

**COVER SHEET**  
**Salaried Workers Study Baseline Survey – 2013**

R. RESPONDENT	
R.1	RESPONDENT NAME: «r1»

S. SURVEY INTERVIEWS			
DESCRIPTION	A. FIRST VISIT	B. SECOND VISIT	C. THIRD VISIT
S.1 DATE	DAY     __ __  MONTH     __ __  YEAR __ __ __ __	DAY     __ __  MONTH     __ __  YEAR __ __ __ __	DAY     __ __  MONTH     __ __  YEAR __ __ __ __
S.2 SURVEYOR NAME			
S.3. SURVEYOR ID	__ __	__ __	__ __
S.4 START TIME USE 24 HR CLOCK	__ __ : __ __	__ __ : __ __	__ __ : __ __
S.5 END TIME USE 24 HOUR CLOCK	__ __ : __ __	__ __ : __ __	__ __ : __ __
S.6 RESULT USE BELOW CODE	__ __ __ __		
S.7 DATE OF NEXT VISIT	DAY     __ __  MONTH     __ __  YEAR __ __ __ __	DAY     __ __  MONTH     __ __  YEAR __ __ __ __	DAY     __ __  MONTH     __ __  YEAR __ __ __ __
Result Coding	0=Dead 1=Complete 2=Partial Complete 3=Moved 4=Away 5=Sick bed -888=Unknown -999=Refused -555. Other (SPECIFY IN REMARKS)		

**VISIT 1 REMARKS:**

**VISIT 2 REMARKS:**

**VISIT 3 REMARKS:**

**INTERVIEW CHECKED BY:**

**1**

**2** SUPERVISOR

**3** DATA ENTRY (TICK WHEN COMPLETE) ☐ COMPLETE

**A. SECTION A**

A1 Can you read or write a letter to a friend in English? 1. ☐ Yes  
2. ☐ No

A2 Can you read or write a letter to a friend in any Ghanaian language, not English? 1. ☐ Yes  
2. ☐ No

A3 What is your religion? 0. ☐ None 3. ☐ Traditional -555. ☐ Other (SPECIFY: \_\_\_\_\_)  
1. ☐ Christian -888. ☐ Don't know  
2. ☐ Muslim -999. ☐ Refuse to answer

A4	As compared to one year ago, do you feel....? READ OPTIONS	1. <input type="checkbox"/> Better off.    2. <input type="checkbox"/> Worse off.    3. <input type="checkbox"/> The same.
A5	In the last 30 days, how many different people have come to you for advice?	_ _ _
A6	How many years have you worked in the community where you are now working? <b>PUT ZERO IF LESS THAN 1 YEAR</b>	_ _ _
A7	How many years have you lived in the community where you are now living? <b>PUT ZERO IF LESS THAN 1 YEAR</b>	_ _ _
<b>SHOW THE RESPONDENT THE LADDER.</b> This is a 10-step ladder.		
A8	Now imagine that, <b>at the bottom, the first step</b> , stand the <b>least respected people</b> in your community, and <b>on the highest step</b> , the 10th, stand the <b>most respected people</b> in your community. <b>On which step are you today?</b>	_ _ _
A9	Some people like to have everything now, other people are willing to wait. Now imagine that on the bottom step of this ladder, the first step, are the people who are <b>not very patient</b> , who almost always want to have things now, and 10 <b>is the most patient</b> , where you are almost always willing to wait. Where do you stand?	_ _ _
A10	Now imagine that on this ladder, on the bottom step, the first step, stand the people who are <b>never able to meet their expenses</b> each month, and on the top step, the 10 <sup>th</sup> step, stand the people who <b>are able to meet their expenses</b> each month. Where do you stand?	_ _ _
A11	Now imagine that on the bottom step, the first step, stand the people <b>who have no control over their expenses</b> , and on the top step, the 10 <sup>th</sup> step, stand the people who have full control over their expenses. Where do you stand?	_ _ _
<p>A12 Now I am going to ask about <b>how much you spent</b> on already prepared food. This includes food purchased, for example, from chop bars, restaurants, and wayside stands. <b>In the last 7 days</b>, how much did you <b>spend, in total, for yourself and others</b> on _____?</p> <p><b>READ EACH LINE, AND RECORD ANSWER FOR EACH, EVEN IF ZERO. IF DON'T KNOW, PERSUADE RESP. TO ESTIMATE. DO NOT OFFER RANGES</b></p>		<p>A12.1 Banku and soup or stew..... _ _ _ _ . _ _ _ _ </p> <p>A12.2 Fufu and soup..... _ _ _ _ . _ _ _ _ </p> <p>A12.3 Kokonte and Soup..... _ _ _ _ . _ _ _ _ </p> <p>A12.4 Rice and Stew..... _ _ _ _ . _ _ _ _ </p> <p>A12.5 Waakye and Stew..... _ _ _ _ . _ _ _ _ </p> <p>A12.6 Kenkey and Fish..... _ _ _ _ . _ _ _ _ </p> <p>A12.7 Koko and Koose..... _ _ _ _ . _ _ _ _ </p> <p>A12.8 Tea or oats and Bread ..... _ _ _ _ . _ _ _ _ </p> <p>A12.9 Any other Prepared Meals.. _ _ _ _ . _ _ _ _ </p>
A13.	Now I am going to ask about how much you spent on drinks. <b>In the last 7 days</b> , how much did you spend, <b>in total, for yourself and others</b> on _____?	

	<b>READ EACH LINE, AND RECORD ANSWER FOR EACH, EVEN IF ZERO. IF DON'T KNOW, PERSUADE RESPONDENT TO ESTIMATE. DO NOT OFFER RANGES.</b>
A13.1 Bottles of drinking water, excluding sachet water.....	__ __ __ .  __ __
A13.2 Cold juice.....	__ __ __ .  __ __
A13.3 Soft drinks, minerals, malta.....	__ __ __ .  __ __
A13.4 Any kind of beer or wine.....	__ __ __ .  __ __
A13.5 Leha or sobolo.....	__ __ __ .  __ __
A13.6 Pito, gin, akpeteshie, spirits.....	__ __ __ .  __ __

A14	<p>Previously I was asking you about the last 7 days, and now I am going to ask you about the last 30 days, and other expenses you can have. During the <b>last 30 days</b>, how much did you spend, <b>in total, for yourself and others on _____?</b></p> <p><b>READ ALL, AND RECORD ANSWER FOR EACH IN (A), EVEN IF ZERO.</b></p> <p><b>IF ANSWER INCLUDES PESEWAS, ROUND TO NEAREST CEDI.</b></p> <p><b>IF DON'T KNOW, IN (A) PUT -888, AND ALSO COMPLETE (B) BY PERSUADING RESPONDENT TO ESTIMATE AND ENTERING RANGE CODE IN B, PROMPTING:</b> Was it between</p> <p><b>(1) 1-9 GH¢, (2) 10-19, (3) 20-29, (4) 30-39, (5) 40-49, (6) 50-59, (7) 60-69, (8) 70-79, (9) 80-89, (10) 90-99, (11) 100-149, (12) 150-199, (13) 200-249, (14) 250-299, (15) 300-349, (16) 350-399, (17) 400-449, (18) 450-499, (19) 500-549, (20) 550-599, (21) 600-649, (22) 650-699, (23) 700-749, (24) 750-799, (25) 800-849, (26) 850-899, (27) 900-949, (28) 950-999, (29) 1000 or more</b></p>		
		<b>AMOUNT IN GH¢ (OR -888 IF PROMPTED WITH RANGE CODES)</b>	<b>RANGE CODE (IF A=-888)</b>
	A14.1 Fuel and transportation to visit family & friends and for family outings.....	a.  __ __ __ __ __	b.  __ __
	A14.2 Phone credit for chatting with friends and family.....	a.  __ __ __ __ __	b.  __ __
	A14.3 Cigarettes and tobacco products.....	a.  __ __ __ __ __	b.  __ __
	A14.4 Newspapers, books, and magazines.....	a.  __ __ __ __ __	b.  __ __
	A14.5 Gambling, lotto, raffles, etc.....	a.  __ __ __ __ __	b.  __ __
	A14.6 Cinema, video house, video cassettes hire, DSTV, or football.....	a.  __ __ __ __ __	b.  __ __
	A14.7 Other forms of entertainment incl. ceremonies.....	a.  __ __ __ __ __	b.  __ __
	A14.8 Hairdressing and haircuts.....	a.  __ __ __ __ __	b.  __ __

