Household Questionnaire

Respondent's Name: _____

Address: _____

Village: _____ Town/Tehsil: _____ District: _____

Phone Number: _____

Thank you very much for giving time to us. We are conducting a survey of households on behalf of Institute of Developing Economies (IDE), Japan. The purpose of this survey is to academically understand people's perception about working opportunities and to improve the economic condition of households in rural Punjab, Pakistan. All information gathered from you will be treated as strictly confidential and will be used only in an aggregate form. No individual name will be used in any document prepared based on this survey. We are very grateful for your participation. May we begin?

Interviewer, please let her/him sign if she/he agrees to begin;

I agree. _____, or if she/he cannot sign, let her/him check the box below,

☐ Yes, I agree.

Interviewer's Name: _____

Interview Date:_____

Section 1 : Household Demographics

1.1 Are you the husband or wife ? ☐ Husband ☐ Wife

1.2 Is this the husband's first marriage? ☐ Yes ☐ No, the wife's first marriage? ☐ Yes ☐No

1.3 What is the husband's education level? [**Code**] _____, the wife's? [**Code**] _____
[**Codes**] 1=No education; 2=Below primary (less than 5 years); 3=Primary completed (5 years); 4=Middle completed (8 years); 5=Matric completed (10 years); 6=Intermediate completed (12 years); 7=Degree & Post Graduate

1.4 Is the husband literate? ☐ Yes ☐ No, the wife? ☐ Yes ☐ No

1.5 How many brothers does the husband have? _____ , Sisters? _____

1.5.1 How many brothers does the wife have? _____ , Sisters? _____

1.6 How old was the husband when he got married? 1st?_____, 2nd?_____

1.6.1 How old was the wife when she got married? 1st?_____, 2nd?_____

1.7 Are the husband and wife related by blood? ☐ Yes ☐ No

1.7.1 If **YES**, what is the relationship? [**Code**] _____,
[**Codes**] 1= Cousin (= 1st cousin); 2= Other (specify _____)

1.8 How long does it take to travel from your home to the wife's natal family? _____ min

1.9 How many children do you have? Answer the number of children the wife ever gave birth including those in the previous marriages if any. Number of sons ever born_____, daughters ever born?_____; Number of sons alive_____, Number of daughters alive_____

1.9.1 If the answer (= number of children even born) is more than or equal to **ONE**, how old was the wife when she had the first child? _____

1.10 Which *biradari* does your family belong to? _____

1.10.1 What was the main occupation of the husband's ancestors? [**Code**] _____
[**Codes**]1= Farmer (own land); 2= Farmer (rented land) ; 3= Agricultural labor;
4= Traditional service in the village (**Check One**); ☐ Tarkhan; ☐ Lohar; ☐ Nai; ☐ Mochi; ☐ Qasai; ☐ Mussali; ☐ Julaha; ☐ Kumhar; ☐ Isai; ☐ Machi; ☐ Dhobi; ☐ Mirashi; ☐ Kashmiri; ☐ Faqir; ☐ Moulvi; ☐ Sonar; ☐ Darzi; ☐ Teli; ☐ Chauqidar; ☐ Dindar; ☐ Musulim sheikh; ☐ Chamar; ☐ Other (specify _____)
5= Untraditional work in the village (what kind? _____)
6= Salaried employment (what kind? _____)
7= Rental income; 8= Other (specify _____)

1.11 Did your family migrate outside of the village? ☐ Yes ☐ No(skip to Q1.12)

1.11.1 If **YES**, from where did you come from? [**Code**]_____, and please specify the name _____
[**Codes**] 1= Another village in the same town/tehsil; 2= Different tehsil, but in the same district; 3= Different district; 4= Different province; 5= Other (specify _____)

1.11.2 When did your family migrate from there to here? Year _____ or _____ years ago

1.11.3 How long does it take from there to here? _____ Hours.

1.12 What is your ethnic origin? [**Code**] _____
[**Codes**] 1= Punjabi; 2= Saraiki; 3= Pothwari; 4= Kashmiri; 5= Muhajir; 6= Pathan; 7= Baloch; 8= Sindhi; 9= Other (specify _____)

1.13 What is your religion? [**Code**] _____
[**Codes**] 1= Muslim; 2= Christian; 3= Other (specify _____)

1.14 We would like to ask some questions about your household members including yourself (i.e., who live and take meals in this house. **Do NOT include those who are not currently live here and send remittance**).

