# Resource Booklet CFPR-II Evaluation

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# Introduction

Bangladesh is making consistent progress in poverty reduction since early 1990s. According to Household Income-Expenditure Surveys, poverty rate has declined from more than 60% in 1990-91 to just above 40% in 2005. However, the progresses are unequally distributed across regions and poverty groups. The biggest drops in poverty between 2000 and 2005 have taken place in areas where poverty rates were already low in 2000. For example, poverty head count rate has declined by 5.5 percentage points in Rajshahi, which is historically the poorest region in Bangladesh, during the five years while the decline in national poverty is 8.9 percentage points. Besides the geographical heterogeneity in progresses, it has long been observed that most of the mainstream development programmes tend to fail the most disadvantaged groups for various reasons. Different initiatives have taken place in recent years targeting the disadvantaged groups

Challenging the Frontiers of Poverty Reduction (CFPR) is one of the relatively recent additions to BRAC's long experience with development approaches. This experimental programme was launched in 2002 with a complete package of supports targeting the ultra poor. BRAC's years of experience in working with the poor has been key to the design and implementation of the programme. This comprehensive programme is designed to work simultaneously on different dimensions of deprivation of the most disadvantaged group. Moreover, there is a clear time bound strategy to bring the ultra poor to the mainstream development programmes.

The 5-year first phase of the programme ended in 2006 with good success and learning. Drawing on the learning and experiences from the first phase (CFPR-I), the second phase of this programme (CFPR-II) has started in 2007 in larger scale and wider scope. More varieties of intervention packages have been designed targeting different types of ultra poor. Programme outreach has been extended geographically and in terms of the number of people targeted.

This programme extension also provides greater opportunity for rigorous evaluation and to relate the evaluations with the national story of extreme poverty. Building on the evaluation done on the ultra poor during the first phase, research in the second phase is designed to get more precise and broader assessment of impact and to explain the nature and dynamics of extreme poverty in general. Besides the opportunistic feature, a comprehensive evaluation of this programme is necessary to guide poverty reduction policies both in Bangladesh and elsewhere.

The objective of this resource book is to present an outline of the research framework and evaluation design of CFPR in the second phase. Since there have been several innovations in the CFPR-II, we start with a brief description of the programme and the changes. This includes a profile of the target population, overview of different intervention models in the CFPR-II and the selection process.

# CFPR: From experimentation to expansion

From early '80s, microfinance has become the focal entry point to assist the poor in improving their livelihood. 'Over-reliance' on microfinance and financial performance of the MFIs have, to some extent, shifted the focus away from the ultra poor. However, it has long been observed that the participation of the ultra poor in microfinance is limited. Moreover, even they may fail to reap any benefit from participation when they participate.

Various causes have been identified for this ineffectiveness of microfinance in addressing the issues of the ultra poor. There are both demand and supply factors responsible for the consequences. On the demand side, the ultra poor does not meet the prerequisites of successful microfinance participation (e.g. an asset base to allow risk taking and confidence to take up new enterprises) and eventually shy away. On the supply side, several factors (such as prominence of maintaining financial 'best practices' as the driving force of microfinance, emphasis on credit, zero tolerance for non-repayment and lack of flexibility in repayment) discourage participation of those who have limited fallback options. They often lack the social networks to get into the microfinance group. Moreover, because of high morbidity and ill health, the ultra poor miss out a high proportion of their income earning potentials since they mostly rely on different forms of day labour. This makes them risky clients for sustainable microfinance. These facts leave us with two policy options- a) to think beyond microfinance and b) to engineer microfinance design.

CFPR in the first phase, took two different models with separate mix of these options targeting particular groups. In the STUP (specially targeted ultra poor) model, the principal objectives were to bring the beneficiaries immediately out of daily miseries and put them on a solid growth trajectory. It was designed to craft a clear pathway out of poverty for then. The basic idea is to construct the necessary base from where the ultra poor could use the mainstream development services to their advantage.

The second model, 'BDP Ultra Poor', aimed to fix the microfinance package – 'make microfinance *fit* for the ultra poor' instead of 'making them *fit* for microfinance'. In this approach, additional services and flexibility were provided to make microfinance useful and attractive for the ultra poor. BDP stands for BRAC Development Programme, which covered the regular microfinance operations. Usually the beneficiaries were struggling members from the microfinance groups or those who had dropped out because of failing to extract benefits.

The mix of supports that the beneficiaries received, evolved as the programme progressed in first phase. Further changes have taken place in the second phase design. Emphasizing enterprise development, the support package of STUP model included:

- Asset transfer
- Enterprise development training
- Support for enterprise
- Weekly stipend
- Healthcare support

- Social development
- Mobilization of local elite supports

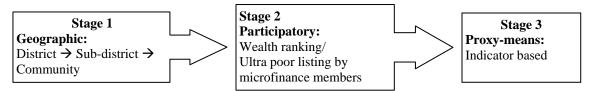
Compared to the STUP, the BDP ultra poor (BDP-UP) model was much less comprehensive, in terms of service package, as it targeted a different group of population. BDP-UP beneficiaries received training and health support in addition to microfinance services. The health support consisted of both the community-based intervention through the BRAC health volunteers; and treatment and medicine facilities through the panel doctors.

Besides the targeted interventions, a set of community level initiatives (i.e. essential healthcare and social development) have been a part of CFPR.

#### How were the ultra poor identified?

Rigorous targeting is one of the key features of CFPR. The processes of targeting and the intensity of selection varied between the two models. However, the basic frameworks of targeting were the same. A mix of targeting methodology was followed in both types of models (Figure 1).

Figure 1. Stages of targeting



At the first stage, geographical targeting method was followed. Based on the poverty and vulnerability mapping of WFP, the poorer districts and sub-districts were identified. The poorest regions of the list were taken up for STUP and the rest for BDP-UP. However, in a few areas both programmes were implemented. Within each sub-district, further geographical selection was carried out, in consultation with the staffs of other programmes that were being implemented by BRAC. Starting with the poorest parts of any branch office, the programme kept on expanding within the area.

Though participatory methods were the main tools used at the second stage of targeting, the tools were completely different in BDP-UP and STUP programmes. In the BDP-UP programme, the selection started with a consultation with the microfinance group members who identified the very poor of their community, both from within and outside their groups. Final selection was done by a set of pre-determined criteria.

In the STUP programme, more elaborate participatory targeting techniques were adopted. For this, the villages were divided into several clusters of 80-120 households. In each of these clusters, a detailed social mapping was done and all the households were listed. All the households in each of the clusters were stratified through a participatory wealth ranking exercise. The households in the bottom strata were considered as 'community defined ultra poor'. Afterwards, all these ultra poor households were surveyed by a small questionnaire to check their eligibility by 5 inclusion criteria and 3 exclusion criteria. Only those among the surveyed households who met at least 3 of the 5 inclusion conditions and none of the exclusion conditions were finally selected for support.

The profiles of these two groups of beneficiaries (STUP and BDP-UP), BRAC's regular microfinance participants and bottom decile of the rural population in Bangladesh are presented in Table 1.

Comparisons among these groups show that the participants in BRAC's mainstream microfinance are usually not the poorest households. They have higher level of literacy, they rely less on daily labour in agriculture, have an advantageous position in their demographic structure and hold more assets. Considerable differences between the STUP and BDP-UP reflect the differences in target population.

Table 1. Comparative profile of ultra poor

Characteristics	Bottom decile in	BRAC	CI	FPR-I
	rural	microfinance	STUP	BDP-UP
	Bangladesh <sup>a</sup>	participants <sup>b</sup>		
% female headed HH	12	11	40	23
% single member HH	2	1	12	4
% HH without male earner	10	4	29	10
% male day labour in agriculture (7+)	32	10	45	-
% female day labour in agriculture (7+)	4	1	12	-
Adult literacy rate (15+) %	23	38	7	36
Literacy of HH Head %	19	33	4	25
% HH with at least one literate person	60	73	20	62
Average HH size	5.1	5.0	3.5	4.3
% without any cultivable land	70	65	98	83
% without homestead land	10	5	54	34
% HH owning chicken/duck	63	61	32	62
% HH owning goat/sheep	21	29	6	18
% HH owning cow/bull	34	38	3	25

<sup>&</sup>lt;sup>a</sup> Calculated from HIES-2005 of Bangladesh Bureau of Statistics

#### CFPR: From phase I to phase II

The two most important changes in the second phase of the CFPR programme are in the levels of outreach and in the diversity of packages.

In terms of outreach, more areas are going to be covered by the STUP model. During the first phase, the STUP component was implemented in 15 districts with 100,000 beneficiaries. The coverage will be increased to 40 districts and 300,000 beneficiaries in the second phase. The BDP-UP model is being redesigned with additional services and 500,000 ultra poor households will receive these benefits. These districts have been selected based on the highest concentration of poverty. STUP 1 will be implemented in 20 districts with highest density of poverty. The next 20 districts by poverty concentration will be covered by STUP 2 and OTUP (Other Targeted Ultra Poor) (See Annex 1 for a map of the districts).

There is greater diversity in the support packages in phase II with four different models instead of two in phase I. The STUP package is being differentiated as STUP 1 and STUP 2. There are differences in the size of subsidy and the level of supervision in terms of staff member ratio. STUP 1 participants will benefit from larger asset transfer, greater amount of subsistence allowance and more intensive supervision compared to the STUP 2 beneficiaries. The basic

<sup>&</sup>lt;sup>b</sup> Impact assessment survey (IAS-2001) of BRAC microfinance

premise is that the districts with lesser concentration of poverty will provide greater economic opportunities for people in general including the ultra poor.

OTUPs are equivalent to the BDP-UP model in the second phase. Beneficiary selection in OTUP will be similar to that followed in BDP-UP. However, greater emphasize will be put into selecting beneficiaries from outside the microfinance groups. Here again, there are two different sets of services: OTUP 1 and OTUP 2. Microfinance is the main entry point for both of these models. However, among the target group of OTUP, there are few households who have no experience with microfinance. OTUP 1 component will address these households' needs by providing flexible microfinance with some subsistence allowance while they build up their enterprise using microfinance. The fourth model of CFPR II, is an initiative to make the 'regular' microfinance useful and attractive to the marginal participants by adding health subsidy and social development supports.

The selection process for the different models remains broadly the same. After selecting a particular area for any of the models, a list of ultra poor is prepared. In the STUP models this is being done through a comprehensive participatory wealth ranking. For the OTUP models, the members of regular microfinance groups are preparing the list that includes households both from within and outside their groups. The final selection is done after verification with the inclusion conditions.

# Evaluation in the first phase and the shortcomings

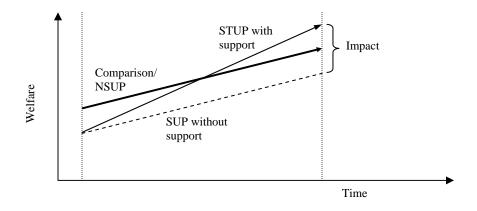
#### How was it done?

A series of evaluations were done during the first phase of the programme, especially for the STUP model. Separate studies looked at specific issues such as the process of targeting and its efficacy, engagement of village elites in the programme to assist the beneficiares, programme impact on different dimensions of household welfare and microfinance participation of the beneficiaries after graduation. These studies have followed different methodologies, from panel data analysis to participatory techniques.

Most of the evaluations followed a difference-in-difference method. Since there was no 'proper control group', the NSUP (non-selected ultra poor) was used as comparison group for measuring the differences. To be specific, the NSUP were those households who had been identified as ultra poor by the community during the wealth ranking but were excluded from the programme because of their failure to meet the final screening criteria. Though this group of households shared some similar characteristics with the STUP, there are considerable differences between them. It was observed that the NSUP were generally better-off than the STUP households. Despite this drawback, NSUP were the closest group to the STUP for meaningful comparison.

The basic premise behind using the NSUP as the comparison group was that without the supports that the STUP received, the gap between the STUP and NSUP would have remained the same (Figure 2). Therefore, any reduction in the gap was considered as the programme impact. In the evaluations, it was found that in a number of domains, the STUP were not only catching up but also crossing the NSUP. While these findings gave a reasonable understanding of the usefulness of the programme, there are ways to improve the impact assessments.

Figure 2. Difference-in-difference method used for the STUP evaluation



#### What were the limitations of phase I evaluation?

There were several limitations in the evaluation of the STUP model in the first phase. These limitations were faced due to both nature and needs of the programme in the first phase. For instance, the evaluation did not have a proper control group since the programme itself took shape as things progressed and having a control group was not feasible. Similarly the evaluation could not give a more general story of dynamics of ultra poverty because of concentrating on evaluating impact.