**READ ALL, AND RECORD ANSWER FOR EACH IN (A), EVEN IF ZERO.**

**IF ANSWER INCLUDES PESEWAS, ROUND TO NEAREST CEDI.**

**IF DON'T KNOW, IN (A) PUT -888, AND ALSO COMPLETE (B) BY PERSUADING RESPONDENT TO ESTIMATE AND ENTERING RANGE CODE IN B. PROMPTING:** Was it between

**(1)** 1-9 GHz, **(2)** 10-19, **(3)** 20-29, **(4)** 30-39, **(5)** 40-49, **(6)** 50-59, **(7)** 60-69, **(8)** 70-79, **(9)** 80-89, **(10)** 90-99, **(11)** 100-149, **(12)** 150-199, **(13)** 200-249, **(14)** 250-299, **(15)** 300-349, **(16)** 350-399, **(17)** 400-449, **(18)** 450-499, **(19)** 500-549, **(20)** 550-599, **(21)** 600-649, **(22)** 650-699, **(23)** 700-749, **(24)** 750-799, **(25)** 800-849, **(26)** 850-899, **(27)** 900-949, **(28)** 950-999, **(29)** 1000 or more

	AMOUNT IN GH₵ (OR -888 IF PROMPTED WITH RANGE CODES)	RANGE CODE (IF A=-888)
A14.1 Fuel and transportation to visit family & friends and for family outings.....	a.  __ __ __ __ __	b.  __ __
A14.2 Phone credit for chatting with friends and family.....	a.  __ __ __ __ __	b.  __ __
A14.3 Cigarettes and tobacco products.....	a.  __ __ __ __ __	b.  __ __
A14.4 Newspapers, books, and magazines.....	a.  __ __ __ __ __	b.  __ __
A14.5 Gambling, lotto, raffles, etc.....	a.  __ __ __ __ __	b.  __ __
A14.6 Cinema, video house, video cassettes hire, DSTV, or football.....	a.  __ __ __ __ __	b.  __ __
A14.7 Other forms of entertainment incl. ceremonies.....	a.  __ __ __ __ __	b.  __ __
A14.8 Hairdressing and haircuts.....	a.	b.

A14.9 Clothes, shoes, and jewelry.....		a.  __ __ __ __ __	b.  __ __
A14.10 Repaying loans or settling debts.....		a.  __ __ __ __ __	b.  __ __
A14.11 Starting, operating, or expanding a business or farm..		a.  __ __ __ __ __	b.  __ __
A15	<p>Previously I was asking you about the last 30 days, and now I am going to ask you about the last 12 months. <b>In the last 12 months, including the last 30 days</b>, how much do you think you have spent on _____? <b>READ ALL, AND RECORD ANSWER FOR EACH, EVEN IF ZERO.</b></p> <p><b>IF DON'T KNOW, IN (A) PUT -888, AND ALSO COMPLETE (B) BY PERSUADING RESPONDENT TO ESTIMATE AND ENTERING RANGE CODE IN B, PROMPTING:</b> Was it between</p> <p><b>(1)</b> 1-9 GH¢, <b>(2)</b> 10-19, <b>(3)</b> 20-29, <b>(4)</b> 30-39, <b>(5)</b> 40-49, <b>(6)</b> 50-59, <b>(7)</b> 60-69, <b>(8)</b> 70-79, <b>(9)</b> 80-89, <b>(10)</b> 90-99, <b>(11)</b> 100-149, <b>(12)</b> 150-199, <b>(13)</b> 200-249, <b>(14)</b> 250-299, <b>(15)</b> 300-349, <b>(16)</b> 350-399, <b>(17)</b> 400-449, <b>(18)</b> 450-499, <b>(19)</b> 500-549, <b>(20)</b> 550-599, <b>(21)</b> 600-649, <b>(22)</b> 650-699, <b>(23)</b> 700-749, <b>(24)</b> 750-799, <b>(25)</b> 800-849, <b>(26)</b> 850-899, <b>(27)</b> 900-949, <b>(28)</b> 950-999, <b>(29)</b> 1000-1099, <b>(30)</b> 1,100-1,199, <b>(31)</b> 1,200-1299, <b>(32)</b> 1,300-1,399, <b>(33)</b> 1,400-1,499, <b>(34)</b> 1,500-1599, <b>(35)</b> 1,600-1,699, <b>(36)</b> 1,700-1,799, <b>(37)</b> 1,800-1,899, <b>(38)</b> 1,900-1,999, <b>(39)</b> 2,000-2999, <b>(40)</b> 3,000-3,999, <b>(41)</b> 4,000-4,999, <b>(42)</b> 5,000-5,999, <b>(43)</b> 6,000-6,999, <b>(44)</b> 7,000-7,999, <b>(45)</b> 8,000-8,999, <b>(46)</b> 9,000-9,999, <b>(47)</b> 10,000 or more</p>		
A15.1 Vehicle purchase, repair, and maintenance.....		a.  __ __ __ __ __	b.  __ __
A15.2 House construction, improvement, and repair.....		a.  __ __ __ __ __	b.  __ __
A15.3 Funerals.....		a.  __ __ __ __ __	b.  __ __
A15.4 Weddings and dowries.....		a.  __ __ __ __ __	b.  __ __
A15.5 Other ceremonies & celebrations, SPECIFY  _____ .....		a.  __ __ __ __ __	b.  __ __
A15.6 Repaying loans or settling debts.....		a.  __ __ __ __ __	b.  __ __
A15.7 Starting, operating, or expanding a business or farm, including transport and fuel related to the business.....		a.  __ __ __ __ __	b.  __ __
A16	<p>If you received <b>500 Ghana Cedis right now</b>, what would you do with it? Please list off everything you would use the money for, and how much you would spend on that item/activity.</p> <p><b>WRITE EACH ANSWER RESPONDENT GIVES ON A NEW ROW, AND FILL OUT THAT ROW</b></p> <p><b>PROBE WHERE NECESSARY TO APPLY CORRECT CODE</b></p>		

	01) Education-related costs for me or another 02) Health-related costs for me or another 03) Pay Rent (including arrears) 04) Food taken at home; daily household items or bills like light or water bills (including arrears); and transport to work 05) Enjoyment and personal expenditures (transport to visit friends/family; phone credit for chatting with friends and family; cigarettes; entertainment; hairdressing/haircuts, clothes, shoes, jewelry) 06) Ceremonies and celebrations (funerals, weddings, dowry, and other...)		07) Household assets (fan, mattress, etc.) 08) Vehicle purchase, maintenance, repair 09) Home construction, improvement, or renovation 10) Investment to make money (example agriculture, business, buying things to re-sell, etc.) 11) Pay off loan or settle debt 12) Gift for another (person or organization, including donations to churches or mosque) -555) Other USE FOR A16 ONLY: <i>Savings</i> 13) Savings for everyday and recurring expenses 14) Save for emergencies 15) Savings for the future	
	<b>A. Purpose</b>  <b>WRITE RESPONSE AS REPORTED</b>		<b>B. Code-- SELECT FROM ABOVE</b>	<b>C. Amount--- GH₵</b>
	1.		_ _ _ _ _	_ _ _ _
	2.		_ _ _ _ _	_ _ _ _
	3.		_ _ _ _ _	_ _ _ _
	4.		_ _ _ _ _	_ _ _ _
	5.		_ _ _ _ _	_ _ _ _
	6.		_ _ _ _ _	_ _ _ _
	7.		_ _ _ _ _	_ _ _ _
	<b>A. Purpose WRITE AS REPORTED</b>	<b>B. Code-- SELECT FROM ABOVE</b>	<b>C. Amount--- GH₵</b>	
A17.	In the last 2 years, what is the single biggest expense you have made at one time?			
		_ _ _ _ _  -999 IF REFUSES TO ANSWER	_ _ _ _ _ _ _ _ _	

