Bihar Rural Livelihoods Project HH Survey Questionnaire

We would like to interview some members of yours household about socio-demographic characteristics, socio-economic status, access to finance, and expenditure. The study is conducted by the Agriculture Finance Corporation (AFC). We are asking many people all over Bihar to participate in this interview.

The interview is voluntary. During our visit, we would like to ask the chief decision maker in the household, or in his/her absence, a responsible adult mainly about various aspects of your family, livelihood activities and financial situation and how they have changed over the last 3 years, since the end of 2007.

[Interviewer: Please ask for an interview with the head of the household (by asking for the chief decision maker) or, in his/her absence, a responsible adult. If the respondent is someone else, please ask for a later convenient time at which the head of the household may be available. Administer the remaining survey only to the head or a responsible adult.]

You may choose not to reply any of the questions I ask you. If you decide to answer some or all of the questions, we will use the information you give us only for the purpose of research. People will be able to learn about the access to financial & livelihood situation of the people of Bihar, but not what you personally said. Do you agree to participate?

0.1 _____ (if yes, continue; if no, stop interview)

0.2 Why refused to participate (only if a reason is given; do not ask) _____

Section 1: Location & Household Identification (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1.1 Household ID No.	
1.2 Name of District	
1.3 Name of Block:	
1.4 Name of Gram Panchayat:	
1.5 Name of Village:	
1.6 Name of Tola:	
1.7 Name of Respondent:	
1.8 Name of household head: (**Note to Interviewer**: Probe the identity of the household head by asking who is the chief decision maker of major decisions like marital alliances, migration, borrowing)	
1.9 How long does it take to walk from your home to the village school? (In Minutes: Code 999 if there is no school in village)	
1.10 How long does it take to walk from your home to the village PHC? (In Minutes: Code 999 if there is no PHC in village)	
1.11 How long does it take to walk from your home to the village PDS? (In Minutes: Code 999 if there is no PDS in village)	
1.12 How long does it take to walk from your home to the nearest drinking water source? (In Minutes: Code 0 if water source is in house)	

Section 2: Household Roster (Household=all those who live under the same roof and share all the same kitchen for 6+ months)

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

2.01	2.02	2.03	2.04	2.05	2.06	2.07	2.08	2.09	2.10	2.11	2.12	2.13	2.14	2.15
ID code	Name of HH member	Sex of Name **(M=1 F=2)**	Relationship of Name to HH Head	Age of Name **(0 if less than 1 year)**	Was Name a member of the HH 3 years ago? **(Yes=1, No=0)**	Present Marital Status of Name **2→2.09**	**(If 1 in2.06)** Spouse ID of Name **(from 2.01)**	How many years ago did NAME get married?	**(If over age 5)** Has Name ever attended school? **(Yes=1, No=0)**	**(If attended school)** What is the highest grade Name completed? **(0 if less than 1)**	**(If age 5-18)** Is Name enrolled in school currently? **Yes=1 No=0 0→2.12**	What is the main reason for NAME not attending school?	**(If age 8-21)** Was Name enrolled in school 3 years ago? **Yes=1 No=0 0→2.14**	3 years ago, what was the main reason for NAME not attending school?

Relationship to HH head

Head=1
Wife/husband=2
Son/Daughter=3
Daughter-in-law/ son-in-law=4
Grandchild=5
Father/Mother=6
Brother/sister=7
Father-in-law/ mother-in-law=8
Nephew/niece=9
Brother-in-law or sister-in-law=10
Adopted/foster/step child=11
Other relatives=12
Servant=13

Marital Status

Married=1
Unmarried=2
Widowed=3
Separated/Divorced=4
Deserted =5
Married no gauna (not cohabiting) =6

Reason for Not Attending School

School too far away=1
No Transport=2
Further Education not needed=3
Needed for Housework=4
Needed for Farm/Family Business=5
Needed for outside work=6
School costs too much=7
No proper school facilities for girls=8
Not safe for girls=9
Got married=10
Needed to look after siblings=11
Not interested in studies=12
Others=13
Don't know=14