The major limitation was the absence of a proper control group. As a result of this, it was not feasible to make sure if the results obtained by the difference-in-difference method were an overestimation or an underestimation of the actual impact of the programme. This concern came up as the underlying assumption that NSUP and STUP households had similar trajectories could be an oversimplification of reality, and there was no means of testing the validity of this assumption without a proper control group. If the STUP had been on a steeper trajectory, the method would yield higher estimate of the programme impact and vice versa. Presence of spillover effects of the programme on the NSUP, either positive or negative, was also likely to influence the impact estimates.

The survey concentrated only on the ultra poor and consequently failed to see the dynamics of extreme poverty (i.e. descends) or the dynamics in other welfare groups. Therefore, it was difficult to estimate the extent to which the programme contributed to the reduction of ultra poverty in the programme areas. This is of further importance since the programme can indirectly affect households of different wealth categories in the community.

Changes in income or food consumption were observed. However, the channels through which the interventions contributed to these changes could not be explored with enough conviction. Possible means to link the interventions with these outcomes is to assess the household engagement in different activities, intensity of engagement, profitability of different activities, patterns of exchanges and role of the social network. However, due to lack of data on these aspects, these mechanisms could not be explored in the evaluation of phase 1.

The estimates could not be compared with national statistics due to differences in the data and the data collection methods. This was the case especially for expenditure data. Information on non-food expenditure was not collected, with the understanding that food expenditure is the overriding priority for the ultra poor. However, this limited the estimates of the extent of poverty following national poverty estimation methods.

There is a common understanding and vast anecdotal evidence that the programme influenced the psychosocial domain of the participants. Although subjective aspects such as confidence, attitude and entrepreneurship are deemed highly important for sustainability of the programme impacts on the ultra poor, they were hardly considered in the evaluation of the first phase of the CFPR programme. This issue can be addressed only through specialized instruments.

Finally, the evaluation could not reflect on the role of local economic opportunities on the programme impact. The basic reason for this limitation is the fact that the programme started only in 3 districts, the poorest ones, with narrow variety in patterns of economic interactions and opportunities.

# Moving forward: Evaluation design in the second phase

#### **Evaluation framework for CFPR II**

Since the programme evaluation is about measuring and attributing changes, a dynamic view is the default in the evaluation framework. One can identify three broad sets of factors that have direct bearing on the dynamics of welfare of households and individuals, by directly influencing the set of opportunities available to them. These factors are different forms of assets at the household level, inequality and relationship at the community level, and the institutional setting of the local economy. The household factors are comprised of different types of assets and are often influenced by life cycle events. Nonetheless, this asset base is the major determinant of household trajectory. Informal insurance and social networks are important forms of social relationships relevant in the dynamics of welfare. Inequality within the communities can shape the relationships as well as affect the household opportunities and behaviour. Different institutions (governmental and in other forms) and the local economy also provide opportunities for the households.

The evaluation strategy is geared towards the following three themes:

- 1. Mapping the welfare dynamics across different wealth categories in different parts of Bangladesh that are covered by the CFPR II programme;
- 2. Investigating the ways in which these dynamics are affected by CFPR II programme and the extent of the resulting changes in the lives of ultra poor;
- 3. Measuring indirect effects of the programme on the community as a whole and the mechanisms through which these effects take place.

CFPR Impact Community factors: Risk/ -Relationships Vulnerability -Inequality Rich Vulnerable Dynamics: Wealth: Households: Individuals: non-poor -Ascend -Physical Opportunities/ Opportunities/ -Natural -Descend choices choices Moderate poor -Financial -Chronicity -Human Ultra poor Institutions/ Local economy

Figure 3. Evaluation framework for CFPR II

The evaluation of the second phase of the CFPR programme is designed to identify the full impact of the programme, both on the targeted households and on the rest of the community. Figure 3 represents the conceptual framework of the likely impacts of the programme and how these would interact with other factors that shape the lives of the ultra poor and the community they live in. The programme will impact the lives of the ultra poor through the following channels:

- a. by affecting their wealth levels through asset transfers (physical and financial wealth) and better health and education (human wealth)
- b. by changing the community factors (relationships and inequality in the community) that influence the lives of the ultra poor
- c. by expanding the opportunity set of the ultra poor and hence influencing their choices.

These effects will not only reshape the lives of the targeted ultra poor, but while doing so, may affect the lives of the rest of the community. The targeted population is linked to their community through their social network. These networks take many forms – such as credit, labour, insurance and extended family networks. If the programme impacts the lives of the targeted population, these impacts will affect the lives of others that the ultra poor interact with. Such spillover effects, that could not be identified in the previous evaluation design will be identified within the CFPR II evaluation strategy.

This is achieved through comparing the targeted and the non-targeted population in the areas where the programme takes place (treatment spots) to the population in areas where the programme does not take place (control spots). In order to identify the effects, the treatment and control households are chosen to be as similar to each other as possible prior to the programme implementation. This is achieved through the following methods.

#### **Evaluation strategies: Randomization and propensity score matching**

Though all four models are going to be assessed in terms of their impact, the methods will be different based on feasibility and desirability. The STUP 1 model is being evaluated by

randomized control and treatment (RCT) (Table 4). Therefore, justifiably this will be a major part of the evaluation exercise by providing the opportunity of addressing different questions around the research themes. The STUP 2, OTUP 1 and OTUP 2 models of the second phase of the CFPR programme will be evaluated by surveying a random selection of the population in the treated areas and forming control groups based on "propensity score matching" methodology. The evaluation strategies for the various components of the CFPR II programme are further described in the following sections.

Table 4. Basic study designs

CFPR Model	ST	UP 1	STUP 2	OTUP 1	OTUP 2
Evaluation	Randomized control	and treatment (RCT)	Propensit	y Score Match	ing (PSM)
Method					
	Treatment Areas	Control Areas			
II a a a la	Treatment	Control	Treatment	Treatment	Treatment
Households to be surveyed	Group	group	group	group	group
to be surveyed	General General		General	Matched cor	nparison
	population population		population	group	
Districts in the	13 districts		5 districts	5 districts	5 districts
survey					

**Table 5. Timeline for different rounds of survey** 

Rounds	STUP 1	STUP 2	OTUP 1	OTUP 2
Baseline survey	2007	2007	2008	2008
Second round survey	2009	2009	2010	2010
Third round survey	2011	2011	2012	2012

After baseline surveys, two rounds of follow-up surveys have been planned every two years (Table 5). However, a sub-sample of the STUP 1 will be surveyed every year to track the changes in smaller time horizon.

#### STUP 1 evaluation strategy

The randomized selection of the treatment and control spots for the STUP 1 model is carried out in the following manner:

- Step 1: The CFPR II programme decides which branch offices in the targeted districts will be included in the programme since 2007 onward.
- Step 2: After selecting 20 sub-districts (upazila) randomly, the evaluation team randomly chooses one treatment and one control branch office in each sub-district.
- Step 3: Using the participatory wealth ranking assessments carried out in both treatment and control spots, a sample of targeted and non-targeted populations within each treatment spot and a corresponding sample of ultra poor and non-ultra-poor populations in the control spots are formed.

The evaluation strategy involves a baseline survey and repeat surveys carried out in the treatment and control spots. The main principals behind the evaluation strategy is as follows:

i. The dynamics of poverty in the absence of the programme will be identified by comparing the changes in the lives of the population in the control spots over time.

- ii. By comparing the beneficiary households in the treatment spots with the equivalent ultra poor households in the control spots over time, the effects of the programme on the households that are targeted by the CFPRII programme will be identified.
- iii. By comparing the non-targeted households in treatment spots with the equivalent households in the control spots, the full extent of the spillover effects of the programme will be measured.
- iv. Furthermore, the evaluation strategy is designed to not only measure the size of the spillover effects but the mechanisms through which these effects take place (such as the social networks) and how these mechanisms themselves are affected by the programme over time.

A major aspect of the programme's impact that was not identified in the previous evaluation is the spillover effects of the programme. There are a number of ways through which the programme may have effects on not just the ultra poor who participate in the programme but also on the rest of the community. Some of these are mentioned below:

- The enterprise and asset training that the STUPs will receive as part of the programme may benefit those who are part of the beneficiary's network as they also learn how to better manage their resources and enterprises.
- As the STUPs' awareness of health and sanitation practices, or legal rights and services increases through the programme's health and social development components, this awareness is likely to spread out to the rest of the community through the social networks.
- The CFPR programme is likely to decrease the pressure on government transfer programmes such as the VGD cards, enabling the government to direct its resources to different people in the community.
- As the ultra poor households' economic status is improved and they are engaged in the production of different goods, the prices in the market and the supply of labour and goods in the market may change. This would affect not only the poor, but everyone else in the community.

These spillover effects can play a substantial role on the lives of the community. The evaluation strategy is designed to identify the full extent of these effects.

The evaluation of the CFPR II programme will also address the question of what sorts of social and economic institutions play role in the lives of the poor. This includes social and informal institutions such as the social network; economic institutions such as the labour, land and livestock markets; political institutions such as the government; and microfinance institutions. The NGO participation of the ultra poor and the success of the programme in graduating them to mainstream microfinance are among the issues that will be addressed as part of the evaluation.

One important institution that is part of the CFPR programme is the Gram Dariddro Bimochon Committees (GDBC) that are set up as part of the programme. There is a GDBC in each village that the programme takes place. The aim of the GDBC is to bring together the village elite with the poor and to generate elite support for the ultra poor programme, as well as mobilize resources to help the poor. The evaluation of these committees and their role in the ultra poor programme is part of the evaluation strategy. This will be achieved by comparing the composition and the activities of the GDBCs across the villages and analyzing the effects of these factors on the impact of the programme. The most important data source for this analysis is the log book that each committee keeps in order to keep track of their activities and the minutes of their monthly meetings.

#### Survey instruments for the STUP 1 evaluation:

The evaluation consists of the following survey instruments<sup>1</sup>:

- *A 'mini census' of all the households living in the spots* (approximately 160,000 households in total). Information collected in this mini-census include basic HH roster, housing conditions and other main asset holdings such as land, livestock, and household assets. The data collected by the mini census will allow us to construct a measure of the initial level of inequality within the sampled spots.
- A detailed household survey will be directed to all the preliminary selected HHs in the treatment and control spots. In addition, 10% of the households from the rest of the population in these areas will be randomly selected and surveyed. This selection is based on the wealth rankings and is designed to represent the entire wealth distribution of the community. Approximate breakdown of the households in the household survey is:
  - o 4,000 treatment households (STUP)
  - o 4,000 control households (STUP in control spots)
  - o 8,000 Non-STUP households from <u>treatment</u> spots
  - o 8,000 Non-STUP households from <u>control</u> spots These 24,000 households will be surveyed every other year (i.e. in 2007, 2009 and 2011)
- A complementary census will be done in two branch offices (one treatment, one control). This study involves surveying everyone in some spots within these two branch offices with the main household survey and additional questions that complement the main survey. Approximate breakdown of the households in the complementary census is:
  - o 2,000 households in treatment spots (STUP and non-STUP, everyone in these spots will be surveyed)
  - O 1,000 households in control spots. These 3,000 households in the complementary census will be surveyed every year between 2007 and 2011. This way, the full dynamics of the changes that take place in the lives of the ultra poor and the community as a result of the programme will be identified.

#### STUP 2, OTUP 1 and OTUP 2 evaluation strategy

The evaluation strategy for STUP 2, OTUP 1 and OTUP 2 models will be based on the "propensity score matching" (PSM) technique. This implies that instead of having a randomized selection of control and treatment spots, as in the STUP 1 model, the evaluation will be based on a sample from the treatment spots. This sample will be selected in a similar manner to the sampled households in the treatment spots for the STUP 1 evaluation. As Table 4 shows, 5 districts will be chosen for the evaluation of STUP 2 and the OTUP models. Using the participatory wealth ranking assessments carried out in the treated spots in these 5 districts, a sample of targeted and non-targeted populations within each treatment spot will be formed. The people who are in this general population but who are not included in any programme will be matched to those who receive any one of these 3 models by the PSM methodology. This matching involves calculating the likelihood that the non-treated households might have been

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<sup>&</sup>lt;sup>1</sup> Annex 2 gives a summary of the data obtained by the survey instruments.

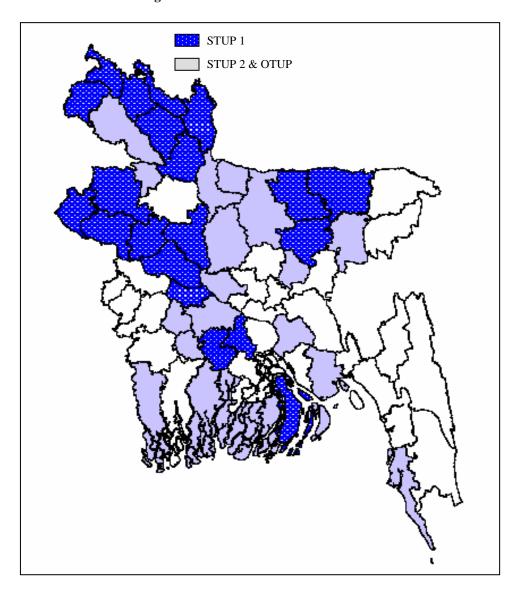
included in the treatment, based on how close they are to satisfying the selection criteria into the programme. This allows us to form proxy control groups for the treatment households. By comparing these households over time, we can identify the effect of the programme.