			-999 IF REFUSES TO ANSWER
A18	What is the biggest withdrawal you have made from your savings at one time in the last 2 years?		
		_ _ _ _ _  -999 IF REFUSES TO ANSWER	_ _ _ _ _ _ _ _ _ _  -999 IF REFUSES TO ANSWER
A19	Is there any large expense you are currently saving for?		
	<b>AMOUNT SHOULD BE AMOUNT OF EXPENSE, NOT TOTAL SAVED.</b>		
		_ _ _ _ _  -777 IF NO -999 IF REFUSES	_ _ _ _ _ _ _ _ _ _  -777 IF NO -999 IF REFUSES
A20	What is the main place where you are keeping the money that you are saving for this expense?	1. <input type="checkbox"/> NVRB savings account 2. <input type="checkbox"/> NVRB current account 3. <input type="checkbox"/> Non-NVRB bank savings a/c 4. <input type="checkbox"/> Non-NVRB current account 5. <input type="checkbox"/> Credit union 6. <input type="checkbox"/> Employer 7. <input type="checkbox"/> Group susu or savings club 8. <input type="checkbox"/> Farmer or agric. coop.	9. <input type="checkbox"/> Family, relatives, friends, or a village or religious leader 10. <input type="checkbox"/> Individual susu, with a collector 11. <input type="checkbox"/> Money lender 12. <input type="checkbox"/> Microfinance institution 13. <input type="checkbox"/> Pocket, wallet, or at home -777. <input type="checkbox"/> Not applicable because am not saving.
A21	In the last 12 months, have you saved or set aside money to start, expand, or operate a business or farm?	1. <input type="checkbox"/> Yes    2. <input type="checkbox"/> No 3. <input type="checkbox"/> Don' t know	
A22	In the last 12 months, have you borrowed money to start, expand or operate a business?	1. <input type="checkbox"/> Yes    2. <input type="checkbox"/> No 3. <input type="checkbox"/> Don' t know	
<p>Here is a card with 4 answer options. <b>GIVE RESPONDENT THE ANSWER OPTION CARD.</b> The answer options are often, sometimes, rarely, never, and “not applicable”.</p> <p>Now I am going to ask you some questions about how you can think, feel, and act. Please feel comfortable to select the answer that best represents you. There is no right or wrong answer. <b>NEVER SELECT AN ANSWER OPTION ON HIS BEHALF. INSTEAD PERSUADE HIM/HER TO SELECT WHICH ONE BEST REPRESENTS HIM.</b></p>			

A23	Does it happen that the people whose school fees you are paying have to miss school because you are not able to cover their schooling expenses?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes. -777. <input type="checkbox"/> Not applicable.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A24	Do you keep your money in a far place so that you yourself can't easily get to it or use it? Keeping money away so your spouse and children cannot reach it does not count.	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A25	Do you put off tasks like savings until later?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A26	Do you feel tired and run-down?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A27	Do you have trouble saying no to requests for help from others?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A28	Do you have a challenge of staying within plans that you make?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A29	Do you give in to temptations to spend money on fun and pleasure for yourself and your family?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A30	Do you feel out of control and lose all good judgment?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A31	Do you worry about the future?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A32	Do you feel stressed and anxious?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes.	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A33	Are you concerned about not having enough money to pay your normal monthly bills?	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes. -777. <input type="checkbox"/> Not applicable (I am not in charge of paying any bills).	3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
A34	Are you concerned about not being able to repay money you have borrowed?	1. <input type="checkbox"/> Often.	3. <input type="checkbox"/> Rarely.

		2. <input type="checkbox"/> Sometimes.    4. <input type="checkbox"/> Never.  -777. <input type="checkbox"/> Not applicable (I don't owe any money).
A35	Did you smile or laugh a lot yesterday?	1. <input type="checkbox"/> Yes    2. <input type="checkbox"/> No
A36	Did you worry about money yesterday?	1. <input type="checkbox"/> Yes    2. <input type="checkbox"/> No
Now I am going to ask you about your knowledge in the financial area.		
A37	What do you call the extra money you have to pay to a bank for taking a loan?	1. <input type="checkbox"/> Interest    -888. <input type="checkbox"/> Don't know.  -555. <input type="checkbox"/> Other Specify: _____
A38	What do you call the extra money that banks give to people who have savings accounts?	1. <input type="checkbox"/> Interest    -888. <input type="checkbox"/> Don't know.  -555. <input type="checkbox"/> Other Specify: _____
A39	Do you know the interest rate any bank is offering on savings?	1. <input type="checkbox"/> Yes  2. <input type="checkbox"/> No
A40	Suppose you had 100 GH¢ in a savings account, and the interest rate was 2% per year. After 1 year, how much do you think you would have in the account if you left the money to grow? Would you have... <b>READ OPTIONS</b>	1. <input type="checkbox"/> More than 102.    2. <input type="checkbox"/> Exactly 102.  3. <input type="checkbox"/> Less than 102.  -888. <input type="checkbox"/> Don't know.  -999. <input type="checkbox"/> Refuse to answer.
A41	Supposed you left the 100 GH¢ in that savings account to grow for 5 years. After 5 years, would you have.. <b>READ OPTIONS</b>	1. <input type="checkbox"/> More than 102.    2. <input type="checkbox"/> Exactly 102.  3. <input type="checkbox"/> Less than 102.  -888. <input type="checkbox"/> Don't know.  -999. <input type="checkbox"/> Refuse to answer.
A42	Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account? Would it be.... <b>READ OPTIONS</b>	1. <input type="checkbox"/> More than today.  2. <input type="checkbox"/> Exactly the same.  3. <input type="checkbox"/> Less than today.  -888. <input type="checkbox"/> Don't know.  -999. <input type="checkbox"/> Refuse to answer.
A43	If you had a health emergency that urgently	1. <input type="checkbox"/> Use my savings.



	required an amount of money equal to what you earn or receive in a typical month, where would you principally get the money?	2. <input type="checkbox"/> Borrow from my spouse 3. <input type="checkbox"/> Borrow from other relative, friends, employer, or savings club. 4. <input type="checkbox"/> Borrow from Bank or MFI. 5. <input type="checkbox"/> Work more. 6. <input type="checkbox"/> Sell assets or belongings. 7. <input type="checkbox"/> Would not be able to find it. -555. <input type="checkbox"/> Other SPECIFY: _____
A44	After your payment from an employer is electronically transferred to your account, which of the following statements best describes how you use the money you receive? <b>READ ANSWER OPTIONS</b>	1. <input type="checkbox"/> As soon as possible, I withdraw <b>all</b> of the money as cash. 2. <input type="checkbox"/> As soon as possible, I transfer <b>all</b> the money out of my account electronically 3. <input type="checkbox"/> I leave money sitting in the account until I need it. -888. <input type="checkbox"/> Don't know. -999. <input type="checkbox"/> Refuse to answer.
A45	Which of the following statements best describe the account with NVRB that you use to receive payments from an employer? <b>READ ANSWER OPTIONS.</b>	1. <input type="checkbox"/> I had this account before I began receiving payments from an employer. 2. <input type="checkbox"/> I opened this account myself so I could begin receiving payments from an employer electronically. 3. <input type="checkbox"/> My employer opened this account for me so I could begin receiving payments electronically. -888. <input type="checkbox"/> Don't know. -999. <input type="checkbox"/> Refuse to answer.
Now I am going to ask you some questions about money and time. These questions are hypothetical: I am not actually giving money now, or later, but I would like to know your preferences. I am going to ask you whether you prefer to receive a certain amount of money sooner, or to wait a certain period in order to get more money.		
A46	Would you prefer 20 GH¢ now, or 30 GH¢ in one month?	1. <input type="checkbox"/> 20 now 2. <input type="checkbox"/> 30 in one month
A47	20 GH¢ now, or 60 GH¢ in one month?	1. <input type="checkbox"/> 20 now 2. <input type="checkbox"/> 60 in one month

A48	20 GHz in one month, or 30 GHz in two months?	1. <input type="checkbox"/> 20 in one month 2. <input type="checkbox"/> 30 in two months
A49	20 GHz in one month, or 60 GHz in two months?	1. <input type="checkbox"/> 20 in one month 2. <input type="checkbox"/> 60 in two months
A50	20 GHz in three months from now, or 30 GHz in four months from now?	1. <input type="checkbox"/> 20 in three months from now 2. <input type="checkbox"/> 30 in four months from now
A51	20 GHz in three months from now, or 60 GHz in four months from now?	1. <input type="checkbox"/> 20 in three months from now 2. <input type="checkbox"/> 60 in four months from now

**B. SECTION B**

I am now going to ask you some questions about yourself, and the people in your life.