1.14.1	1.14.2	1.14.3	1.14.4	1.14.5	1.14.6
Relationship to head of household [**Codes**] 1=Household head; 2=Spouse(husband/wife); 3=Son; 4=Daughter; 5=Son-in-law; 6=Daughter-in-law; 7=Grandchild; 8=Father; 9=Mother; 10=Brother; 11=Sister; 12=Other (specify _____)	Age (years)	Sex [**Codes**] 1=M; 2=F	Currently enrolled in school? [**Codes**] 1=Yes; 0=No	If not currently enrolled, completed level of education? [**Codes**] 1=No education; 2=Below primary (less than 5 years); 3=Primary completed (5 years); 4=Middle completed (8 years); 5=Matric completed (10 years); 6=Intermediate completed (12 years); 7=Degree & Post Graduate	Work for pay? [**Codes**] 0=No; 1=Only for own farm without pay; 2=Yes, for pay

1.15 Are there any family members who do not live in the household? ☐ Yes ☐ No

1.15.1 If **YES**, how many such members? _____

1.15.2 If **YES**, do they send money to your household? ☐ Yes ☐ No
If **YES**, how much does your household receive in the last 12 months from them? Rs._____

Section 2 : Household Income

2.1 Does your household own land for cultivation? ☐ Yes ☐ No

2.1.1 If **YES**, how much is the total agricultural land owned? _____ acres.

2.1.2 How much is the acre-value of land like yours? Rs._____

2.2 Does your household rent (= borrow) land for cultivation? ☐ Yes ☐ No(If **NO** and you answered **YES** in Q2.1 above, skip to Q2.3. If **NO** and you answered **NO** in Q2.1 above, skip to Q2.4)

2.2.1 If **YES**, how much is the total agricultural land you rent (= borrow)? _____ acres.

2.2.2 If **YES**, do you pay cash for this land as a rent or do you divide the crop with your landlord? [**Code**]_____ [**Codes**] 1= Cash; 2= Crop; 3= Both cash and crop

2.2.3 If **CASH** or **BOTH** (**CASH and CROP**), about how much CASH do you pay to your landlord in the last 12 months for this land as a rent? Rs._____

2.3 Please tell us about crops you grew in the last 12 months (list from most important ones).

2.3.1	2.3.2	2.3.3	2.3.4	2.3.5	2.3.6
Name of crop	Total production (local units?, mund, acre, etc.)	If **RENT**, what share of your total production went to landlord? (%)	How much (quantity) did you sell (in local units)?	How much is the approximate gross value of this crop in the last 12 months? [Gross value (in Rs.) including own consumption]	Approximate net profit of this crop in the last 12 months (in Rs.) including own consumption?

2.4 Does your household own any livestock such as cows, buffalo, goats, or chickens?
☐ Yes ☐ No(skip to Q2.5)

2.4.1 If **YES**, please let us know number of animals of each type.

		2.4.1 How many?	2.4.2 How much is the rough average market price of **Each**? (in Rs.)
a	Buffalo		
b	Cattle		
c	Goats		
d	Sheep		
e	Poultry, chicken, ducks		
f	Donkey		
g	Calves		
h	Others (specify _____)		

2.4.3 If **YES**, how much money did you make by selling chicken and livestock in the last 12 months? Rs._____

2.4.4 If **YES**, how much money did you make by producing milk and eggs in the last 12 months? **Include own consumption.** Rs._____

2.5 We would like to ask all the income sources of your household (list from most important ones).
*Interviewer, if the respondent answer their salary and it is per month, please make a note as such.