Similarly, the households from control spots for the STUP 1 evaluation (who live in the 20 poorest districts in Bangladesh) can be matched to the STUP 2, OTUP 1 and OTUP 2 treatment households (who live in the next 20 poorest districts) using propensity score matching. Any difference over time between the households that receive STUP 2, OTUP 1 or OTUP 2 programme and the control households from STUP 1 districts can be attributed to the effects of the relevant programme and differences in economic and social livelihoods of the poor who receive treatment in STUP 2, OTUP 1 and OTUP 2 districts. These districts are, on average, wealthier and offer better opportunities to the poor. Hence the difference between treated households in these districts and our control households in STUP 1 districts will be due to the programme effects, the availability of better opportunities and the interaction of these opportunities with the programme effects.

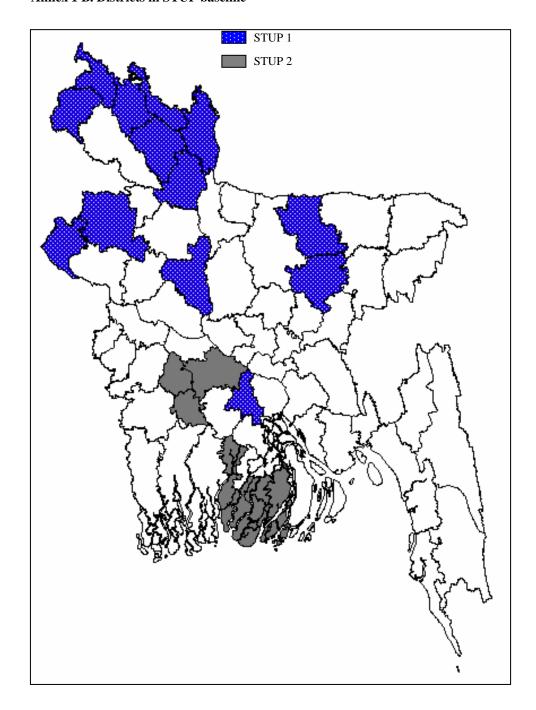
In order to identify the effect of the availability of better economic and social opportunities in the STUP 2, OTUP 1 and OTUP 2 districts, data on community or higher level aggregate variables from secondary sources will be collected. This data will consist of variables that are likely to proxy for the level of economic development of these districts relative to the STUP 1 districts. Examples of such variables are population density, health and education institutions, cultivable agricultural land, etc. The questionnaires used for data collection have been put in Annex 3.

# Annexes

Annex 1 A. Districts targeted in CFPR-II



Annex 1 B. Districts in STUP baseline



Annex 2. Data obtained from the survey instruments

Survey Modules	Variables measured in each module
Characteristics of Household	Age, gender, occupation
Members	Education
Business Activities	Complete list of the business activities the respondent is engaged in Earnings from business activities
	Intensity of the engagement in different business activities
	Seasonality/shocks
	Business activities and earnings of other household members
	Plans and expectations about future business activities
Assets	Land holdings, transactions, land usage
	Business assets (livestock, production assets)
	Household assets
	Financial assets and savings/credit, remittances
	Housing conditions and homestead land
Consumption	Food – amount (calorie-intakes, nutrients) and expenditure
	Food security
	Non-food consumption – amount and expenditure
Health	Perceived health status
	Anthropometric measurements of all household members
	Morbidity and chronic illness in the household
	Mortality
	Sanitation and water usage (practices and awareness)
	Health awareness and access to health services Family-planning and contraception
Europe and and	
Empowerment	Intra-household decision-making Mobility
	Confidence in talking to others (government officials, Ngo-workers
	etc.)
	Legal and political awareness
Social Networks1	Family network
	Business networks (labour, land, assets transfers)
	Insurance (transfers in times of crisis) and remittances
Household Head Module	In order to obtain better information on business activities, earnings
	and land holdings, the business activities module and the land holdings
	module are asked to the household head as well as the main female in
	each household.
Additional module for the	Aspirations
complementary census study	Attitudes and self-confidence (entrepreneurship)
	Social Status
	Mental health

<sup>1</sup> The survey instrument does not contain a separate "social networks" module; instead the network questions are directed to the respondent throughout the survey, as the relevant relationships are mentioned.

### Household Census Questionnaire CFPR-II Evaluation Project – 2007

			ID	NO:	AO	Spot Hor	usehold		
Enun	nerator's	name:			Code:		. Date: _	<u> </u>	_ <del></del>
Cross	s-checke	d by:		• • • • • • • • •	Code:		.Date: _	//	
		sehold head:			the richest		ısband's	name:	
C2.	Religio	on (circle the H	H's re	eligion)	:				
C3.		uslim <b>2</b> =H	lindu		<b>3</b> =Buddhist	<b>4</b> =Chri	stian	<b>5</b> =Other	
Line No.	Name	Relationship with HHH (see		Age Month	Gender Male [1]; Female [0]	What is the highest class		Does [] have an independent	Whether has disability?
		relationship codes)				completed by [ ]? (see education codes)	Activity (see codes)	source of income? Yes [1]; No [0]	(see codes)
1		1=Head				Í			
3									
4									
5									
6									
7 8									
9									
10									
11									
12									
13 14									
Gradu memo Whetl	ate/Fazil [ rized the e her has di	es: Less than class 12]; MA/Kamil [13] sability: No disability: No disability: Other	3]; Dip	loma/ V  ; Blind	ocational [14]	; Hafez (those	who have	no formal educati	on but have
C4. C5.	Do all c	allenged [6]; Other children aged 6-1 ny member of the	7 attei	nd school		s [1]; Yes [1]	No [0]; ; No [0]	N/A [	99]

<b>C6.</b>	Does any memb	er of the HH work	for daily wa	ge? Y	es [1];	No [0]				
C7.	Do you receive any remittances from abroad? Yes [1] No [0]									
C8.	Number of rooms in the house (excluding the rooms used for business):									
C9.	Main material of the wall of the main living room:									
C9.			•							
	Brick [1];	Tin/wood [2];	Mud [3	S]; $S$ 1	traw/bamboo	[4];	Other [5]			
C10.	Does the housel	nold have a separate	kitchen?	Yes [1];	No [0]					
C11.	Type of latrine	used: Sanita	ry/slab [1]; <i>l</i>	Kucha latr	ine [2];Open	space [3]				
C12.	Electricity:	Yes [1];	No [0]							
C13.	Household asse	ts (any of the house	hold membe	rs own).						
C13.	Trousenoid usse	is (any of the nouse	nora memoc	15 OWII).						
Sl.	Asset		Ţ	Jnit	Amount	Value (in	ı taka)			
no										
1	Homestead la		I	Decimal						
2		nd (own cultivate)		,,						
3	Cultivable la	nd (others cultivate	)	,,						
4	Other land (u	ıncultivable)		,,						
5	Chicken/duc	ks		Number						
6	Goat/sheep			,,						
7	Cow			,,						
8	Shop			,,						
9	Boat/Ricksha	aw/Van		,,						
10	Table-chair			,,						
11	Mobile phon	e		,,						
12	Electric fan			,,						
13	Television			,,						
	(If there were	riages occurred at y any marriages) Ho Is there any baby i	w many of th	ne marriag	•		No [0]			
UIJ.	(1111111111111111111111111111111111111	is uncic ally baby I	11 11113 11011361	ioia oción	years oru:	100[1],	140 [0]			

	 there any baby in this househ		No [0]

Line	Father's		V	ACC	INE DO	OZE		What's the	
No.	Line			(NU	MBER	.)	Has [] taken	status of	
	No.						Vitamin A during	immunization	
							the last	?	If
							immunization	None [0];	immunization
							during the last	Full [1];	incomplete;
		Mother's					immunization? Yes	Incomplete [2]	why?
		Line No.	BCG	DPT	Polio	Measles	[1]; No [0]	•	(see codes)
									_

**Reasons for Incomplete Immunization:** Health worker didn't come [1]; The child was sick [2]; Noone to take the child to the Immunization Centre [3]; Didn't think this was important [4]; Haven't heard about immunization [5]; Other (specify)

<b>C17.</b> If		/ (alive) child d was born in No		HH in the la		year		•				
С18. Н	low many	children we	ere bor	n in this HF	I in the	e last	•	ars?	Yes	s [1];		No [0]
Serial No.	Name		Sex 1=M 0=F	Age whe (If less the month, p	nan on	e s)	death disea (see codes) disea		If reported disease, with disease?	ho ide		
1 2 3												
LBW/Ma Codes for [4]; Other	Inutrition  r who ide  r, specify.	Tetanus [1]; C [6]; Drowned ntified: HH M one year, we	[7]; Ac Iembers	cident [8]; Ir s [1]; Officia	nfection l Healt	n [9]; h Inst	Other, spitution [2	pecify. 2]; Tra	ditional Heal	ers [3];	-	nl Healers  No [0]
Aborti		one year, we	are their	IUD	o (IIII.ei	-uter	us dean	15) 111	Death of during bin	child		110 [0]
C21. D	oid any p	oregnant/lac	tating	mother di	e in y	our I	HH in t	he las	st one year	? Ye	s [1];	No [0]
Seria 1 No.	Name			ge when die ears)		When (see o	n? codes)	Cau deat	se of h	Who	identif	ied this?
year of de	elivery [4].	ied: During pr				• -						•

**Codes for who identified:** HH Members [1]; Official Health Institution [2]; Traditional Healers [3]; Spiritual Healers [4]; Other, specify.

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# Household Questionnaire Baseline Survey for CFPR-II Evaluation Project – 2007

Research and Evaluation Division, BRAC
IDNO: BO Spot Household
Enumerator's name:
Cross-checked by:
Respondent's name: Line no:  Name of Household head: Line no:  Father's/husband's name:
I1. Wealth rank of the household:  I2. Codes for Programme Groups:  Excluded after the primary selection survey [1];  Primary selected, but excluded before final selection [2];  Primary selected, but final selection hasn't been done yet [3]; Final selection (STUP) [4];  Not included in the primary selection survey [5];  2006 STUP [6]
I3. (If programme group [1] or [2]) reason for exclusion from the group:
<b>14.</b> (According to programme survey/verification/NOC) Is any of the HH members member of an NGO?  Yes [1]; No [0]; Programme has no information [9]
• If interview cannot be taken, why not? HH not available [1]; Main female not available [2]; Refused to participate [3]; others, specify
• If this is a replacement HH, enter number of the replaced household:

### Consent of Respondent

(Interviewers: Clearly read out the following to the respondent and take his/her consent before taking interview)

BRAC is going to conduct a research project in your locality. Our goal is to collect information from sampled households including your house with a broad objective of providing support to the poorest people of your area. Under this research project, we will record information on demography, social issues, enterprise involvement, mobility, knowledge and health status from you and your partner. We will want to know detailed information about each member of your family. All households' members will be weighed and measured also to assess the nutritional condition. If any one of your households is found to have malnutrition, you will be advised to improve the condition. All information will be used for research purpose only and will be kept confidential. If you agree to participate in this research project, you may sign this consent form. You have every right to keep away or to quit at anytime if you want. In the event that you decide to withdraw from the interview, BRAC will not deprive you from any existing services. In the circumstances, do you give your consent to collect information from you and your dependents?

Signature
Date

[Take the interview after having obtained the consent]

#### Household Characteristics Module, Respondent: Main Female

#### S1. Household Members, main characteristics

		1		ı	ı			1
							If 10+ old	
							Has [] stayed for more	
Line No.		Relationship			Does [ ]	Did [] receive any government	than 15 days outside	(if yes)
for HH	Name	with	[]'s marital		participate in an		homestead for work?	Where?
members		the respondent	status	[]'s religion		Enter all that apply	Yes [1]; No [0]	***************************************
11101110015		1	2	3	4	5	6	7
1		1	2	3	T	3	U U	,
_								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

#### **Marital Status:**

Never married [1]; Divorced [2]; Married, living with spouse [3]; Separated/disserted [4]; Widowed [5]

#### Religion:

Islam [1]; Hinduism [2]; Buddhism [3]; Christianity [4]; Other, specify [5]

#### NGO participation:

None[0]; Used to but not anymore [9]; BRAC [10]; Grameen [11]; ASA [12]; TMSS [13]; RDRS [14]; Proshika [15]; Buro Tangail [16]; Padakhep [17]; Swanirvar [18]; Other, specify.