	Please, tell me again your name - WRITE RESPONDENT'S FULL NAME IN B5, ROW 1	
B1	How many people are you married to or in an informal or loose union with?	__
	<p>[ IF B1=0 SKIP TO BN2]</p> <p>IF B1 &gt; 0, Please mention [HIS/HER/THEIR] name (s).</p> <p>- WRITE THEIR NAMES IN B5</p> <p>- ASK, What is your relationship to _____?</p>	
B2	<p>[IF B1=1, SKIP TO BN1]</p> <p>IF B1 &gt; 1, Which of these people do you share housekeeping arrangements with?</p> <p>- WRITE THE B4 VALUE FROM THAT PERSON'S ROW HERE. THIS PERSON WILL BE THEIR "FIRST SPOUSE",</p> <p>- WRITE THIS PERSON'S NAME HERE AS WELL: _____</p>	__ __
B3	<p>IF B1 &gt; 1, - WRITE THE B4 VALUE FROM THE OTHER B1 PERSON'S ROW HERE. THIS PERSON WILL BE THE "SECOND SPOUSE".</p> <p>- WRITE THIS PERSON'S NAME HERE AS WELL: _____</p>	__ __
BN 1	<p>Please give me the names of any children you have with your spouse(s)</p> <p>- WRITE EACH CHILD'S NAME ON A ROW OF B5</p> <p>- AFTER FILLING ALL THE CHILDREN'S NAMES IN, ASK</p> <p>What is your relationship to _____?</p> <p>- PUT CODE FROM LIST A IN B6</p> <p>- IF B6=6, ASK: Is _____ your biological child?</p>	
BN 2	<p>Are there any other people with whom you have children?</p> <p>- IF YES, ASK Please mention those people's names.</p> <p>- WRITE THEIR NAMES IN B5</p> <p>- ASK, What is your relationship to _____?</p> <p>- PUT CODE FROM LIST A IN B6</p>	

	<p>- FOR EACH, ASK: What are the names of the children you have with _____?</p> <p>- WRITE EACH CHILD'S NAME ON A ROW OF B5</p> <p>- AFTER FILLING ALL THE CHILDREN'S NAMES IN, ASK</p> <p>What is your relationship to _____?</p> <p>- PUT CODE FROM LIST A IN B6</p> <p>- IF B6=6, ASK: Is _____ your biological child?</p>
BN 3	<p>Are there any other people you live with?</p> <p>-IF YES, ASK "Who", AND PUT NAMES IN ROWS OF B5.</p> <p>- FOR EACH, ASK: What is your relationship to _____? AND FILL IN B6.</p>
BN 4	<p>Are there any other people you share food with?</p> <p>-IF YES, ASK "Who", AND PUT NAMES IN ROWS OF B5</p> <p>- FOR EACH, ASK: What is your relationship to _____? AND FILL IN B6.</p>
BN 5	<p>Are there any other people who depend on you for financial support?</p> <p>-IF YES, ASK "Who", AND PUT NAMES IN ROWS OF B5</p> <p>- FOR EACH, ASK: What is your relationship to _____? AND FILL IN B6.</p>
BN 6	<p>Are there any other people who help care for your children?</p> <p>-IF YES, ASK "Who", AND PUT NAMES IN ROWS OF B5</p> <p>- FOR EACH, ASK: What is your relationship to _____? AND FILL IN B6.</p>

**ROSTER INSTRUCTIONS: AFTER B6 (THAT IS TO SAY STARTING WITH B7), FILL OUT THE TABLE GOING DOWN EACH COLUMN,  
RATHER THAN GOING ACROSS EACH ROW.**

pg. 12, PARTID: |\_\_|\_\_|\_\_|\_\_|\_\_|\_\_|

B4. RID	B5. NAME	B6. RELATION	B7. BIOL CHILD?	B8. GENDER	B9. AGE	B10. MARRIED	B11. LIVE	B12. EAT	B13. HEAD
B4. RID	WRITE ALL NAMES -- CHRISTIAN NAME, TRADITIONAL NAME, SURNAME	What is .....s relationship to you? <b>USE LIST A</b>	<b>ASK ONLY IF B6= 6.</b> Is .... your biological child? <b>1=YES</b> <b>2=NO</b>	What is .....s gender? <b>1=MALE</b> <b>2=FEMALE</b>	What is .....s approximate age? <b>IN YEARS. LESS THAN 1 YR=0</b>	Which of these describes .... marital status? Married=1 2= In informal or loose relationship 3=Divorced or separated 4=Widowed 5=Never married	Does this person live with you? <b>1=YES</b> <b>2=NO</b>	Does this person eat with you from the same pot? <b>1=YES</b> <b>2=NO</b>	Do you and .... recognize the same person as head of household? <b>1=YES</b> <b>2=NO</b>
1	RESPONDENT:	1	skip for respondent	__	__	__	skip for respondent	skip for respondent	skip for respondent
2		__	__	__	__	__	__	__	__
3		__	__	__	__	__	__	__	__
4		__	__	__	__	__	__	__	__
5		__	__	__	__	__	__	__	__
6		__	__	__	__	__	__	__	__
7		__	__	__	__	__	__	__	__
8		__	__	__	__	__	__	__	__
9		__	__	__	__	__	__	__	__
10		__	__	__	__	__	__	__	__
11		__	__	__	__	__	__	__	__
12		__	__	__	__	__	__	__	__
13		__	__	__	__	__	__	__	__
14		__	__	__	__	__	__	__	__

pg. 13, PARTID:  __ __ __ __ __ __								
	B14. CONTRIBUTE	B15. CONTRIBUTE_AMT	B16. OCCUPATION	B17. EDU_ATTAINED	B18. EDU_PAST_YEAR	IF B18=NO, SKIP TO B21		
	Does ... regularly contribute income, crops he/she grows, or animals he/she raises to your [RESPONDENT'S] household? E.G. FOR RENT, BILLS, OR CHOP MONEY 1=YES 2=NO	IF B14=NO SKIP TO B16 How much per month do/does..... contribute on average? IF INITIALLY FIND IT DIFFICULT TO ESTIMATE, TICK BOX, PROMPT WITH LIST B, AND ENTER LIST B CODE. FOR CONTRIBUTIONS IN CROPS/ANIMALS RESP. SHOULD ESTIMATE VALUE IN GH¢.	What is ..... 's occupation? USE LIST C	What is the highest level of schooling completed by ....? USE LIST D	Did ..... attend school / college at any time during the past 12 months? 1=YES 2=NO IF B18=NO SKIP TO B21	B19. EDU_SUPPORT	IF B19=NO, SKIP TO B21 B20. EDU_SUPPORT_AMT	
						Did you support any of _____'s educational expenses during the past 12 months? 1=YES 2=NO	Considering all the expenses made on education, including fees; uniforms; books and supplies; transport; lodging and feeding at school; and any other expenses; in the last 12 months altogether, how much did you spend on .....?	
1		<input type="checkbox"/>						
2		<input type="checkbox"/>						
3		<input type="checkbox"/>						
4		<input type="checkbox"/>						
5		<input type="checkbox"/>						
6		<input type="checkbox"/>						
7		<input type="checkbox"/>						
8		<input type="checkbox"/>						
9		<input type="checkbox"/>						
10		<input type="checkbox"/>						
11		<input type="checkbox"/>						
12		<input type="checkbox"/>						
13		<input type="checkbox"/>						
14		<input type="checkbox"/>						

FOR ALL QUESTIONS, IF RESP. HAS DIFFICULTY ESTIMATING, TICK BOX, AND PROBE USING LIST B

pg. 14, PARTID: | | | | | | | |

B21. HEALTH_30d		B23. HEALTH_12		B25. GIFTS_INKIND_30d		B27. GIFTS_INKIND_12m		B29. GIFTS_MONEY_30d		B31. GIFTS_MONEY_12m		B33. LOANS_GIVEN_30d		B35. LOANS_GIVEN_12m	
How much have you personally spent on health care, medicine, and medical expenses for ____ in the last.....?				Not counting food eaten or goods used as part of the household, what was the total value of food and goods you have given or sent to ... in the last.....?				Not counting money given for the upkeep of the household, for health and schooling, or money that you expect to get back, how much cash have you given to ____ in the last.....?				How much money have you given to ____ in loans, that is, money that you expect to get back, including money already paid back, in the last.....?			
B21. 30 days		B23. 12 months, including the last 30 days		B25. 30 days		B27. 12 months, including the last 30 days		B29. 30 days		B31. 12 months, including the last 30 days		B33. 30 days		B35. 12 months, including the last 30 days	
1	<input type="checkbox"/>	<input type="checkbox"/>		skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent	skip for respondent
2	<input type="checkbox"/>	<input type="checkbox"/>													
3	<input type="checkbox"/>	<input type="checkbox"/>													
4	<input type="checkbox"/>	<input type="checkbox"/>													
5	<input type="checkbox"/>	<input type="checkbox"/>													
6	<input type="checkbox"/>	<input type="checkbox"/>													
7	<input type="checkbox"/>	<input type="checkbox"/>													
8	<input type="checkbox"/>	<input type="checkbox"/>													
9	<input type="checkbox"/>	<input type="checkbox"/>													
10	<input type="checkbox"/>	<input type="checkbox"/>													
11	<input type="checkbox"/>	<input type="checkbox"/>													
12	<input type="checkbox"/>	<input type="checkbox"/>													
13	<input type="checkbox"/>	<input type="checkbox"/>													
14	<input type="checkbox"/>	<input type="checkbox"/>													
Apart from what you have already told me about, ____ [others] in the last				Apart from what you have already told me about, ____ [others] in the last				Apart from what you have already told me about, ____ [others] in the last				Apart from what you have already told me about, ____ [others] in the last			
B22. 30 days		B24. 12 months		B26. 30 days		B28. 12 months		B30. 30 days		B32. 12 months		B34. 30 days		B36. 12 months	
<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