2.5.1	2.5.2	2.5.3
Income source [**Codes**] 1=Farming(own land); 2=Farming(rented land); 3=Agricultural labor; 4=Livestock; 5=Petty shop/trade(what kind?_); 6=Independent work/business (what kind?_); 7=Salaried employment (what kind? _____); 8=Wages (piece or fixed rates) (what kind?___); 9=Remittances (from where_____); 10=Rental income; 11=Other (specify_____)	Who is the primary earner from this source? Answer the relationship to head of household [**Codes**] 1= Household head; 2= Spouse(husband/wife); 3= Son; 4= Daughter; 5= Son-in-law; 6= Daughter-in-law; 7= Father; 8= Mother; 9= Brother; 10= Sister; 11= Other (specify _____)	How much is salary or rough net profit (gross receipt minus any expenses related to farming or business) from this income source in the last 12 months? [Rs.]

Section 3 : Ownership of Goods

3.1 Does your household own home? ☐ Yes ☐ No

3.1.1 If **YES**, how much is the total residential land owned? _____ marla.

3.1.2 What is the rough market price of your home and land?
Home Rs._____, Land Rs._____ or Together Rs._____

3.1.3 If **NO**, how much is the monthly rent for your residence? Rs._____

3.2 About how much **cash** do **you and other members** of your household have in wallet, purse, and elsewhere in your home? Rs._____

3.3 Do you or anyone in your family living here have any bank accounts? ☐ Yes ☐ No

3.3.1 If **YES**, how much money do your family have in these accounts? Rs._____

3.4 Does your household own bicycle? ☐ Yes ☐ No

3.5 Does your household own motor cycle? ☐ Yes ☐ No

3.6 Does your household own car? ☐ Yes ☐ No

3.7 Does your household own washing machine? ☐ Yes ☐ No

3.8 Does your household own sewing machine? ☐ Yes ☐ No

3.9 Does your household own generator set/UPS? ☐ Yes ☐ No

3.10 Does your household own TV? ☐ Yes ☐ No

3.11 Does your household own electric fan? ☐ Yes ☐ No

3.12 Does your household own air conditioner? ☐ Yes ☐ No

3.13 Does your household own cell phone? ☐ Yes ☐ No

3.14 Does your household own refrigerator? ☐ Yes ☐ No

Section 4 : Household Expenses

4.1 About how much did your household **spend on everything** in the **last 7 days**? We'd like you to provide your **best estimate** of your household spending in the **last 7 days** for the following categories.

	Items	How much (Rs.) ?
4.1.1	Staple food (wheat, rice, bread, etc.)	
4.1.2	Eggs and dairy products (butter, milk, etc.)	
4.1.3	Fruits	
4.1.4	Vegetables (beans, potatoes, tomatoes, onions, etc.)	
4.1.5	Meat/fish	
4.1.6	Snacks	
4.1.7	Sugar	
4.1.8	Tea	
4.1.9	Other beverage	
4.1.10	Tobacco	
4.1.11	Transportation and fuels	
4.1.12	Entertainment/recreation	
4.1.13	Utility (***monthly cost**)	
4.1.14	Clothing (***annual cost**)	
4.1.15	School (***annual cost**)	
4.1.16	Detergent	
4.1.17	Marriage/funeral or ceremony	
4.1.18	Medicine or any medical	
4.1.19	Others (specify _____)	
4.1.20	Others (specify _____)	

Section 5 : Debt (Bank and Personal)

5.1 Did your household borrow any financial loan (from bank or **any person**) in the **last 5 years**? "**Loan**" includes advance payment from your employer (i.e., accepting a lower wage in exchange for advance payment), or deferred payment to the shopkeeper (i.e., paying a higher price in exchange for deferred payment). In the case of advance payment, "loan" amount is the amount paid in advance. In the case of deferred payment, "loan" amount is the market price of goods.
☐ Yes ☐ No(skip to Q5.2)

5.1.1 If **YES**, how many loans have you taken in the past 5 years? Number of loans_____
*For Questions 5.1.2–5.1.8, please ask about the largest loan.