#### **Government Benefits:**

None [0]; VGD [1]; VGF[2]; Old Age Allowance [3]; Widow Allowance [4]; RNP[5]; Other, specify [6]

## Where migrates:

Same village [1]; Diff village/town, same district [2]; Different District [3]; Dhaka and Chittagong [4]; Outside country [5] Don't know [88]

#### S2. Household Members, education

	All hous	ehold members of	lder than 5 years			Members 5	5-25 years of age		
					If attending, does []	If [] receives stipend, how	Whether []	Type of	For those who are not currently attending or never attended
Line No.	Can [] read and	Can [] keep			receive	much last	has a private tutor?	school most	before, main
for HH	write a letter?	accounts?	What is the highest	[]'s schooling	stipend?	time?	Yes [1]	recently	reason for not
members	Yes [1]; No [0]				Yes [1]; No [0]	(in TAKAs)	No [0]	attended	attending:
	1	2	3	4	5	6	7	8	9
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

#### **Class Completed:**

 $Less \ than \ class \ 1 \ [0]; \quad Class \ 1 \ [1]; \quad Class \ 2 \ [2];$ 

... Class 9 [9]; SCC/Dakil [10]; HSC/Alim [11]; Graduate/Fazil [12]; MA/Kamil [13]; Diploma/ Vocational [14]; Hafez (those who have no formal education but have memorized the entire Quran) [15];

#### Schooling status:

Never attended [1]; Currently attending [2]; Stopped Attending [3]; Expected to start [4]

#### Type of school:

Kindergarten, pre-primary [1]; Government primary [2]; BRAC primary [3]; Private primary [4]; Ebtedai Madrassah (primary) [5]; Gov. high school [6]; Private high school [7]; Gov. college [8]; Private college [9]; Higher Madrassah (Dakhil/Alim/Fazil/Kamil) [10]; University/Degree [11]; Kawmi/Kharezi/Hafezia Madrassah [12]; Vocational Institute [13]

#### Reason for not attending:

Finished studies [1]; Distance [2];
Can't afford [3]; Institution did not admit [4];
Have to work [5]; Have to work at home [6];
Doesn't want to study [7]; Disability [8];
Going to school not safe [9]; Social/Religious
Pressure [10]; Others, specify

### S3. Family Members <u>Outside</u> Household, Education and Occupation

If the following relatives of the respondent are not currently living in this HH or are dead, fill in the

following table.

			If living in				
		Is your [ ] alive? If so, his/her	the same spot, put HH.No from PRA, otherwise put numbers	What is your [ ]'s main business activity? (codes in	What is your [ ]'s wealth level relative to	Can your [ ] read and write a letter? Yes [1] No [0]	What is the highest class completed by your [
		location	starting	Appendi	your HH?	Don't	]?
Respondent's	Name	(see box)	from 201	x 2)	(see box)	know [88]	(see box)
	1	2	3	4	5	6	7
Father							
Mother							
Spouse							
Father-in-law							
Mother-in-law							
For the following rela	atives, if still	alive					
Brother 1	ĺ						
Brother 2							
Brother 3							
Brother 4							
Brother 5							
Sister 1							
Sister 2							
Sister 3							
Sister 4							
Sister 5							
Brother-in-law 1							
Brother-in-law 2							
Brother-in-law 3							
Brother-in-law 4							
Brother-in-law 5							
Sister-in-law 1							
Sister-in-law 2							
Sister-in-law 3							
Sister-in-law 4							
Sister-in-law 5							
Son 1							
Son 2							
Son 3							
Son 4							
Son 5							
Daughter 1							
Daughter 2							
Daughter 3							
Daughter 4							
Daughter 5							

#### **Location:**

Dead [0]; Same village [1]; Diff village/town, same district [2]; Different District [3];

Dhaka and Chittagong [4];

Outside country [5]

Don't know [88]

#### Wealth status:

Better-off [1] Same [2] Worse-off [3] Don't know [88]

#### **Class Completed:**

Less than class 1 [0]; Class 1 [1]; Class 2 [2];

Class 9 [9]; SCC/Dakil [10]; HSC/Alim [11]; Graduate/Fazil [12]; MA/Kamil [13]; Diploma/ Vocational [14]; Hafez (those who have no formal education but have memorized the entire Quran) [15]; Don't know [88]

#### **Business Activities Module, Respondent: Main Female**

#### S4. Business Network of the Respondent

Read through the occupation code list and ask for each of the activities. Report all the activities the respondent did in the last year.

Seri	li ough the v	secupation code list a		worked for someone		If calf	employed,
		W	11 \	WOLKER TOL SOURCOILE	C18C	II Self-6	ampioyeu,
al		Were you self-					
no		employed?				How many labourers have	If hired any labour, name the
				Location of the		you hired?	most important labourer.
		Self-employed	Who is your	employer? (main	If the main	Enter [0] if no labour	
	Business	[1];	main employer	employer if more	employer is an	hired,	If from the same spot or 1 <sup>st</sup>
	Activity	Worked for	for this business	than one)	individual enter	Otherwise, enter number	degree family member enter
	codes	someone else [0]	activity?	(see codes)	Network ID*	of labourers hired.	Network ID, else put [999]
	1	2	3	4	5	6	7
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

<sup>\*</sup> If main employer is an individual who is within the same spot and/or part of 1<sup>st</sup> degree family, enter Network ID; else enter [999]. If the main employer is not an individual, leave blank.

#### Employer:

Relative [1]; Neighbor [2]; Acquaintance [3]; Government [4]; BRAC [5]; Other NGO [6]; Private company [7]; Other, specify.

#### Location of employer:

Same village [1]; Diff village/town, same district [2]; Different District [3]; Dhaka and Chittagong [4];

Outside country [5]; Don't know [88]

### S5. Business Activities of the Respondent

For the activities you've done in the past year (from last section):

				ai (110111 iast :	, , , , , , , , , , , , , , , , , , ,					1	
		For how	On a								
		many	typical	What was		If yes, what		-	ities with daily		
		days did	working	the HH's	Did you	was your		inc	ome		
		you do	day, how	total	have	total			On a typical		
		this	many	earnings	separate,	individual	Did you	What was	working day,		
		activity	hours did	from this	individual	earnings	have daily	your cash	would you	How easy would	Are you
		during	you spend	activity	earnings	from this	income	earning from	receive any	it be for you to	planning to
		the past	on this	during last	from this	activity	from this	this activity	payment in	spend this	do this next
	Business	year?	activity?	year?	activity?	during the	activity?	on a typical	kind? If yes,	income without	year?
	Activity	(Enter	(Enter	(in	Yes [1]; No	past year?	Yes [1];	day?	enter value in	asking other HH	Yes [1]
	codes	Days)	Hours)	TAKAs)	[0]	(in TAKAs)	No [0]	(in TAKAs)	TAKAs?	members?	No [0]
	1	2	3	4	5	6	7	8	9	10	11
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

How easy to spend income without asking others:

Easy [1]; Somewhat difficult [2]; Impossible [3]

#### **S6.** Seasonality of Respondent's Earnings

For the activities you've done in the past year:

		done in the past year				
		Did your		thin the year, fill in these 4 qu		to next question.
		earnings from	Which month was the worst		Which month was the	
		these activities	in terms of earnings?		best in terms of earnings?	
		vary within the	Enter all that apply – all		Enter all that apply – all	
		last year?	should be equally bad in	During this month, how	should be equally good in	During this month, how
	Business	Yes [1]	terms of earnings	much did you earn?	terms of earnings	much did you earn?
	Activity codes	No [0]	(see codes)	(TAKAs)	(see codes)	(TAKAs)
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

#### **Codes for Bangla months:**

Baishakh (April-May) [1]; Kartik (Oct-Nov) [7];
Jaistha (May-June) [2]; Augrahayan (Nov-Dec) [8];
Ashar (June-July) [3]; Poush (Dec-Jan) [9];
Shrabon (July-Aug) [4]; Magh (Jan-Feb) [10];
Bhadro (Aug-Sep) [5]; Falgoon (Feb-March) [11];
Ashwin (Sept-Oct) [6]; Chaitra (March-April) [12]

#### S7. Business Activities of Other HH members

In the last one year, what business activities have other household members been involved in? List up to 3 business activities for each member.

		Business Activity codes	For how many days did [] do this activity	On a typical working day, how many				Did [] have daily income from this	-	s with daily income	other business
		codes	during the last	hours does [ ]			earnings from		What was []'s cash earning from	On a typical work	is involved
			year?	spend on this	during the past	this activity?	this activity	Yes [1];	this activity on a	receive any	with? Enter the
			(Enter Days)	activity? (Enter hours)	year? (in TAKAs)		during the past year?	No [0]	typical day?		codes of
				(Enter nours)	(III TAKAS)	ĮΟJ	(in TAKAs)		(TAKAs)	If yes, enter value in TAKAs?	activities.
		1	2	3	4	5	6	7	8	9	10
1	1										
2											]
3											
4	2										
5	1										
6											
7	3										
8	_										_
9	4										
11	4										
12	_										
13	5										
14	-										}
15	-										
16	6										
17	1										1
18	1										
19	7										
20	1										
21	1										

[Continued...]

 $S7 \ (Continued...) \\ In the last one year, what business activities have \underline{other} \ household \ members \ been involved \ in? \ List \ up to 3 \ business \ activities for each \ member.$ 

	HH Member	Business Activity	many days	On a typical working day,	What was the HH's total	Does [] have separate,	If [] has separate,	Did [] have daily	Only for acti in	vities with daily come	Are there any other business
	Line No.	codes	activity during the	how many hours does [] spend on this	this activity during the past	individual earnings from this activity?	individual earnings from this activity,	income from this activity?	What was [ ]'s cash earning from this	On a typical work day, would [ ] receive any	activities that [] is involved with? Enter the
			last year? (Enter Days)	activity? (Enter hours)	year? (in TAKAs)	Yes [1]; No [0]	what was []'s annual earnings? (in TAKAs)	Yes [1]; No [0]	activity on a typical day? (TAKAs)	payment in kind? If yes, enter value in TAKAs?	codes of []'s other activities.
		1	2	3	4	5	6	7	8	9	10
22	8										
23											
24											
25	9										
26 27											-
28	10										
29	10										1
30											1
31	11										
32											1
33											
34	12										
35											
36	10										
37 38	13										
39											-
40	14										
41	17										1
42	1										
43	15										
44	1										1
45											

	Which activities have you stopped doing (see activity codes)	How long ago have you stopped doing it (years)	For how long did you do it? (years)	Reasons for quitting (see codes)
Activity 1				
Activity 2				
Activity 3				
Activity 4				
Activity 5				
Activity 2 Activity 3 Activity 4 Activity 5			Bu For	tired [5]; siness Failed [6]; und Better Opportunity [7]; her [8]
Expectations ab Check the HH	oout children I Roster and find out the names of the eldest son/dau	ghter living in the HH.		
		-	Eldest sor living in the	
What would you li Uncertain [88]; N/	ike your [ ] to do? Enter Business Activity Code (A [99]			
	our []'s future compared to yours? [1]; Same as mine [2]; Worse than mine [3]; Uncerta	in [88]; N/A [99]		
	d to get married in the next 2 years?			
	ext question); No [0] (skip next question); N/A [99]			
	do you expect to give/receive for your [ ]'s marriage	??		
(value in TAKAs)	Uncortain [QQ]		1	

# Land holdings and sales, Respondent: Main Female

	<b>rour household ow</b> s [1]; No [0]	rn any land (ex (if No, go to S		ead)?					
	Own cultiv	land and ate	Own land, pond	Own land mortgaged out	Own la	nd, rented	Own land given production share		Own land, other
Amount (in dec	cimal)								
Present Value	(in Taka)								
Ye		(if No, go to S						_	
	Amount (decimals) Present value (in ta								
	e household purch s [1]; No [0]	ased any land (if No, go to S							
Transactions	From whom	Network II	ork ID How long ago (years)				and (decimals)		
1									
2									
3									
4									
5									
	our household reco	eived any land (if No, go to S							
Transfers	From whom	Netwo	ork ID H	ow long ago (years)	Amount of (decimals)		I	Was it do Dowry [1] Gift [2]	wry or gift? ]
1									
3									
4									
5									
	•	l .	•		•				