Now I am going to go back to asking you questions about your household - that is, those of you who live together, eat together, and recognize the same person as household head.		
C1	Who is the head of your household? <b>WRITE THEIR ROSTER ID NUMBER</b>	<b>RID</b>  __ __
C2	Who is the main financial supporter of the household? <b>WRITE ROSTER ID.</b>	A. <b>RID</b>  __ __  IF SHARED EVENLY, TICK B. <input type="checkbox"/> AND PUT SECOND PERSON'S RID IN C. <b>RID</b>  __ __
C3.1	<b>GIVE RESPONDENT ANSWER OPTION CARD</b>  During the <b>last 12 months</b> , were there day(s) when you <b>didn't have food</b> to fulfill the needs of your family? <b>READ ALL ANSWER OPTIONS AND PERSUADE RESPONDENT TO PICK</b>	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes. 3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
C3.2	<b>In the last 12 months</b> , did you or any other adults in your household <b>cut the size of your meals or skip meals</b> because there were not enough resources for food?  <b>READ ALL ANSWER OPTIONS AND PERSUADE RESPONDENT TO PICK</b>	1. <input type="checkbox"/> Often. 2. <input type="checkbox"/> Sometimes. 3. <input type="checkbox"/> Rarely. 4. <input type="checkbox"/> Never.
C4	During the last 12 months, did your household experience <b>READ ALL, AND TICK ALL THAT APPLY</b>  C4.1 <input type="checkbox"/> Crop loss due to weather, crop disease, or bad seed quality  C4.2 <input type="checkbox"/> Loss of property due to flooding  C4.3 <input type="checkbox"/> Loss of property due to fire  C4.4 <input type="checkbox"/> Loss of property due to robbery or theft  C4.5 <input type="checkbox"/> An accident, serious illness, or disability  C4.6 <input type="checkbox"/> A shift from employment to unemployment or retirement of a household earner  C4.7 <input type="checkbox"/> A failed investment  C4.8 <input type="checkbox"/> Any other economic shock  C4.9 <input type="checkbox"/> Not applicable – Did not experience any of C4.1 through C4.9.	
Now I want to know about the place where you are now staying.		
C5 What is the <b>main</b> material the <b>exterior walls</b> are made of?	C6 What is the <b>main</b> material that the <b>floor</b> is made of?	C7 What is the <b>main</b> material that the <b>roof</b> is made of?
_ _ _ _	_ _ _ _	_ _ _ _



1) Mud bricks (unfired) 2) Wood / bam 3) Sheet metal 4) Rock 5) Cooked bricks 6) Cement / concrete 7) Straw / thatch 8) Cardboard -555)Other, SPECIFY: _____	1) Cow dung 2) Soil / sand / mud 3) Wood / planks 4) Palm / bamboo 5) Cement / concrete / slab 6) Tiles / marble -555) Other, SPECIFY: _____	1) Grass thatch / hay 2) Wood 3) Bamboo 4) Sheet metal 5) Slate 6) Cement / concrete 7) Dirt bricks 8) Plastic sheeting 9) Wood +Plastic Sheet -555) Other, SPECIFY _____
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C8	Now I would like to ask some questions about goods your household owns. How many __ are in working condition are there in the household? <b>READ EACH, RECORD ANSWER FOR EACH. IF DON'T KNOW, FORCE RESPONDENT TO ESTIMATE. DO NOT OFFER RANGES.</b>
----	--

C8.1 Radios..... __  __  __  C8.2 Televisions..... __  __  __  C8.3 Video/DVD/VDR..... __  __  __  C8.4 Mobile phones..... __  __  __  C8.5 Kerosene lamps..... __  __  __  C8.6 Cooking pots..... __  __  __  C8.7 Mosquito nets..... __  __  __  C8.8 Electric irons..... __  __  __  C8.9 Gas stoves..... __  __  __  C8.10 Refrigerator/freezers... __  __  __	C8.11 Sewing machines..... __  __  __  C8.12 Fans..... __  __  __  C8.12 Computers..... __  __  __  C8.13 Generators..... __  __  __  C8.14 Houses (OWNED)..... __  __  __  C8.15 Bicycles..... __  __  __  C8.16 Motorbikes..... __  __  __  C8.17 Other vehicles SPECIFY _____ _____... __  __  __
---	--

<p><b>LOOK AT B1. IF B1=0, THERE IS NO SPOUSE, SO SKIP AND TICK “NO” FOR ALL SPOUSE QS.</b></p> <p><b>IF B1=1, THIS PERSON IS THE 1<sup>ST</sup> AND ONLY SPOUSE. WHEREVER THE SURVEY ASKS ABOUT “YOUR SPOUSE” IT MEANS THIS PERSON.</b></p> <p><b>IF B1 &gt; 1, LOOK AT B2. THE NAME HERE IS 1<sup>ST</sup> SPOUSE.</b></p> <p><b>IF B1 &gt; 1, LOOK AT B3. THE NAME HERE IS 2<sup>ND</sup> SPOUSE.</b></p>
--

- |   |
|---|
| <ul style="list-style-type: none"> <li>Now I would like to ask you about the activities that you, [NAME OF 1<sup>ST</sup> SPOUSE AND SECOND SPOUSE], and other members of your household engage in order to provide income and food for the household.</li> </ul> |
|---|

- When I ask about income from an activity, I want to know the cash and in-kind value produced. For raising animals, this includes profits from animals sold plus value of animals consumed. For salaried work, this includes salary and value of in-kind benefits.
- For activities that are together with another person, tell me only the share of income that is for the person we are talking about. For example, if a woman and her sister have a business, and evenly split the earnings, record only the share of earnings that are for the woman under the woman. If the sister is also part of the household, her share goes under other household members. If the sister is not part of the household, we will not record her share.

C9 Are you, [NAMES OF 1 <sup>ST</sup> AND 2 <sup>ND</sup> SPOUSES], or any other member of your household engaged in _____? <b>COMPLETE ALL OF C9 BEFORE C10</b>	C10 <b>FOR EACH ACTIVITY WHERE C9=YES, ASK:</b> - Are you engaged in ....? - Is [1 <sup>ST</sup> SPOUSE NAME]? - Is [2 <sup>ND</sup> SPOUSE NAME]? - Are any other members of your household? <b>COMPLETE EACH C10 BEFORE EACH C11. WHERE NO SPOUSE OR NO 2<sup>ND</sup> SPOUSE, TICK "NO"</b>	C11 <b>FOR EACH ROW IN C10 THAT = YES, ASK</b> a. In the last 30 days, what did ..[PERSON] earn from..[ACTIVITY]? b. In the last 12 months, including the last 30 days, what did ..[PERSON] .. earn from [ACTIVITY]? <b>IF RESPONDENT SAYS DON'T KNOW, TICK C, PROBE USING LIST B, AND PUT ESTIMATES IN A AND B. IF RESPONDENT INSISTS ON REFUSING, D, AND IN A AND B WRITE -999.</b>	<b>IF C11A &amp; C11B WAS DON'T KNOW OR REFUSE , TICK RELEVA NT BOX.</b>
C9.1 Salaried work  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C10.1.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.1.1.a 30 days:  __ __ __ __ __ __  C11.1.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.1.2 <b>Spouse (1<sup>ST</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.1.2.a 30 days:  __ __ __ __ __ __  C11.1.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.1.3 <b>Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.1.3.a 30 days:  __ __ __ __ __ __  C11.1.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.1.4 <b>Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.1.4.a 30 days:  __ __ __ __ __ __  C11.1.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.2 Other wage labor  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C10.2.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.2.1.a 30 days:  __ __ __ __ __ __  C11.2.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.2.2 <b>Spouse (1<sup>ST</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.2.2.a 30 days:  __ __ __ __ __ __  C11.2.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.2.3 <b>Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.2.3.a 30 days:  __ __ __ __ __ __  C11.2.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.2.4 <b>Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.2.4.a 30 days:  __ __ __ __ __ __  C11.2.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.3 Trading  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C10.3.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.3.1.a 30 days:  __ __ __ __ __ __  C11.3.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C10.3.2 <b>Spouse (1<sup>ST</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.3.2.a 30 days:  __ __ __ __ __ __  C11.3.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>