5.1.2 How much did you borrow? Answer the amount specified above in the case of advance payment from the employer, or the deferred payment to the shopkeeper. Rs._____

5.1.3 Duration of the loan? In the case of advance payment from your employer, how early did you obtain your advance payment as compared with pay-day? In the case of deferred payment to the shopkeeper, how long did he wait for you to pay back? _____weeks/ _____months/ _____years

5.1.4 For what purpose was this loan taken? [**Code**] _____
[**Codes**]1= Buy/improve a house; 2= Agriculture/business; 3= Education; 4= Daily consumption; 5= Medical expense; 6= Marriage expense; 7= Other (specify_____)

5.1.5 From where did you obtain the loan? [**Code**] _____
[**Codes**]1= Relative; 2= Friend; 3= Employer; 4= Shopkeeper; 5= Bank; 6= Local moneylender; 7= Other (specify_____)

5.1.6 Was the lender in the same biradari? ☐ Yes ☐ No

5.1.7 What was the interest rate on this loan? _____% per year
***In the case of advance payment, please enter the difference between the full wage and advance payment. In the case of deferred payment, enter the difference between the amount you pay back later and the market price. Rs._____

5.1.8 Has the loan been paid off as yet? ☐ Yes ☐ No

5.2 How much **in total** does your household currently owe others? (**borrowing**) Rs._____

5.3 How much **in total** is owed by others to your household? (**lending**) Rs._____

Questions on Marriage, Working Opportunities and Household Finances

Section 6 : Marriage

Now, please answer the following questions imagining that you marry off your daughter one year from now. Answer the realistic amounts, not just desirable amounts.

6.1 How much dowry will you pay? Answer the total value of gold/jewelery, clothing, furniture, electronics, utensils, cash, and anything included in dowry. Rs._____

6.2 How much ceremony expense will you pay for your daughter? Answer the total value. Rs._____

6.3 Which of the following best describes how hard it would be for you to get these amounts (dowry and ceremony expenses)? [**Code**]_____
[**Codes**] 1= I could easily raise the money; 2= I could raise the money, but it would involve some sacrifices; 3= I would have to do something drastic to raise the money; 4= I don't think I could raise the money

6.3.1 If you answer **1 to 3** (somehow you could raise the money), how you raise the money? [**Code**]_____
[**Codes**] 1= I have own savings either in the bank account or in liquid assets including gold;
2= I will sell non-liquid assets such as land/livestock ; 3= I expect increase in income (e.g., additional household members start to work, labor migration, etc.); 4= I will borrow from relatives/friends; 5= I will borrow from banks/shopkeepers/employers; 6= My relatives/friends will support some expenses as gifts; 7= Other (specify_____)

6.3.2 Assume that you raise the money (for marriage exenses) by borrowing from relatives/friends. How many such relatives/friends you have? Answer the number of relatives/friends you can borrow the money when you are in need. Number of friends? _____, Relatives? _____

Now, please answer the following questions in terms of your daughter who is going to marry first in the future.

6.4 Does she have any say in choosing her groom? [**Code**]_____
[**Codes**] 1= Yes (if she is reluctant, she won't marry the groom of our choice); 0= She has no choice (only parents/relatives decide, and she cannot refuse in reality)

6.5 Do you have any idea whom she is going to marry? [**Code**]_____
[**Codes**] 1= Yes, she is already officially/unofficially engaged; 2= Yes, I have some candidates in my mind, and she is likely to marry one of them; 3= Yes, I have some candidates in my mind, but am not sure whether she will finally marry one of them; 4= I have no idea

6.5.1 If you answer **1 to 3** (you have at least some candidates in your mind), think about the most likely candidate. How long does it take to travel from here to his place? _____ min

6.5.2 What is his education level? [**Code**] _____
[**Codes**] 1=No education; 2=Below primary (less than 5 years); 3=Primary completed (5 years); 4=Middle completed (8 years); 5=Matric completed (10 years); 6=Intermediate completed (12 years); 7=Degree & Post Graduate

6.5.3 How much do you think he will earn annually at the time of marriage (but in the present value)? If he is still a student or not working, think about the expected annual income at the time of marriage? Answer the realistic amount, not the desirable amount. Rs.(in the present value)_____

6.6 Will you marry her off to her cousin (=1st cousin)? ☐ Yes ☐ No ☐ Don't know

6.6.1 How many marriageable first cousins does she have? _____

6.6.2 How many potential competitors (i.e., the total number of marriageable first cousins for each of her potential grooms answered in **Q6.6.1**, including her sisters) does she have? _____