CFPR-II evaluation 31

S15.		the househ			and which		rently mortga	nged out, rented (	or share-cropped?	
Transa	ction	To whom	Networ	rk ID	Since wh	en A	mount of land	Is the land		
1141154		10 WHOIII	1,00,00		(years)		decimals)		Rented [2]: Share-cropped[3]	; Allowed for use without any rent [4]
1					()/		,		III	,
2										
3										
4										
5										
S16.		your house es [1];		(if No	o, go to Si		Rented		Takan for share aronning	Khas
				Mortg	gaged		Rented		Taken for share cropping	Knas
Amou	nt (in d	lecimal)								
S17.								ted by the HH		
Trans	action	From whom	Network ID		ars)			Is the land Mortgaged in [1];	Rented in [2]; Share-cropped	d in [3]; Allowed for use without any rent
1										
2										
3										
4										
5										
S18.	Has y	our housel	hold sold	l/given	out any	land in	the last 5 yea	ars?	Yes [1]; No [0] (if No, go t	,
										Was the land
Transa	actions	To who	om (I	Netwo	rk ID)	How lo	ong ago?	Amount of land	Sold [1	]; Dowry [2]; Gifted [3]
1										
2										
3										
1 4		1					1		1	
5										

#### **Business Assets, Respondent: Main Female**

S19	Business Assets							If any of the animals owned by the		
									H are on sharing	
	How many, if any, does you type of business asset (incl away for rearing), fil	uding those given	How much is this asset worth today? (in TAKAs)	How did you acquire this asset? (see codes)	If purchased, how did you finance the purchase? Enter all codes that apply	If gifted or received by dowry, who from? Network ID, otherwise enter [999]	Is this asset on sharing? Yes [1] No [0]	How many?	Since when? (years)	With who? Network ID
1	Cows									
2	Chickens and Ducks									
3	Goats/ sheep									
4	Power Pump									
5	Plough									
6	Tractor						-			
7	Mowing Machine						-			
8	Unit for keeping livestock						-			
9	shop premises						-			
10	Boat									
11	Fishnet									
12	Rickshaw / Van									
13	Trees									
14	Cart									
15	other:									
16	other:									
17	other:									

Method of Acquisition: Purchased [1]; Inherited [2]; Gifted [3]; Dowry [4]; Built [5]; BRAC [6]; Other NGO [7], Government [8]; Acquisition following production-sharing [9]; Other [10]

Ways to finance Purchase: Own savings [1]; Cash from Dowry [2]; Borrowed form relatives [3]; Borrowed from friends/neighbors [4]; Borrowed from BRAC [5]; Borrowed from other NGO [6]; Borrowed from bank [7]; Borrowed from money lender [8]; Other [9]

S2	0.	Do you rear any animals that you don't own?		Yes [1]; No [0] (if No, go to <b>S21</b> )		
		Animal	How many	Since when (years)	From whom (network ID)	
	1	Cow				
	2	Goat/sheep				
	3	Chicken/ducks				

#### S21. Business Asset transferred out

During the last year, which of the following business assets did you sell or give away to another HH? If none enter 0, if any enter number.

During	ring the last year, which of the following business assets did you sell or give away to another HH? If none enter 0, if any enter number.				
	During the last year, which of the following agricultural assets did you sell or give away to another HH? If any, how many?	Number of assets	How much is this asset worth per unit today? (in TAKAs)	How did you transfer this asset? Sold it [1]; Dowry [2]; Gifted [3]; Others [4]	To whom? Enter Network ID
1	Cows			-	
2	Chickens and Ducks				
3	Goats/sheep				
4	Power Pump				
5	Plough				
6	Tractor				
7	Mowing Machine				
8	Unit for keeping livestock				
9	Crop Storage Shed				
10	Shop premises				
11	Boat				
12	Fishnet				
13	Rickshaw/ Van				
14	Tree				
15	Cart				
16	other:				
17	other:				
18	other:				

#### Financial Assets and Liabilities, Respondent: Main Female

#### S22. How much cash savings do you have? (in TAKAs, if no savings enter [0])

						•		
Savings at home	Savings with money	Enter network ID of the	money	Bank/post of	ffice BRAC	Other NGOs	If has savings in o	ther NGOs, which
(TAKAs) guard		guard		(TAKAs)	) (TAKA	s) (TAKAs)	ones? (Enter all	codes that apply)
	(TAKAs) (Network ID)							
NGO codes: Grameen [11]; ASA [12]; TMSS [13]; RDRS [14]; Proshika [15]; Buro Tangail [16]; Padakhep [17]; Swanirvar [18]; Other [19]								
S23. Do you an	d/or your spouse hav	ve any loans outstanding?						
		by size. If No, move to \$24	ı. L					
	•	•						
	Who from?	If the loan is owed to an	Whather	in Cash?		7	Vhose loan?	Interest bearing?
	(see box for	individual, to who?		sh [1];	Loan Valı		Self [1]	Yes [1]
T N 1	`	,						
Loan Number	codes)	enter Network ID	In Kii	nd [2]	(TAKAs	) :	Spouse's [2]	No [0]
1								
2								
3								
4								
5								

Sources of borrowing: Bank [1]; Money-lender [2]; Shop-keeper [3]; Relative [4]; Friend/Neighbor [5]; BRAC [10]; Grameen [11]; ASA [12]; TMSS [13]; RDRS [14]; Proshika [15]; Buro Tangail [16]; Padakhep [17]; Swanirwar [18]; Other [19]

## **S24.** Do you and/or your spouse have any lending? Yes [1]; No [0]. If yes, list all loans given out by size. If No, move onto S25.

	Who to?	If the loan is lent to an	Whether in Cash?		Whose lending?	Interest bearing?
	(enter	individual, to who?	In Cash [1];	Loan Value	Self [1]	Yes [1]
Loan Number	name)	enter Network ID;	In kind [2]	(TAKAs)	Spouse's [2]	No [0]
1						
2						
3						
4						
5						

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# S25. Transfers/remittances during last year.

S25.1 During the last year, has your HH received any transfers in cash/kind?*  Yes [1]; No [0] (If No, go to S25.2)							
From whom? (name)	Whether in cash? Cash [1]; Kind [0]	Total Value (in TAKAs)	Location of the sender (see codes)	Network ID			
1							
2							
3							
4							
-							
5							
25.2 During the last year, has your HH give		Total Value (in TAKAs)	Location of the recipient (see codes)	Network ID			
25.2 During the last year, has your HH give Yes [1]; No [0] (If No,	Whether in cash? Cash [1];		recipient	Network ID			
25.2 During the last year, has your HH give Yes [1]; No [0] (If No,  To whom? (name)	Whether in cash? Cash [1];		recipient	Network ID			
25.2 During the last year, has your HH give Yes [1]; No [0] (If No,  To whom? (name)	Whether in cash? Cash [1];		recipient	Network ID			
S25.2 During the last year, has your HH give Yes [1]; No [0] (If No,	Whether in cash? Cash [1];		recipient	Network ID			

<sup>\*</sup> If there were more than 5 transfers received/given out, record the most significant ones in terms of value.

#### **Location of sender/recipient:**

Same village [1];

Diff village/town, same district [2];

Different District [3];

Dhaka and Chittagong [4];

Outside country [5]

Don't know [88]

#### **S26.** Non-business Assets

Serial No.				
	How many, if any, do you own of each type of these assets, fill in number.	Number of Assets	Value of Assets (in TAKAs)	How did you acquire this?
1	Radio/Cassette Player			
2	Television			
3	Electric Fan			
4	Refrigerator			
5	Cellular Phone			
6	Bicycle			
7	Motorcycle			
8	Sewing Machine			
9	Chair			
10	Table			
11	Chouki (Bed Thing)			
12	Sofa			
13	Mosquito Net			
14	Jewelry			
15	Ceremonial Sarees for Main Woman			

## **Methods of Acquisition:**

Purchased [1];

Inherited [2]; Gifted [3]; Dowry [4]; Other [5]

#### S27. Homestead-ownership status

What is the status of your	If homestead owned by the HH		If homestead not owned by the
nomestead fand?			НН
(see status codes below)	Present value of	By whose name is it registered?	Who owns it? Network ID
	homestead land (in	Enter HH Member's Line No. (all	
	TAKAs)	that apply)	
	homestead land?	homestead land? (see status codes below)  Present value of homestead land (in	homestead land? (see status codes below)  Present value of homestead land (in Enter HH Member's Line No. (all

Homestead status codes: Rented [1]; Owned, purchased [2]; Owned, inherited [3]; Given as a favor [4]; Other, specify [5]

#### **S28.** House-ownership status

What is the	If owns the house, present value of		If rented	
status of your	the house (in TAKAs)	What is the time period		
house?	(not including the homestead land,	of rent payments?	Amount?	If not yours, who owns your house?
	i.e. cost of materials and labour)	Monthly [1]; Yearly [2]	(in Taka)	Network ID

House status Codes: Rented [1]; Owned, built [2]; Owned, purchased [3]; Owned, inherited [4]; Given as a favor [5]; Other, specify [6]

#### S29. (INTERVIEWER) Condition of the house:

Dilapidated [1], Requires minor repair [2], Good condition [3]

#### S30. **Housing Improvements (last year)**

In the last year have you done any of the following changes to your house or homestead?

Serial No	Activities	Whether have done this? Yes[1] No[0]
1	Repaired walls	
2	Repaired door and windows	
3	Changed roof	
4	Raised floor	
5	Extended room	
6	Built/repaired Kitchen	
7	Planted trees	
8	Put up or Repaired fence	
9	Installed tubewell	
10	Installed sanitary latrine	
11	Built/repaired livestock shed	
12	Built New Room	
13	Increased homestead	

How much did you	Main source	If received money	Did you receive any non-	If received any	Did you hire any	If hired any labour;
spend on home	of funding	from an	financial assistance from outside	materials/labour from an	labour for the	enter Network ID of
improvements? (in	Enter all that	individual,	HH in terms of materials or	individual; enter Network	improvements?	main source
TAKAs)	apply	Network ID of	labour? Enter all that apply	ID of main source	Yes [1]; No[0]	
		main source				
1	2	3	4	5	6	7

#### **Sources of funding:**

Family earnings / Savings [1]; Relatives [2]; Friends/neighbors [3]; BRAC [4];

Other NGO [5]; Government [6];

Others [7]

#### **Sources of Non-financial assistance:**

None [0]; BRAC [1]; Other NGO [2]; Gov [3]; Relatives [4]; Friends [5]; GDBC [6]; Others [7]

#### **Empowerment and Information Module, Respondent: Main Female**

S31. Would you be able to influence the decision under the following scenarios?

551.	would you be able to influence the decision under the following secharios.	1
		Yes [1]; No [0]; N/A[99]
1	If your household is going to buy land and you think it is not the right time, can you influence them to do it later?	
2	If your household is going to repair your house and you think it is not the right time, can you influence them to do it later?	
3	If your HH is going to borrow from a source that you think is not the right source, can you influence them to change their decision?	
4	If you wish to be involved in a new activity would you need to take permission from other HH members?	
5	If you think your husband should take up a new activity, can you influence him to do that?	
6	If you think your son should take up a new activity, can you influence him to do that?	
7	If you think your daughter should take up a new activity, can you influence her to do that?	
8	Can you influence the decision on how far your son proceeds with his studies?	
9	Can you influence the decision on how far your daughter proceeds with her studies?	
10	If your husband is not spending as much on your children's clothing as you would like him to, can you make him to spend more?	

S32. Mobility

	•	Have you been to [] in the	Would you need	Are you	If can go alone, can	Do you require any
		last one year?	permission from your	comfortable to go	you get the services	assistance from
		No [0];	spouse/in-laws to go to []?	to [] alone?	that you need?	outside the HH to get
		Yes, alone [1];	Yes [1]; No [0];	Yes [1]; No [0];	Yes [1]; No [0]	the required services?
		Yes, accompanied [2];	N/A [99]	N/A [99]		Yes [1]; No [0]
		N/A [99].				
1	Father's House					
2	Local Market					
3	Upazila Market					
4	Upazila health centre					
5	Other health centre					
6	NGO office					
7	Court					
8	Upazila livestock office					
9	Upazila Agri-office					

## S33. If any of these people came to your house please state if: You always talk to them [2], only talk if others present [1], never talk [0]

Serial no.	Person	
1	NGO male worker	
2	NGO Female Worker	
3	Sales person-Male	
4	Sales person-Female	
5	Ward member / Local politician	

## S34. Legal and Political Awareness

Now I'd like to ask you some question about laws and politics.

