIALS - inputs in the manufacturing process; any kind of finished or unfinished item which when added to other items becomes part of the total finished product.

ARTICLES FOR RESALE - means finished goods purchased by the enterprise which is intended to be sold again for a profit.

RENTAL OF BUILDINGS - can refer to a workshop, shed, or a store, etc.

MAINTENANCE/REPAIRS/SPARE PARTS - of machinery and equipment.

FREIGHT AND TRANSPORT - delivery, shipment, packing and storage of goods and products.

INSURANCE CHARGES - expenses for fire, property, hazard insurance

Question 3. SUPPLIER CREDIT refers to a facility extended to a user of materials to use such materials with payment requirement after a period of time, for example, 30 days from day of order of delivery.

Question 4. Frequency is the number of times the ITEM was purchase during the period (TIME UNIT). For example: 4 times during the month should be coded as "4" under the Frequency column and "5" under Time Unit column.

Question 5. If a "normal" estimate is difficult, ask how much was paid the last time (ITEM) was purchased.

**PART C: OWNERSHIP OF ASSETS**

**DEFINITIONS**

**ASSETS** are equipment and buildings that the owner owns and uses in his business.

**LAND** - any type of landholdings owned and used for the business.

**BUILDINGS** - can refer, for example, to a workshop, a shed, a store or any other kind of building.

**EQUIPMENT** - can refer, for example, to sprayers, fishing net, flat iron, camera, traps, etc.

**TOOLS** - can refer, for example, to saws, hammers, pliers, pincers, etc.

**MACHINERY** - can refer, for example, to sewing, calculating, washing, copying machines, etc.

**DURABLE GOODS** - Furniture, kitchen appliances, etc.

**Question 8.**

**CHANGING METHODS OF PRODUCTION** refer to new technology which offers the advantage of speed, efficiency, cost.

**BUSINESS NOT GOOD** means that the enterprise is not making enough profit to sustain its operations.

**NEEDED MONEY FOR DEBT REPAYMENT** may or may not refer to debt incurred for the business. It could be a loan made for some other purpose.

**Question 9.** **IMPROVEMENTS TO THE BUILDING OR LAND** refer to any refurbishing or construction of additional structures in the building or on the land to accommodate any business expansion. However, if the part of the building where the business is located is used as a dwelling unit of the household and improvements were done mainly in the areas for household use i.e. construction of additional bedrooms or improvement of the kitchen, this should not be considered a business expense.

**PART D: REVENUES****DEFINITIONS**

**REVENUES** are total cash and in-kind receipts received from the sale of goods and services before subtracting business expenses.

Questions 1 to 5. The reference period for these questions is since the last visit (past 14 days).

Question 2. Only cash payments received from the sale of goods and services are to be reported here.

Question 3. Only the value of in-kind payments from the sale of goods and services are to be reported here.

Question 4. If the business did not receive payments from providing subcontracting services in the past 14 days, code "0".

Question 5. Estimate the total amount that the respondent and members of his household have consumed of what the enterprise has produced over the past 14 days. If, for example, the respondent drives his own taxi and typically takes his children to school in the taxi, ask him to estimate the cost of fuel and maintenance costs for the vehicle for the trips to and from the school.

Questions 6 to 9. These are the same as Q.2-Q.5, but reflect the "normal" practice of the business rather than practices over the past 14 days.

Question 11. This includes only rents received from business property (for example, as storage shed used by the business in which space is rented to another firm) rather than personal property. Other rents received are reported elsewhere in the questionnaire.

Question 12. **INVENTORY** is a stock of goods or products on hand. Some businesses build an inventory that is good for 30, 60 or 90 days. Ask the respondent to estimate the total market value at prevailing prices of his existing inventory for Q.13.



**Section 11. NON-FOOD EXPENDITURES AND INVENTORY OF DURABLE GOODS**

**PURPOSE**

The purpose of this section is to collect data on all non-food expenditures by the household.

**RESPONDENT**

The respondent for this section should be the most knowledgeable woman in the household, or the head of the household if she is not able to provide information on household expenditures. Write the ID code of the person actually interviewed in the box provided.

**INSTRUCTIONS**

Because of the longer reference period, you may need to probe in order to get the accurate estimates of annual expenditures. Use the work space provided in the questionnaire for calculations and write the correct figure in the box provided.

**Part A: Daily Expenses**

Question 1. Ask Q.1 for all the goods listed in the column before proceeding to Q.2. Put a cross in the appropriate box for the answer given. If the answer to Q.1 is Yes, ask Q.2 and Q.3.

Question 2. Include cash and in-kind purchases.

Question 3. Include items received free of charge (i.e. as gifts) here.

If the response to expenses for the past 30 days for commercial or handmade soap and other personal care items such as cosmetics, laundry soaps, toothpaste, combs and brushes is 0, carefully probe: These are basic need items that a household uses on a regular if not daily basis.

Expenses for gasoline and motor oil should not include those used for the business. If a purchase is made for both business and household use at the same time, ask the respondent to estimate what percent of the purchase is used by the household. For example, the total expense for gasoline and motor oil is 200 rupees and the respondent upon probing says 50% of the item is used for the household, then the total expense reported for household use is 100 rupees.

Expenses for newspapers, books and other entertainment should not include education-related expenditures, which are captured later in the questionnaire. Also included in this expenditure category are stationery supplies such as pens, pencils, writing pads, envelopes, papers, seals, punching machines, paper clips, pen holders, etc.

Entertainment expenses include tickets purchased for cinemas, theatre or stage plays, games, VCR films, lodging expenses during excursions or out-of-town trips for a holiday, membership fees paid to social and recreational clubs, purchase of articles/items for hobbies such as stamp or coin collecting, photography including purchases/printing/development of camera films, gardening, and the like.

Expenses for kerosene, matches and candles should also include other similar items used for household lighting and cooking.