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

2.15 What is your Caste?	
2.16 **Note to Interviewer**: Please code the above response according to the codes provided. SC=1, ST=2, BC=3, EBC=4, General=5	
2.17 What is the most numerous caste in this Tola?	
2.18 **Note to Interviewer**: Please code the above response according to the codes provided. SC=1, ST=2, BC=3, EBC=4, General=5	
2.19 What is your Religion? (Use Codes) Hindu=1, Muslim=2, Christian=3, Buddhist=4, Jain=5, Other=6	
2.20 What is the religion of the majority of people in this Tola? (Use Codes) Hindu=1, Muslim=2, Christian=3, Buddhist=4, Jain=5, Other=6	
2.21 In 2007, was there a different head of the household? (Use Codes) Yes=1, No=0	
2.22 **(If 1 in previous question)** How is the household head of 2007 related to the present household head? (Use codes) Father=1, Mother=2, Grandfather=3, Grandmother=4, Father-in-Law=5, Mother-in-Law=6, Brother=7, Sister=8, Other=9, 10=Husband 11=Wife, Don't Know/Recall=99	

Section 3: Livelihoods (Note to Interviewer: For each activity, please use codes provided below)

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

3.01	3.02		3.03	3.04	3.05	3.06	3.07	3.08
(Copy ID Code from Sec 2.01 to match member) ID code	**Interviewer**: Please ask respondent which HH members are engaged in income-generating activities (including farming the HH's own land, helping to run family business etc.), and order from highest earner to lowest earner below. **Name of HH member**	**Interviewer**: For the following questions, ask for the 2 main activities of each member listed in 3.02. Then order them by amount of income generated, with Primary being the activity generating highest income	(Order activities by amount of income generated) **Currently**, what are your 2 main income generating activities in the Kharif Season?	(Order activities by amount of income generated) **Currently**, what are your 2 main income generating activities in the Rabi season?	(Order activities by amount of income generated) **Currently**, what are your 2 main income generating activities in the Zaid/Dhalan Season?	(Order activities by amount of income generated) 3 years ago, in the Kharif season of **2007**, what were your 2 main income generating activities?	(Order activities by amount of income generated) 3 years ago, in the Rabi season of **2007**, what were your 2 main income generating activities?	(Order activities by amount of income generated) 3 years ago, in the Zaid/Dhalan season of **2007**, what were your 2 main income generating activities?
		Primary						
		Secondary						
		Primary						
		Secondary						
		Primary						
		Secondary						
		Primary						
		Secondary						
		Primary						
		Secondary						

Activity Code:

Cultivation on own land	**=**	**1**	**Animal husbandry**	**=**	**4**	**Casual Labour in Rural Areas**	**=**	**7**
Cultivation on leased land	**=**	**2**	**Non-farm/ Petty business**	**=**	**5**	**Casual Labour in Urban Areas**	**=**	**8**
Agricultural labourer	**=**	**3**	**Migration**	**=**	**6**	**Salaried**	**=**	**9**

Section 4: Housing Information

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1. What is the main material of your roof? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
2. What is the main material of your floor? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
3. What is the main material of your walls? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
4. 3 years ago, at the end of 2007, what was the main material of your roof? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
5. 3 years ago, at the end of 2007, what was the main material of your floor? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
6. 3 years ago, at the end of 2007, what was the main material of your walls? (Use Codes) Mud=1, Kuccha=2, Pucca=3	
7. How many rooms in your house are used for sleeping?	
8. 3 years ago, how many rooms in your house were used for sleeping?	
9. What kind of toilet facility do members of your household usually use? (Use Codes)Open fields=0, Open pit latrine outside house=1, Open pit latrine inside house=2, Covered pit latrine outside house=3, Covered Pit Latrine inside house=4, Flush Toilet outside house=5, Flush Toilet inside house=6	
10. Is this facility shared with other people who do not belong to your family? (Use Codes) Yes=1, No=0	
11. 3 years ago at the end of 2007, what kind of toilet facility did members of your household usually use? (Use Codes)Open fields=0, Open pit latrine outside house=1, Open pit latrine inside house=2, Covered pit latrine outside house=3, Covered Pit Latrine inside house=4, Flush Toilet outside house=5, Flush Toilet inside house=6	
12. Was that facility shared with other people who did not belong to your family? (Use Codes) Yes=1, No=0	

