

HH Code: _____

Interview Date (DD/MM/YYYY): _____

FL01: Credit Card or Store Card

Fill out this form for each credit card from a bank or store account. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	In Whose name(s) (or all names if joint account) is on the card?	Name(s):
2.	Who is the card with? "Identifier"	Name of bank, card company, or store:
3.	When was the account opened?	(DD/MM/YYYY):
4.	What is the branding on the card?	01=Visa 02=MasterCard 03=Diners Club 04=American Express Other: _____
5.	What is the minimum payment each month?	[local currency] _____ 99= Don't know
6.	Does anyone else ever use this card?	(who_use_cc) 01=Yes, other household members 02=Yes, other family outside household 03=Yes, friends outside household 04 = Yes, company/ organization 05 = No Other: _____
7.	Are there any annual fees, monthly fees, or other fees?	(cc_fee) 01=No fees skip to 11 02=Monthly fee → skip to 8 03=Annual fee → skip to 9 04=Other fees → skip to 10 99=Don't know Other: _____
8.	What is the monthly fee?	[local currency] _____ 99= Don't know
9.	What is the annual fee?	[local currency] _____ 99= Don't know
10.	What is the other fee?	[local currency] _____ 99= Don't know
11.	What is the average annual interest rate charged on this card?	_____ % per year 99 Don't know

FL02: Informal Credit at Store

Fill out this form for each store where household members have a tab or credit. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Who in the household has credit at a store?	Name(s):
2.	Which store? "identifier"	Name of store:
3.	When was the credit established? "start date"	(DD/MM/YYYY):
4.	Do you pay anything extra in terms of higher price of goods, a fee, or interest in order to buy these goods on credit?	01= Yes 02 = No →skip to 6
5.	If yes, please explain the arrangement. (Is it an interest rate? Fee? Higher price of goods? How much extra do they pay?)	Explanation:
6.	How much do you owe to the shop right now?	[local currency] _____

FL03. Pawning

Fill out this form for each shop where respondent is pawning goods. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Who in the household is pawning this good?	Name:
2.	Institution or pawn shop name? "identifier"	Name:
3.	When did you pawn the item? "start date"	(DD/MM/YYYY):
4.	Do you intend to recover the item(s) you've pawned?	01= Yes 02 =No STOP HERE AND FILL A1 AS AN ASSET SALE
5.	What item(s) have you pawned?	Items
6.	How much did you receive from the pawn or broker shop? That is, how much did you borrow?	[local currency]: _____
7.	Were there any additional fees?	01= Yes 02 = No →skip to 10
8.	If yes, how much?	[local currency]: _____
9.	How often are you supposed to make a payment towards this purchase?	(freq) 01= Daily

		02= Weekly 03= Twice per month 04= Monthly 05= Twice per year 06= Once per year 07= Irregularly 08= Never 99 = Don't know Other. Specify
10.	How much are you supposed to pay each time?	[local currency]: _____
11.	Are you expected to pay any interest on the money you borrowed?	01= Yes 02 = No →skip to Q3
12.	If yes, how much each time?	[local currency]: _____
13.	How much is currently owed?	[local currency]: _____

FL04. Friends and Family Borrowing

Fill out this form for each loan from a friend or family member outside the household. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1	Who in the household is borrowing this money?	Name:
2.	From whom did you borrow this money? "identifier"	Name:
3.	When did [name] borrow this money? "start date"	DD/MM/YYYY
4.	How is the lender related to the borrower?	(relation) 01=Husband or wife 02= Unmarried partner 03= Ex-husband or ex-wife 04= Son or daughter 05=Parent (mother or father) 06= Sibling 07= Aunt or uncle 08= Other relative outside of household 09=Friend or neighbor 10. Other Specify: _____ 99. = Don't know
5.	How much did [name] borrow?	[local currency] _____
6	What is the current balance remaining on this loan?	[local currency] _____
7	Does this loan have a specific repayment period?	01= Yes 02= No →skip to 9
8	If yes, how many months do you have to repay?	Number of months: _____

9	How often are you supposed to make payments?	(freq) 01 Daily 02 Weekly 03 Twice per month 04 Monthly 05 Twice per year 06 Once per year 07 Irregularly 08 Never 09 Don't know Other Specify: _____
10.	Do you pay any interest on this money that you borrowed?	01= Yes 02= No →skip to 13
11.	If yes, what is the amount of interest you will pay each month? (as % or [local currency] per 100)	____% or [local currency]____/100
12.	Is that per month, per year, a flat rate charged no matter how long it takes to repay, or based on some other time period?	01=Per month 02=Per year 03=Flat rate 04=Other (specify)
13.	How much is currently owed to the lender?	[Local currency]: _____