Expenses for meals eaten outside the house include purchases of ready-made food and drinks from restaurants and hotels to be eaten at home. Do not include the value of meals provided by your employer.

For wages paid to servants, gardeners, sweepers or chowkidars, give the total expense for all such persons employed by your household, even if the person(s) is considered a household member.

## Part B. ANNUAL EXPENSES

These are larger items typically purchased on a less frequent basis than the items listed in Part A. The section uses two recall periods -- (1) "since my last visit" (i.e. approximately 14 days), and (2) "over the past 12 months".

Question 1. Ask Q.1 for all the goods listed in the column before proceeding to the additional questions. Inquire whether the respondent purchased (cash or in-kind payment) any of the items or received the item as a gift, dowry, or inheritance over the past 12 months. Put a cross in the appropriate box for the answer given. and ask Q.2-Q.5 for the appropriate items.

Question 3. Report total cash and in-kind purchases incurred since your previous visit to the household.

Question 4. Ask the respondent to estimate total cash and in-kind purchases over the past 12 months. Probe carefully to get a complete estimate.

**Question 5.** Ask the respondent if he received any of the consumer item as a gift, dowry, or inheritance. Do not include payments in-kind. Value the items at current market prices.

Expenditures on children's and adult's clothing and material include unstitched and ready-made garments

Expenditures on other personal effects include wrist watch, pocket watch, cigarette case, lighter, sunglasses, handbags for men and women, accessories etc.

Expenditures on household textiles include purchase of ready-made bedsheets, pillow covers, blankets, quilts, pads, mosquito nets, cotton for quilts, pillows, "takiyas" chair cushion, etc.

Expenditures on kitchen equipment including crockery include purchases of durable kitchen equipment like refrigerator, stove, pressure cooker, cooking range either operated by electricity, gas or kerosene oil, kitchen utensils like frying pans, cooking bowls/spoons and other kitchen equipment like toaster, blender, juicer, food processor, mincer, etc. Expenditures on crockery include purchase of chinaware, silverware or cutlery.

Expenditures on furniture and fittings include furniture made of wood, metal or plastic purchased by the household for use in drawing, dining, kitchen, garden or bedroom; purchases of sanitary fittings including water taps, bathroom mirrors, hangers, basins, bath tubs, showers and other such fittings; floor coverings, rugs, mats, paintings and other items of decorations and furnishings.

Expenditures on repair and servicing of household effects include cost for fixing broken appliances, kitchen equipment furniture, fixture and furnishings, personal effects such as watches, clocks, glasses, pen, ornaments, etc. as well as maintenance cost to keep household effects in good working condition.

Expenditures on repair and servicing of vehicles for personal/household use should not include expenses for gas, oil and lubricants. Registration/ insurance/ renewal of license and driving license fees and maintenance/repairs of tires should be covered here.

Expenditures on public transport include, rickshaws, taxis and tongas.

Expenditures on repair and maintenance of the house include expenditures on labor and materials incurred in fixing the house such the roof, fence, flooring, etc. This should not include expenditures on improvements or decorations made on the house.

Expenditures on home improvements and additions should be accounted for if these were borne by the household. Expenditures on housing and property taxes include municipal/ real estate taxes, etc.

Expenditures on modern and traditional medicines include purchase of pills, tablets, medicinal herbs, first-aid, light surgical equipment and medical equipment such as wheelchair, orthopedic braces, hearing aid and other similar instruments, medical supplies such as bandages, gauze, cleaning solutions, ointments, etc.

Expenditures on modern and traditional medical services including births cover fees paid to hospitals, doctors, dentists and other health practitioners.

Expenditures on recreation, personal travel and lodging include expenditures incurred on picnics, excursions, vacation trips, membership fees paid to social and recreational clubs/ societies, purchase of articles/items for hobbies such as stamp, collecting, coin collection, photography, gardening, artistic painting etc. Durable items such as hobby equipment e.g. camera, projectors, flash guns, hunting guns, etc. should not be included here.

Annual license fee for radio/TV/VCR should also be reported here.

Expenditures on personal services include expenditures on haircut/hairstyling, manicure and pedicure, etc.

Expenditures on education and professional services include all expenditures on education and professional services and training for all members of the household.

Expenditures on stationery, books, and supplies include purchase of pens, pencils, writing pads, envelopes, papers, seals, punching machines/staplers, paper pins, pin cushions, pen stands, etc.

Expenditures on postal articles, telegrams and telephone include purchase of stamps and other mailing expenses and expenditure related to telecommunications such as dispatch of cablegrams/telegrams/fax messages, telephone calls and connections.

Expenditures on land and buildings for residence or investment include single family home, urban/commercial or agricultural land, factories, warehouses, condominium or apartment building, office buildings, stores, restaurants, hotels, garages and sheds.

Expenditures on funerals and death services include funeral services provided, transport costs, food expenses for relatives and guests who extended their condolences to the family, other administrative costs i.e. filing of death certificate.

Expenditures on marriages, births and other religious ceremonies include those incurred for parties, invitation/reception of barat, valeema, graduation, etc. Also included are administrative costs such as birth and marriage certificates.

If the expense reported is quite high, ask if these include expenses on clothing and jewelry. To avoid double counting, expenses on clothing, footwear, jewelry, etc. for a wedding should be recorded against "Children's clothing and material (120)", "Adult's clothing and material (121)", "Children's footwear (121)", "Adult's footwear (123) and/or "Other personal effects (124)" in Section 10 Part B.

Expenditure on dowry includes jewelry, gold, land, animals. etc. In reporting expenditures on these, avoid double-counting. If jewelry was purchased as part of a dowry, then it should be reported here. If purchased for personal use in a marriage or birth, expense should be reported in Item 181. If land or a house was purchased for investment, this should be reported in Item 170.

Legal expenses include expenditure incurred on litigation procedures, commercial and advisory or consulting services i.e. fees paid to lawyers, tax advisers, architects, engineers, surveyors, etc.