Section 5: Land Holdings

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1. How much agricultural land do you own? (in Kathas)	
2. How much of the agricultural land that you own do you cultivate? (in Kathas)	
3. How much land do you lease out? (in Kathas)	
4. How much of the land that you own is irrigated? (in Kathas)	
5. How much of the land that you own is mortgaged? (in Kathas)	
6. Has the quantity of mortgaged land changed in the last 3 years, since the end of 2007? (Use codes) Yes=1, No=0	
7. (If Yes in 6) How much land have you mortgaged, since the end of 2007? (in Kathas)	
8. (If Yes in 6) How much mortgaged land have your recovered, since the end of 2007? (in Kathas)	
9. Have you bought or sold any land in the last 3 years, since the end of 2007? (Use codes) Yes=1, No=0	
10. (If Yes in 9) How much land have you purchased since the end of 2007? (in Kathas)	
11. (If Yes in 9) How much land have you sold since the end of 2007? (in Kathas)	
12. This year, in 2010, how much land did you lease in for cultivation? (in Kathas)	
13. Last year, in 2009, how much land did you lease in for cultivation? (in Kathas)	
14. 2 years ago, in 2008, how much land did you lease in for cultivation? (in Kathas)	

Section 6: Asset Information & Food Security (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

6A Consumption Assets

Item	6.31 How many item(s) does your Household have currently? **Mention 0 if not possessing**	6.32 How many item(s) did you **BUY** in the last 3 years, since the end of 2007? **Mention 0 if not bought**	6.33 How many item(s) did you **SELL** in the last 3 years, since the end of 2007? **Mention 0 if not sold**
1. Electric fan			
2. Chair			
3. Bed/Cot			
4. TV			
5. Radio			
6. Refrigerator			
7. Cell phone			
8. Kerosene Stove			
9. Clock/watch			
10. Telephone			
11. Sewing machine			
12. Almirah			
13. Bicycle			
14. Two-wheeler			
15. Jewelery **(In Rupees)**			
16. Other(_____)			
17. Other(_____)			

6B Production Assets

Item	6.34 How many item(s) does your Household have currently? **Mention 0 if not possessing**	6.35 How many item(s) did you **BUY** in the last 3 years, since the end of 2007? **Mention 0 if not bought**	6.36 How many item(s) did you **SELL** in the last 3 years, since the end of 2007? **Mention 0 if not sold**
1. Cows			
2. Buffaloes			
3. Bullocks			
4. Goats			
5. Pigs			
6. Donkeys			
7. Poultry			
8. Pump sets			
9. Bullock Carts			
10. Tractors			
11. Power Tiller			
12. Thresher			
13. Plough			
14. Grocery/Kirana Store			
15. Tailoring Shop			
16. Workshop			
17. Other Shop(_____)			
18. Other Asset(_____)			

6C Food Security:

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1. This year, in 2010, did you face any difficulty to provide 2 meals every day for each family member? (Use Codes)Yes=1, No=0	
2. How many months did this difficulty last?	
3. **(If Yes)** During the period of food scarcity in 2010, how severe was food shortage? **(Use Codes)** Every night, family members went to bed hungry = 1 On most nights (more than half the time), family members went to bed hungry = 2 Only on some nights(less than half the time), family members went to bed hungry = 3 No family member ever went to bed hungry = 4	
4. 2 years ago, in 2008, did you face any difficulty to provide 2 meals every day for each family member? (Use Codes)Yes=1, No=0	
5. How many months did this difficulty last?	
4. **(If Yes)** During the period of food scarcity in 2010, how severe was food shortage? **(Use Codes)** Every night, family members went to bed hungry = 1 On most nights (more than half the time), family members went to bed hungry = 2 Only on some nights(less than half the time), family members went to bed hungry = 3 No family member ever went to bed hungry = 4	
5. In the last 3 years, has there been any change in the number of days that your family faced acute food shortage? **(Use Codes)** No = 1 Yes, the number of days of acute shortage are higher presently = 2 Yes, the number of days of acute shortage are lower presently = 3	

Section 7: Debt & Saving Habits

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

7A. Debt Situation

1. Presently, does the household owe any outstanding debts? (use code)Yes=1, No=0		If No→ Sec 7B.9
2. How many separate outstanding debts does the household owe presently?		