3. <input type="checkbox"/> DN	<b>C10.3.3 Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.3.3.a 30 days:  __ __ __ __ __ __  C11.3.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.3.4 Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.3.4.a 30 days:  __ __ __ __ __ __  C11.3.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.4 Farming crops and vegetables  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	<b>C10.4.1 You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.4.1.a 30 days:  __ __ __ __ __ __  C11.4.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.4.2 Spouse (1<sup>st</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.4.2.a 30 days:  __ __ __ __ __ __  C11.4.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.4.3 Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.4.3.a 30 days:  __ __ __ __ __ __  C11.4.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.4.4 Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.4.4.a 30 days:  __ __ __ __ __ __  C11.4.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.5 Raising animals  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	<b>C10.5.1 You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.5.1.a 30 days:  __ __ __ __ __ __  C11.5.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.5.2 Spouse (1<sup>st</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.5.2.a 30 days:  __ __ __ __ __ __  C11.5.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.5.3 Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.5.3.a 30 days:  __ __ __ __ __ __  C11.5.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.5.4 Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.5.4.a 30 days:  __ __ __ __ __ __  C11.5.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.6 Renting out land, property, or equipment  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	<b>C10.6.1 You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.6.1.a 30 days:  __ __ __ __ __ __  C11.6.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.6.2 Spouse (1<sup>st</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.6.2.a 30 days:  __ __ __ __ __ __  C11.6.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.6.3 Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.6.3.a 30 days:  __ __ __ __ __ __  C11.6.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.6.4 Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.6.4.a 30 days:  __ __ __ __ __ __  C11.6.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C9.7 Any other self- employment activities  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	<b>C10.7.1 You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C11.7.1.a 30 days:  __ __ __ __ __ __  C11.7.1.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.7.2 Spouse (1<sup>st</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.7.2.a 30 days:  __ __ __ __ __ __  C11.7.2.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.7.3 Spouse (2<sup>nd</sup>)</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.7.3.a 30 days:  __ __ __ __ __ __  C11.7.3.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	<b>C10.7.4 Others</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C11.7.4.a 30 days:  __ __ __ __ __ __  C11.7.4.b 12 mnths:  __ __ __ __ __ __	c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>

<p>Now I would like to ask you about the money that you, [1<sup>ST</sup> SPOUSE NAME &amp; 2<sup>ND</sup> SPOUSE NAME] and any other members of your household have. First I will ask about accounts and funds that you have in your name alone, then funds held in [1<sup>ST</sup> SPOUSE NAME &amp; 2<sup>ND</sup> SPOUSE NAME] name alone, then funds held jointly by you and [1<sup>ST</sup> SPOUSE NAME &amp; 2<sup>ND</sup> SPOUSE NAME], and lastly, about funds held by any other member of your household, apart from you and [1<sup>ST</sup> SPOUSE NAME &amp; 2<sup>ND</sup> SPOUSE NAME] .</p>	
<p><b>C12</b> Do you own a _____ in your name only?</p>	<p><b>FOR EACH YES, ASK</b> How much is in this account? (GH₵) <b>IF DON'T KNOW, TICK C, PROBE USING LIST B, AND PUT ESTIMATE IN B. IF REFUSES, WRITE -999 AND TICK D.</b></p>
<p>C12.1a. NVRB savings a/c                      1. <input type="checkbox"/> Yes   2. <input type="checkbox"/> No</p>	<p>b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/></p>
<p>C12.2a. NVRB current a/c                      1. <input type="checkbox"/> Yes   2. <input type="checkbox"/> No</p>	<p>b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/></p>
<p>C12.3a. Non-NVRB bank savings a/c    1. <input type="checkbox"/> Yes   2. <input type="checkbox"/> No</p>	<p>b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____</p>
<p>C12.4a. Non-NVRB bank current a/c    1. <input type="checkbox"/> Yes   2. <input type="checkbox"/> No</p>	<p>b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____</p>
<p>C12.5 In a typical month, counting up across all of the these accounts, how many times is money deposited into these bank accounts?</p>	<p>1. <input type="checkbox"/> 0 times                      2. <input type="checkbox"/> 1-2 times 3. <input type="checkbox"/> 3-5 times                      4. <input type="checkbox"/> 6+ times -777. <input type="checkbox"/> Not applicable because no account</p>
<p>C12.6 In a typical month, counting up across all of the these accounts, how many times is money withdrawn From these bank accounts?</p>	<p>1. <input type="checkbox"/> 0 times                      2. <input type="checkbox"/> 1-2 times 3. <input type="checkbox"/> 3-5 times                      4. <input type="checkbox"/> 6+ times -777. <input type="checkbox"/> Not applicable because no account</p>
<p>C12.7 Please tell me whether each of the following is a reason why you personally do not have more money in your individual bank accounts.</p> <p><b>READ ALL ANSWER OPTIONS, AND TICK ALL THAT APPLY.</b></p> <p><b>CODES FOR 10 AND 11:</b> 1=spouse, 2=female family member, 3=male family member, 4=business partner (only if not 1, 2 or 3), 5=savings club,    -555=other (specify).</p>	<p>1. <input type="checkbox"/> I don't have time to go to the Bank. 2. <input type="checkbox"/> Banks are too far away. 3. <input type="checkbox"/> Transactions at bank take too long. 4. <input type="checkbox"/> Minimum deposit is too high. 5. <input type="checkbox"/> Fees (NOT MIN DEPOSIT) are too high. 6. <input type="checkbox"/> Income is too low/too little income to save 7. <input type="checkbox"/> Inflation is too high. 8. <input type="checkbox"/> Do not trust banking programs. 9. <input type="checkbox"/> Uncomfortable interacting with bank staff  10. <input type="checkbox"/> I keep my money in a joint bank account. With: (SPECIFY RELATIONSHIP/S WITH OTHER A/C HOLDERS USING CODE): _____ 11. <input type="checkbox"/> I keep my money in somebody else's bank account. Whose?: (SPECIFY RELATIONSHIP/S WITH OTHER A/C HOLDERS USING CODE): _____ SPECIFY RELATIONSHIP/S with account holder 12. <input type="checkbox"/> I have a good way to save already (NOT AT A BANK). DESCRIBE: _____</p>
<p>C12.8 Which of these is the main reason?</p>	<p>PUT ANSWER CODE FROM C12.7  __ __ </p>
<p><b>C13</b> Do you have funds in your name only with _____?</p>	<p><b>FOR EACH YES, ASK</b>    How much do you have in total, right now, with ____? ( GH₵ )</p>
<p>C13.1a. Credit union                              1. <input type="checkbox"/> Yes   2. <input type="checkbox"/> No</p>	<p>b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>  e. CU name _____</p>

C13.2a. Employer	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.3a. Group susu or savings club	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.4a. Farmer or agric. coop.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.5a. Family, relatives, friends, or a village or religious leader	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.6a. Individual susu, w/ a collector	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.7a. Money lender	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C13.8a. Microfinance institution	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C13. 9a. Pocket, wallet, or at home	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>&gt;&gt; If no spouse, skip to C18</b>		
<b>C14</b> Does [NAME OF 1 <sup>ST</sup> SPOUSE] have funds in his/her name only in/with a _____?	<b>FOR EACH YES, ASK</b> How much does he/she have in total, right now, with ____ b? ( GH₵ )	
C14.1a Bank account	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____
C14.2a. Credit union	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. CU NAME _____
C14.3a. Employer	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.4a. Group susu or savings club	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.5a. Farmer or agric. coop.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.6a. Family, relatives, friends, or a village or religious leader	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.7a. Individ. susu with collector	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.8a. Money lender	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C14.9a. Microfinance institution	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C14.10a. Pocket, wallet or at home	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>&gt;&gt; If only one spouse, skip to C16</b>		
<b>C15</b> Does [NAME OF 2 <sup>ND</sup> SPOUSE] have funds in his/her name only in/with a _____?	<b>FOR EACH YES, ASK</b> How much does he/she have in total, right now, with _____? ( GH₵ )	
C15.1a Bank account	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____
C15.2a. Credit union	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. CU NAME _____