Cash losses include loss of cash money, personal and household effects. Do not include cash losses incurred for a business.

**Part C. INVENTORY OF DURABLE GOODS****DEFINITIONS**

**DURABLE GOODS** include large items with a life expectancy of more than one year.

Question 1. Ask Q.1 for all durable items listed in the column before proceeding. Put a cross in the appropriate box for the answer given. If the answer to Q.1 is Yes, ask Q.2-Q.7.

Ownership could be single or joint ownership with other member(s) of the household(s). If item was received as part of a dowry, it should also be reported here.

Question 3. Indicate how many years ago the household acquired the item. This may not be the age of the item as it may have been purchased or otherwise acquired second-hand.

Question 4. Indicate whether the durable good was purchased or was acquired some other way (i.e. as a gift, payment in-kind, or through inheritance or dowry). If purchased, ask the price the household paid for it at the time of purchase in Q.5. If acquired some other way, ask the estimated market value of the item at the time it was received by the household in Q.6.

Question 7. Give the estimated value at current market prices. This should be the value of the durable good given its current age and condition -- what the respondent would receive if he sold the durable good owned by the household.

## Section 12. FOOD EXPENSES AND HOME PRODUCTION

### PURPOSE

The purpose of this section is to determine the household's total expenditure on food of various types, and to estimate the value of home-produced or home-grown food items consumed by the household as well as food received as payment in-kind i.e. remuneration for work done on someone else's farm, as gifts (nazrana) or presents from relatives and/or friends.

### RESPONDENT

The respondent is the best informed woman, or, if she is unable to provide the required information, the head of household. If he or she is not available, interview the household member who is best-informed about food consumption patterns and expenditures.

### Part A. FOOD EXPENSES

#### INSTRUCTIONS

We are measuring food purchases here (cash and in-kind), as well as the amount of food received as gifts and payment in-kind for work. It does not matter whether the household has consumed the food item, only whether it has purchased or otherwise received the item over the specified reference period.

Question 2. Ask Q.2 for the whole list of 38 food items before proceeding. Put a cross in the appropriate box then proceed to ask Q.3-Q.9 for all items so marked.

Question 2. The recall period is since the last visit, i.e. about 14 days ago.

Question 3. This question refers to the total amount spent on a given food item since the Round One visit. If the item was bought several times in the interval, add up the individual amounts of purchase and report the total here.

Questions 3 to 4. In most instances, the quantity of purchases will be given in whole grams, kilograms, litres, etc. and the value in whole rupees. However, if fractional units are reported, for example, 1/2 kilo or 5 and 3/4 maunds, record these as .50 kilo and 5.75 maunds, respectively.

Question 4. Ask the price paid per unit reported in the UNIT OF PURCHASE column of Q.3. To get total expenditures, the analyst should be able to multiply the price per unit (RUPEES) by the number of units purchased, noted in the QUANTITY column of Q.3.

Question 5. Indicate where the food item was purchased on credit or whether the respondent paid cash for it at the time of purchase.

Questions 6 to 7. If the item was purchased at all, some value should be written Q.6 and Q.7.

Question 8. Do not include meals provided by an employer.

#### NOTES ON SELECTED FOOD ITEMS

Fresh Milk (313) - Some households fresh milk from vendors who deliver on a regular basis. In cases where the milk is delivered in pouch containers, ask the respondent the equivalent amount of milk in kilos that is sold to the household.

Yoghurt (314) - This is usually sold in plastic containers. Ask the respondent to show you the container and check the net weight in grams. Since there is no designated code for this, just write the quantity of purchase and under the UNIT OF PURCHASE column indicate the weight and type of container.

Milk Powder (315) and Baby Formula (316) - These are usually sold in cans of different sizes. Ask to see the can and check the net weight in kilos or grams. Since there is no designated code for CAN, just write quantity of purchase and under the UNIT OF PURCHASE column write weight and type of container.

Chicken and Other Poultry (321) - OTHER POULTRY could include wild birds such as partridges, quails, etc.

Eggs (322) - If the respondent reports a purchase of one dozen eggs, enter code 3 (PIECES) under the UNIT OF PURCHASE column and 12 under the QUANTITY column.

Fish (323) - This food item includes all types of fish and seafoods such as prawns, shrimp, crab, etc., either fresh, frozen or dried. If canned fish was purchased, record this in the CANNED FOODS (336) category.

Bottled Beverages (331) - Beverages sold in tin packs are covered



under this category and one pack could be considered equivalent to one bottle.

Tea (336) - This food item includes all types of tea, black or green, purchased as tea bags, packed or loose tea as well as cups of tea taken in a tea shop or restaurant.

Coffee (337) - Expenses for coffee include other preparation such as Ovaltine, Horlicks or any powdered chocolate drink.

Miscellaneous Other Food Expenses (338) - All other food expenses which could not be classified in any of the food categories should be covered here.

**Part B. HOME PRODUCTION****DEFINITIONS**

HOME PRODUCTION refers to food items produced or grown by the household which have been consumed by the household during the past 12 months. DO NOT INCLUDE PAYMENTS IN-KIND FOR WORK DONE ON SOME OTHER HOUSEHOLD'S FARM.

Question 2. Ask Q.2 for the whole list of food items before proceeding. Put a cross in the appropriate box then proceed to ask Q.3-Q.7 for all items so marked.

Questions 3 and 4. Inquire whether the food item was eaten every month or only some months out of the year (that is, out of the past 12 months). If only some months, obtain the number of months that the food item was normally eaten.

Question 5. In one of the normal months that the household ate the food item, ask the typical number of days the item was eaten. For example, if the household claims to grow rice and eat the rice so grown nine months out of the past 12 months, ask for how many days during one of the nine months (i.e. during a "normal" month) the household ate the rice so grown. A usual response might be 6 days each week, which could be coded as 24 days each month.

