

**USAID Project for Developing Poverty Measurement Tools
IRIS Center**

**Composite Survey Household Questionnaire (Adapted version for Bangladesh)
Final version, March 5, 2004**

A. Identification

A1. Date of Interview:

Day		Month		Year	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	0	4

	Code	
A2. District name:.....	<input type="text"/>	<input type="text"/>
A3. Thana name:	<input type="text"/>	<input type="text"/>
A4 Union/Ward name:	<input type="text"/>	<input type="text"/>
A5. Village/Road name:.....	<input type="text"/>	<input type="text"/>
A6. Household Identification number:	<input type="text"/>	<input type="text"/>
A7. Name of the respondents:.....	<input type="text"/>	<input type="text"/>
A7.1 First respondent (Head/Husband) Name and ID	<input type="text"/>	<input type="text"/>
A7.2 Second respondent (Spouse/Wife) Name and ID	<input type="text"/>	<input type="text"/>
A8. Name of the household head:.....	<input type="text"/>	<input type="text"/>
A9. Location (Landmark to locate):	<input type="text"/>	<input type="text"/>
A10. Religion of the household head (see code below):	<input type="text"/>	<input type="text"/>
Hindu.....	1	
Muslim.....	2	
Christian.....	3	
Buddhist.....	4	
Other [specify].....	5	

	Code	
A11. Interviewer, simply on a visual basis prior to commencement of the interview at the house of the interviewee, please estimate the households living standards on a scale of 1-5 where 1 means the poorest fifth of households, and 5 means the richest fifth. Please do <u>not</u> revise this estimate as you collect more information.	<input type="text"/>	<input type="text"/>
A11.a. If the survey community is the reference:	<input type="text"/>	<input type="text"/>
A11.b.If the national average monthly income per household is the reference	<input type="text"/>	<input type="text"/>
<i>Interviewer: For your information, we give you the approx average income by quintile according to Bureau of Statistics information:</i>		
1 First quintileTaka <2500		
2 Second quintileTaka >=2500 – Taka <3500		
3 Third quintileTaka >=3500 – Taka <5200		
4 Fourth quintileTaka >=5200 – Taka <7000		
5 Fifth quintileTaka >=7000		
A12. Interviewer name and code.....	<input type="text"/>	<input type="text"/>
A13. Date checked by supervisor (day/month) :	<input type="text"/>	<input type="text"/>
A14. Supervisor name:.....	<input type="text"/>	<input type="text"/>
Supervisor signature:.....	<input type="text"/>	<input type="text"/>

Time of interview:

Interviewer: In order to carry out this interview, you need to schedule ahead of time a certain time at which you can visit the household at its residence. Ensure that both the wife/spouse and the male head of the household (if not female-headed) are present. If this proves impossible (for example one person is outside the village during the survey), it is preferred to interview the wife instead of the husband. In any case, however, you should try to have both the head and the spouse present at the interview. The same rule applies to the benchmark interview 14 days later.

Code B10: Cannot afford expenses . 1 Child must work..... 2 Too young..... 3 Other..... 4	Code B11: Self-employed in agriculture/animal1 Self-employed in: handicraft enterprise.....2 trade.....3 richshaw puller.....4 other non-farm enterprise.....5 Student (incl. Preschool)6 Daily agri. labor7 Daily non-agri. labor8 Salaried worker9 Domestic worker.....10 Unemployed Looking for job11	Retired.....12 Housework.....13 Not able to work: chronically ill or disabled14 Leisure15	Code B13: Chronic Fever..... 1 Heart disease..... 2 Asthma/Breathing Trouble..... 3 Chronic dysentery or gastric/ulcer Disease..... 4 Blood pressure..... 5 Arthritis/Rheumatism..... 6 Diabetic 7 Eczema 8 other 9	Code B14: Mental disability1 Blind2 Cannot hear and/or speak (deaf/mute).....3 Hand lost4 Foot lost.....5 Leg lost.....6 Arm lost.....7 other disability.....8
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B16	Does some member of your family (<i>not a household member at present!</i>) work somewhere else in Bangladesh or in a foreign country, and did he or she send you money during the past 12 months? If no, skip to section C.	<input type="checkbox"/>	Yes 1 No 2
B17	Where does this person work?	<input type="checkbox"/>	In Dhaka 1 Elsewhere in Bangladesh..... 2 In a foreign country 3
B18	How much money did this person send you during the past 12 months?	<input type="checkbox"/>	Taka
B19	<i>Interviewer: In case there is a second relative working somewhere else and sending money, ask B19 and B20</i> Where does this (second) person work?	<input type="checkbox"/>	In Dhaka 1 Elsewhere in Bangladesh..... 2 In a foreign country 3
B20	How much money did this (second) person send you during the past 12 months?	<input type="checkbox"/>	Taka

B21. Write precise time (e.g. 14:53): ____.

B22. Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.

Based on the information you have received so far, how would you rate the standard of living of the household? _____
Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

C: Summary questions on expenditures of household

Interviewer: We only ask for expenditures by the household and its members for consumption. Do exclude all expenditures for business, trade or any other microenterprise (agricultural or non-agricultural). With the following sentences and example, you should be able to make clear the difference. If not, continue the explanation until the difference between household and enterprise expenditures is known to the respondent. Only then begin with this section.

We would like to ask you about the expenditures that your household does for consumption, such as food, shelter, clothing, social events, and other living expenses. Rural example: Therefore, expenses such as for irrigation water are excluded, but expenses for your own drinking water are included. Urban example: Therefore, expenses for buying goods and materials for a handicraft or trade microenterprise are excluded from the following, but expenses for soap or furniture for your own household are included.