6.7 Will you marry her off in *watta-satta*? ☐ Yes ☐ No

6.8 Will you marry her off within the village? ☐ Yes ☐ No

6.9 Do you plan a joint marriage for her? ☐ Yes ☐ No

6.9.1 If **YES**, who will be jointly marry? [**Code**]_____
[**Codes**] 1= Her brother; 2= Her sister; 3= Other (specify_____)

Section 7 : Subjective Questions

7.1 Assume that your semimonthly wage is Rs.5,000 and you decide to ask advance payment to your employer one week before of your pay-day. He agrees with advance payment but at a lower rate than Rs.5,000. How much you think is reasonable or acceptable for you to have an advance payment one week before? Rs._____

7.2 Assume that you buy some goods at a local shop. The total cost of goods is Rs.1,000. The shopkeeper agrees with your deferred payment of one week, but at a higher rate than Rs.1,000. How much you think is reasonable or acceptable for you to have one-week deferred payment? Rs._____

7.3 Which do you choose between [**1**] a payment of Rs.100 with certainty or [**2**] playing a lottery that pays out Rs.200 or Rs.0 with equal probability. [**Code**]_____

7.4 Which do you prefer, [**1**] be given Rs.500 today or [**2**] Rs.505 a week later? [**Code**]_____

7.5 Which do you prefer, [**1**] be given Rs.500 one year later or [**2**] Rs.505 one year and a week later. [**Code**]_____

7.6 Over the past 3 months, have any of the following happened to you because of a shortage of money?

7.6.1 Could not pay electricity, gas, or phone bills (including prepaid card) on time. ☐ Yes ☐ No

7.6.2 Went without meals. ☐ Yes ☐ No

7.6.3 Sought financial help from friends or relatives. ☐ Yes ☐ No

7.6.4 Took a loan from employer, shopkeeper or anyone who are not friends/relatives. ☐ Yes ☐ No

7.7 Please indicate how strongly you agree or disagree with the following statements (We ask about yourself **personally**).

	How strongly do you agree with the statement...?	[**Codes**] 1= Strongly disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly agree
7.7.1	I regularly set aside money for saving.	
7.7.2	I often spend more money than I have.	
7.7.3	I get myself into more debt each year.	
7.7.4	Money starts to run out before the next payment arrives and we are forced to cut the size of meals, skip meals, or eat more low cost foods to make ends meet.	

7.8 Please indicate how strongly you agree or disagree with the following statements (We ask about general views, **NOT** about your personal family).

	How strongly do you agree with the statement...?	[**Codes**] 1= Strongly disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly agree
7.8.1	It is good for women to work outside for payment (any job in general) before marriage.	
7.8.2	It is good for women to work outside for payment (any job in general) after marriage but before having children.	
7.8.3	It is good for women to work as a teacher in a private school before marriage.	
7.8.4	It is good for women to work as a teacher in a private school after marriage but before having children.	
7.8.5	Girls should be educated as much as boys.	

7.8.6 If you answer **1 or 2** (you **disagree** with women working outside irrespective of factory or school) in any Questions 7.8.1–7.8.4, why you think so? [**Code**] _____
[**Codes**] 1=Not safe; 2=Feel shame; 3=Worse marriage opportunity; 4=Women are responsible for household chores; 5=Makes male household members unhappy/angry (Code 5 is possible only when the respondent is the wife); 6=Other (specify _____)

7.8.7 If you answer **4 or 5** (you **agree** with women working outside irrespective of factory or school) in any Questions 7.8.1–7.8.4, why you think so? [**Code**] _____
[**Codes**] 1=Financially helpful; 2=Women should be more independent;
3=Finding better marriage/husband; 4=Other (specify _____)

7.9 Imagine that you could go back to the time of marriage. How many children you would like to have ideally? Boys?_____. Girls?_____

7.10 Do you have any financial goals to achieve such as saving for buying durables (TV, fridge, etc.), better education for children, more savings for your children's marriage, investment on your business/farm, improvement of your house, and so on? Your financial goals should be something achievable if you and your family try hard, can be ambitious, but not just a pipe dream. ☐ Yes ☐ No