1	What is the legal age of marriage for a boy?	1=21 years, 0=Wrong/don't know
2	What is the legal age of marriage for a girl?	1=18 years, 0=Wrong/don't know
3	What is the punishment in the law against dowry?	1= 1-5 years in jail and 500 taka fine 0=Wrong/don't know
4	What is the legal system of divorce?	1=Send notice through chairman 0=Wrong/don't know
5	If answer to previous question is [1], how many days after notice is the divorce effective?	1=90 days, 0=Wrong/don't know
6	What is the lowest age for casting vote?	1= 18 years,
		0= Wrong, don't know
7	Muslims inheritance act (only for Muslims) How is the property divided between son and daughter?	1=2:1, 0=Wrong/don't know
8	Name one Ward Member:	
9	Name a member of parliament of your area:	Check with the list provided,  If right answer, enter [1].
10	Name the Prime Minister/Chief Advisor:	If wrong answer or no answer, enter [0]
11	Name the President:	if wrong unswer or no unswer, enter [0]
12	Have you heard of BRAC Legal Aid?	Yes [1]; No [0]
13	If yes, what services do they provide?	Legal services, filing cases, conflict resolution [1]; Wrong/don't know [0]
14	Do you think beating a woman is a crime?	Yes [1]; No [0]
15	Do you think beating a child is a crime?	Yes [1]; No [0]
16	During the last year, have you taken any action to stop violence against women?	Yes [1]; No [0]
17	Which government benefits do you think you are eligible for?	None [0]; VGD [1]; Old-age allowance [2]; Widow allowance [3]; Don't know [88]; Other, specify

17	Which government benefits do	you think you are eligible for?		OJ; VGD [1]; Old-age allowance Other, specify	[2]; Widow allowance [3]; Don't know
S35.	Only for Muslim respond Fives times a day [1];	ent; how frequently do you 3-4 times a day [2];	say your prayers (namaz) 1 times a day [3]; Occas		
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#### **Vulnerability Module, Respondent: Main Female**

S36. Coping with crisis within the last year

S36.	Coping with crisis within the last year						
	Events	Has the event of [] occurred within the last year? Yes [1]; No [0]	If yes, how long ago? (in months)	How much money did you spend or lose for [ ]? (TA KAs)	How did you cope with the increase of spending money?	If you received money from anyone in any way in these situations, from who? Enter Network ID	Whom did you report this event to? (see codes)
		1	2	3	4	5	6
1	House damaged seriously due to any natural disaster						
2	Crops lost due to any natural disaster						-
3	Serious illness of income earning HH member						
4	Serious illness of non-income earning HH member						
5	Income earning household member passed away						-
6	Non-Income earning household member passed away						-
7	Marriage of household member						-
8	Divorce						
9	Loss of income earning household member						-
10	Loss of land						
11	Loss of livestock/poultry due to natural causes						
12	Poisoning/damaging livestock by others						
13	Legal Case/dispute						
14	Theft						
15	Mugging/robbery						
16	People restricting movement						
17	Domestic violence						
17	Other (specify)						
18	Other (specify)						

#### Ways to cope with increase of spending:

Reduce Consumption Expenditure [1]; Use savings [2]; Asset sale [3]; Sending child to other household [4]; Sending child (less than 14) to work [5]; Sending previously non-working adult HH member to work [6]; Begging [7]; Borrowing [8]; Sell Advance Labour [9]; Relief Aid [10]; Transfer from friend/relative [11]; Others, specify.

#### Reported to whom?

Nobody [0]; Police [1]; Ward commissioner [2]; Community leader [3]; Community mastaan [4]; Imam/purohit [5]; BRAC Legal Aid [6]; Other (specify)

## S37. Food Security

	Enter codes
Could your HH afford two meals per day most of the time during the last year?	
Yes[1]; No[0]	
What would you say the status of your HH is in terms of food availability? Always deficit [1]; Deficit some times [2]; Neither deficit nor surplus [3]; Food surplus [4]	
Compared to other times, does your HH face food deficiency during <i>Kartik/chyatra</i> ?  No difference [1]; Reduced quality [2]; Reduced quantity [3]	
In the last month, how many times has it happened that your HH couldn't eat enough?  Never [1]; 1-3 times a month [2]; 1-2 times a week [3]; 3-4 times a week [4]; More than 5 times a week [5]	
In the last month, how often did your HH have rice only? (even if with salt, onions, chili etc.)  Never [1]; 1-3 times a month [2]; 1-2 times a week [3]; 3-4 times a week [4]; More than 5 times a week [5]	
In the last month, how many times has your HH had to borrow rice?  Never [1]; 1-3 times a month [2]; 1-2 times a week [3]; 3-4 times a week [4]; More than 5 times a week [5]	
Does your HH ever borrow rice or other food items from other HHs? Yes [1]; No [0]	
If the answer to previous question is [1], name up to 3 HHs you would normally ask for rice or other food items. Ente Network IDs	r
Does your HH ever give out rice or other food items to other HHs? Yes [1]; No [0]	
If the answer to previous question is [1], name up to 3 HHs you give out rice or other food items to. Enter Network II	Os S

#### Business Activities Module, Respondent: Household Head

If the HH Head could not be interviewed, why not?	

#### S38. Business Network of the Household Head

Read through the occupation code list and ask for each of the activities. Report all the activities the respondent did in the last year.

Serial				If worked for someone else	If self-employed,		
no							If hired any labour,
						How many	name the most
						labourers have you	important labourer.
		Were you self-				hired?	
		employed?				Enter [0] if no	If from the same spot
			Who is your	Location of the employer?		labour hired,	or 1 <sup>st</sup> degree family
		Self-employed [1];	main employer	(main employer if more	If the main employer	Otherwise, enter	member enter
	Business Activity	Worked for someone	for this business	than one)	is an individual enter	number of labourers	Network ID, else put
	codes	else [0]	activity?	(see codes)	Network ID*	hired.	[999]
	1	2	3	4	5	6	7
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

<sup>\*</sup> If main employer is an individual who is within the same spot and/or part of 1<sup>st</sup> degree family, enter Network ID; else enter [999]. If the main employer is not an individual, leave blank.

Employer:			
Relative [1]; Government [4]; Private company [7];	Neighbor [2]; BRAC [5]; Other, specify.	Acquaintance [3]; Other NGO [6];	

<b>Location of employer:</b>	
Same village [1];	Diff village/town, same district [2];
Different District [3];	Dhaka and Chittagong [4];
Outside country [5]	Don't know [88]

#### S39. Business Activities of the Household Head

For the activities you've done in the past year (from last section):

101	ine activitie	es you ve done in	the past year (i	Tom last section	1)•					
	Business	For how many	On a typical	What was the	What was your	Did you have	Only for activitie	s with daily income	How easy would	Are you
	Activity	days did you do	working day,	HH's total	total individual	daily income			it be for you to	planning
	codes	this activity	how many hours	earnings from	earnings from	from this			spend this	to do this
		during the past	did you spend	this activity	this activity	activity?	What was your	On a typical	income without	next year?
		year?	on this activity?	during last year?	during the past	Yes [1];	cash earning	working day,	asking other HH	Yes [1]
		(Enter Days)	(Enter Hours)	(in TAKAs)	year?	No [0]	from this	would you receive	members?	No [0]
					(in TAKAs)		activity on a	any payment in		
							typical day?	kind? If yes, enter		
							(in TAKAs)	value in TAKAs?		
	1	2	2	4	<i>E</i>	(	7	0	0	10
1	1	2	3	4	5	6	/	8	9	10
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

How	easy	to	spend	income	without	asking	others:
-----	------	----	-------	--------	---------	--------	---------

Easy [1]; Somewhat difficult [2]; Impossible [3]

#### S40. Seasonality of Household Head's Earnings

For the activities you've done in the past year:

101 01	ie activities you ve u	one in the past year.				
			If earnings varied with	hin the year, fill in these	4 questions. Otherwise, move onto ne	xt question.
	Business Activity	Did your earnings from these activities vary within the last year? Yes [1]	Which month was the worst in terms of earnings? Enter all that apply – all should be equally bad in terms of earnings	During this month, how much did you earn?	Which month was the best in terms of earnings? Enter all that apply – all should be equally good in terms of earnings	During this month, how much did you earn?
	codes	No [0]	(see codes)	(TAKAs)	(see codes)	(TAKAs)
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

#### **Codes for Bangla months:**

Baishakh (April-May) [1]; Kartik (Oct-Nov) [7];
Jaistha (May-June) [2]; Augrahayan (Nov-Dec) [8];
Ashar (June-July) [3]; Poush (Dec-Jan) [9];
Shrabon (July-Aug) [4]; Magh (Jan-Feb) [10];
Bhadro (Aug-Sep) [5]; Falgoon (Feb-March) [11];
Ashwin (Sept-Oct) [6]; Chaitra (March-April) [12]

#### S41. Business activities of <u>other</u> HH members

In the last one year, what business activities have other household members been involved in? List up to 3 business activities for each member.

		Business Activity	For how many days did [] do this activity	On a typical working day, how many hours does [] spend on this activity?	What was the HH's total earnings from this activity	Does [] have separate, individual earnings from this activity?	What was []'s total individual earnings from	Did [ ] have daily income from this activity? Yes [1]; No [0]	Only for activities What was []'s cash earning from this activity on a typical day? (TAKAs)	with daily income On a typical	
<u> </u>		1	2	3	7	,	0		U	,	10
1	1										
2											
3											
4	2										
5											
6											
7	3										
8											]
9											
10	4										
11											
12											
13	5										
14											
15											
16	6										
17	1										1
18	1										
19	7										
20	1										
21											
Ь	l .	l .	1	1					l .		[C : 1.1

[Continued...]

S41 (Continued...)

In the last one year, what business activities have other household members been involved in? List up to 3 business activities for each member.

	HH Member Line No.	Business Activity codes	For how many days did [ ] do this activity during the last year? (Enter Days)	On a typical working day, how many hours does [ ] spend on this activity? (Enter hours)	What was the HH's total earnings from this activity during the past year? (in TAKAs)	Does [] have separate, individual earnings from this activity? Yes [1]; No [0]	If [] has separate, individual earnings from this activity, what was []'s annual earnings? (in TAKAs)	Did [] have daily income from this activity? Yes [1]; No [0]	in What was []'s cash earning from this activity on a typical day? (TAKAs)	On a typical work day, would [] receive any payment in kind? If yes, enter value in TAKAs?	Are there any other business activities that [] is involved with? Enter the codes of []'s other activities.
22	0	1	2	3	4	5	6	7	8	9	10
22	8										-
24											-
25	9										
26											
27											
28	10										_
29 30											-
31	11										
32											-
33											
34	12										
35 36											-
36	13										
38	13										1
39	-										1
40	14										
41											
42	1.5										
43 44	15										
44	-										-
т.)	<u> </u>									<u> </u>	

	Which activities have you stopped doing (see activity codes)	How long ago have you stopped doing it (years)	For how long did you do it? (years)	Reasons for quitting (see codes)	Reasons for quitting: Physical Inability [1]; Asset Loss [2];
Activity 1					Not Profitable [3];  Bad for Social Status [4];
Activity 2					Retired [5];
Activity 3					Business Failed [6];
Activity 4					Found Better Opportunity [7]
Activity 5					Other [8]
Business Plans – A	Are there any new bus	ness activities that you wan	t to start next year?	Yes [1]	; No [0] (if No, go to <b>S44</b> )
	Which	business activities do you w	vant to start next year?	(see activ	vity code list)
Activity 1					
Activity 2					
11001110					
Activity 3					
Activity 3					
Activity 3 Activity 4 Activity 5  Expectations about		mes of the eldest son/daught	ter living in the HH.	Eldest con still	Eldert develope etil
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros	ster and find out the na		ter living in the HH.	Eldest son still living in the HH	Eldest daughter still living in the HH
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you li	ter and find out the na	mes of the eldest son/daught r Business Activity Code	ter living in the HH.		
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lii Uncertain [88]; N/A	ter and find out the nate the second	r Business Activity Code	ter living in the HH.		
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lit Uncertain [88]; N/A	ke your [] to do? Ente A [99] our []'s future compar	r Business Activity Code ed to yours?			
Activity 3 Activity 4 Activity 5  Expectations about the HH Ros  What would you lii Uncertain [88]; N/A How do you see you Better than mine [	ke your [] to do? Ente A [99] our []'s future compar	r Business Activity Code ed to yours? Worse than mine [3]; Uncer			
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lii Uncertain [88]; N/A How do you see you Better than mine [ Is your [] expected.	ke your [] to do? Ente A [99] our []'s future compar [1]; Same as mine [2]; d to get married in the	r Business Activity Code ed to yours? Worse than mine [3]; Uncer	tain [88]; N/A [99]		
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lii Uncertain [88]; N/A How do you see you Better than mine [ Is your [] expected Yes [1] (answer ne	ke your [] to do? Enter A [99]  Our []'s future companate [1]; Same as mine [2]; d to get married in the ext question); No [0] (see the companate property of the companate pr	r Business Activity Code ed to yours? Worse than mine [3]; Uncernext 2 years?	tain [88]; N/A [99]		
Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lii Uncertain [88]; N/A How do you see you Better than mine [ Is your [] expected Yes [1] (answer ne	ke your [] to do? Enter A [99]  our []'s future companion [2]; Same as mine [2]; do get married in the ext question); No [0] (so you expect to give.)	r Business Activity Code  ed to yours?  Worse than mine [3]; Uncer next 2 years? kip next question); N/A [99	tain [88]; N/A [99]		
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Activity 3 Activity 4 Activity 5  Expectations about Check the HH Ros  What would you lii Uncertain [88]; N/A How do you see you Better than mine [Is your []] expected Yes [1] (answer new How much downy (value in TAKAs),	ke your [] to do? Enter A [99]  our []'s future companion [1]; Same as mine [2]; do get married in the ext question); No [0] (so you expect to give, Uncertain [88]	r Business Activity Code  ed to yours?  Worse than mine [3]; Uncer next 2 years? kip next question); N/A [99	tain [88]; N/A [99]  ] ge? whatever reason) a cri	living in the HH  me?	