Question 6. Now ask the household to tell you how much they normally consumed each day they ate the rice so grown.

Question 7. Finally, ask the household to tell you how much it would cost them to purchase the daily quantity of rice specified in Q.6 at the prices prevailing in the area at the time of the interview.

### **Section 13. MARRIAGE AND MATERNITY HISTORY**

#### **PURPOSE**

This section collects information on actual and desired family size for both men and women. Most of the section is oriented towards women. This includes questions on knowledge and use of family planning methods, a maternity history which ascertains the number of children born to each ever-married woman in the household as well as the mortality rate among these children, and special sections on post and prenatal care and birth practices, and infant feeding practices.

#### **RESPONDENT**

All women aged 14 years and older begin Section 13. Part B, Family Planning, is only asked of currently married women. Part C, the detailed maternity histories, is asked of all ever-married women aged 14-50 years. Part D, Infant Feeding Practices, is asked of all ever-married women aged 14-50 years who have at least one child currently aged 36 months (3 years) or younger.

#### **INSTRUCTIONS**

Information on fertility and family planning are usually considered personal and private and the respondents may feel offended or embarrassed by some of the questions in this section. It is essential to emphasize to respondents that their answers will be treated with strict confidentiality. Try as much as possible to interview the respondent alone or in a private place.

### **Part A. MARRIAGE AND MATERNITY HISTORY**

#### **RESPONDENT**

Part A should be asked of each woman living in the household who is 14 years or older. If any of the respondents are not available, ask the best-informed woman.

Questions 3 and 4. These questions are asked to establish the number of months that a woman did not cohabitate with her husband. We wish to know the total amount of time since the respondent was married that she and her husband lived apart. Count only separations lasting one month or longer. Sum up all such separations and write the total time (in completed months and completed years) in Q.4.

Question 5. This establishes the respondent's preference for family size and sex of children. For example, she may have given birth to a total of 6 children, 5 girls and 1 boy, but if she were to begin again, she may prefer a smaller family of 3 children, all boys. Some women may have difficulty with this question because they believe that the number of births is "up to God". In such case, code 99 for boys and 99 for girls.

Question 9 and 10. Some women may forget to mention a dead child especially one who lived only for a short while or a child living elsewhere. These questions are designed to avoid this sort of omission.

Question 10. Stillborn children should not be counted.

Question 11. A MISCARRAIGE is a spontaneous abortion between the first and six months of pregnancy. A STILLBIRTH means the child was dead at birth.

Question 12. Ask only women who are currently married.

Question 13. If the response given by the respondent is in weeks convert this to months by dividing it by 4. Round to the nearest month (i.e. do not use decimal fractions).

At the end of Part A, the interviewer should sum up the number of pregnancies and live births and prompt the respondent for verification, as noted on the far right hand side of the page.

## Part B. FAMILY PLANNING

### RESPONDENT

Part B should be asked only of currently married women.

Question 1. If the respondent is unclear about the question, provide her with examples of birth control methods such as those listed in Question 6.

**Question 4.** Do not read the responses. Allow the respondent to answer and choose the most appropriate response.

**BAD SIDE EFFECTS** means that the method used caused certain unpleasant or undesirable reactions such as dizziness, lightheadedness or loss of weight.

**INEFFECTIVE METHOD** means that the device used resulted in an unplanned pregnancy.

**RELIGIOUS REASONS** means that birth control goes against the respondent's religious, ethical or moral belief/practices.

**Question 6.**

**RHYTHM** is based on abstinence from sexual intercourse during that period of the woman's menstrual cycle when she is fertile and therefore likely to conceive.

**A CONDOM** is a thin, flexible sheath worn by the man in order to prevent the sperm from entering the woman's vagina.

**A SPERMICIDE/FOAM** prevent conception both by blocking the entrance to the uterus and immobilizing the sperm.

**A DIAPHRAGM** is a shallow cup of soft rubber stretched over and around a flexible ring worn by the woman to block the sperm from entering the uterus thus preventing the fertilization of the egg.

**A PILL** is also referred to as oral contraceptive and is considered as the most reliable method for controlling conception.

**A IUD or intrauterine device** is a small metal or plastic device with nylon thread tails which is placed inside the woman's uterus.

**TUBAL LIGATION** is the sterilization operation for women which involves cutting and tying off the ends of the woman's Fallopian tubes thus preventing the egg from reaching the uterus making conception impossible.

**VASECTOMY** is the sterilization operation for men which involves the cutting and tying the ends of two small tubes through which the sperm pass.

**Part C. MATERNITY HISTORY****RESPONDENT**

All ever-married women aged 14-50 years who have given birth to at least one child.

**INSTRUCTIONS**

Ask Questions 1-8 for each birth before going to the next. Make it quite clear to the respondent that she should only talk about her own children. You must also make sure that the respondent understands that her answers will be kept confidential; a woman who has an adopted child may wish to conceal it so that the child may not know. This only underlines how important it is for you to try to have a conversation with the maternity history respondents anyone else being present.

Question 1. Ask this question starting with the first born child so that it corresponds to 1 under the Birth Order column. Then proceed to ask Questions 2 to 8 for the first child.

This serves as a cross-check with the household roster. Make sure that the children reported in this section who are living at home have not been omitted from the roster and that the children listed in the roster are also reported in the birth history.

Birth dates are always difficult. If the mother does not remember the date of birth of the child, ask her the current age of the child, or alternatively ask how old she herself was when she had the child, then subtract that age from the respondent's present age and calculate the date of birth. You can also help the woman to remember by discussing local, regional or national events that occurred during her pregnancy. A calendar of holidays in 1990 and 1991 has been included in the annexes to this Manual to assist you in recalling the dates of recent important events.

If there were twins or other multiple births, write the details for each birth on separate lines.

Stillbirths should be included in the list.

Question 2. If the child died before being given a name, write "NO NAME".

