

Household ID:	Respondent ID:	Date of Interview:
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Instructions: This module should be administered separately to both the primary male *and* female respondents. Many of the questions in this module are about transfers since the round 2 interview. **Record the date of the round 2 interview in the box below.** When asking questions you must remind the respondent of this interview date, referring to it in multiple ways (“since March 2005, that is, in the past year”).

Date of Round 2 interview:	
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A. Transfers and Credit Received

1	Since [round 2], have you received money or goods from persons who are not members of your household? For example, have you received any <u>transfers or loans</u> from children, parents, relatives or friends living elsewhere? * If no, probe for gifts, money received for funerals, child support, weddings, money to help sick persons—since [round 2]. <u>Exclude transfers/loans for medical care, school expenses, and land gifts.</u>	1 Yes 2 No* →9	
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Now I'd like to ask you about all transfers and loans you have received since [round 2]. Please tell me about each one separately.

NOTE: if the same person gave several times, list EACH transfer from that person separately.

	2 Individual Roster ID* * copy IRID of from IRoster or add to IRoster if he/she is not yet listed.	3 How much did you receive from this person (include money and the value of gifts in kind)? Amount in KSh	4 When did you receive this amount? Year should be 2005 or 2006 a. Month b. Year		5 What was the main reason for receiving this money or goods? 1 Wedding expenses 2 Loan repayment 3 Transportation 4 Subsistence needs 5 Purchase of durable goods 6 Investment 7 Funeral 8 Gift 9 No specific reason 10 Other (specify)	6 Do you have to repay any part of this amount? 1 Yes 2 No →Next Transfer	7 How much has been already repaid? Amount (KSh)	8 How much do you expect to repay in the future? Amount (KSh)
1								
2								
3								
4								
5								
6								
7								

9	Since [round 2], have you received any transfer from any organization or the government? * Probe for food transfers from organizations, etc.	1 Yes 2 No →14	
	10. What is the name of the organization? 1 Government 2 Clan 3 Other (specify- include banks) 4 Microfinance group (K-Rep, etc) 5 Church 6 HHI/ AMPATH/Health Clinic Farm * Exclude Merry-go-rounds	11. How frequently did you receive these transfers since [round 2]? 1 once a week 2 every two weeks 3 once a month 4 every three months 5 every six months 6 once a year 7 less than once a year 8 more than once a week	12. What amount did you receive each time, on average? Amount in KSh
			13. Date of Most Recent Transfer a. Month b. Year
1			
2			

14	Are you responsible for repaying any <u>other</u> loans including personal, family, or business loans (that we have not discussed above)? (Include all loans from before the round 2 interview)	1 Yes 2 No →Section B	
15	What is the total amount that you owe for repayment of these outstanding debts?	Amount in KSh	
16	Was any part of this debt incurred to pay for medical care?	1 Yes 2 No →Section B	
17	How much debt was incurred for medical care?	Amount in KSh	
18	When was this debt incurred?	Record month and year when most of the debt was incurred	a. Month b. Year

B. Transfers and Credit Sent

1	Since [round 2], have you provided any money or goods to persons who are not members of your household? For example, to children, parents, friends or relatives living elsewhere? *If no, probe for gifts, money given for funerals, child support, weddings, money to help sick persons--since [round 2]. <u>Exclude transfers/loans for school expenses and land gifts..</u>	1 Yes 2 No* →9	
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Now I'd like to ask you about all transfers and loans you have made since [round 2]. Please tell me about each one separately. NOTE: if the same person received several times, list EACH transfer to that person separately.

	2 Individual Roster ID * copy IRID of [NAME] from IRoster or add [NAME] to IRoster if he/she is not yet listed.	3 How much did you send to this person (include money and the value of gifts in kind)? Amount in KSh	4 When did you send this amount? Year should be 2004-06 a. Month b. Year		5 What was the main reason for sending this money or goods? 1 Wedding expenses 2 Loan repayment 3 Transportation 4 Subsistence needs 5 Purchase of durable goods 6 Investment 7 Funeral 8 Gift 9 No specific reason 10 Other (specify) 11 School Expenses 12 Medical Care	6 Do you expect that any part of this amount will be repaid to you? 1 Yes 2 No →Next Transfer	7 How much has been already repaid? Amount (KSh)	8 How much do you expect to be repaid in the future? Amount (KSh)
1								
2								
3								
4								
5								
6								
7								