		nold own any land (ex D) (if No, go to S51)	ccluding homestead)?				
		Own land and cultivate	Own land, pond	Own land mortgaged	d Own land, rented out	Own land given for production sharing	
Amount (in de	oimal)	cultivate		out	rented out	production snaring	other
Present Value							
Ye	Amount (decima Present value (in	n taka)					
		rchased any land?  O] (if No, go to S49)  Network ID	How long ago (yea	ars)	Amount of land (c	lecimals)	
1	Trom whom	1,00,000	liow long ago () co		11110 0111 01 10110 (0	- Community	
2							
3							
4							
5							
	s [1]; No [0						_
Transfers	From whom	Network ID	How long ago (years)	Amount of land (decimals)	Was it do Dowry [1]	wry or gift?   Gift [2]	
1							7
2							
3							
4							
5							

Transaction	To whom	Network ID	Since (years		Amount of decimals)			and ged [1]; Rented [2]; Share-cropped[3]; Allowed for use t any rent [4]			
							Williout	uny rent [1]			
l. Do	oe vour houe	sehold use any la	and that	vou do not own	.2	Vac [1]: N	Jo [O] (ii	No, go to S	53)		
ı, D(	res your nous	Mortgaged	mu mat	Rented	1.	Taken for			Khas		<u> </u>
	. 1)	Wortgaged		Rented		Taken 10	1 Share er	opping	Kiids		
mount (in de	ecimal)										
ransaction	From whom	n Network		Since when		ount of lan	ıd	Is the land			
1				(years)	(de	cimals)		Mortgageo	I in [1]; Rented in or use without an		copped in [3];
				(years)	(de	cimals)		Mortgageo	l in [1]; Rented in		ropped in [3]:
2				(years)	(de	cimals)		Mortgageo	l in [1]; Rented in		copped in [3]:
2				(years)	(de	cimals)		Mortgageo	l in [1]; Rented in		ropped in [3];
} }				(years)	(de	cimals)		Mortgageo	l in [1]; Rented in		ropped in [3]
1 2 3 4 5 53. Ha	as your house Yes [1]; No	ehold sold/given	out any			,		Mortgageo	l in [1]; Rented in or use without an	ny rent	ropped in [3]
2 3 4 5 53. Ha	Yes [1]; No	o [0] (if No, <b>EN</b>	out any	land in the last	5 years?			Mortgageo	l in [1]; Rented in or use without an	ne land	
2 3 4 5 3. Ha		o [0] (if No, <b>EN</b>	out any		5 years?	,		Mortgageo	l in [1]; Rented in or use without an	ne land	
3. Ha	Yes [1]; No	o [0] (if No, <b>EN</b>	out any	land in the last	5 years?			Mortgageo	l in [1]; Rented in or use without an	ne land	
3. Ha	Yes [1]; No	o [0] (if No, <b>EN</b>	out any	land in the last	5 years?			Mortgageo	l in [1]; Rented in or use without an	ne land	
2 3 4 5	Yes [1]; No	o [0] (if No, <b>EN</b>	out any	land in the last	5 years?			Mortgageo	l in [1]; Rented in or use without an	ne land	

CFPR-II evaluation 51

Only for research purpose

# Household Questionnaire (Health Module)

# Baseline Survey for CFPR-II Evaluation Project – 2007 Research and Evaluation Division, BRAC

Research and Evaluation Division, BRAC								
IDNO: BO Spot Household								
Enumerator's name:         Code:								
Spot's name: Code:  Respondent's name: Line no:  Name of Household head: Line no:  Father's/husband's name:								
• If interview cannot be taken, why not?  HH not available [1]; Main female not available [2]; Refused to participate [3]; others, specify								
Consent of Respondent								

(**Interviewers:** Clearly read out the following to the respondent and take her consent before taking interview)

BRAC is going to conduct a research project in your locality. Our goal is to collect information from sampled households including your house with a broad objective to understand the difference between poor and rich households in of your area. Under this research project, we will record information on health related issues from you and your households' members. We will want to know detailed information about each member of your family. All households' members will be weighed and measured also to assess the nutritional condition. If any one of your households is found to have malnutrition, you will be advised to improve the condition. All information will be used for research purpose only and will be kept confidential.

You have every right to keep away or to quit at anytime if you want. In the event that you decide to withdraw from the interview, BRAC will not deprive you from any existing services. In the circumstances, do you give your consent to collect information from you and your dependents?

Yes	No
105	

## [Take the interview after having obtained the consent] **Respondent: Main Female**

#### **Health Module**

#### H1. Perception

H4. 1	How do you perceive your current health status?	Good [1]; Average [2]; Bad [3]	
H4.2	How do you consider your health compared to last year?	Better than last year [1]; Same as last year [2]; Worse than last year [3]	

#### H2. Activity

	If you have to could you do it: Easily [1]; Have trouble [2]; Unable to
Activity	do it [3]
To walk for one mile in normal speed	
Carry a heavy load (like 10 seer rice) for 20 yards	
Draw a pail of water form the tube-well	
Stand up from sitting position on the floor (without help)	
Use a ladder to climb to a storage place at least 5 feet in height	

#### H3. Anthropometry and illness of all household members

Line	Name	Age		Group	Weight	Height	MUAC	Any illness for	Present
no				(see	(kg)	(cm) *	(mm) ♠	last 15 day**	status
				codes)				Yes [1]; No [0]	
		Years	Months						
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

<sup>\*</sup> only for under-5 children; ♣ only for ≥ 6 month old children; ♠ only for 6-59 months old children \*\* If answer Yes, fill in **H4.1.** If No, skip H4.1

Group:	Weight:	Present status:
6-59 months old boy [1]; 6-59 months old girl [2]; 6-	Without children=	Dead [1]
12 years old boy [3]; 6-12 years old girl [4]; 13-19	With children =	Migrated due to marriage [2]
years old boy [5]; 13-19 years old girl [6]; More than		Birth [11]
20 years old man [7]; More than 20 years old woman		Include due to marriage [12]
[8]; Pregnant woman [9]; Lactating mother [10]		Not applicable [99]

# H4. Health seeking behaviour

H4.1 Illness for last 15 days (for those with illness in last 15 days, from H3)

Line No.	Name	Type of Illness (according to the description of respondent/ Sick person/	What was the first treatment sought? (if answer no [0] treatment, go to	If the first treatment sought was of a HCP, how many days after onset of	If the first treatment was of a HCP, how did the consultation	Total	Total expenses for treatment in the last 15 days		Total duration of illness (from onset to	Did illness interfere with any income generating	If yes, in col.11 for how many days?
		HCP*)	column 10),	illness (days)	take place	Visit	Medicine and lab test	Transportation	recovery in days)	activity? (>10 yrs old)	
1	2	3	4	5	6	7	8	9	10	11	12

\*Health Care Provider (HCP) No 2-9 in column 4

3. Codes for	, ,	4. First treatment sought:	6. How the	10.	11.
symptoms:		No treatment [0]	consultation took		Yes [1];
Fever [1];	Insomnia [10]; Night-	Tradition home treatment /Self treatment	place:	days	No [0];
Pain/Ache [2];	blindness / cataract	with OTC drugs [1]	Patient taken [1]	Illness still	
Weakness [3];	[11];	Village doctor [2]	HCP come to	continuing [96]	Illness still continuing [99]
cold/Cough [4];	Otitis/ hearing	Paramedics/PC/FWV/CHW/SS/HA/MA	patient [2]		
Skin Rash [5];	problem [12];	[3]	Drug bought by		
Loose motion [6];	Pregnancy related	Allopathic medicine seller (when identify	describing illness		
Drowsiness [7];	problem [13];	disease and give treatment [4]	[3]		
Vomit/Anorexia	Reproductive organ	Qualified government/nongovernmental			
[8]; Lack of	related problem/	MBBS [5]			
Appetite[9];	leukoria [14];	Panel Doctor (BRAC) [6]			
	Other, specify	Kabiraz/Hakim [7]			
		Faith healer [8]			
		Homeopathic [9]			
		Other, specify			

H4.2 Chronic illness for last 1 year	
Any member of household is suffering from chronic illness (1 year or more)? Yes [1]; No [0]	
If answer is yes, then ask the following. If No, move to <b>H5.</b>	

Describe main three diseases and rank them according to the duration of suffering

Line No	Name	Type of Illness (according to the description of respondent/ sick	Duration of illness		Treatment sought	Need to be hospitalized? Yes [1]; No [0]	If yes, why Treatment [1]; Surgery [2]	Total health care costs for last 3 months  Home Hospital		Main source of expenditure
		person/ HCP)	Years	Months		1,0 [0]	Surgery [2]	treatment	treatment	

Treatment sought: No treatment [0]; Tradition home treatment /Self treatment with OTC drugs [1]; Village doctor [2]; Paramedics/PC/FWV/CHW/SS/HA/MA [3]; Allopathic medicine seller (when identify disease and give treatment [4]; Qualified government/nongovernmental MBBS [5]; Panel Doctor (BRAC) [6]; Kabiraz/Hakim [7]; Faith healer [8]; Homeopathic [9]; Other, specify

Main Source of expenditure: HH savings/ Income [1]; Borrowing from relatives [2]; Borrowing from friends/neighbor [3]; Borrowing form money lender [4]; Selling of assets [5]; NGO [6]; Bank loan [7]; Gift from relatives [8]; Gift from friends/neighbors [9]; Gift from government/NGO [10]; Others, specify .

#### H5. Mortality

Anybody died here during the last year? Yes [1]; No [0]; if answer NO, move to **H6**.

			Person	1	Pers	on 2	Perso	on 3	Perso	on 4
Expired person	on name									
Sex (male [1]	]; female	[0])								
Relation to Respondent (see relationship codes)										
Age at death	Years	Months (if less than 5 years old)								
Cause of death (see codes)										
Source of last treatment prior to death (see codes)										

#### Cause of Death:

Accident [1]; Chronic Illness [2]; Acute Illness [3]; Sudden Death [4]; Suicide [5]

#### **Last Treatment before death:**

No treatment [0]; Tradition home treatment /Self treatment with OTC drugs [1]; Village doctor [2]; Paramedics/PC/FWV/CHW/SS/HA/MA [3]; Allopathic medicine seller (when identify disease and give treatment [4]; Qualified government/nongovernmental MBBS [5]; Panel Doctor (BRAC) [6]; Kabiraz/Hakim [7]; Faith healer [8]; Homeopathic [9]; Other, specify

#### H6. Safe water use

	Use	So	urce	Container to	Is the container covered?
		Rainy	Dry	preserve water	Yes [1]; No [0]
		season	season	(multiple answer)	
1	Water for drinking				
2	Water for cooking				
3	Water for cleaning				
4	Water for washing hand				
	before serving food				
5	Water for washing hand				
	before eating food				
		Tube well	[1]	Pitcher [1]	Enumerator should check
		River/cana	al/	Bucket [2]	before writing
		pond/ditch	n [2]	Jala/Motka [3]	(if 6 in previous column,
		Pipe water	r [3]	Drum [4]	keep this column blank)
		Others [specify]		Others (specify)	
		Don't was	h hand [0]	Don't preserve	
				[6]	

5.	How water be contaminated? (Don't prompt, multiple answer)	Contact with dirty hand [1]; Drop of rubbish [2]; Keep the water without lids [3]; Others (specify); Don't know [88]	
6	Which disease can spread through contaminated water? (Don't prompt, multiple answer)	Diarrhea [1]; Dysentery/blood dysentery [2]; Indigestion [3]; Worm infestation [4]; Jaundice [5]; Typhoid [6]; Cholera [7]; Arsenocosis [8]; Others (specify); Don't know/nothing [88]	
7	How to purify water?	Boiling [1]; Tablet [2]; Filter [3]; Don't know [88] Other, specify.	