Question 5. Try to obtain the age of the child at death, expressed in years and months if the child died within the first two years, or in years alone if he/she lived for more than two years. If the child lived for less than a month, write the age in the DAYS column. For stillbirths (i.e. if the child was born dead), code "0" in the days, months, and years columns. If the child lived only for a few minutes or a few hours after birth, code "1" in the days column.

Questions 6, 7, and 8. If the child no longer lives in the household, write the level of schooling completed for Q.7, using the school class codes provided on the codes page of the questionnaire. If the child lives in the household, skip Q.7 and write the ID of the child from the household roster.

**Part C. PRE-NATAL/POST-NATAL CARE**

Question 9. PRE-NATAL CONSULTATIONS are regular visits made to a health practitioner or a doctor to monitor the woman's health during and after her pregnancy.

Question 11. A MIDWIFE or TRAINED DAI is someone with training and a diploma entitling her to offer pre-natal and post-natal care and to do everything necessary at childbirth.

An UNTRAINED DAI is someone who has never had training in childbirth but has plenty of practical experience.

Question 12. The NATAL HOME is the home of the women's parents.

**Part D. INFANT FEEDING PRACTICES****RESPONDENT**

This portion should be asked of all ever-married women who have a child living with them who is 3 years old (i.e. 36 months) and younger.

Question 16. SOLID FOODS include all foods other than liquids, i.e. water, tea, ghutti, juices, milk, infant formula, or breast milk. Many mother begin to feed with soft rice or cereal.

Question 17. ZATCHA BATCHA is a Maternal and Child Health Care Centre which provides basic health services and food for mothers and infants.

Question 20. Many mothers feed their infant "on demand". Ask the mother to estimate the number of times she actually put the child to her breast during the past 24 days.

Question 21. Under the Frequency column, indicate the number of times the child was fed with (food) in the past 24 hour.

**Part E. MEN'S MARRIAGE HISTORY****RESPONDENT**

This portion should be asked of all male members in the household age 14 years and older. If the individual is not able to answer for himself, you should ask the best-informed person.

Question 3. As in the female section, we want to know the men's preference in the size of their family and sex of their children. Code "99" if the response is that family size and gender of children is "up to God".



**Section 14. ANTHROPOMETRICS****PURPOSE**

This section collects information on the health and nutritional status of mothers and young children by measuring their heights and weights. In addition, accurate measures of children's age in months must be obtained, either by careful probing or by looking at birth records. The analyses of these data will make it possible to:

- a) ascertain weight, height, age and sex relationships for the population as a whole and thus determine weight and growth curves by sex;
- b) identify categories of persons who may have nutritional deficiencies as indicated by their low weight in relation to their height and age; and
- c) study the effect of household characteristics on the weight and height of women and young children.

**RESPONDENTS**

The heights and weights of all children in the household aged 5 years and under and their mothers will be obtained. It is very important that all relevant individuals are measured: if it is difficult to obtain a measurement for a particular individual, a follow-up visit should be scheduled in consultation with the household head or the most senior household member present.

**INSTRUCTIONS**

The two female interviewers are responsible for obtaining weights and heights of mothers and children. Instructions on how to actually obtain these measurements are presented in the Anthropometrics Manual. The following comments refer only to other questions in this part of the questionnaire.

Questions 1 and 3. As instructed in the questionnaire, you should ask to see a birth registration certificate or other certificate of birth. If not available, ask to see Immunization Card or any other paper or document with a birth date.

Determining the correct age of the individual is very critical in assessing the health and nutritional status of the population, particularly for pre-schoolers (children age 5 years and below). If a birth registration certificate or some other identification is not

available, probe carefully to determine which month and year each child was born. Use the 5-year desi calender provided in the questionnaire to assist in linking the birth date to specific events.

Some guidelines in collecting data on age:

- 1) Cross-check the age given or recorded in the document with the age reported in the Section 1 Part A (Household Roster). Quickly verify any inconsistencies either with the household head or the mother of the child particularly for children 5 years and below.
- 2) For children 5 years old and below, it is very important to report their age in years and months or in months. Never round off the age to the nearest year. For example, a child is in fact 3 years old and 7 months, it should not be reported as 3 years old or 4 years old. There are 2 ways the age of this child can be recorded: 1) code "3" under the YEARS column and "7" in the months column or 2) code "0" under YEARS and "42" under months .

Questions 6 and 7.

For instructions on how to weigh and measure adults and children, refer to the ANTHROPOMETRIST'S MANUAL.

## Section 15. CREDIT AND SAVINGS

### PURPOSE

The aim of this section is to evaluate the indebtedness and asset position of the household. Similarly, we would like to determine the form in which households maintain their savings and the extent to which households in Pakistan use the services of the banking sector.

### RESPONDENT

The respondent should be the person who is best informed about the household's borrowing and lending activities, and regarding assets owned by the household and overall savings.

### INSTRUCTIONS

Many people are understandably reluctant to reveal details of their financial dealings. You must do your best to ensure that the respondent has confidence in you by reiterating the confidentiality of the information you are collecting. Stress that the accuracy of the response is very important and exert greater effort in probing in order to get an accurate response. If possible, you should hold the interview in a private part of the household, and not discuss the questions in front of friends and neighbors.

In some instances, respondents may not be clear about certain concepts regarding loans. Many loans granted to relatives or friends may not have clear repayment schedules or indeed clear requirements for repayment at all. It is up to the respondent to specify whether a particular financial transaction is a loan or a gift. Most "gifts" carry some form of obligation: if the obligation is financial and linked to the amount of the gift, then it should most likely be considered as a loan for purposes of this section.

The interviewer should be particularly sensitive to the following situations:

- a) A loan granted to a relative which the respondent expects to be repaid may not be reported as a loan because of the relationship between the respondent and the borrower. Prompt the respondent to include such loans in this section. Similarly, a loan given to a relative which has not been repaid and has no set repayment date also may not be mentioned by the respondent. Stress that all such loans, regardless of when they will be repaid (if ever) should be included in Section 15.