9	Does anyone or any group owe you money or goods that you expect to be repaid (that we have not discussed above)? <u>(Include all loans from before the round 2 interview)</u>	1 Yes 2 No →Section C	
10	What is the total amount owed to you from these other individuals or groups?	Amount in KSh	
11	Was any part of this loan made to pay for medical care?	1 Yes 2 No →Section C	
12	How much was lent to pay for medical care?	Amount in KSh	
13	When was this loan made?	Record month and year when most of the loan was made	a. Month b. Year

C. Savings

1	Do you participate in any informal savings organizations with friends or neighbors, for example merry-go-rounds?	1 Yes 2 No → End Section	
2	How much do you contribute to this fund and how often? *If more than one group, ask about the most important.	Amount Frequency code (see below)	
3	How much have you contributed to this group since [round 2]? [List the total amount]		
4	When did you contribute the most recent amount? [list the most recent contribution and the month/year when it was contributed]	Amount Month Year	
5	Do members draw from this fund on a regular basis or only when there is an urgent need?	1 Regularly 2 Urgent need → 7 3 Both	
6	How often does each member receive money from this fund?	Frequency code (see below)	
7	How much have you <u>received</u> from this group since [round 2]? [List the total Amount]	Amount in KSh	
8	When did you receive this amount? [list the 2 largest amounts, and the month/year when you received]	Amount 1 Month 1 Year 1 Amount 2 Month 2 Year 2	
9	When a member of the organization has a family problem, will the organization help by <u>changing the order of payment</u> ?	1 Yes 2 No	
10	When a member of the organization has a family problem, will the organization help by <u>changing the amount of payment to the member in need</u> ?	1 Yes 2 No	
11	When a member of the organization has a family problem, will the organization help by <u>collecting additional funds from other members</u> ?	1 Yes 2 No	
12	How many other informal savings organizations do you participate in?	No. of organizations (if zero → End Section)	
13	How much did you <i>contribute</i> to all of these other organizations since [round 2]?	Amount in KSh	
14	How much did you <i>receive</i> from all these other organizations since [round 2]?	Amount in KSh	

Frequency codes

1 once a week
2 every two weeks
3 once a month
4 every three months

5 every six months

6 once a year
7 less than once a year
8 more than once a week

D. Within household transfers

I. TRANSFERS TO SPOUSE

Interviewer: If Single-headed household, End Section.

1. Since [round 2] have you <u>given</u> any money or goods to your spouse, on a regular or irregular basis? * Include spouses residing elsewhere						1 Yes 2 No →14		
REGULAR TRANSFERS – ONE LINE FOR EACH SPOUSE								
2 ID code of spouse (or IRID)	3 Do you give [ID] money or goods regularly? 1 Yes 2 No →7	4 How much do you give [ID] regularly?		5. What were the main reasons for giving this money to [ID]? [List up to 3 reasons] 1 medical care 2 funeral expenses 3 school expenses 4 wedding expenses 5 transportation 6 household maintenance 7 subsistence needs 8 purchase of a durable good 9 investment 10 other (specify)			6. Date of Most Recent Transfer	
		a. Amount (KSh)	b. Frequency code 1 once a week 2 every two weeks 3 once a month 4 every three months 5 every six months 6 once a year 7 less than once a year				a. Month	b. Year
IRREGULAR TRANSFERS – ONE LINE FOR EACH TRANSFER								
7. Apart from the money you give regularly, have you given any more money to [ID] since [round 2]?						1 Yes 2 No →14		
8 ID code of spouse	9 How much did you give [ID]?	10. When did you give this amount to [ID]?		11. Does any of this amount have to be paid back? 1 Yes 2 No →13	12. How much more do you expect [ID] to pay back? Amount in KSh	13. What were the main reasons for giving this money to [ID]? [List up to 3 reasons] 1 medical care 2 funeral expenses 3 school expenses 4 wedding expenses 5 transportation 6 household maintenance 7 subsistence needs 8 purchase of a durable good 9 investment 10 other (specify)		
		a. Month	b. Year					

II. TRANSFERS FROM SPOUSE

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