QID	Questions.	Response	Response code
	<i>Interviewer: recall period refers to the averageweek (C1and C2)) during past 12 months (need to prompt accordingly).</i>		
C1.	How much does your household usually spend per week for buying food? (<i>Interviewer: Value of barter exchange included</i>)	<input type="text"/>	Taka
C2.	What is the value of food that your household produces on your farm or garden, or gathers from the forest and then consumes usually consumes per week ?	<input type="text"/>	Taka
	Recall refers to Average Month in past 12 months for C3 thru C6		
C3.	How much does your household usually spend each month on Utilities (e.g. Electricity, phone, water and sanitation, etc.)? MONTH	<input type="text"/>	Taka
C4.	How much does your household usually spend each month on Transport (including fuel used for transport) (e.g. transport to work or school, transport for leisure, etc.)? MONTH	<input type="text"/>	Taka
C5.	How much does your household usually spend each month on Fuel (excluding fuel used for transport)? MONTH	<input type="text"/>	Taka
C6.	What is the value of other goods (<i>not food</i> , e.g. wood or dried dung for fire/cooking) that your household usually produces on your farm or garden, or gathers from the forest and then usually consumes? MONTH	<input type="text"/>	Taka

QID	Questions.	Response	Response code
	Recall period is PAST 12 MONTHS for C7 thru C12.		
C7.	How much <u>did</u> your family spend in the last 12 months (i.e. covering the last completed school year) on School/education (e.g. <i>school enrollment fees, books, uniforms and other school supplies</i>):	<input type="text"/>	Taka
C8.	How much <u>did</u> your household spend in the <u>last 12 months</u> on Health (e.g. medicaments, visit to clinics, traditional healers or doctors, etc.)?	<input type="text"/>	Taka
C9:	How much <u>did</u> your household spend in the <u>last 12 months</u> on Home (e.g. repair and maintenance, but excluding rent)?	<input type="text"/>	Taka
C10.	How much <u>did</u> your household spend in the <u>last 12 months</u> on Furniture, appliances etc. ?	<input type="text"/>	Taka
C11.	How much did your household send to your relatives in the <u>last 12 months</u> who do not live in your household (remittances sent)?	<input type="text"/>	Taka
C12.	How much <u>did</u> your household spend in the <u>last 12 months</u> on Other expenditures (e.g. social events, leisure, gifts given, taxes) ?	<input type="text"/>	Taka
C13.	Suppose you were given an additional 100 Taka tomorrow, what is the percentage of this amount you would spend on food ?	<input type="text"/>	Percent
	Recall period is PAST 3 years.		
C14	Considering your household's preparation for the Eid festival during the last three years, in how many years did you buy new clothes for all household members (including any children)?	<input type="text"/>	Number years bough Eid clothes If not bought any years write "0" (zero), if bought 2 years write "2".

C14. Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.

Based on the information you have received so far, how would you rate the standard of living of the household? _____

Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

C15. Write precise time (e.g. 14:53): ____.

D: Housing Indicators and Wages

Section Housing indicators (Referring to the dwelling in which the family currently resides.)

QID	Questions	Response	Response code
D1.	<p>Some people own their houses fully, others own them partially but are still paying them off, or rent them, or simply live in a place they do not own without paying rent. What best characterizes your situation? (Circle appropriate)</p> <p>Interviewer: If the answer is 3 skip to D1c, if answer is greater than 3 skip to D2.</p>	<input type="text"/>	Own 1 Own with mortgage/loan to pay 2 Rent 3 Live with/ given by friends and relatives (without paying rent) 4 Squatting 5 Other (specify) 6
D1a.	<p>If answer is 1 or 2: For how much money could you rent your house (per month)?</p>	<input type="text"/>	Taka If respondent does not know write "88 88 88".
D1b.	<p><i>If answer to D1 is 1 or 2 (owned):</i> If this house including the land plot would be sold at present, how much do you think the seller would obtain?</p> <p><i>Note to interviewer: If sales price is not known, ask for an estimate of replacement cost of building a similar house on the same plot.</i></p>	<input type="text"/>	Taka
D1c.	<p>If Answer is 3: How much do you pay per month in rent (including in-kind payments)?</p>	<input type="text"/>	Taka
D2.	<p>Interviewer: Do not ask but observe for yourself (Survey firm: must train interviewers on these scales where the community is the reference)</p>		
	<p>D2.1. What is the structural condition of house?</p>	<input type="text"/>	Dilapidated 1 Average 2 Good 3
	<p>D2.2 What is the size of house?</p>	<input type="text"/>	Small 1 Medium 2 Large 3
	<p>D2.3 What is the quality of exterior walls of house?</p>	<input type="text"/>	Poor 1 Average 2 Good 3
D3.	<p>What kind of lock does the main entrance door of the house have?</p> <p>Interviewer: Gather this information through observation only.</p>	<input type="text"/>	No lock 1 Wood or metal bar to close from inside only 2 Key lock 3 Security key lock/metal

QID	Questions	Response	Response code
			frame with padlock..... 4
D4.	How many rooms does the dwelling have? (<i>Interviewer: Include detached rooms in same compound if same household. Exclude bathrooms, toilets, kitchen and basement</i>)	<input type="text"/>	Number
D5	What is the size of these rooms in square feet? <i>Interviewer: Ask and put it in square feet (if respondent says in 5 by 7 hand, convert in(5 hands X 1.5 feet) X (7 hands X 1.5 feet)</i>	<input type="text"/>	Square feet
D6.	What type of roofing material is used in house?	<input type="text"/>	Leaves 1 Jute stick..... 2 Straw 3 Bamboo/wood 4 Tiles 5 CI sheet (corrugated tin)..... 6 Brick/cement 7
D7.	What type of exterior walls does the house have?	<input type="text"/>	Leaves 1 Jute stick..... 2 Straw 3 Bamboo/wood 4 Tiles 5 CI sheet (corrugated tin)..... 6 Brick/cement 7
D8.	What type of flooring does the house have?	<input type="text"/>	Dirt..... 1 Wood 2 Brick/Stone..... 3 Cement..... 4 Cement with additional covering (such as tiles) 5
D9.	What type of cooking fuel source is primarily used?	<input type="text"/>	Leaves/husk/cowdung collected by household..... 1 Leaves/husk/cowdung purchased by household 2 Bamboo/Wood/sawdust collected by Household..... 3 Purchased bamboo/wood or sawdust 4 Charcoal..... 5 Kerosene..... 6 Gas from bottle..... 7 Electricity from public grid 8 Gas from public grid..... 9
D10.	What is the main source of lighting for your main living rooms?	<input type="text"/>	cannot afford lighting at night 1 Candles/ Battery-driven lights/Pocket Lights..... 2