## H7. Sanitation

1.	Do you have your own latrine?	Yes [1]; No [2]; Share [3]					
2.	What type of latrine do you own?						
	Where and there [1]	Male					
	Open whole [2]	Female					
	Drain to pond/canal/ river [3]	Children (lees than 3					
	Pit [4]	years)					
	Ring slab (with water seal) [5]						
	Ring slab (without water seal) [6]						
	Sanitary [7]						
	Other (specify)						
	Not applicable [99]						

3.	Do you know about safe latrine?	Yes [1]; No [0] (if no go
		to H8)
4.	What problem is there if someone doesn't use safe	Diarrhea [1]; Water born
	latrine? (Multiple answer)	diseases [2]; Scabies [3];
		Spreads bad smell [4];
		Others (specify); Don't
		know [88]
5.	What are the rules for using safe latrine?	Use sandal [1]; Hold water
	(Multiple answer)	pot (badna) with right
		hand [2]; Wash both hands
		with ash/soap after
		defecation [3]; Senior-
		junior everyone should
		use safe latrine [4]; Keep
		the latrine always clean
		[5]; Don't know [88]
		(if answer 88 go to H8)
6.	Are these rules applicable for the latrine use of children	Yes [1]; No [0]

# H8. Domestic Hygiene

Where do you dispose the following domestic waste?

	Type of waste	Where (see the code)
1.	Kitchen	
2.	Children faces	
3.	Poultry waste	
4.	Livestock waste	
5.	Domestic waste	

2	specific	place	(inside	or outside	backyard)	[1];	Hear and	there [2]	J; Not	applicable	[3];	Others	(specify)	)
---	----------	-------	---------	------------	-----------	------	----------	-----------	--------	------------	------	--------	-----------	---

#### H9. General Health and awareness

1.	What are the rules to keep the body healthy? (Multiple answer)	Eating nutritious food regularly [1] Take bath regularly [2] Cut the nails [3] Regular exercise, for example swimming [4] Keep clean [5] Others (specify) Don't know [88]
	Health Practices	
2.	Do you know why green/yellow/leafy vegetables and fruit consumption is important?	Prevents night blindness [1]; Prevents diseases [2]; Keeps body healthy [3[; Don't know [88]; Others, specify
3.	Do you eat these types of vegetable?	Always [2]; Sometimes [1]; Never [0]
4.	What types of salt do you use? (be sure by watching the packet)	BRAC salt [1]; Others packet salt [2]; Open salt [3]; Don't know [88]
5.	Why is it important to use Iodized Salt (multiple answer)	Prevents goiter [1]; Prevents critinism [2]; Keeps body healthy [3]; Others, specify; Don't know [88]
6.	Do you know every member of household should receive dewarming tablet every 6 months?	Yes [1]; No [0]
7.	Why is it important to take anti-worm tablets every 6 months (all HH members)	Prevents worms and diarrhea [1]; Prevents anemia [2]; Prevents diseases [3]; Don't know [88], Other. Specify
8.	Have heard about the receive of Vitamin A capsule after delivery	Yes [1]; No [0]
9.	Why is it important to take vitamin A tablets after delivery?	Prevents night blindness [1]; Prevents disease [2]; Don't know [88]; Other. Specify
10	Have heard about the intake of iron tablet during pregnancy?	Yes [1]; No [0]
11	Why is it important to take iron tablets during last pregnancy	Prevents anemia [1]; Don't know [88]; Other, specify

#### H10. ANC and PNC

Is there any pregnant or mother of less than 2 years old children at home? Yes [1]; N0 [2] If answer No, go to H11

1.	Did you take Vitamin A capsules after the last delivery?	Yes [1]; No [0]; N/A [99]
2.	Do/did you take iron tablets in this/previous pregnancy?	Yes [1]; No [0]
3.	Do/did you get TT vaccination in this/previous pregnancy?	Yes [1]; No [0]; N/A [99]; Full dose complete [67]
4.	Do/did you take ANC during pregnancy?	Yes [1]; No [0]
5.	If yes, where/to whom did you go for the ANC?	See the code
6.	Did you do any check-ups after delivery of your last baby?	Yes [1]; No [0]; N/A [99]
7.	If yes, where/to whom did you go for check-up after delivery of last baby?	See the code

SS/SK [1]; District Hospital [2]; *Upazila* Health Complex [3]; Family Planning Centre (FWC/FWA) [4]; BRAC Health Centre [5]; Satellite Clinic [6]; MBBS Doctor [7]; Private Hospital/Clinic [8]; Village Doctor [9]; TBA [10]; Kabiraz/Hakim [11]; Other, specify.

# H11. Reproductive history

1.	T	Live birth
	Total number of children delivered by you?	Still birth
		Abortion
2.	If child dead, at what age?	Total  Neonate (0-28 days)  Within 1 year  Within 5 years  More than 5 years
3.	What's your ideal number of children?	Boy Girl

# H12. Family planning

Is the respondent is currently married and less than 50 years? Yes [1]; No[2]	
If answer NO go to H13	

1	Do you / your husband use any contraceptive currently?	Yes [1]; No [0]	
2	If Yes, Which method?	Contraceptive pills [1]; IUD/Copper T/ Plastic Coil [2]; Contraceptive injections [3]; Condom [4]; Female sterilization [5]; Vasectomy [6]; Natural [7]; Other, specify	
3	Can you influence decisions on choosing method?	Yes [1]; No [0]	
4	How many additional children would you like to have?	Enter Number, or N/A [99]	
5	When do you expect to have the next child?	Within 6 months [1]; Within a year [2]; Within next two years [3]; Within next five years [4]; Don't know [5]; Don't want another child [6]; Other, specify [7]	
6	What is age of your last child?	Enter Month// Year; N/A (permanent method) [99]	

# H13. Knowledge about health service

1	Do you know from where you can get treatment from your area?	SS/other field health worker [1]; Health and family planning centre [2]; <i>Upazila</i> hospital [3]; Medical college hospital [4]; District hospital [5]; BRAC shushatho [6]; Private clinic [7]; Drug shop [8]; MBBS doctor [9]; Panel doctor [10]; Kobiraz/village doctor [11]; homeopathy [12]; Others, specify; Don't know [88]
2	How do you get this information?	BRAC staff [1]; Know from the beginning [2]; Other health worker [3]; neighbor/friends [4]; Relatives [5]; Media [6], Others, specify

#### H14. Access to health service

H11.1 List three health centers you visited last year	How many times	With whom	For what types of service	Were you satisfied with this service?	If no, why
SS/other field health worker [1]; Health and family planning centre [2]; Upzila hospital [3]; Medical college hospital [4]; District hospital [5]; BRAC shushatho [6]; Private clinic [7]; Drug shop [8]; Kobiraz [9]; Homeopathy [10]; Panel doctor [11]; Don't know [88]; Others[11]		Self [1]; Spouse [2]; Relative [3]; Friends/Neighbor [4]; BRAC health worker [5]; Other health worker [6]	Treatment [1]; Diagnosis [2]; medicine [3]; Prescription [4]; Prescription and medicine [5]; Others, specify	Yes [1] No [0]	Bad-behaved doctor [1]; Bad behave of other hospital employee [2]; Need to wait long [3]; Need to pay extra money [4]; Bad quality of treatment [5]; Others, specify

# H15. Information about SS

1.	Do you know the SS (BRAC Health	Yes [1]; No [0]; SS Self [2]	
	worker) of your area		
2.	Did she come to your house in last 3	Yes [1]; No [0]; SS is my family	
	months	member or self [89]	
3.	How many times did she come	Enter No. of times, or if answer is	
		"SS is my family member or	
		self" enter [89]	

#### H16. Decision-making on Health Care

1.	If someone in the HH is ill who takes the decision about whether to seek outside treatment or not?	Self [1]; Husband [2]; Jointly with husband [3]; Someone else [4] (specify relationship)
2.	Would you be able to influence the decision?	Yes [1]; No [0]
3.	Who would decide on the type of treatment?	Self [1]; Husband [2]; Jointly with husband [3]; Someone else [4] (specify relationship)
4.	Would you be able to influence the decision?	Yes [1]; No [0] (if NN, go to H18)

## H17. Emotional Health

1.	Did you suffer any mental anxiety that hamper your daily activities last 1 month?	Yes [1]; No [0]	
2.	If yes, what is the reason of most important anxiety? (don't prompt, multiple answer)	Quarrel with husband/mother-in-law/others [1]; Torture from in-laws family due to dowry [2]; Husband is not attentive to family [3]; Husband's extra marital relation/second marriage [4]; Husband does gambling [5]; Does not allow to go to parents house [6]; No communication with husband while working aboard/ husband absent at home [7]; Always financial scarcity at home [8]; Worry about children [9]; Illness of husband/self/children/relative [10]; Death of husband/children/self [11]; Husband left/ gives divorce [12]; Others (specify)	
3.	What do you do during that time? (don't prompt, multiple answer)	Don't eat due to anger [1]; Beat children [2]; Don't take care of children properly [3]; Find mental peace taking with neighbour/relatives [4]; Take financial support from neighbour/relative/and society [5]; Take help from Somitee [6]; Do additional/new work to increase income [7]; Take loan from BRAC/Mohajon/relative [8]; Keep silent [9]; Call Allah [9]; Keep crying [11]; Others (specify)	

#### H18. Food of children

For all babies below 3 years old in the household, please fill:

Name of the children	Name		Name				Name					
		Child	's lin	e		Child's line			Child's line			
	N	Iothe	r's lii	ne 	N	Mother's line			Mother's line			
Did you give colostrum to this hild? Yes [1]; No [0]												
For how many days did you exclusively breast-feed the baby? [not a single drop of water]	da	у		month	da	y		month	da	ıy		.month
How many days did you breast-feed the baby? N/A [0]; still breastfed	day		.mo		day		mo		day		mo	
At which month of birth did you start supplementary feeding? N/A [99]												
What did you give as supplementary feeding? Cow's milk [1]; Rice powder [2], Soft rice [3], Banana [4], Egg [5], Kichuri [6], Semolina [6], Other, specify.												

# H19. Weekly food items

In a regular week, how many days do you have the following food items?

	Eggs	Big fish	Small fish	Meat or chicken	Purchased leafy vegetable
Number of days consumed					

Never [1]; 1-2 times a week [2]; 3-4 times a week [3]; more than 5 times a week [4]

# **H20.** Food consumption for last three days

# How many have had meals in the household in the last 3 days?

		Ве	elow 10 year	rs .	10 years and above			
		Morning	Noon	Evening	Morning	Noon	Evening	
	Female							
1 <sup>st</sup> day	Male							
	Female							
2 <sup>nd</sup> day	Male							
	Female							
3 <sup>rd</sup> day	Male		·					

Have you had these		LA	ST 3 DAYS		Main source?
following foods in	Family	Amount	Units for	What is the	Purchase [1]; Received as wage [2];
last 3 days?	1	(gram)	price	monetary	Own production [3]; Collected [4];
Food Type	unit	,	gram [1]	value?	Gift/charity [5]; Begging [6];
			KG [2]	(in TAKAs)	Borrow [7]
			number [3]	, ,	
Rice					
Pulses					
Oil					
Wheat/Flour/Suzi					
Baked Bread					
Flattened rice/Puffed rice/Fried rice					
Vermicelli					
Biscuit					
Fish					
Meat					
Egg					
Milk/ Milk Products					
Leafy Vegetable					

Have you had these		LAST	Main source?		
following foods in	Family	Amount	Units for	What is the	Purchase [1]; Received as wage
last 3 days?	unit	(gram)	price	monetary	[2]; Own production [3];
Food Type	unit		gram [1]	value?	Collected [4]; Gift/charity [5]; Begging [6]; Borrow [7]
			KG [2]	(in	begging [0], bollow [7]
N I f.			number [3]	TAKAs)	
Non Leafy Vegetables					
Vegetables					
Root Vegetables					
Root vegetables					
Fruits					
Spices					
Onion					
Garlic					
Pepper (green/red)					
Fast Food					
Sugar/jiggery					
Cigarettes/biri/gul					
betel leaf/nut					
others, specify					

## H21. Last year NON-FOOD consumption

Has your HH purchased/received/obtained of any of the following items the within last month/ last year? If yes, how much?

_	Total Value (TAKAs)	Main source? Purchase [1]; Received as production [3]; Collected [	
Items [5]; Begging [6], Others  Within the last month only:			
Fuel			
Cosmetics			
Toiletries			
Entertainment Costs			
Transportation Costs			
Electricity			
Salary of maid			
Within last 1 year:			
Childrens' clothing			
Adult Males' clothing			
Adult Females' clothing			
Childrens' Footwear			
Adult Males' Footwear			
Adult Females' Footwear			
Household Utensils			
Household Furniture			
Household Textiles (bed sheets, curtains, etc.)			
Materials for ritual ceremonies (including			
marriages, births, deaths, circumcisions etc.)			
Charities (Zakat, Sadaka) / Gifts B6			
Dowry			
Legal expenses, e.g. khajna			
Education Costs			
Others (specify)			
At the end, I want know how do you consider you life?		Very happy [1] Happy [2] Unhappy [3] Don't know [88]	

Give 'Thank You' and check the entire questionnaire to see if anything is there incomplete before leaving the household.