- b) If a loan was given in cash and in-kind, the respondent may report only the cash portion of the loan. Note that in the questionnaire asks about value of in-kind loans given or payments received which may be in the form of commodity, clothing and other types of goods or services. The respondent should be asked to estimate the value based on the current market value of the goods or services.

#### DEFINITIONS

LOAN is a direct transaction between borrower and lender. It consists of commercial bills, mortgage loans, bank overdrafts and other bank and non-bank domestic and foreign loans, both guaranteed and unguaranteed. It also includes credit and advances in respect of sale (purchase) or goods and services; and advances for the production of goods and services in progress or to be undertaken.

LENDING is the act of passing money to someone who must repay it. The act of receiving money from someone to whom it must be repaid is BORROWING. A person who lends money to another is called the LENDER. A person who must pay the money back is the BORROWER.

#### Part A: ASSET AND LIABILITIES POSITION

Question 1. The respondent should be explicitly asked whether a loan was advanced or obtained from relatives, friends or family which is to be repaid in the future. In general, probing has to take place to obtain appropriate response.

Question 2. Ask the respondent to add up all the amounts presently owed to him or other members of the household. The total owed is made up of unpaid PRINCIPAL plus INTEREST or MARKUP. The PRINCIPAL is the original amount borrowed while INTEREST or MARK UP is a certain percentage fee that is being charged the borrower for the amount that was lent out. An example might clarify these concepts. If somebody borrows Rs. 200, and is repaid at Rs 230 after one year, Rs 30 is paid as interest/profit charges. The interest/profit rate can be calculated as  $30/200 = .15$  or 15 %.

Question 4. Similarly to Q.2, sum up the amount of money owed by the household, that is, the outstanding principal and any markup payments.

**Part B: BORROWING AND OUTSTANDING LOANS****INSTRUCTIONS**

List all loans received over the past 12 months, including loans that have been repaid and loans still outstanding. In addition, loans that are still outstanding but that were contracted over a year ago should also be included in this section.

**BORROWING** - act of receiving money from someone to whom it must be repaid.

**BORROWER** - is the person who must pay the money back.

If possible, speak to the PRIMARY BORROWER about each of the loans listed below.

Specifically ask about loans between members of the same household and include them in Part B.

Question 1. PRIMARY BORROWER - is the member of the household who assumes the main responsibility for the loan or is responsible to repay the loan. In most cases, this will be the head of the household.

Question 2. Indicate the month and year when loan funds were actually received, which may not be the same as when the loan application was made.

Question 4. Ask the respondent if the loan had to be repaid by a particular time, that is, whether he agreed on a fixed repayment schedule when he received the loan. If there is a fixed schedule, specify the date (month and year) on which the loan should be/should have been repaid in Q.5.

Question 6.

A COOPERATIVE is an association of persons with common interests who work their fields or sell their agricultural products together, and who all have an equal say in management. The profits are typically divided proportionately among the members of the association.

TACCAVI loans are given directly to farmers in times of distress or famine; they are also given on a long-term basis for land improvement and protection, flood control, and for irrigation purposes.

Question 7. Code distance in kilometers from respondent's home to the lender's location (home or office). If the loan was acquired from another household member or a neighbor, code "0" for Q.7.

Question 8. Specify the primary purpose for which the loan was obtained.

FARM INPUTS - all products, materials and labor that go into the cultivation of the crop in order to increase production yield such as seeds, chemical fertilizer, insecticide, farmyard manure.

OTHER AGRICULTURAL COSTS - Includes transport of crops or animals, produce to market.

PURCHASE OF INPUTS OR WORKING CAPITAL - means purchase of raw materials for a non-agriculture-based business or the money was used to start up a business

CONSUMPTION NEEDS - refer to the purchase of food and other non-durable goods for household use such as fuel and lighting, personal effects, medicine and other medical needs, etc.

CONSUMER DURABLES - refer to such items as furniture, fixtures, major household appliances, etc.

Question 10. Ask the respondent to specify the agreed upon markup rate. This may be different from the "effective interest rate", which would include other fees and costs of loan processing. It may be necessary to probe carefully to get the respondent to tell you the markup rate, particularly for loans from the informal sector. Do not accept a response of "0" markup unless the respondent insists that he did not have to pay any markup or interest on the loan.

Question 13. Additional payment in the form of labor (No. of Days of Labor) should be reported as total man-days. Value of In-Kind Payment - use prevailing market prices at the time of survey.

Question 15. Ask the respondent how much of the total amount due (i.e. principal plus markup and additional fees) he has paid so far.

Question 16. COLLATERAL is used to guarantee the loan. Usually the lender retains the deed or property rights if property (land, buildings, crops) are used as collateral. In some cases, the respondent will not have to offer any collateral to secure the loan, but instead uses a signature of a well-established businessman or landowner, a personal guarantee, or refers to a good past repayment record. Collateral is usually not required for loans between family members and friends.

Question 17. This refers to the processing time of the loan application. Code "0" if the respondent says the loan was granted immediately upon application.

**Part C: Lending and Outstanding Loans****INSTRUCTIONS**

List all loans members of the household have made to others over the past 12 months, including loans that have been repaid and loans still outstanding. In addition, loans that are still outstanding but that were contracted over a year ago should also be included in this section.

Question 1. "Primary lender" is the person who extended the loan to the borrower. Give the primary lender and his/her ID from the household for each loan given.

Use the same instructions as provided for Part B.

**Part D. PROPERTY**

Question 1. CURRENCY consists of domestic and foreign notes and coins (cash) and circulation (in hand), i.e. cash not held in accounts of banks and other financial institutions.

Question 2. For example, if the interview is conducted in April, 1991, ask how much money they had in April, 1990.