FL05. Moneylender Borrowing

Fill out this form for each loan from a moneylender. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Who in the household is borrowing this money?	Name:
2.	From whom did you borrow this money? "identifier"	Name:
3.	When did you borrow this money? "start date"	DD/MM/YYYY
4.	How is the lender related to the borrower?	(relation) 01= Head of this household 02= Husband or wife 03= Unmarried partner 04= Ex-husband or ex-wife 05= Relative 06= Friend or neighbor Other Specify: _____ 99= Don't know
5.	How much did you borrow?	[local currency]:
6.	Do you pay any interest on this money that you borrowed?	01= Yes 02= No →skip to 8
7.	If yes, what is the amount of interest you will pay each month? (Site as % or [local currency] per 100)	____% or [local currency]____/100
8.	What is the current balance remaining on this loan?	[local currency] _____

FL06. Borrowing from an Informal Group

Fill out this form for each loan from an informal group (tanda, cooperative informal etc.). Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Who in the household is borrowing this money?	Name:
2.	What is the name or description of the group from which you are borrowing? "identifier"	Name or description:
3.	When did you first borrow from this group? "start date"	DD/MM/YYYY
4.	Is the borrower a member of this group?	01= Yes 02= No
5.	How much did he/she borrow?	[local currency]_____
6.	Does he/she pay any interest on the money that was borrowed?	01= Yes 02= No → skip to 9
7.	If yes, what is the amount of interest that will be paid? (Site as % or [local currency] per 100)	____ % or [local currency]____/100
8.	Is that per month, per year, a flat rate charged no matter how long it takes to repay, or based on some other time period?	01=Per month 02=Per year 03=Flat rate 04=Other (specify)
9.	What is the current balance remaining on this loan?	[local currency]_____

FL07. Mortgage

Fill out this form for each mortgage held by a household member. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Whose name(s) is on the mortgage?	Name:
2.	What is the name of the institution the mortgage was taken out with? "identifier"	Name:
3.	When was the loan taken out? "start date"	DD/MM/YYYY
4.	What was the initial amount of the mortgage?	[local currency]_____
5.	What was the price of the home when you bought it?	[local currency]_____
6.	About how much is the house worth now?	[local currency]_____
7.	How long is the mortgage?	(duration_mort) 01=30 years 02=25 years 03=20 years 04=15 years

		Other: specify _____
8.	So, when do you expect to pay off this mortgage?	DD/MM/YYYY
9.	What is the annual interest rate on this mortgage	_____% 99= Don't know
10.	What is the current balance remaining on this mortgage?	[local currency] _____

FL08. Individual loan from Institution

Fill out this form for each individual business loan. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Whose name(s) is on the loan?	Name:
2.	What kind of loan is this?	01= Individual liability business loan 02= Student loan 03= Consumer or personal loan 04= Vehicle Loan Other: specify _____
3.	Which financial institution provided this loan? "identifier"	Name:
4.	When was the loan taken out? "start date"	DD/MM/YYYY
5.	What the loan take out to a support a business?	01= Yes 02= No → skip to 7
6.	Whose business was the loan taken out to support?	Name:
7.	What was the initial value of the loan?	[local currency] _____
8.	What is the annual interest rate on the loan?	_____% 99= Don't know
9.	How much is currently outstanding?	[local currency] _____

FL09. Joint Liability Loan

Fill out this form for each joint liability loan. Any responses without codes should be recorded in the journal. Enter this data under "Separate Sheets" and the appropriate financial device.

Interviewer name		
Household code		
Name of person being interviewed (first name only)		
Interview Date (DD/MM/YYYY)		
Question		Record Response
1.	Whose name(s) in this household is on the loan? "Household member"	Name:

2.	Which financial institution provided this loan? “identifier”	Name:
3.	When was the loan taken out? “start date”	DD/MM/YYYY
4.	How many people are in the group for the loan?	Number of members:
5.	How many members have currently borrowed money?	Number of members:
6.	How much has the group guaranteed?	[local currency]:
7.	How much was your loan? (The amount you received)	[local currency]:
8.	What was the fee to receive the loan (not the interest rate)?	[local currency]:
9.	How often are you supposed to make payments?	01=Daily 02=Weekly 03=Every two weeks 04=Monthly 05=Other (specify)
10.	What is the effective interest rate on the loan?	_____% 99 = Don't know
11.	When do you expect to pay off this loan?	DD/MM/YYYY
12.	How much of the loan is currently outstanding?	[local currency]:

FL10. Wage advance from employer

Fill out this form for each wage advance. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member received this wage advance?	Name:
2.	Which employer provided this advance? “identifier”	Employer name: _____
3.	When was the wage advance taken? “start date”	DD/MM/YYYY
4.	What was the initial value of the advance?	[local currency]_____
5.	How much will you end up repaying your employer in total?	[local currency]_____
6.	How many payments will repayments be deducted from?	Number of payments _____
7.	How much will be deducted each time?	[local currency]_____
		99=Don't know
8.	When do you expect to pay off this loan?	DD/MM/YYYY

FL11. Loan from employer

Fill out this form for each loan from an employer. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member received this loan?	Name: _____
2.	Which employer provided this loan? "identifier"	Employer name: _____
3.	When was the loan initially taken? "start date"	DD/MM/YYYY
4.	What type of loan is this?	(F_loan_type) 01=Cash or addition to paycheck 02=Loan for schooling or studies 03=Loan for laptop or cell phone purchase 04=Loan for vehicle 05= loan for emergency Other (specify): _____
5.	What was the initial value of the loan (even if for an asset)?	[local currency] _____
6.	How much will you end up repaying your employer in total?	[local currency] _____
7.	From how many paychecks or payments should repayments be deducted?	Number of payments _____ 99=Don't know
8.	How much is supposed to be deducted each time?	[local currency] _____ 99=Don't know

FL12. Supplier credit

Fill out this form for each supplier with whom a household member has credit. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member received this credit?	Name: _____
2.	Which supplier provided this credit? "identifier"	Employer name: _____
3.	When was the loan initially taken? "start date"	DD/MM/YYYY
4.	Does the supplier charge any interest or fees if you pay on time?	01= Yes 02 = No → skip to 6
5.	If yes, please explain all the costs related to this loan.	Explanation

6.	Does the supplier charge any interest or fees if you pay late?	01= Yes 02 = No →skip to cash flows
7.	If yes, please explain all the costs related to repaying this loan late.	Explanation

FL13. Hire purchases

Fill out this form for each purchase on installments. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member has made this purchase?	Name: _____
2.	At what store or institutions was the purchase? "identifier"	Employer name: _____
3.	When was the item or items purchased? "start date"	DD/MM/YYYY
4.	What did [NAME] buy?	Item: _____
5.	What is the value of this good/ goods?	[local currency]: _____ 99= Don't know
6.	Would the good have been less expensive if you paid all at once "a la vista"?	01= Yes 02 = No →skip to 8
7.	What would have been the price?	[local currency]: _____
8.	About how often are you supposed to make a payment?	(freq) 01= Daily 02= Weekly 03= Twice per month 04= Monthly 05= Twice per year 06= Once per year 07= Irregularly 08= Never 99= Don't know Other Specify: _____
9.	How much are you supposed to pay each time?	Average payment amount: _____
10.	How many more payments are remaining?	Number of payments: _____
11.	When do you anticipate having made all payments?	DD/MM/YYYY
12.	Does the store charge any interest or fees if you pay late?	01= Yes 02 = No →skip to Q3
13.	If yes, please explain all the costs related to repaying this loan late.	Explanation

FL14. Rent arrears

Fill out this form for each instance of rent arrears. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		

Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member owes this money?	Name: _____
2.	What is the landlord's name? "identifier"	Employer name: _____
3.	When did the rent become late? "start date"	DD/MM/YYYY
4.	How much is your monthly rent supposed to be?	[local currency]:
5.	When are you supposed to be finished paying off your debt to the landlord?	DD/MM/YYYY

FL15. Agricultural agent credit

Fill out this form for each purchase on installments. Any responses without codes should be recorded in the journal.

Interview code		
Household code		
Name of person being interviewed		
Interview date (DD/MM/YYYY)		
Question		Record Response (Circle one answer unless otherwise indicated)
1.	Which household member received this credit?	Name: _____
2.	Which agent provided this credit? "identifier"	Employer name: _____
3.	When was the loan initially taken "start date"	DD/MM/YYYY
4.	Is this agent independent or part of a company or cooperative?	01= Independent agent 02= Agent works for a company 03= Agent works for a cooperative 04= Other situation 05= Don't know
5.	How often do you borrow from this agent?	01= Daily 02= Weekly 03= Every two weeks 04= Once a month 05= Sporadically 06= A few times a year after harvest 07= Once a year or less
6.	How do you repay the agent?	
7.	Is there interest charged?	01= Yes 02 = No →skip to 9
8.	If yes, how much?	(freq)
9.	Does the agent take more of your crop as compensation for borrowing (like in-kind interest)?	01= Yes 02 = No