QID	Questions	Response	Response code
			Kerosene 3 Gas lamp (hajak light) 4 Tap electricity socket of neighbor/ Public grid 5 Electricity (public grid with legal socket in the house) 6 own private generator 7
D11.	What is your primary source of drinking water?	<input type="text"/>	Dam, pond, or river 1 Rainwater collected at or near house.... 2 Spring 3 Public well/borehole—open 4 Public well/borehole—sealed with pump 5 Well/borehole in residence yard-open... 6 Well/borehole in residence yard- sealed with pump 7 Water is trucked in 8 Piped water 9
D12.	What type of toilet facility do you have?	<input type="text"/>	Bush, field, or no facility 1 Shared pit toilet 2 Own pit toilet 3 Shared, ventilated, improved latrine 4 Own, ventilated, improved latrine 5 Flush toilet, shared 6 Flush toilet, own 7
D13.	<i>Assessment of interviewer. Please note quality of dwelling according to 5 point scale explained to you in your training. (Survey firm: must train interviewers on 5 point scale)</i>	<input type="text"/>	Very poor 1 Poor 2 Average 3 Good 4 Very good 5
D14a.	Have you made a recent home improvement in the last three years? <i>Interviewer, If no, skip to Q15.</i>	<input type="text"/>	Yes 1 No 2
D14b.	If yes, how much did it cost in total?	<input type="text"/>	Taka
D15.	On what does household head sleep? <i>Note to interviewer: Codes 2 to 5 assume that individual sleeps on mattress that is on the floor, i.e. with no bed. Mark 6, if individual sleeps on bed (with any type of mattress).</i>	<input type="text"/>	Floor 1 Thin sleeping mat made of natural fibers 2 Thin sleeping mat made of Industrial fibers 3 Thick mattress made of natural fibers 4 Thick mattress made of industrial fibers 5 Bed 6

QID	Questions	Response	Response code
D16.	Where do you usually cook your meals?		Outside..... 1 In one of the rooms in the house..... 2 In a separate kitchen..... 3
D17.	Do you have any of the following utilities inside your house?		
	D17a. Piped Water in the house:	<input type="text"/>	Yes, Own connection 1 Yes, shared 2 No..... 3
	D17b. Electricity	<input type="text"/>	Yes, Own connection 1 Yes, shared 2 No..... 3
	D17c. Telephone (fixed land line)	<input type="text"/>	Yes, Own connection 1 No..... 2
	D17d. Mobile (cell phone)	<input type="text"/>	Yes, Own connection 1 No..... 2
D18.	SECTION WAGES If the main income-earning male member of your household were offered a job that paid 83 Taka ¹ and strictly required that he would do hard physical work for 8 hours on next working day (Exclude Sunday, or any other holiday), would he accept it?	<input type="text"/>	Yes 1 No..... 2
D18a.	What is the minimum wage he would accept for doing 8 hours of hard work next working day (Exclude Sunday, or any other holiday)? <i>Interviewer: Write 8888 if respondent is not willing to do any hard physical work for any level of wage.</i>	<input type="text"/>	Taka
D18b.	What is the minimum wage he would accept for doing 8 hours of hard work during the low income (hungry) season? <i>Interviewer: Write 8888 if respondent is not willing to do any hard physical work for any level of wage.</i>	<input type="text"/>	Taka
D18c.	What is the minimum wage he would accept for doing 8 hours of hard work during the peak income (post-harvest) season? <i>Interviewer: Write 8888 if respondent is not willing to do any hard</i>	<input type="text"/>	Taka

5. ¹ Survey firm please fill the international 1 dollar ppp poverty line per capita per day in local currency, then multiply this with the national average of the household size and divide it by the national average of number of income-earning members. In Bangladesh, this is equal to 83 Taka (23,14*5,18/ Taka divided by 1,45). Use a rounded figure then.

QID	Questions	Response	Response code
	physical work for any level of wage.		
D19.	If the main income-earning female member of your household were offered a job that paid 83 Taka and strictly required that he would do hard physical work for 8 hours on next working day (Exclude Sunday, or any other holiday), would he accept it?	<input type="checkbox"/>	Yes 1 No 2
D19a.	What is the minimum wage she would accept for doing 8 hours of hard work next working day (Exclude Sunday, or any other holiday)? <i>Interviewer: Write 8888 if respondent is not willing to do any hard physical work for any level of wage.</i>	<input type="text"/>	Taka
D19b.	What is the minimum wage she would accept for doing 8 hours of hard work during the low income (hungry) season? <i>Interviewer: Write 8888 if respondent is not willing to do any hard physical work for any level of wage.</i>	<input type="text"/>	Taka
D19c.	What is the minimum wage she would accept for doing 8 hours of hard work during the peak income (post-harvest) season? <i>Interviewer: Write 8888 if respondent is not willing to do any hard physical work for any level of wage.</i>	<input type="text"/>	Taka

D20. Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.

Based on the information you have received so far, how would you rate the standard of living of the household?

Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

Note to interviewer: Please do not correct the estimate you record here when you get more information. Interviewer, please mark the

D23. Write precise time (e.g. 14:53): ____.

E: Food Consumption

Note to interviewer: This section has a skip pattern that must be followed exactly.