**Part D1. PERSONAL AND INVESTMENT PROPERTY**

Question 1. Do not include agricultural land already reported in Section 9 Part A or property used for business run by your household reported in Section 10 Part C. Include all other property, land, and buildings, including the dwelling where the household now resides.

Question 2. Obtain the total value of all property at prevailing market rates.

Questions 3 to 6. Substitute in the appropriate month and year. If the question is not applicable to the respondent, code "0".

Question 4. Include land received for debt payment as well.



Questions 8 to 15 are for non-farm households only, that is, for households who own agriculture land but do not operate any of the land. These households are referred to in Section 9 as pure landlords.

Question 9. If the respondent owns more than 1 piece of land, record the total land area.

Question 10. Ask the value of total land at prevailing market prices.

Question 12. If the respondent received any agricultural land as a gift, inheritance or payment in-kind over the past 12 months, give the total land area and the value of the land at prevailing market prices. If he did not receive any land, code "0". Include also land received as a payment for debts or for other settlements.

Question 14. Include land that the respondent may have had to deed to some other household for repayment of debts. Do not include land used as loan security; it still belongs to the respondent and not the lender.

Question 15. Report net income received, after subtracting costs of maintaining and managing the land. Code "0" is no payments were received.

## Part D2. DOWRIES

### INSTRUCTIONS

Information on dowries should be obtained only from women who are related to the household head by virtue of marriage, and who have married into the household within the past 5 years.

Question 1. The year of marriage should be no earlier than 1986 given the 5-year limit we have set for purposes of this survey.

Question 3. The value of the dowry should be reported at the prices that prevailed at the time of the respondent's marriage.

If member was married within the past 12 months and jewelry was part of her dowry, D1 Q.16 should be coded as "1" and Q.18 should have a value greater than "0".

**Part D3 : STOCKS, SHARES, BONDS AND OTHER SECURITIES**

**DEFINITIONS**

**STOCKS AND SHARES** are corporate equity securities which include capital participation. Equity securities do not provide the right to a predetermined income or to a fixed sum on dissolution of the incorporated enterprises. Ownership of equity is usually evidenced by shares, stocks, participation or similar documents. Preference stocks or shares and certificates are also included. NITU units and mutual fund certificates also form part of stocks and shares.

**BOND** is a security that gives the holder the unconditional right to a fixed money income, i.e., payment of profit is not dependent on the earning of the debtor. With the exception of the perpetual bond, a bond also gives the holder an unconditional right to a capital payment on a specified date or dates. Both short-term and long-term bonds and government bonds including Prize Bonds, Special National Fund Bonds, Bearer National Fund Bonds are included in this category.

**NATIONAL SAVINGS SCHEMES** consist of Saving Certificates, Savings Accounts, Prize Bonds and Postal Life Insurance.

**NATIONAL DEPOSIT CERTIFICATES** were introduced in 1973. They earn profits at the average rate of 23% after seven years. Approved Provident Funds, Superannuation Funds, Etc. can be invested in this scheme.

**PRIZE BONDS** are a Federal government Security issued in a form notified in pursuance of the Public Debt Act of 1944 and includes Rs. 10, 11, 50, 500 and 1000. Rs. 10 and 11 were introduced in the years 1964 and 1972 respectively while Rs. 50, 500 and 1000 were introduced in July 1981. Prize Bonds have been issued at Par and can be cashed by the State Bank of Pakistan, Scheduled Banks, Post Offices and National Savings Centres. No profit is paid on these Prize Bonds but prizes are drawn out of the pooled amount on every alternate month.

DEFENCE SAVINGS CERTIFICATES were introduced in 1966. They can earn profit at the average rate of 32.6% on maturity of 10 years. Local authorities, Public Bodies, and Registered Co-operative Societies can also purchase these certificates. There is no limit on investment by institutions whose income is exempted from Income Tax. These Certificates are very popular among taxpayers because the profit is tax-free and the amount invested earns an income tax rebate.

KHAS DEPOSIT CERTIFICATES. Introduced in 1973. Maturity period is three years but may be cashed at anytime after issue. The profit on these Certificates is 15 % per annum for the 2 1/2 years and 17 % for the last six months payable half yearly. In case the holder of the Certificates elects to receive the whole or part of profit in the shape of Certificates, the Certificates to be issued shall bear the date of accrual of the profit regardless of date on which the claim is actually preferred. Principal and profit of the investment made in Khass Deposit Certificates can be repatriated abroad in foreign exchange provided the investment has been made from abroad, the investor has not return to Pakistan permanently and the stay of the investor in Pakistan does not exceed six months in the year preceding the date of payment.

SHARES OF PRIVATE DOMESTIC COMPANIES. Shares or stocks held of domestic enterprises can be of two types. Either the shares are related to an enterprise which is registered on the stock exchange of Karachi or Lahore, or the shares are related to capital reserves (i.e.) equity) of an unlisted enterprise. In the first case, it will be relatively easy to have the respondent state the present market value (not the nominal value) of the shares and the related transactions, if any, during the last 12 months. In the latter case, it should be attempted to obtain information from household members (who are either owner or partner of a non-agricultural and non-financial enterprise employing 10 persons or more) on the present value of the capital reserves accumulated, its additions and withdrawals from the capital reserves and the "retained after tax profits" during the last 12 months.

FOREIGN STOCKS AND BONDS are shares, stocks or bonds held by foreign enterprises.

### Question 3.

DIVIDENDS are actual money income paid and received in respect of purchased corporate equity, shares, securities and other forms of participation in capital of corporate enterprises and cooperatives.

PROFITS/INTEREST are additional monies received and paid in respect of banks, post offices and other deposits, bills, bonds and other loans paid and received.

Give the total amount of dividends/profits/interest received for all stocks, shares, bonds and other securities held.

Question 4. If the respondent did not purchase any stocks, shares, bonds or other securities over the past 12 months, code "0".

Question 5. If the respondent did not sell any stocks, shares, bonds or other securities over the past 12 months, code "0".