7B. Current Debt Information (Note to Interviewer: Please ask about each outstanding loan and fill up the corresponding details. Move to next loan and fill up likewise.)

7b.1 Loan ID	7b.2 ID of HH member who took the loan **(from Sec 2.01)**	7b.2 For each outstanding loan, how much was borrowed? **(In Rupees)**	7b.3 How much is the monthly interest rate on this loan?	7b.4 Who provided this loan? (Use codes provided **BELOW**)	7b.5 When was this loan taken? (MM/YYYY) Use number format. Eg: Jan 2009→01/2009	7b.6 Was any collateral provided for this loan? Yes=1 No=0	7b.7 What was the purpose of taking this loan? (Use codes provided to the **RIGHT**)
1							
2							
3							
4							
5							
6							
7							
8							

Code for lender: Moneylender= 1; Bank=2; SHG=3; NGO=4; Friend/Relative=5; Other (Specify :_____)

Codes for purpose of loan:	
Health Emergency	1
Dowry/ Wedding Expenses	2
Food Purchase	3
Pay another debt	4
House Repairs	5
Purchase of HH Durables	6
Purchase of Machinery	7
Purchase of Livestock	8
Petty business (Store, workshop, etc)	9
School Fees	10
Other (Specify: _____)	11

7b.8. How much money do members of the household still owe on ALL outstanding loans to moneylenders &/or traders? **(In Rs)**	
7b.9. This year, in 2010, how much money in total did you spend towards repaying loans from moneylenders &/or traders? **(In Rs)**	
7b.10. Last year, in 2009, how much money in total did you spend towards repaying loans from moneylenders &/or traders? **(In Rs)**	
7b.11. Two years ago in 2008, how much money in total did you spend towards repaying loans from moneylenders &/or traders? **(In Rs)**	

7C. Mortgaged Assets (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

Items	7c.1 Is ITEM mortgaged currently? Yes=1 No=0→7c.4	7c.2 (If **YES** in previous) For which loan(s) was the item mortgaged? **Copy Loan ID from Sec 7b.1**			7c.3 How many ITEM(s) are currently mortgaged?	7c.4 Was ITEM mortgaged 3 years ago, at the end of 2007? Yes=1 No=0	7c.5 (If **YES** in previous) How many ITEM(s) were mortgaged at the end of 2007?
1. Land					(in Kathas)		(in Kathas)
2. House							
3. Jewelery					(In Rupees)		(In Rupees)
4. Cows							
5. Buffaloes							
6. Bullocks							
7. Goats							
8. Pigs							
9. Shop							
10. Other (_____)							
11. Other (_____)							

7D. Savings Habit

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1. Were you able to make any savings at all during this year, in 2010? (Use Codes) Yes=1, No=0	
2. (If Yes in previous) During this year, where did you deposit your savings usually? (Use Codes) In-House=1, Relative/Friend=2, Post Office=3, Sahara=4, SHG=5, Bank=6, Others=7, Don't Know/Recall=99	
3. 1 year ago, during 2009, were you able to make any savings at all? (Use Codes) Yes=1, No=0	
4. (If Yes in previous) During 2009, where did you deposit your savings usually? (Use Codes) In-House=1, Relative/Friend=2, Post Office=3, Sahara=4, SHG=5, Bank=6, Others=7, Don't Know/Recall=99	
5. 2 years ago, during 2008, were you able to make any savings at all? (Use Codes) Yes=1, No=0, Don't Know/Recall=99	
6. (If Yes in previous) During 2008, where did you deposit your savings usually? (Use Codes) In-House=1, Relative/Friend=2, Post Office=3, Sahara=4, SHG=5, Bank=6, Others=7, Don't Know/Recall=99	

Woman's Module

(Interviewer: **Skip** the following paragraph if the principal respondent on the previous questions has been a woman)

Thank you for your time and patience. Your information will be most helpful for us to understand the financial situation of the people of rural Bihar. I would now like to ask some questions which would help us to understand how the life of women in rural Bihar has changed in the last 3 years, since the end of 2007. Would you please allow me to interview an adult married woman in your household? You can still remain in the room and witness the interview, if you would prefer.