C15.3a. Employer	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.4a. Group susu or savings club	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.5a. Farmer or agric. coop.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.6a. Family, relatives, friends, or a village or religious leader	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.7a. Individ. susu with collector	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.8a. Money lender	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C15.9a. Microfinance institution	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C15.10a. Pocket, wallet or at home	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>C16</b> Apart from these, do you and [NAME OF 1 <sup>st</sup> SPOUSE] have funds <b>jointly</b> , that is, in both your names, with/in a _____?	<b>FOR EACH YES, ASK</b> How much do you have in total, right now, with ____? ( GH₵ )	
C16.1a Bank account	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____
C16.2a. Credit union	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. CU NAME _____
C16.3a. Employer	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.4a. Group susu or savings club	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.5a. Farmer or agric. coop.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.6a. Family, relatives, friends, or a village or religious leader	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.7a. Individ. susu with collector	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.8a. Money lender	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C16.9a. Microfinance institution	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C16.10a. Pocket, wallet or at home	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>&gt;&gt; If only one spouse, skip to C18</b>		
<b>C17</b> Apart from these, do you and [NAME OF 2 <sup>nd</sup> SPOUSE] have funds <b>jointly</b> , that is, in both your names, with/in a _____?	<b>FOR EACH YES, ASK</b> How much do you have in total, right now, with ____? ( GH₵ )	
C17.1a Bank account	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____
C17.2a. Credit union	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. CU NAME _____
C17.3a. Employer	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>

C17.4a. Group susu or savings club 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C17.5a. Farmer or agric. coop. 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C17.6a. Family, relatives, friends, or a village or religious leader 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C17.7a. Individ. susu with collector 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C17.8a. Money lender 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C17.9a. Microfinance institution 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C17.10a. Pocket, wallet or at home 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>C18</b> Apart from you and [1 <sup>ST</sup> SPOUSE NAME & 2 <sup>ND</sup> SPOUSE NAME], do any other member(s) of your household hold funds with/in a _____?		<b>FOR EACH YES, ASK</b> How much do these other member(s) of your household have in total, right now, with ____ ? ( GH¢ )
C18.1a Bank account 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. BANK NAME _____
C18.2a. Credit union 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. CU NAME _____
C18.3a. Employer 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.4a. Group susu or savings club 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.5a. Farmer or agric. coop. 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.6a. Family, relatives, friends, or a village or religious leader 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.7a. Individ. susu with collector 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.8a. Money lender 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C18.9a. Microfinance institution 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/> e. MFI NAME _____
C18.10a. Pocket, wallet or at home 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN		b.  __ __ __ __ __ __  c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C19	Imagine that you had GhC 50, and wanted to save it, without spending it, for 3 months. Would you be able to? READ ALL ANSWER OPTIONS	1. <input type="checkbox"/> Yes , definitely 2. <input type="checkbox"/> Probably 3. <input type="checkbox"/> Probably not 4. <input type="checkbox"/> Yes Definitely not
C20	In the past month, has the total amount of money you have saved up, across all the different places you have savings, READ OPTIONS	1. <input type="checkbox"/> Increased 2. <input type="checkbox"/> Decreased 3. <input type="checkbox"/> Stayed the same
C21	How much has your savings [INCREASED / DECREASED] by in the past month? IF DECREASE, PUT NEGATIVE NUMBER IN FRONT	__ __ __ __ __ __

Now I would like to ask about money borrowed, loans and credits taken by you, [1 <sup>ST</sup> SPOUSE NAME AND SECOND SPOUSE NAME], and other members of your household.		
<p>C22 Have you, [1<sup>ST</sup> SPOUSE NAME &amp; 2<sup>ND</sup> SPOUSE NAME], or others in your household borrowed money still to be paid back from ___b?</p> <p><b>COMPLETE ALL OF C22 BEFORE C23</b></p>	<p><b>C23 WHERE C22=YES, ASK</b></p> <ul style="list-style-type: none"> <li>- Do you have loans or credits in your name alone only from ___?</li> <li>- Does [1<sup>ST</sup> SPOUSE NAME] in his/her name alone?</li> <li>- Does [2<sup>ND</sup> SPOUSE NAME] in his/her name alone?</li> <li>- You and [1<sup>ST</sup> SPOUSE NAME] jointly, in both your names?</li> <li>- You and [2<sup>ND</sup> SPOUSE NAME] jointly, in both your names?</li> <li>- Any other members of your household?</li> </ul> <p><b>WHERE NO SPOUSE OR NO 2<sup>ND</sup> SPOUSE, TICK "NO".</b></p> <p><b>COMPLETE EACH C23 BEFORE EACH C24.</b></p>	<p><b>C24</b></p> <p><b>FOR EACH ROW IN C23 THAT =YES, ASK</b></p> <p>"How Much money do(es) [PERSON]___ have in loans and credits in total, right now, that still has to be paid back, from [CREDIT SOURCE]?"</p> <p><b>IF DON'T KNOW, TICK C, PROBE USING LIST B, AND PUT ESTIMATE IN B. IF REFUSES, WRITE - 999 AND TICK D.</b></p>
<p>C22.1 North Volta Rural Bank</p> <p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No</p> <p>3. <input type="checkbox"/> DN</p>	C23.1.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.1.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.1.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.1.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.1.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.1.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.1.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.1.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.1.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.1.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.1.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.1.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<p>C22.2 Any other bank</p> <p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No</p> <p>3. <input type="checkbox"/> DN</p>	C23.2.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.2.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.2.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.2.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.2.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.2.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.2.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.2.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.2.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.2.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.2.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.2.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<p>C22.3 Credit union</p> <p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No</p>	C23.3.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.3.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.3.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.3.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.3.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.3.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.3.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.3.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>



3. <input type="checkbox"/> DN	C23.3.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.3.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.3.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.3.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C22.4 Microfinance institution  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.4.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.4.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.4.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.4.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.4.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.4.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.4.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.4.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.4.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.4.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.4.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.4.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C22.5 Group susu or savings club  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.5.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.5.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.5.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.5.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.5.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.5.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.5.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.5.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.5.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.5.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.5.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.5.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C22.6 Farmer or agricultural cooperative  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.6.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.6.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.6.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.6.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.6.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.6.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.6.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.6.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.6.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.6.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.6.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.6.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
C22.7 Individual susu with a collector  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.7.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.7.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.7.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.7.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.7.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.7.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.7.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.7.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.7.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.7.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.7.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.7.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>

<b>C22.8</b> Moneylender  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.8.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.8.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.8.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.8.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.8.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.8.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.8.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.8.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.8.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.8.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.8.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.8.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>C22.9</b> Employer  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.9.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.9.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.9.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.9.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.9.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.9.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.9.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.9.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.9.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.9.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.9.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.9.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>C22.10</b> Family, relatives, friends, or a village or religious leader  1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C23.10.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	C24.10.1  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.10.2 <b>Spouse 1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.10.2  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.10.3 <b>Spouse 2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.10.3  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.10.4 <b>Joint Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.10.4  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.10.5 <b>Joint Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.10.5  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
	C23.10.6 <b>HH Oth</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C24.10.6  __ __ __ __ __ __ c.DN <input type="checkbox"/> d.RTA <input type="checkbox"/>
<b>IF B1=0, DO NOT ASK QUESTIONS C25-C32. JUST ENTER -777 FOR EACH.</b>  Now I want to ask you about how you and [NAME OF 1 <sup>ST</sup> SPOUSE] make decisions about your finances.  <b>ANSWER CODES FOR C26-C28</b> 1) Me                      3) My spouse and I decide together                      6) Decide some other way (describe) 2) My spouse          4) My spouse and I decide on our own                      -888) Don't know 5) Someone else (describe)                      -999) Refused to answer		
Who makes decisions in your household about.....		IF 5 OR 6, DESCRIBE
C26	How to spend money?	C26.a  __ __ __ __  C26.b
C27	How much to save?	C27.a  __ __ __ __  C27.b
C28	What business activities and investments to pursue to generate income for the household?	C28.a  __ __ __ __  C28.b
Now I would like to ask some questions about how much you and [NAME OF 1 <sup>ST</sup> SPOUSE] agree on certain decisions. This is not asking you who decides, just how similar or different your opinions are. To		

help you answer, have a look at this ladder. **GIVE RESPONDENT LADDER.** If you are at the top, this means that you and [NAME OF 1<sup>ST</sup> SPOUSE] have similar preferences almost all the time. If you are at the bottom, this means that you almost never have the same preferences.