#### Part D4 : BANK DEPOSITS AND POSTAL SAVINGS

CURRENT CHECKING ACCOUNT. These are accounts which interest is not paid unless the amount deposited or average balances exceeds a certain minimum.

PLS SAVINGS ACCOUNT. Profit and Loss Savings (PLS) are demand deposit accounts held in domestic banks on which holders receive interest. PLS accounts are represented by savings deposits and fixed deposits in banks.

ACCOUNTS IN POST OFFICES. Accounts in small savings schemes held in post offices and national savings centres.

NATIONAL SAVING CENTRES. Mahana Amadani Account were introduced in April 1983. The account can be opened in National Savings Centres. The rate of interest after completion of 5 years will be 20 % per annum.

Questions 2 and 3. DEPOSITS consist of cash amounts held in banks and other financial institutions in the form of current account (also known as demand and time deposits) and savings deposits. It includes deposits with banks, post offices, development finance institutions, insurance companies and deposits held abroad.

"To deposit" means to put in money in the account and "to withdraw" is to take out money from the account.

Ask the respondent to sum up the gross total amount deposited in each category of account over the past 12 months and write the value in the column provided in Q.2. Ask the respondent to sum up the gross total amount withdrawn from each category of account over the past 12 months and write the value in Q.3.

Question 4. CURRENT ACCOUNT BALANCE is the amount of money in the account at the time of the interview.

**Part D5: BISI OR SAVINGS COMMITTEES**

Request information on participation in bisi or savings committees from whoever participates in the household. Many times this will be a female rather than male member, so Part D5 is included in the female questionnaire.

Questions 3 and 4. Ask for total contributions to savings committees over the past 12 months, and write the response in Q.3. Do likewise for total receipts from savings committees for Q.4.

**Section 16. TRANSFERS AND REMITTANCES****PURPOSE**

The purpose of this section is to measure the flow of remittances payments and transfers of goods between (1) the household and other households, and (2) members of the household who do not reside together. The latter case includes only those payments which are not previously noted in other parts of the questionnaire.

**RESPONDENT**

The respondent should be the person who directly sent or received the payment or goods. If some other person within the household gives the information, write down the person's ID code in the column provided.

Do not include payments for work or purchase of goods or services in this section, and do not include transactions which are clearly loans.

**Part A: REMITTANCE AND TRANSFER EXPENDITURES****INSTRUCTIONS**

Part A covers cash or in-kind payments made by members of the household to members of other households. These will typically include such things as money sent by adult children to their parents, money sent to students studying abroad, and the like. These payments may be small or substantial.

The RECIPIENT is the person to whom the remittance or transfer payment is sent.

The DONOR is the person in the household who sends or initiates the payment.

Question 2. Code the ID of the person who sent the funds or items. If it is a remittance from the household in general, write the ID of the household head.

Questions 4 and 5. If the recipient is a member of the household (according strictly to the household roster) temporarily living elsewhere, code the ID of the person from the household roster in Q.5.

Question 6. Use the relationship codes on the codes page of your questionnaire to identify the relationship of the recipient to the individual in the household who made the remittance. If the recipient is not related to the donor, use code 13 OTHER PERSONS NOT RELATED.

Questions 10 to 12. If the RECIPIENT is a household member temporarily residing elsewhere, payments should not include those already reported in the Section 11 and 12 (NON-FOOD EXPENDITURES AND INVENTORY OF DURABLE GOODS and FOOD EXPENSES AND HOME PRODUCTION).

Report total cash payments over the past 12 months in Q.10, the total value of all food sent over the past 12 months in Q.11, and the total value of all other in-kind assistance in Q.12.

#### Part B. REMITTANCE AND TRANSFER INCOME

##### INSTRUCTIONS

Part B covers cash or in-kind payments received by members of the household from members of other households. These will typically include such things as money received by a female member of the household from a husband working away from home or funds sent by children to elderly parents to pay for emergency medical care.

The RECIPIENT is the person in the household who receives the funds or payments in-kind.

The DONOR is the person typically outside the household who has sent the funds or payments in-kind.

Do not include receipts from persons currently working abroad that are already reported in Section 5D.

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|---|
| The instructions for Part B are the same as for Part A. |
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**Section 17. OTHER INCOME****PURPOSE**

This section measures cash and in-kind income received in the past 12 months not elsewhere reported in the questionnaire.

**RESPONDENT**

The household head or if he/she is not available, the most knowledgeable person, should provide the information.

ZAKAT is a tax of 2.5 % on financial assets owned by individuals. These assets include savings bank accounts, fixed deposit receipts and accounts; savings deposit receipts certificate; units of the National Investment Trust (NIT), Investment Corporation of Pakistan (ICP), government securities other than prize bonds, securities including shares and debentures, annuities, life insurance policies and provident funds. The tax is deducted at source annually, on the first day of Ramazan.

USHR is a tax on agricultural produce, charged at 5% of crop output from every landowner, lessee, leaseholder or landholder. Share tenants may pay the tax voluntarily. Exemptions are also given to agriculturists who are eligible to receive Zakat, or whose produce is less than five wasqs (948 kgs) of wheat, or its equivalent in value. An additional 5% is to be paid voluntarily by farmers in the non-irrigated barani areas.

EMPLOYEES PROVIDENT FUND is a contribution made by the employer for purposes of insuring incomes in the future, e.g. on retirement.

DIVIDENDS ON INVESTMENT is money income earned from purchases or sales of reproducible assets such as buildings, irrigation infrastructure, plants, machinery, tools and other equipment, furniture and fixtures, livestock, stocks of non-durable goods; non-reproducible tangible assets like land timber tracts, mineral deposits, inland waters and fisheries, and net purchases or sales of intangible assets (or exclusive right like patents, copyright and mineral concessions when all legal possession rights of these assets are actually transferred.

GIFTS (other than remittances and transfers) - other income not elsewhere specified and therefore not reported should be included here.