QID	Questions	Response	Response code
E1.	Did any special event occur in the last two days (for example, family event, guests invited, holiday festivity)? <i>Interviewer: If “Yes,” the “last two days” in Question E1a should refer to the two days preceding the special event.</i>	<input type="text"/>	Yes 1 No 2
E1a.	How many meals were served to the household members <u>during the last 2 days</u> ?	<input type="text"/>	# of meals
E2.	Were there any special events in the last <i>seven days</i> ? <i>Interviewer: If “Yes,” the “last seven days” in Question E3, E4 and E5 should refer to the week preceding the special event.</i>	<input type="text"/>	Yes 1 No 2
E3.	During the <u>last seven days</u> , for how many <u>days</u> were the following foods served in a main meal eaten by the household? (<i>Note: the following items were specified by survey firm</i>)		
	a. Large fish 1	<input type="text"/>	# of days served
	b. Meat 2	<input type="text"/>	# of days served
	c. Chicken/duck eggs 3	<input type="text"/>	# of days served
	d. Lentil (<i>high quality type with local name translation</i>) 4	<input type="text"/>	# of days served
E4.	During the <i>last seven days</i> , for how many <i>days</i> did a main meal consist of plain rice and any vegetables (without any fish, egg, meat or any other animal protein) <i>only</i> ?	<input type="text"/>	# of days served

QID	Questions	Response	Response code
E5.	During the <i>last seven days</i> , for how many <i>days</i> did a main meal consist of plain rice (Plain means maximum plain rice with onion, green chili and salt) <i>only</i> ?	<input type="text"/>	# of days served
E6.	How often do you usually purchase rice? (<i>Interviewer: recall period is last 12 months</i>)	<input type="text"/>	Daily 1 Twice a week 2 Weekly 3 Fortnightly 4 Monthly 5 Less frequently than a month..... 6
E7.	During the <i>last 30 days</i> , for how many days did your household not have enough to eat everyday? ,	<input type="text"/>	# of days
E8.	We will now ask you about the amount of rice that you have in the house. For how many weeks will your stock of rice last? (<i>Note: survey firm specified rice as local staple food</i>)	<input type="text"/>	# of weeks
Now I will ask you questions about the food eaten in your household in the last <u>12 months</u>.			
E9.	I will read 4 choices for your response. Please tell me, which of the following best describes the food consumed in your household: Note: Make sure that all the positive responses are due to <u>lack of money to buy food</u> and that the interviewee is referring to the <u>last twelve months</u> . Please mark only one answer.	<input type="text"/>	We always ate enough of what I wanted..... 1 We had enough food but not always the kinds I wanted..... 2 Sometimes we did not have enough food 3 Often we did not have enough food 4
Please tell me if during the last 12 months:			
E10.	In past 12 months were you and your household members worried that your food would run out before you had money to buy more?	<input type="text"/>	Yes 1 No..... 2
E11.	In past 12 months did you have to eat the same foods daily because you did not have money to buy other foods?	<input type="text"/>	Yes 1 No..... 2

QID	Questions	Response	Response code
E12.	<p>In the past 12 months how often did you have to borrow food from relatives or neighbors to make a meal?</p> <p><i>Interviewer: Circle the letter giving the closest answer.</i></p>	<input type="text"/>	Never 1 Rarely (only 1 to 6 times a year) 2 Sometimes (7to 12 times)..... 3 Often (a few times almost every month)..... 4 Mostly (this happens a lot)..... 5
E13.	<p>In past 12 months have you or any other adult in your household eaten less food than you wanted to because you did not have enough money to buy food?</p> <p><i>Interviewer, if no go to E14</i></p>	<input type="text"/>	Yes 1 No 2
E13a.	<p>If yes to E13, how often did this occur during the past 12 months?</p>	<input type="text"/>	More than half the time 1 Less than half the time but more than 30 days last year 2 Less than 30 days but more than 10 days last year 3 Less than 10 days last year 4
E13b.	<p>Did you or another adult in your household skip meals during the past 12 months because you did not have enough money to buy food?</p> <p><i>Interviewer, if no go to E14</i></p>	<input type="text"/>	Yes 1 No 2
E13c.	<p>How often did this occur during the past 12 months?</p>	<input type="text"/>	More than half the time 1 Less than half the time but more than 30 days last year 2 Less than 30 days but more than 10 days last year 3 Less than 10 days last year 4
E13d.	<p>Did you or another adult in your household stop eating for an entire day (during the past 12 months) because you did not have enough money to buy food?</p> <p><i>Interviewer, if no go to E14</i></p>	<input type="text"/>	Yes 1 No 2
E13e.	<p>How often did this occur during the past 12 months?</p>	<input type="text"/>	Less than half the time but more than 30 days last year 1 Less than 30 days but more than 10 days last year 2 Less than 10 days last year 3
E14.	<p>Did you or any other adult household member lose weight during the past 12 months because you did not have enough money to buy food?</p>	<input type="text"/>	Yes 1 No 2

QID	Questions	Response	Response code
E15.	<p><i>Interviewer: Ask this questions only to wife in a confidential setting (not in presence of husband)?</i></p> <p>In the past 12 months how often did you eat any of the following foods because other food was scarce:</p> <p>Interviewer</p>		<p>Never 1</p> <p>Rarely (only 1 to 6 times a year)..... 2</p> <p>Sometimes (7to 12 times)..... 3</p> <p>Often (a few times almost every month)..... 4</p> <p>Mostly (this happens a lot)..... 5</p>
	Mishti Alu (sweet potato)		
	Bon Kochu (wild taro)		
	Shaluk (water lily)		
	Gom Baja (fried wheat)		
	Ata Gula Pani (Flour and water)		
	Batar Mar (rice starch)		
	Khud (Broken rice)		

E16. Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.

Based on the information you have received so far, how would you rate the standard of living of the household? _____
Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

Note to interviewer: Please do not correct the estimate you record here when you get more information. Interviewer, please mark the

E17. Write precise time (e.g. 14:53): ____.