-888) DON'T KNOW      -999) REFUSED TO ANSWER

C29	Think about how you are currently spending money. To what extent do you and [NAME OF 1 <sup>ST</sup> SPOUSE] agree on <b>what</b> to spend your money on?	_ _ _ _ _
C30	Think about how much of your income you use for savings and investments (e.g. livestock, business inventories). To what extent do you and [NAME OF 1 <sup>ST</sup> SPOUSE] agree on the <b>amount</b> you save and invest?	_ _ _ _ _
C31	Think about how much you spend on special goods for yourself (i.e. hairdos, sweets, alcohol, meals out, etc.). To what extent do you and [NAME OF 1 <sup>ST</sup> SPOUSE] agree on the <b>amount</b> of money you spend on these goods?	_ _ _ _ _
C32	Think about how much your spouse spends on special goods for himself or herself (i.e. hairdos, sweets, alcohol, meals out, etc.). To what extent do you and [NAME OF 1 <sup>ST</sup> SPOUSE] agree on the <b>amount</b> of money [NAME OF 1 <sup>ST</sup> SPOUSE] spends on these goods?	_ _ _ _ _

**Now I would like to ask you about how many animals are owned by you, [NAME OF 1<sup>ST</sup> SPOUSE AND 2<sup>ND</sup> SPOUSE], and any other members of your household.**

-For animals owned jointly by two people, just tell me about the ones that are for that person. For example, if a husband and wife own 4 animals together, and share them evenly, we would count 2 under the husband, and 2 under the wife.

-If a man owns 6 goats together with his brother, and they split the goats evenly between them, and his brother is not a part of the household, we would count 3 goats under the man, and we would not count the other 3.

C33 Do you, [NAME OF 1 <sup>ST</sup> AND 2 <sup>ND</sup> SPOUSE], or any other member of your household own any _____?	C34 <b>WHERE C33=YES, ASK</b> - Do you? - Does [NAME OF 1 <sup>ST</sup> SPOUSE] - Does [NAME OF 2 <sup>ND</sup> SPOUSE] - Do Any other members of your household? <b>WHERE NO SPOUSE OR NO 2<sup>ND</sup> SPOUSE, TICK "NO".</b> <b>COMPLETE EACH C34 BEFORE EACH C35 and C36.</b>	C35 <b>FOR EACH ROW IN C34 THAT =YES, ASK</b> - How many? <b>AND RECORD THE NUMBER</b>  <b>IF DON'T KNOW, TICK B, AND FORCE TO ESTIMATE</b> <b>PROMPTING WITH LIST E. PUT ESTIMATE IN A. IF REFUSES, WRITE -999 AND TICK C.</b> Is it closer to	C36 <b>FOR EACH ROW IN C34 THAT =YES, ASK</b>  How much do you think that ____ could sell those animals for, in total, if ____ needed to? <b>VALUE IN GH¢</b> <b>IF DON'T KNOW, TICK B, AND FORCE TO ESTIMATE</b> <b>PROMPTING WITH LIST B. PUT ESTIMATE IN A. IF REFUSES, WRITE -999 AND TICK C.</b> Is it closer to...
C33.1 Oxen, cows,	34.1.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No  34.1.2 <b>Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.1.1A  _ _ _ _ _  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>  35.1.2A  _ _ _ _ _  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.1.1A  _ _ _ _ _  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>  36.1.2A  _ _ _ _ _  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>

calves, or bulls 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	34.1.3 <b>Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.1.3A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.1.3A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.1.4 <b>Othrs</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> DN	35.1.4A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.1.4A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
C33.2 Sheep or goats 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	34.2.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	35.2.1A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.2.1A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.2.2 <b>Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.2.2A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.2.2A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.2.3 <b>Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.2.3A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.2.3A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.2.4 <b>Othrs</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> DN	35.2.4A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.2.4A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
C33.3 Pigs 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	34.3.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	35.3.1A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.3.1A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.3.2 <b>Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.3.2A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.3.2A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.3.3 <b>Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.3.3A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.3.3A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.3.4 <b>Othrs</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> DN	35.3.4A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.3.4A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
C33.4 Chickens, roosters, or guinea fowl 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	34.4.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	35.4.1A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.4.1A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.4.2 <b>Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.4.2A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.4.2A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.4.3 <b>Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.4.3A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.4.3A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.4.4 <b>Othrs</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> DN	35.4.4A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.4.4A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
C33.5 Other animals 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	34.5.1 <b>You</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	35.5.1A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.5.1A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.5.2 <b>Sp1</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.5.2A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.5.2A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.5.3 <b>Sp2</b> 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	35.5.3A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.5.3A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	34.5.4 <b>Othrs</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> DN	35.5.4A  __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>	36.5.4A  __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<p><b>Now I would like to ask you about any land that is owned by you, [NAME OF 1<sup>ST</sup> SPOUSE AND 2<sup>ND</sup> SPOUSE], and any other members of your household, and the value of that land.</b></p> <p>- For a person to own a parcel of land means that he or she has a parcel of land that he or she purchased or inherited, and that he or she can sell.</p> <p>- If you and [NAME OF 1<sup>ST</sup> SPOUSE AND 2<sup>ND</sup> SPOUSE] own a parcel together, we will only count that parcel once, and we will count its full value. If a parcel is owned together with somebody who is not</p>			

[NAME OF 1 <sup>ST</sup> SPOUSE AND 2 <sup>ND</sup> SPOUSE], when we talk about that parcel, just tell me about the portion of the value of that parcel that is for the owner that we are talking about.		
<b>C37</b> Do you, [NAME OF 1 <sup>ST</sup> SPOUSE AND 2 <sup>ND</sup> SPOUSE], or other members of your household own any parcels in.... <b>WHERE NO SPOUSE OR NO 2<sup>ND</sup> SPOUSE, TICK NO.</b>	<b>C38</b> Is the primary use for this parcel farming, residential, or a non-farm business? 1=FARM 2=RESIDENTIAL 3=NON-FARM BUSINESS	<b>C39</b> If the parcel were to be sold today, how much would it be worth, including the value of any buildings that are on the parcel that would be sold together with it. (VALUE IN GH¢). <b>IF DON'T KNOW, TICK B, AND FORCE RESPONDENT TO ESTIMATE PROMPTING WITH LIST F, AND PUT ESTIMATE IN A. IF REFUSES, WRITE -999 AND TICK C.</b> Was it between
<b>C37.1a</b> Your name alone? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN <b>C37.1b</b> IF YES, How many parcels?  __ __	C38.1.1  __	C39.1.1A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.2  __	C39.1.2A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.3  __	C39.1.3A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.4  __	C39.1.4A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.5  __	C39.1.5A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.6  __	C39.1.6A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.7  __	C39.1.7A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.1.8  __	C39.1.8A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>&gt;&gt; If no spouse, skip to C37.6</b>		
<b>C37.2a</b> [1 <sup>ST</sup> SPOUSE NAME] name alone? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN <b>C37.2b</b> IF YES, How many parcels?  __ __	C38.2.1  __	C39.2.1A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.2  __	C39.2.2A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.3  __	C39.2.3A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.4  __	C39.2.4A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.5  __	C39.2.5A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.6  __	C39.2.6A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.7  __	C39.2.7A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.2.8  __	C39.2.8A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>&gt;&gt; If only one spouse, skip to C37.4</b>		
<b>C37.3a</b> [2 <sup>ND</sup> SPOUSE NAME] name alone? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN <b>C37.3b</b> IF YES, How many parcels?  __ __	C38.3.1  __	C39.3.1A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.2  __	C39.3.2A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.3  __	C39.3.3A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.4  __	C39.3.4A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.5  __	C39.3.5A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.6  __	C39.3.6A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.7  __	C39.3.7A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.3.8  __	C39.3.8A  __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>

<b>C37.4a</b> You and [1 <sup>st</sup> SPOUSE NAME]'s name together? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C38.4.1  __	C39.4.1A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.2  __	C39.4.2A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.3  __	C39.4.3A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.4  __	C39.4.4A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.5  __	C39.4.5A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.6  __	C39.4.6A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>C37.4b</b> IF YES, How many parcels?  __ __	C38.4.7  __	C39.4.7A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.4.8  __	C39.4.8A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>&gt;&gt; If only one spouse, skip to C37.6</b>		
<b>C37.5a</b> You and [2 <sup>nd</sup> SPOUSE NAME]'s name together? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN	C38.5.1  __	C39.5.1A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.2  __	C39.5.2A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.3  __	C39.5.3A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.4  __	C39.5.4A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.5  __	C39.5.5A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.6  __	C39.5.6A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>C37.5b</b> IF YES, How many parcels?  __ __	C38.5.7  __	C39.5.7A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.5.8  __	C39.5.8A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
<b>C37.6a</b> In the names of any other household members? 1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No 3. <input type="checkbox"/> DN <b>C37.6b</b> IF YES, How many parcels?  __ __	C38.6.1  __	C39.6.1A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.2  __	C39.6.2A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.3  __	C39.6.3A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.4  __	C39.6.4A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.5  __	C39.6.5A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.6  __	C39.6.6A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.7  __	C39.6.7A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>
	C38.6.8  __	C39.6.8A  __ __ __ __ __ __ __ __ __ __  B.DN <input type="checkbox"/> C.RTA <input type="checkbox"/>