0.1 _____ (if yes, continue; if no, **skip** to **Section 9**: SHG membership Information)

0.2 Why refused to participate (only if a reason is given; do not ask) _____

Interviewer: Please Code 1 in the provided space before you proceed with the interview for women's module.

Please Code 2 in the provided space if you are refused an interview with an eligible woman, but you are able to proceed to SHG Membership Module.

Please Code 3 in the provided space if you have to conclude the interview at this stage.

Interview Code: _____

Section 8: Woman's Module

8A. (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

1. What is your name?	
2. **Interviewer**: Please note down ID of respondent from Sec 2.01 and provide on right.	
3. What is your husband's name?	
4. **Interviewer:** Please note who answered the previous question & write down the corresponding code: Respondent =1, Husband =2, Other Female =3, Other Male =4	
5. **Interviewer**: Please note down ID of husband from Sec 2.01 and provide on right. **Code 99** if husband is not a member of the household./expired/separated	
6. Are you from the same religion as your husband? (Use Codes) Yes=1, No=0	
7. Are you from the same caste as your husband? (Use Codes) Yes=1, No=0	
8. Are you from the same village as your husband? (Use Codes) Yes=1, No=0	
9. How long does it take you to travel to your natal family? (In hours)	
10. How do you usually go to your natal family? (Use Codes) Walk=1, Cycle/Rickshaw/Cycle-Van=2, Motorized Transport (Bus/Car/Rail)=3, Other=4, Don't go=5	

11. How often have you visited your natal family in the last year?	
12. How many years ago did you get married?	
13. **(If married prior to 2007)** In 2007, how often did you visit your natal family?	
14. At what age of your daughter would you like to get her married?	
15. Until which class would you like your son(s) to be educated?	
16. Until which class would you like your daughter(s) to be educated?	
17. Can you sign your name?	
18. Can you read information like bus number/road sign/phone number? (Use Codes) Yes=1, No=0	
19. Do you have a job card? (Use Codes) Yes=1, No=0	
20. **(If Yes in previous)** This year, during 2010, how many days have you worked under the job card?	

8B. (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

8b.1 PLACE	8b.2 At present, do you ever need to go to PLACE? Yes=1→8b.3 No=0→ 8b.5	8b.3 Do you usually need permission from anyone to go to PLACE? Yes=1 No=0	8b.4 Can you go to PLACE alone? Yes=1 No=0	8b.5 3 years ago, at the end of 2007, did you ever need to go to PLACE? Yes=1 No=0→8b.4	8b.5 3 years ago, did you usually need permission to go to PLACE? Yes=1 No= 0	8b.6 3 years ago, did you usually go to PLACE alone? Yes=1 No=0	8b.4 Over the last 3 years, do you go to PLACE more often? Yes=1 No=0
1. Kirana Store							
2. PDS Store							
3. Health Center, for own or children's health							
4. Neighbor							
5. Friend/Relative outside village							
6. Women's group meetings							
7. Panchayat meetings							

8C. (Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

8c.1 DECISION	8c.2 At present, do you provide **ANY** opinion or input into DECISION? Yes=1 No=0	8c.3 3 years ago, around the end of 2007, did you provide **ANY** opinion or input into DECISION? Yes=1 No=0→ Next DECISION Don't Recall/Know=9 → Next DECISION	8c.4 Over the last 3 years, did you provide an opinion or input into DECISION more often? Yes=1 No=0 Don't Recall/Know=9
1. Daily Cooking for family			
2. Purchase of durables for family (like TV, Radio, Furniture, etc)			
3. Purchase of personal items for yourself (like sari, bangles, etc)			
4. Personal Health (like when to see a doctor, what medicine to buy, etc)			
5. Education of children (like till which class to educate, spending on books, etc)			
6. Livelihood activities of primary income earner (whether he/she should farm/do labor/migrate, etc)			
7. Labor activities for self (like whether/where to work, etc)			
8. Borrowing for family (like the source or purpose of a loan)			
9. Politics (like who to vote for, discussing the Mukhiya's actions, etc)			