F. Asset-Based Indicators

F1. Area of land owned (in decimals) and Value (in Taka) :

	Homestead	Agri. Land (under irrigation)	Agri. Land (under no irrigation)	Pond	Orchard/Bamb oo	Bush/forest/ non arable	Other
Area in decimal							
Value in Taka							

Note: 100 decimals equals one British acre

F2. Number and value of selected assets owned by household.

Note to survey firm: Some assets (e.g. heating or cooling assets) may be inappropriate for certain areas. In this case please drop the questions.

Asset type and code	Number owned	Resale value at current market price
1. Animals		
1. Cattle and buffalo		
2. Milkcows and heifers		
3. Sheep and goats		
4. Pigs		
5. Horses, mules and donkeys		
6. Horses, mules and donkeys		
7. Chicken and other poultry		
2. Transportation		
8. Cars		
9. Motorcycles		
10. Rickshaw/van		
11. Autorickshaw		
12. Tractors/ Trucks		
13. Boat		
14. Bicycles		
15. Other vehicles (e.g. carts)		
3. Appliances and electronics		
16. Radios		
17. Black and white Televisions		
18. Color television		

19. Video cassette recorders		
20. CD player		
Asset type and code	Number owned	Resale value at current market price
Cooking and cleaning assets		
21. Refrigerators/freezers		
22. Electric or gas cookers/stoves		
23. Washing machines		
24. Microwave oven		
25. Electrical food processor		
Cooling assets		
26. Standing fan		
27. Ceiling fan		
28. Air conditioner		
29. Heating assets		
<i>Omitted for Bangladesh, wood or coal oven, electric heater without fan, electric heater with fan, central heating (gas, electricity, or fuel)</i>		
Other assets		
30. Sari		
31. Mosquito net		
32. Kantha		
33. quilt/blanket		
34. Bed		
35. Metal cooking pots		
Farm assets (only ask from rural households)		
36. Motor tiller		
37. Wooden plow		
38. Tubewell for irrigation		
39. Manual husking machine		

F40. Interviewer: Based on the information you have received so far, how would you rate the standard of living of the household?

Please answer on a scale of 1-5 where 1 means poorest fifth, and means richest fifth. If the survey community is the reference:

F41. Write precise time (e.g. 14:53): ____.

G. Vulnerability, Social Capital and Reliance on Networks in Case of Shocks

QID	Questions	Response	Response code
G1	Major events and past shocks: During the last three years , did any of the following events occur in your household?		
G1.1	Marriage of a first degree relative to household head or spouse, <i>if yes</i> how many marriages?	<input type="text"/>	# of marriages. If no, write “0”
G1.2	Birth of own child: <i>if yes</i> , how many during past 3 years?	<input type="text"/>	# of birth. If no, write “0”
G1.3	Adoption of a child: <i>if yes</i> , how many during past 3 years?	<input type="text"/>	# of adoption. If no, write “0”
G1.4	We inherited major funds or assets	<input type="text"/>	Taka If no, write “0”
G1.5	We received dowry	<input type="text"/>	Taka If no, write “0”
G1.6	Did your household give dowry in the past 3 years? <i>Interviewer: If yes, prompt for its value.</i>	<input type="text"/>	Taka If no, write “0”
G1.7	Death of a working adult member. If yes: how many?	<input type="text"/>	# of deaths. If no, write “0”
G1.8	Serious (but not chronic) illness of a working adult member (temporary, but longer disability to work for at least 1 month). If yes, how many months during past 3 years could he or she not work (<i>Max is 36 for one member</i>)?	<input type="text"/>	# of months. If no, write “0”
G1.9	Occurrence of a serious chronic illness or major disability (e.g. blindness, lost arm because of accident) of any household member	<input type="text"/>	Yes..... 1 No..... 2
G1.10	A major working, income-earning adult member left the household for ever (<i>e.g. husband and wife got separated during past 3 yearst</i>)	<input type="text"/>	Yes..... 1 No..... 2
G1.11	Death of a dependent member (child/elderly person) If yes, how many previous household members?	<input type="text"/>	# of deaths. If no, write “0”

QID	Questions	Response	Response code
G1.12	Relocation of residence/house because of violence (e.g. war, domestic violence) that forced household members to leave their previous residence, and to move into this new residence/house	<input type="checkbox"/>	Yes 1 No 2
G1.13	Relocation of residence/household because of other reasons such as natural disasters (drought, flood, etc.))	<input type="checkbox"/>	Yes 1 No 2
G1.14	During last 3 years, did your household have a very serious problem or failure in your own crop production (e.g. sickness of plants causing FAILURE of HARVEST, flood, drought, etc.)?	<input type="checkbox"/>	Yes 1 No 2
G1.15	During last 3 years, did your household have a very serious problem or failure in your own animal production (e.g. sickness and/or death or theft of many or valuable animals)?	<input type="checkbox"/>	Yes 1 No 2
G1.16	During last 3 years, did your household have a very serious problem or failure in your own micro-enterprise?	<input type="checkbox"/>	Yes 1 No 2

G2.B Please tell me whether in general you agree or disagree with the following statements:

QID	Questions -> Statement <i>(to be read out slowly to respondent)</i>	Response	Response code
G2B1	Most people in this village/neighborhood are basically honest and can be trusted	<input type="text"/>	Strongly agree 1 Agree 2 Disagree 3 Strongly disagree 4
G2b2	People are always interested only in their own welfare.	<input type="text"/>	
G2b3	If I have a problem, there is always someone to help me.	<input type="text"/>	
G2b4	I feel accepted as a member of this village/neighborhood	<input type="text"/>	
G2b5	Rural: If you lose a goat or sheep (, someone in the village would help look for it or would return it to you.	<input type="text"/>	
G2b6	Urban: If you drop your purse or wallet in the neighborhood, someone will see it and return it to you.	<input type="text"/>	

G3. Are there any services where you or members of your household are occasionally denied service or have only limited opportunity to use? Mark Y for Yes, and N for NO immediately after the question

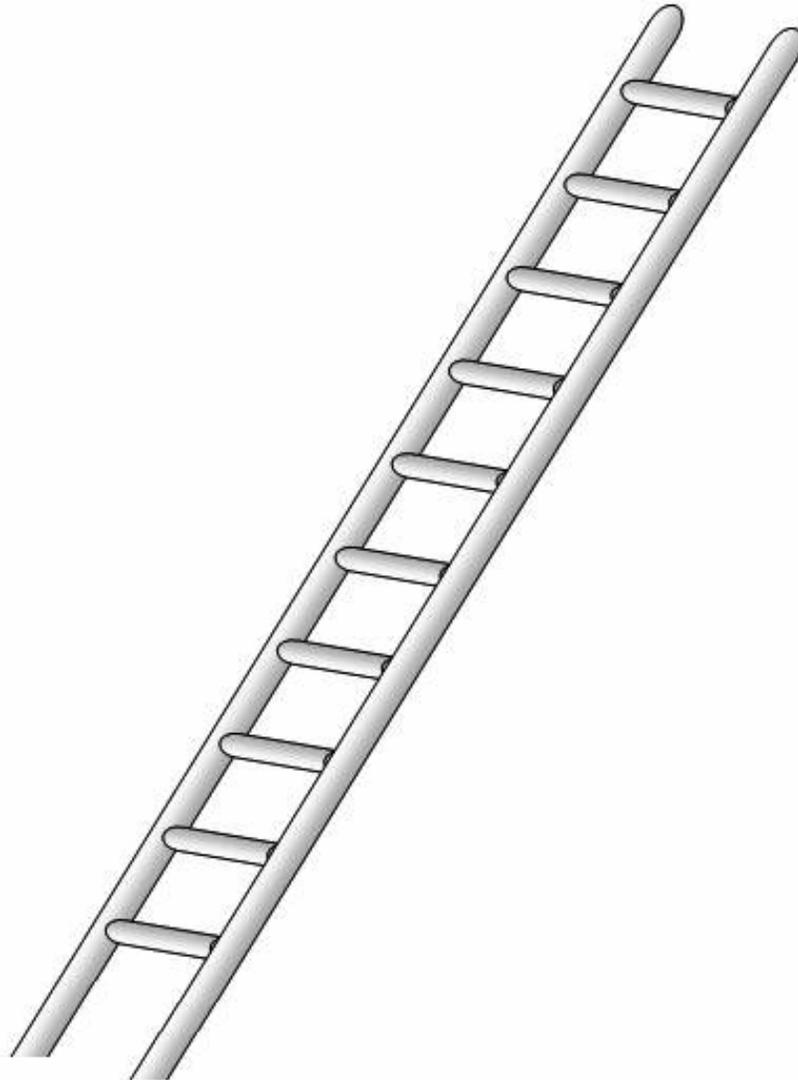
ID	Questions	Response	Response code
G3a	Education/schools	<input type="checkbox"/>	Yes 1 No 2
G3b	Health services/clinics	<input type="checkbox"/>	Yes 1 No 2
G3c	Housing assistance	<input type="checkbox"/>	Yes 1 No 2
G3d	Job training/ employment	<input type="checkbox"/>	Yes 1 No 2
G3e	Credit/finance	<input type="checkbox"/>	Yes 1 No 2
G3f	Transportation	<input type="checkbox"/>	Yes 1 No 2
G3g	Water distribution	<input type="checkbox"/>	Yes 1 No 2
G3h	Sanitation services	<input type="checkbox"/>	Yes 1 No 2
G3i	Agricultural extension	<input type="checkbox"/>	Yes 1 No 2
G3j	Justice/conflict resolution	<input type="checkbox"/>	Yes 1 No 2
G3k	Security/police services	<input type="checkbox"/>	Yes 1 No 2

G3L. Write precise time (e.g. 14:53): ____.

H. Estimates of objective and subjective poverty

ID	Questions	Response	Response code
H1.	<p>.Concerning your expenses relative to food, which of the following is true (reflects most accurately the situation of your household)?</p> <p><i>Please read, then circle the appropriate one.</i></p>	<input type="checkbox"/>	Your expenses are below the household's needs..... 1 Your expenses are on the average comparable to your household's needs..... 2 Your expenses exceed your households needs..... 3
H2.	<p>Concerning your expenses relative to clothing, which of the following is true (reflects most accurately the situation of your household)?</p> <p><i>Please read, then circle the appropriate one.</i></p>	<input type="checkbox"/>	Your expenses are below the household's needs..... 1 Your expenses are on the average comparable to your household's needs..... 2 Your expenses exceed your households needs..... 3
H3.	<p>Concerning your expenses relative to health care, which of the following is true (reflects most accurately the situation of your household)?</p> <p><i>Please read, then circle the appropriate one.</i></p>	<input type="checkbox"/>	Your expenses are below the household's needs..... 1 Your expenses are on the average comparable to your household's needs..... 2 Your expenses exceed your households needs..... 3
H4.	<p>Concerning your expenses relative to your children's education, which of the following is true (reflects most accurately the situation of your household)?</p> <p><i>Please read, then circle the appropriate one.</i></p>	<input type="checkbox"/>	Your expenses are below the household's needs..... 1 Your expenses are on the average comparable to your household's needs..... 2 Your expenses exceed your households needs..... 3
H5.	<p>Concerning your expenses relative to housing, which of the following is true (reflects most accurately the situation of your household)?</p> <p><i>Please read, then circle the appropriate one.</i></p>	<input type="checkbox"/>	Your expenses are below the household's needs..... 1 Your expenses are on the average comparable to your household's needs..... 2 Your expenses exceed your households needs..... 3
H6.	<p>How much does your household need per month to live (in order to meet all basic needs adequately)? Interviewer: Explain basic needs i.e. adequate shelter, clothing, sufficient food in quantity and quality.</p>	<input type="text"/>	Taka

Self-assessment with ladder of life -> Interviewer, Show the respondents a picture of a ladder with 10 steps:



ID	Questions	Response	Response code
H7.	<p>Here is a picture of a 10-step ladder. Imagine that at the bottom, on the first step, stand the poorest people, and on the highest step, the tenth, stand the rich. On which step of this ladder are you located today?</p> <p>_____</p> <p><i>Interviewer: this is the subjective reference of the respondents.</i></p>	<input data-bbox="1220 217 1339 282" type="text"/>	<p># of steps, at which household is ranking itself</p>
H8.	<p>Where on the ladder would you locate a household (husband, wife, 3 children or other dependents) who has an income equal to 3600 Taka per month? (Survey firm: Please put in here the national poverty line per capita per day multiplied by average household size in nation and factor 30, in national currency)?</p>	<input data-bbox="1220 438 1339 503" type="text"/>	<p># of steps, at which a household with 3600 Taka per month is located</p>

H9. *Interviewer:* Based on the information you have received so far, how would you rate the standard of living of the household?

Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

H10. Write precise time (e.g. 14:53): ____.

<p>Code Cat and Orga: Not a member of MFI/BDS..... 888 See pages at end of questionnaire for coding</p>	<p>Code I12: Training in my current vocation..... 1 Training in a new vocation..... 2 Training in business planning..... 3 Assistance in forming a cooperative or business association.... 4 Member of a cooperative or business association that received training..... 5 Information on supply sources 6 new or improved storage Facilities for supplies or products..... 7</p>	<p>Access to a business incubator.....8 improved market space9 Credit from an input supplier10 Assistance negotiating credit with a commercial bank11 Assistance in opening a savings account12 other13</p>
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Code Cat Not a member of MFI..... 888 Still to be developed	Code I17: Training in my current vocation..... 1 Training in a new vocation..... 2 Training in business planning..... 3 Assistance in forming a cooperative or business association... 4 Member of a cooperative or business association that received training 5 Information on supply sources 6 new or improved storage Facilities for supplies or products..... 7	Access to a business incubator.....8 improved market space9 Credit from an input supplier10 Assistance negotiating credit with a commercial bank11 Assistance in opening a savings account12 other13
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I18. *Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.*

Based on the information you have received so far, how would you rate the standard of living of the household? _____
Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

If the survey community is the reference:

Note to interviewer: Please do not correct the estimate you record here when you get more information. Interviewer, please mark the

I12. *Write precise time (e.g. 14:53): ____.*

Code for I23, I28, I33 and I34

couldn't manage the pressure of weekly repayment	1
due to family crisis had to spend a lot to money and therefore couldn't repay loan	2
samity leaders favoured their own people for loan.....	3
had more loss than benefit with samity loan.....	4
too high interest rate	5
was not allowed to use money as I wanted	6
too many internal conflicts within the samity.....	7
Most members of the samity better off than me, they didn't want me to continue.....	8
others (specify).....	9

I35. Write precise time (e.g. 14:53): ____.

K. Voluntary monetary savings and informal lending and debt

We know that the following questions on savings and debt are sensitive. We assure you that the answers will not be shared with anybody else, and that this is fully kept confidential. *Interviewer: Please make sure that the environment of the interview assures confidentiality before beginning with this section.*

K1. Informal savings and credit

QID	Questions	Response	Response code
K11	Monetary Savings kept in own house OR safeguarded by somebody else (not savings with a bank or MFI program or other formal institution) <i>Interviewer: If yes, write the value of the savings, if no write “0”.</i>	<input type="text"/>	Taka <i>If no, write “0”</i>
K12	Jewelry <i>Interviewer: If yes, write the value of the savings, if no write “0”.</i>	<input type="text"/>	Taka <i>If no, write “0”</i>
K13	Did you borrow from traditional moneylenders in the past 3 years for food, emergencies or social events? If yes, what was the amount of the largest loan during the past 3 years? <i>Interviewer: If there was frequent borrowing from moneylenders, ask for the largest loan from moneylender during the past 3 years.</i>	<input type="text"/>	Taka <i>If no, write “0”</i>
K14	Debt owed <u>to</u> other households <u>by</u> your household at present? <i>Interviewer: If yes, write the value of the savings, if no write “0”.</i>	<input type="text"/>	Taka <i>If no, write “0”</i>
K15	Debt owed <u>by</u> other households <u>to</u> your household at present? <i>Interviewer: If yes, write the value of the savings, if no write “0”.</i>	<input type="text"/>	Taka <i>If no, write “0”</i>

Interviewer: Please record if the respondents do not want to give an answer.

QID	Questions	Response	Response code
K23a	<i>Do you (i.e. head of household) have ...?</i>		
	1. Passbook savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	2. Fixed Term Deposit Accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	3. Checking accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	4. Other savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
K23b	<i>Does the spouse/partner have?</i>		
	1. Passbook savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	2. Fixed Term Deposit Accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	3. Checking accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	4. Other savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
K23c	<i>Do you jointly (i.e. head and spouse together) have?</i>		
	1. Passbook savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”

QID	Questions	Response	Response code
	2. Fixed Term Deposit Accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	3. Checking accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	4. Other savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
K23d	<i>Do other household members have ?</i>		
	1. Passbook savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	2. Fixed Term Deposit Accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	3. Checking accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”
	4. Other savings accounts	<input type="text"/>	If yes, Taka If no, write “0” No response write “88 88 88”

K24. Interviewer: We are trying to develop an understanding of how the information you receive at various points in the interview leads to your updating your beliefs about the household's standard of living. Thus we ask you to rate the household's standards of living at different points in the interview.

Interviewer: Based on the information you have received so far, how would you rate the standard of living of the household? _____
Please answer on a scale of 1-5 where 1 means poorest fifth, and 5 means richest fifth.

K24.a. If the survey community is the reference:

K24.b. If the nation is the reference (see section A):

K25. Write precise time (e.g. 14:53): ____.

Interviewer: Thank the respondents for this information, and agree with head and spouse for the timing of the second interview exactly 14 days.

- 1 First quintile Taka <2500
- 2 Second quintile Taka >=2500 – Taka <3500
- 3 Third quintile Taka >=3500 – Taka <5200
- 4 Fourth quintile Taka >=5200 – Taka <7000
- 5 Fifth quintile Taka >=7000

Code Cat and Orga for organizations providing micro-finance or business development services

We first have a category with code CAT, then a code ORGA for each major provider of MFI and/or BDS services.

Code CAT

- 1=Public Bank (main or exclusive ownership by government)
- 2= Private Bank (main or exclusive ownership by private investors)
- 3= Cooperatives (main or exclusive ownership by members of cooperatives)
- 4= Top 45 MFI-NGOs in Bangladesh (as classified in Microfinance Statistics by Credit and Development Forum)
- 5= Other NGO providing microfinance service (with or without business development service)
- 6= Other NGO providing business development services only
- 7= Other governmental institution providing microfinance (with or without business development service)
- 8= Other governmental institution providing business development services only
- 9= Private firm or institution providing business development services
- 10= Civic institution providing business development service

Note to survey firm: Code ORGA will list the major institutions for above categories from secondary data. For not coded organizations, interviewer will write name of organization (and verify the name with appropriate sources at thana or union level), and the name will be coded and labelled during data entry. No abbreviations are allowed, if possible provide an English translation in parentheses during data entry, but always use local name of organization too.

Interviewer: It has not been feasible to include all institutions providing BDS or MF services in Bangladesh, but your survey firm has listed the largest ones from available secondary data (in terms of client numbers). Therefore, you will write the name of the institutions always (using not only the space in the column, but also the margins of the page), and should verify the name with adequate information sources at thana or union level as the respondent sometimes uses a local name not common outside of the area. BDS Providers are defined as any institution or organization that provides services as listed in code I12 (I17). Checks for consistency of names of organizations must be done during the survey in the field (and if necessary, verified in the second visit).

LIST OF TOP 45 MFI – NGOS

CODE ORGA	LIST OF MFI
1	BRAC
2	ASA
3	PROSHIKA MANOBIK UNNAYAN KENDRA
4	CARITAS BANGLADESH
5	SWANIRVAR BANGLADESH
6	THENGAMARA MOHILA SABUJ SANGHA (TMSS)
7	RDRS BANGLADESH
8	BURO, TANGAIL
9	SHAKTI FOUNDATION FOR DISADVANTAGED
10	SOCIETY FOR SOCIAL SERVICE (SSS)
11	BANGLADESH EXTENSION EDUCATION SERVICES (BEES)

12	HEED BANGLADESH
13	JAGORANI CHAKRA
14	RURAL RECONSTRUCTION CENTRE (RRC)
15	UNITED DEVELOPMENT INITIATIVES FOR PROGRAMMED ACTIONS
16	COMMUNITY DEVELOPMENT CENTRE (CODEC)
17	RESOURCE INTEGRATION CENTRE (RIC)
18	INTEGRATED DEVELOPMENT FOUNDATION
19	ASSOCIATION FOR REALISATION OF BASIC NEEDS - ARBAN
20	AD-DIN WELFARE CENTRE
21	CONCERN BANGLADESH
22	MANABIK SHAHAJYA SANGSTHA (MSS)
23	WELFARE ASSOCIATION OF VILLAGE ENVIRONMENT (WAVE)
24	CRISTIAN SERVICE SOCIETY
25	COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST TRUST)
26	SRIZONY BANGLADESH
27	ANNESHA FOUNDATION (AF)
28	CHRISTIAN COMMISSION FOR DEVELOPMENT IN BANGLADESH (CCDB)
29	VOLUNTARY ORGANIZATION FOR SOCIAL DEVELOPMENT (VOSD)
30	PALLI PROGOTI SHAHAYAK SAMITY (PPSS)
31	UTTARA DEVELOPMENT PROGRAM (UDP)
32	PAGE DEVELOPMENT CENTRE
33	PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)
34	SABALAMBY UNNAYAN SAMITY (SUS)
35	BANGLADESH RURAL INTEGRATED DEVELOPMENT FOR GRUBSTREET ECONOMY (BRIDGE)
36	ASHRAI
37	GONO KALLAYAN TRUST (GKT)
38	SOCIETY DEVELOPMNET COMMITTEE (SDC)
39	BANGLADESH ASSOCIATION FOR SOCIAL ADVANCEMENT (BASA)
40	GHASHFUL MCH FP AND FW ASSOCIATION
41	NOWABENKI GANAMUKHI SAMABAY SAMITY
42	CENTRE FOR COMMUNITY DEVELOPMENT ASSISTANCE (CCDA)
43	UTTARAN
44	BANCHTE SHEKHA
45	COMMUNITY DEVELOPMENT ASSOCIATION (CDA)

List of main government Institution providing microfinance

46. *Palli Karma-Sahayak Foundation (PKSF)*
47. *Ministry of Youth and Sports*
48. *Bangladesh Rural Development Board (BRDB)*
49. *Bangladesh Academy for Rural Development (BARD)*
50. *Palli Daridro Bimochon Foundation (PDBF)*
51. *Women Entrepreneurship Development Programme (WEDP, BSCIC)*

List of Private Banks

47. *Grameen Bank*
48. *Uttara Bank Limited*
49. *Rupali Bank Limited*
50. *Social Investment Bank Limited*
51. *National Bank Limited*
52. *Islami Bank Bangladesh Limited*
53. *The Trust Bank Limited*
54. *Basic Bank Limited*

List of Public Banks

55. *Janata Bank*
56. *Sonali Bank*
57. *Bangladesh Krishi Bank*
58. *Agrani Bank*
59. *Rajshahi Krishi Unnayan Bank*