7.10.1 If **YES**, please tell us your short-term (within 12 months from now) financial goals? _____

7.10.2 Medium-term (within 5 years from now) financial goals, if any? _____

7.10.3 Long-term financial goals, if any? _____

Section 8 : Economic/Financial Knowledge

8.1 Have you ever heard of working opportunities, other than teaching, that seem suitable for unmarried women such as those at Crescent Bahuman Limited (CBL) or Masood Textile Mills (MTM)? [**Code**]_____
[**Codes**] 1=No idea what they are ; 2=Yes, ever heard of, but have no idea how women work there; 3=Yes, but have a bad idea of women working there (such as non-safe); 4= Yes, and know that working environment is suitable for women (i.e., many women work there) at least in one of these factories, but still being against my daughter working there; 5=Yes, and know how working environment is suitable for women at least in one of these factories, and positive about my daughter working there

8.2 Do you know some women who work outside their homes for pay? ☐ Yes ☐ No

8.2.1 If **YES**, among such women how many are your relatives?_____, how many are non-relative friends to your family members?_____

8.3 Do you know what is the legal minimum monthly wage? ☐ Yes ☐ No

8.3.1 If **YES**, how much? Rs. _____

8.4 Reservation wage: what is the minimum wage at which you are ready to send your daughter to work in a factory? Rs._____

8.5 Do you know around how much monthly wage offered in private school? ☐ Yes ☐ No

8.5.1 If **YES**, how much? Rs. _____

Section 9 : Decision Making

9.1 Please tell me who in your family decides the following things? Who has the **most say** in the decision?

	Decision making on:	Who has the most say? [**Codes**] 1= Husband; 2= Wife; 3= Senior male; 4= Senior female; 5= Other (Who?_____)
9.1.1	What to cook on the daily basis?	
9.1.2	Whether to buy an expensive item such as TV or fridge?	
9.1.3	How many children you have?	
9.1.4	What to do if a child falls sick?	
9.1.5	Whether the wife should go out to visit her friends/relatives? If the wife decides herself, the answer is 2.	
9.1.6	Whether the wife should wear burqas (black cloth with eyes can be seen, not just a dupata on the head) outside the home? If the wife decides herself, the answer is 2.	
9.1.7	If Respondent has any son: What job should he take?	
9.1.8	Whether your daughter should work	
9.1.9	If your daughter ever takes a job, which job?	
9.1.10	To whom your children should marry?	

9.2 Who does the food and vegetable shopping in your household? [**Code**]_____
[**Codes**] 1= Husband; 2= Wife; 3= Other adult men; 4= Other adult women;
5= Children (Who?_____)

9.3 When your family takes the main meal (= dinner), do women usually eat with the men? Do women eat first by themselves? Or do men eat first? [**Code**]_____
[**Codes**] 1= Eat together; 2= Women first; 3= Men first; 4= Other (How?_____)

%%%%%%%%%%%%%%%%%%%%%%%%%%

Thank you very much for your cooperation.

*Interviewer, please answer the following questions asking about your observations.

If this household is in the randomly-allocated male-respondent villages, **skip to QO.3**.

O.1 Who was the primary respondent who answered the questionnaire?[**Code**]_____
[**Codes**] 1= Respondent woman herself; 2= Husband; 3= Other male household member (specify who? Answer the relationship to the "respondent" woman, such as her brother-in-law, father-in-law, etc._____); 4= Other female household member (specify who? Answer the relationship to the "respondent" woman, such as her mother-in-law, sister-in-law, etc._____)

O.2 Were there other male members of household present at the interview?
☐ Yes ☐ No
If **YES**, who was present? (Check all that apply)
☐ Husband ☐ Father-in-law ☐ Brother-in-law ☐ Other (specify _____)

The following questions are how you (interviewer) observe housing quality.

O.3 Predominant wall type of the house? [**Code**]_____
[**Codes**] 1= Mud, unburnt bricks; 2= Burnt bricks; 3= Stone; 4= Cement, concrete; 5= Other (specify _____)

O.4 Predominant roof type of the house? [**Code**]_____
[**Codes**] 1= Wood; 2= Brick; 3= Tile; 4= Concrete; 5= Other (specify _____)

O.5 Predominant floor type of the house? [**Code**]_____
[**Codes**] 1= Mud; 2= Brick; 3= Cement; 4= Stone; 5= Tile; 6= Other (specify _____)