8D. While you take care of your family, you could face ups and downs in your life, as we all do. I would now like to ask you some questions about some of these issues, and who you usually discuss such issues with.

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

8d.1 ISSUE	8d.3 If you face ISSUE, to whom could you turn for help? (Use Codes provided **below**)				8d.5 3 years ago, at the end of 2007, if you faced such an ISSUE, to whom could you turn for help? (Use Codes provided **below**)			
1. Shortage of money to buy food for the next week								
2. Shortage of money to pay for a family health emergency								
3. Personal Problems, apart from issues regarding shortage of money								

Codes for person to ask for help:

Husband=	1	Brother=	6	Daughter=	11	Money Lender=	16
Father=	2	Sister=	7	Daughter-in-law=	12	Do not discuss at all=	99
Mother=	3	Brother-in-law=	8	Neighbour=	13		
Father-in-law=	4	Sister-in-law=	9	Friend=	14		
Mother-in-law=	5	Son=	10	Other Relative=	15		

8E. Various incidents may happen in your community, which may or may not affect you. I would like to know what you would do if such incidents happen.

(Interviewer: Please code **9999** if response is "Don't know/Don't Recall". Do **NOT** leave blank.)

8e.1 INCIDENT	8e.2 Would you be able to **do anything**, in case of INCIDENT? Yes=1 No=0→8e.4	8e.3 Who will you approach for any help with INCIDENT? (Use Codes provided **BELOW**)				8e.4 3 years ago, at the end of 2007, would you have been able to **do anything** about INCIDENT? Yes=1 No=0 → Next ISSUE	8e.5 3 years ago, who would you have approached for any help with INCIDENT? (Use Codes provided **BELOW**)			
1. A woman in your community is being beaten up by her husband.										
2. PDS not run properly (-for example, owner is dishonest, irregular ration, etc)										
3. Village School is not functioning properly (for example, -mid-day meals are not provided, teacher is absent, etc)										
4. Mukhiya not doing his work properly (for example, allocating tubewells preferentially to people he likes, not giving out BPL cards properly, etc)										

Codes for Person/Persons approached:

Deal myself, help not needed=	1
Approach Husband=	2
Approach Other Women =	3
Approach Mukhiya=	4

Section 9: SHG Membership Information

9.1 Are any household members presently a member of any SHG? (Use Codes) Yes=1, No=0	

Only if Yes in 9.1. Skip to 9.2 if No in 9.1

9.11 Member ID Code from Sec 2.01	9.12 Name of Member	9.13 Name of SHG **(Code 9999 if name of SHG not known)**

Only if No in 9.1

9.2 Were any household members ever a member of any SHG? (Use Codes) Yes=1, No=0	

Only if Yes in 9.2. Skip to Section 10 if No in 9.2

9.21 ID Code from Sec 2.01	9.22 Name of Member	9.23 Name of SHG **(Code 9999 if name of SHG not known/not remembered)**	9.24 What was the main reason for Name exiting SHG? **(Use codes provided to the right)**

Codes for reason of exit from SHG:

1 Cannot afford regular saving
2 Regular attendance not possible
3 Pressure from family members
4 Conflict with SHG's members
5 SHG did not provide loans
6 SHG was dissolved
9999 Do not know/remember
Please write down any other reason in the corresponding cell on the left.

Section 10: Interviewer Observations:

1. Name of Interviewer	
2. Gender of Interviewer (Use Codes) Male=1, Female=2	
3. Age of Interviewer	

Interviewer: Please feel free to provide your observations, if any, in the space below.

Signature:
Date: