



**DEPARTMENT OF ECONOMICS
UNIVERSITY OF GHANA
LEGON**

&

MDG3 FUND OF THE DUTCH MINISTRY OF FOREIGN AFFAIRS

**IN HER NAME: MEASURING THE GENDER ASSET GAP.
A STUDY TO COLLECT SEX-DISAGGREGATED ASSET DATA IN GHANA**

2010

REGION

ENUMERATION AREA ID

DISTRICT ID

HOUSEHOLD ID

INTERVIEWER ID

RESPONDENT ID

SUPERVISOR ID

	Day	Month	Year
1 Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Name of Community	<input type="text"/>		
First Visit			
3 Time Interview Started	<input type="text"/>	<input type="text"/>	
4 Time Interview Ended	<input type="text"/>	<input type="text"/>	

	Day	Month	Year
5 Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Visit			
6 Time Interview Started	<input type="text"/>	<input type="text"/>	
7 Time Interview Ended	<input type="text"/>	<input type="text"/>	

Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
8 Third Visit			
Time Interview Started	<input type="text"/>	<input type="text"/>	
9 Time Interview Ended	<input type="text"/>	<input type="text"/>	

10 Was this household replaced? 1 Yes
2 No

11 Why was the household replaced?
 1 Primary respondent would not participate
 2 Respondent would not sign consent form
 3 Primary respondent was not available e.g. Travelled
 4. Other (specify).....

If the interview was not conducted in English
 12 What language was used to complete the household roster and household inventory?

13 What language was used to complete the individual questionnaire?

Language Codes

Asante	11	Guan	41
Fanti	12	Buli	51
Akuapem	13	Mamprusi	52
Sefwi	14	Frafra/Gruni	53
Brong	15	Kassen	54
Nzema	16	Dagbani	55
Ga	21	Wali/Dagari	56
Dangme	22	Sissala	57
Ewe	31	Other (specify)	58

14 Was an interpreter used? 1. Yes
2. No

15 The individual section of the questionnaire was completed by:
 1 Primary Respondent
 2 Secondary Respondent

16 Was the secondary respondent present during the inventory?
 1 Yes
 2 No
 3 No secondary respondent

17 Physical Address of the Household

Telephone number of :
 18 Primary Respondent

19 Secondary Respondent

Remarks by the Interviewer on the first visit	Date	Day	Month	Year
Interviewer ID				
.....				
.....				

Remarks by the Inverviewer on the second visit	Date			
Interviewer ID				
.....				
.....				

Verification of Questionnaire, First visit	Date	Day	Month	Year
Supervisor ID				
Remarks			
.....				

Verification of Questionnaire, Second visit	Date			
Supervisor ID				
Remarks			
.....				

Remarks by the Interviewer on the third visit	Date	Day	Month	Year
Interviewer ID				
.....				
.....				

Verification of Questionnaire, third visit	Date	Day	Month	Year
Supervisor ID				
Remarks			
.....				

FRCs Relationship Codes for Persons Not Members of the Household

Spouse of primary respondent	50	Spouse of secondary respondent	70	Non-relative male	40
Mother of primary respondent	51	Mother of secondary respondent	71	Non-relative female	41
Father of primary respondent	52	Father of secondary respondent	72	Step son	42
Primary respondent's son	53	Secondary respondent's son	73	Step daughter	43
Primary respondent's daughter	54	Secondary respondent's daughter	74		
Primary respondent's full brother	55	Secondary respondent's full brother	75		
Primary respondent's full sister	56	Secondary respondent's full sister	76		
Primary respondent's other maternal male relative	57	Secondary respondent's other maternal male relative	77		
Primary respondent's other paternal male relative	58	Secondary respondent's other paternal male relative	78		
Primary respondent's other maternal female relative	59	Secondary respondent's other maternal female relative	79		
Primary respondent's other paternal female relative	60	Secondary respondent's other paternal female relative	80		
Primary respondent's in-law, male	61	Secondary respondent's in-law, male	81		
Primary respondent's in-law, female	62	Secondary respondent's in-law, female	82		
Primary respondent half brother, maternal	63	Secondary respondent half brother, maternal	83		
Primary respondent half sister, maternal	64	Secondary respondent half sister, maternal	84		
Primary respondent half brother, paternal	65	Secondary respondent half brother, paternal	85		
Primary respondent half sister, paternal	66	Secondary respondent half sister, paternal	86		

CONSENT FORM

Title: In Her Name: Measuring the Gender Asset Gap; A pilot study to collect sex-disaggregated asset data in Ecuador, Ghana and India

Principal Investigator: Abena Oduro, Department of Economics, University of Ghana, P.O. Box LG 57, Legon. Telephone 0244884208

This Consent Form contains information about the research named above. You have been randomly selected to participate in this survey. In order to be sure that you are informed about being in this research, we are asking you to read (or have read to you) this Consent Form. If you agree to be part of the study, you will be asked to sign the form (or make your mark in front of a witness). We will give you a copy of this form. This consent form might contain some words that are unfamiliar to you. Please ask us to explain anything you may not understand.

The purpose of the study is to collect and analyse sex-disaggregated economic asset data from individuals. We want to understand not only what kinds of assets women and men own, but also find out who controls these assets, who makes major decisions pertaining to them, and so on.

We will ask many detailed questions about you. For example we shall ask questions about who lives in your household, your education and employment. We shall also ask detailed questions about the assets that you own. For example we shall ask questions about when and how you acquired your assets. We are also interested in the rights you have over assets owned by yourself and other members of your household. The interview is expected to take about two and a half hours of your time. It may be necessary for us to make a return visit if we are not able to complete the interview at one sitting.

Your participation in this study will not affect you in any way because it is solely for research purposes.

There is no tangible personal benefit to you for the time that you spend participating in this interview. Researchers, policymakers and the general public will, however, learn from the knowledge gained in this study. You will not be paid, since you do not have to take part in this research.

We will protect information about you and your taking part in this research to the best of our ability. You will not be named in any reports. However, for research purposes only, the principal investigator and the study team will have access to the information you give. Please note also that someone from the IRB of the University of Ghana might want to ask you questions about being in the research, but you do not have to answer them.

Your participation in this research project is completely voluntary. You have the right to end your participation in this discussion at any time. You may refuse to answer any questions asked during the interview. You should ask the interviewer any questions you may have about this research study now or in the future.

This research has been reviewed and approved by the IRB of the Noguchi Memorial Institute for Medical Research(NMIMR) of the University of Ghana, Legon. An IRB is a committee that reviews research studies in order to help protect participants. If you have any questions about your rights as a research participant you may contact Rev. Dr. Ayete-Nyampong, Chairperson, NMIMR-IRB (telephone number: 0208152360).

Do you agree to participate in this study?

Yes.....

No.....

(Tick which is appropriate)

Signature (thumbprint if the respondent is not a literate)

Date.....2010

Signature of the enumerator

Date2010

HOUSEHOLD REGISTER:

SECTION 1

Ask the Primary Respondent Name _____

Primary Respondent ID#

HH#

Relationship to Respondent Q3

- 1 Respondent
- 2 Spouse
- 3 Child
- 4 Parent
- 5 Parent in-law
- 6 Half brother /sister (maternal)
- 7 Half brother/sister (paternal)
- 8 Full brother/sister
- 9 Brother/Sister in-law
- 10 Son/Daughter in-law
- 11 Step son/daughter
- 12 Grandchild
- 13 Nephew or Niece
- 14 Other family member
- 15 Domestic worker
- 16 Employee
- 17 Other, specify

DEMOGRAPHIC QUESTIONS

	1	2	3	4	5	6	7	8
I D C O D E	Names of household members (first names only)	Sex: 1 Male 2 Female	Relationship to primary respondent: <i>See codes on side of table</i>	Age (in years): If less than one year, write zero <i>(Age at last birthday)</i>	What is your current marital status? 1. Never Married (>> 7) 2. Consensual Union 3. Betrothed >>7 4. Married - monogamous 5. Married - polygamous 6. Separated (>> 7) 7. Divorced (>> 7) 8. Widowed (>> 7) 9. Deserted (>> 7) 10. Other (specify)	If currently married or in a consensual union: Write the spouse/partners's ID code if the spouse lives in the household. 89 If spouse/partner has migrated (six months or more) and not currently living in the household	What is [Name's] religious affiliation? 1 Catholic 2. Other Christian 3. Muslim 4. Traditional 5. Hindu 6. Buddhist 7. Other non-Christian 8. No religion	To what ethnic group does [Name] belong? <i>Dk</i> Does not know <i>Ra</i> Refused to answer Refer to code book for Ethnic Codes
	101							
102								
103								
104								
105								
106								
107								
108								
109								
110								
111								
112								
113								
114								
115								
116								
117								

DEMOGRAPHIC QUESTIONS

Education

Codes

	17	18	19	20	21	22	23	24	
	Can [Name] read or write in English?	<i>If person is aged 15 years and over:</i> Has [Name] ever left Ghana for work or study?	Has [Name] lived in this household for 6 months or more?	Is [Name's] mother a member of the household?	Is or has [Name's] mother been engaged in any economic activity for pay/profit/family benefit in cash or in kind?	If [Name's] mother is not a member of the household:What is/was [Name's] mother's most recent/last principal occupation ?	Has [Name's] mother ever attended school?	What is/was the highest grade/level of education [Name]'s mother completed? <i>Enter dk if dont know</i>	00. None
I	1. Yes, read only			1. Yes list ID and (>> 26)			1. Yes		01. pre-school
D	2. Yes, write only			2 No- Deceased			2. No>>25		11. Primary 1
C	3. Yes, can read and write	1 Yes	1 Yes	3. No - lives elsewhere			3. Don't know>>25		12. Primary 2
O	4. No	2 No	2 No						13. Primary 3
D	5. Can read or write in another language				1. Yes				14. Primary 4
E	6. Don't know				2. No>>23				15. Primary 5
					3. Don't know >>23	<i>Refer to Code book for ISCO Codes</i>			16. Primary 6
101									17. JHS 1
102									18. JHS 2
103									19. JHS 3
104									20. M1
105									21. M2
106									22. M3
107									23. M4
108									24. SHS 1
109									25. SHS 2
110									26. SHS 3
111									27. S1
112									28. S2
113									29. S3
114									30. S 4
115									31. S5
116									32. L6
117									33. U6
									41. VOC/TECH
									42. Teacher Tr
									43. Nursing Tr
									44. Agric Coll
									51. Univ/Poly
									52. Other
									53. Special Sch
									54. Koranic Sch

DEMOGRAPHIC QUESTIONS

	25	26	27	28	29	30	31
I D C O D E	Can [Name's] mother read or write in English?	Is [Name's] father a member of the household?	Is or has [Name's] father been engaged in any economic activity for pay/profit/ family benefit in cash or in kind?	If [Name's] father is not a member of the household: What is/was [Name's] father's most recent/last principal occupation?	Has [Name's] father ever attended school? 1. Yes 2. No >>31 3.Dont know>>31	What is/was the highest grade [Name]'s father completed? 00. None 01. pre-school 11. Primary 1 12. Primary 2 13. Primary 3 14. Primary 4 15. Primary 5 16. Primary 6 17. JHS 1 18. JHS 2 19. JHS 3 20. M1 21. M2 22. M3 23. M4 24. SHS 1 25. SHS 2 26. SHS 3 27. S1 28. S2 29. S3 30. S4 31. S5 32. L6 33. U6 41. VOC/TECH 42. Teacher Tr 43. Nursing Tr 44. Agric Coll 51. Univ/Poly 52. Other 53. Special Sch 54. Koranic Sch	Can [Name's] father read or write in English? 1. Yes, read only 2. Yes, write only 3. Yes can read and write 4. No 5. Can read and write in another language 6. Don't know
	1. Yes, read only 2 Yes, write only 3. Yes, can read and write 4. No 5. Can read and write in another language 6. Don't know	1. Yes (list ID >> next person) 2. No-deceased 3. No - lives elsewhere	1. Yes 2.No >>29 3 Don't know >>29	<i>Write it down and then refer to code book for ISCO code</i> <i>Refer to Code book for ISCO codes</i>			
101							
102							
103							
104							
105							
106							
107							
108							
109							
110							
111							
112							
113							
114							
115							
116							
117							



REMITTANCE

	10	11		12
I D C O D E	Did [Name] attend school?	What is the highest level of education that [Name] completed?		Where does the person currently live?
	1. Yes 2. No >>12 3. Don't know	00. None 01. pre-school 11. Primary 1 12. Primary 2 13. Primary 3 14. Primary 4 15. Primary 5 16. Primary 6 17. JHS 1 18. JHS 2 19. JHS 3 20. M1 21. M2 22. M3 23. M4 24. SHS 1 25. SHS 2	26. SHS 3 27. S1 28. S2 29. S3 30. S 4 31. S5 32. L6 33. U6 41. VOC/TECH 42. Teacher Tr 43. Nursing Tr 44. Agric Coll 51. Univ/Poly 52. Other 53. Special Sch 54. Koranic Sch 98. Don't know	1. In another household in this town/village 2. In another town/village in Ghana 3. Outside Ghana
M001				
M002				
M003				
M004				

HOUSEHOLD QUESTIONS:

SECTION 3

Ask the Primary Respondent Name _____

Primary Respondent ID#

HH#

CHARACTERISTICS OF THE DWELLING

1	2	3	4	5	6	7	8	9	10
In what type of dwelling does the household live?	How many rooms does this household occupy?	What is the square area of your dwelling?	What is the main construction material used for the outer wall of the main building?	What is the main construction material used for the floor?	What is the main material used for the roof?	What is the main source of lighting for your dwelling?	What is the main source of drinking water for the dwelling?	What type of toilet is used by your household?	What is the main source of fuel used for cooking?
1 Separate house (bungalow) 2 Semi-detached House 3 Flat/apartment 4 Rooms in a building for exampme a compound house 5 Several huts/ buildings [different compounds] 6. Several huts (same compound) 7. One room structure 8. Tents / improvised home 9. Other, specify	Include living rooms, dining rooms, bed rooms (not bathrooms, toilets, or kitchens) No. of rooms	<i>Enumerator: If respondent is not able to provide the square area of the dwelling please enter dimensions in the spaces below</i> <i>Enumerator if respondent owns the building measure the dimensions of the entire building</i> In metres	1 Mud/mud bricks 2. Mud with cement plaster 3 Wood/bamboo 4 Metal sheet/slate/asbestos 5 stone 6 Burned bricks 7 Cement/sandcrete blocks 8 Landcrete 9 Thatch 10 Cardboard 11 Other, specify	1 Earth/mud/mud bricks 2 Wood 3 Stone 4 Cement/concrete 5 Burnt bricks 6 Vinyl tiles 7 Ceramic/marble/tiles 8 Terrazzo 9 Other, specify	1 Palm leaves/Raffia/thatch 2 Wood 3 Corrugated iron sheets 4 Cement/concrete 5 Asbestos/slate 6 Roofing tiles 7 Mud bricks / Earth 8 Bamboo 9 Other, specify	1 Electricity (mains) 2 Kerosene 3 Gas lamp 4 Candles / Torches 5 Solar energy 6 Generator 7 Other, specify 8 No light	1 Indoor plumbing 2 Inside standpipe 3 Water truck / tank service 4 Water vendor 5 Pipe in neighbouring household 6 Private outside standpipe / tap 7 Public standpipe 8 Sachet / bottled water 9 Borehole 10 Protected well 11 Unprotected well 12 River / Stream 13 Rain water / spring 14 Dugout / pond / lake /dam 15 Other, specify	1 Flush toilet in dwelling 2 Pit latrine in dwelling 3 KVIP in dwelling 4 Pan / Bucket in dwelling 5 Public toilet (flush/bucket/KVIP) 6 Toilet in another house 7 No toilet facility (bush/beach) 8 Other, specify	1. None, no cooking 2. Wood 3. Charcoal 4. Gas 5. Electricity 6. Kerosene 7. Crop residue/saw dust 8. Animal waste 9. Other, specify
		Area: ----- Length ----- Breadth ----- Diameter							

Additional notes:

Name _____

Primary Respondent ID#

PLACE OF RESIDENCE

HH#

1	2	3	4	5	6	7
What is the present occupation/ownership status of this dwelling? 1 Owned and paid for by someone in this household 2 Owned by someone in the household, mortgaged 3. Owned, family house 4 Rented (>> next section) 5 Rent-free (>> next section) 6 Other, specify (>> next section)	Who are the owners of this dwelling. List IDs/FRCs Owner(s) IDs/FRCs	What year was this dwelling acquired? <i>Note to enumerator: If dwelling was built, ask for the year the household moved in.</i>	How did you acquire the dwelling? 1 Purchased it >>6 2 Squatting>>8 3 Built it >>6 4 Inheritance 5 Gift/transfer, not at time of marriage 6 Gift/transfer at time of marriage 7 Government housing program>>6 8 Government site allocation program>>6 9 Other, specify	If your dwelling was inherited or a gift/transfer Please specify from whom it was inherited or received <i>Enter Deceased codes, IDs and FRCs and >> Q8</i>	If your dwelling was purchased or built: How was the purchase/construction financed? 1 Remittances 2 Own earnings/savings >>8 3 Spouse's earnings/savings>>8 4 Other household earnings/savings>>8 5 Loan from formal source(s)>>8 6. Loan from employer>>8 7. Loan from microcredit organisation>>8 8 Loan from informal source(s)>>8 9 Government scheme>>8 10 Other, specify>>8 <i>Multiple answers possible</i>	Who remitted the money for the purchase of the residence? Provide FRC or refer to remittance section for ID of person

FRCs - Relationship codes for persons not members of the household

Spouse of primary respondent	50	Spouse of secondary respondent	70	Non-relative male	40
Mother of primary respondent	51	Mother of secondary respondent	71	Non-relative female	41
Father of primary respondent	52	Father of secondary respondent	72	Step son	42
Primary respondent's son	53	Secondary respondent's son	73	Step daughter	43
Primary respondent's daughter	54	Secondary respondent's daughter	74		
Primary respondent's full brother	55	Secondary respondent's full brother	75		
Primary respondent's full sister	56	Secondary respondent's full sister	76		
Primary respondent's other maternal male relative	57	Secondary respondent's other maternal male relative	77		
Primary respondent's other paternal male relative	58	Secondary respondent's other paternal male relative	78		
Primary respondent's other maternal female relative	59	Secondary respondent's other maternal female relative	79		
Primary respondent's other paternal female relative	60	Secondary respondent's other paternal female relative	80		
Primary respondent's in-law, male	61	Secondary respondent's in-law, male	81		
Primary respondent's in-law, female	62	Secondary respondent's in-law, female	82		
Primary respondent half brother, maternal	63	Secondary respondent half brother, maternal	83		
Primary respondent half sister, maternal	64	Secondary respondent half sister, maternal	84		
Primary respondent half brother, paternal	65	Secondary respondent half brother, paternal	85		
Primary respondent half sister, paternal	66	Secondary respondent half sister, paternal	86		

PLACE OF RESIDENCE

8	9	10	11	12	13
Is there a title deed or document for this dwelling?	If there is a title deed or document for the dwelling:		How much would it cost to construct a dwelling like this today?	For how much could a dwelling like this in this neighbourhood be rented per month?	If you were to sell the dwelling today, how much would you receive?
1 Yes 2 No >>11 3 Don't know>>11 4 Refused to answer>>11	Is the document a	Whose names are on the document?			
		1 Registered deed 2 Unregistered deed 3 Invoice or sales receipt 4 Other (specify)	ID codes and Relationship codes	<i>GH ₵</i>	<i>GH ₵</i>

14	15	16	17	18	19	20
How did you acquire the plot on which it was built?	Who remitted you the money to purchase the plot?	Is there an outstanding loan on the dwelling/plot?	If there is an outstanding loan on the dwelling/plot, how much is the loan?	Is there a title deed or document for this plot separate from that of the dwelling?	If there is a title deed or document for this plot separate from that of the dwelling:	Whose names are on the document?
1 Purchased with remittances 2 Purchased with loan from formal source >>16 3 Purchased with loan from employer>>16 4 Purchased with microcredit loan >>16 5 Purchased with informal sector loan >>16 6 Purchased with savings>>16 7 Squatting>>16 8 Inheritance>>16 9 Gift/transfer>>16 10 Government programme>>16 11 Family land >>16 12 Other, specify>>16	ID codes and Relationship codes	1 Yes 2 No >>18 3 Don't know>>18 4 Refused to answer	<i>GH ₵</i>	1 Yes 2 No >> next section 3 Don't know>> next section 4 Refused to answer>> next section	Is the document	IDs and Relationship Codes

HOUSEHOLD LEVEL QUESTIONS/ INVENTORY:

Name of Primary Respondent _____

HH#

AGRICULTURAL LAND

1	2	3	3a	4	4a	5	6	7	8		
Does any member of this household own or farm any agricultural land?	P L O T I D C O D E	Please list each plot/parcel of land that someone in your household owns or farms. <i>[Note to enumerator: Enter the description so you can map it to the plot/parcels in the questionnaire]</i>	What is the size of the plot?	How far is this plot from a motorable road?		Is the plot irrigated?	Under what tenure system is this plot?	Who owns the plot?	In what year was the plot acquired/allotted to you?		
			Unit of Measure Codes Acres 1 Poles 2 Ropes 3 Hectares 4 Other (specify) 5	Distance Codes Miles 1 Kilometres 2 Metres 3 Yards 4 Minutes 5		1 Yes 2 No	1 Owned, worked by member of household 2 Owned but rented or sharecropped out 3. Owned, worked by family member not in household 4. Owned, farmed by non-household member, not rented out 5. Family land >>8 6. Sharecropped in (>> 16) 7. Rented in (>> 16) 8. Community land >>8 9. Other, specify >>16	IDs and FRCs Deceased codes	<i>Year</i>		
1. Yes 2. No >> Q18 3. Don't know>> next section			<i>Size</i>	<i>Unit of Measure</i>	<i>Distance</i>	<i>Unit of measure</i>					
			2	3	3a	4	4a	5	6	7	8
	Land L1									-----	
	Land L2									-----	
	Land L3									-----	
	Land L4									-----	
	Land L5									-----	
	Land L6									-----	
	Land L7									-----	
	Land L8									-----	
	Land L9									-----	
	Land L10									-----	
	Land L11									-----	

|

HOUSEHOLD LEVEL QUESTIONS/INVENTORY:

SECTION 6

Primary Respondent ID#

Name _____

HH#

OTHER REAL ESTATE

1		2	3	4	5	6	7	8
Does member of the household currently own any other building, dwelling, or plot of non-agricultural land?	O T H E R R E A L E S	Please list real estate or non-agricultural land that someone in your household owns.	To whom does this real estate belong?	What year was this real estate acquired?	Is there a title deed or document for this real estate?	ENUMERATOR: <i>If there is a deed or document for this real estate:</i>	Whose names are on the document(s)?	If you were to sell the real estate today, how much would you receive?
1 Yes 2 No >>section 6A 3 Don't know 4 Refused to respond >>section 6A		1 Residential building 2 Commercial building 3 Plot of land 4 Other (specify)	IDs and FRCs	[For enumerator: if a building was completed. If uncompleted ask when it was started]	1 Yes 2 No >> 8 3 Don't know 4 Refused to respond	Is the document a 1 Registered deed 2 Unregistered deed 3 Invoice or sales receipt 4 Indenture 5 Other, specify 6 Don't know 7 Refused to respond	IDs and FRCs, or Deceased codes	GH c
	OR01							
	OR02							
	OR03							
	OR04							
	OR05							
	OR06							
	OR07							
	OR08							
	OR09							
	OR010							
	OR011							
	OR012							

	9	10	11
O T H E R R E A L	If you were to purchase or construct this property today how much would it cost you?	Is there an outstanding loan on this real estate?	ENUMERATOR: If there is an outstanding loan on this real estate?
		1 Yes 2 No >>section 6A 3 Don't know >> section 6A 4 Refused to respond >> section 6A	How much is owed?
	GHC		GHC
OR01			
OR02			
OR03			
OR04			
OR05			
OR06			
OR07			
OR08			
OR09			
OR010			
OR011			
OR012			

DISPOSAL OF REAL ESTATE

1		2	3	4	5	6	7	8
Has anyone in this household disposed of any real estate in the last five years?		Description of the real estate	To whom did the real estate belong?	What year was this real estate acquired?	What year was the real estate property disposed of?	How was the real estate disposed of?	If sold how much was it sold for?	Who made the decision to dispose of the real estate?
1 Yes 2 No >> next section.	C O D E	1 Residential Building 2 Commercial building 3 Plot of non-Agricultural land 4. Other (specify)	Deceased codes, IDs and FRCs	[For enumerator: If dwelling was built, ask when it was completed ; if it was uncompleted ask when it was started]		1 Sale 2 End of Lease>>8 3 Given away as a gift>>8 4. Evicted 5 Encroached upon 6 Lost in a dispute 7 Other (specify)	GH c	Deceased codes, IDs and FRCs 8. Other (specify)
	DOR11							
	DOR12							
	DOR13							
	DOR14							
	DOR15							

Deceased Codes

Primary Respondent's father, deceased	20	Secondary Respondent's father, deceased	30
Primary Respondent's mother, deceased	21	Secondary Respondent's mother, deceased	31
Primary Respondent's son, deceased	22	Secondary Respondent's son, deceased	32
Primary Respondent's daughter deceased	23	Secondary Respondent's daughter, deceased	33
Primary Respondent's full brother, deceased	24	Secondary Respondent's full brother, deceased	34
Primary respondent's full sister, deceased	25	Secondary Respondent's full sister, deceased	35
Primary Respondent's other maternal male relative deceased	26	Secondary Respondent's other maternal male relative, deceased	36
Primary Respondent's other paternal male relative deceased	27	Secondary Respondent's other paternal male relative, deceased	37
Primary Respondent's other maternal female relative, deceased	28	Secondary Respondent's other maternal female relative, deceased	38
Primary Respondent's other paternal femal relative, deceased	29	Secondary Respondent's other paternal female relative, deceased	39
Deceased Spouse	19		
Deceased half brother	18		
Deceased half sister	17		

HOUSEHOLD LEVEL QUESTIONS/ INVENTORY:

SECTION 9

Primary Respondent ID#

Name _____

HH#

BUSINESS

1		2	3	4	5	6	7	8	9	10
Does anyone in the household currently own or operate any businesses including self-employment activities?	B U S I N E S S C O D E	Please list each type of business that someone in your household owns or operates.	List ISIC (4 digit) Code	Who owns this business? IDs and FRCs 98 Don't know 99 Refused to respond	Is this business registered? 1 Yes 2 No 3 Don't know 4 Refused to respond	Is this business a..... 1 Sole proprietorship 2 Partnership 3 Limited Liability Company 4 Other, specify 5 Don't know 6 Refused to respond	If partnership, LLC, what share of the value would accrue to members of the household? <i>If respondent does not know or refuses to answer enter dk</i>	What year was this business acquired or established?	Where is this business located: 1 Designated space in home/compound 2 Anywhere in home/compound 3 Mobile stand 4 Stand in market place 5 Stand on pavement 6 No fixed location 7 Fixed location in building in building other than home 8 In front of house/compound 9 Other, specify	What is the value of this business if it were to be sold today? GH¢
1 Yes 2 No >> next section 3 Don't know 4 Refused to respond		<i>ENUMERATOR FILLS IN LATER</i>						Percentage		
<i>ENUMERATOR: If no one in the household owns or operates a business, skip to next section.</i>	B1			-----						
	B2			-----						
	B3			-----						
	B4			-----						
	B5			-----						
	B6			-----						

|

Name _____

HH#

CONSUMER DURABLES

		1	2	3	4	5	
CODE	D U R A B L E S	Enumerator: Ask if any member of the household owns any of these consumer durables	How are these owned? 1 Individually only 2 Jointly only 3 Individually and jointly	List the IDs and FRCs of owners	If you were to sell these today, what would you receive? <i>If it has scrap value enter 00.</i>	Is this asset used in any household business/economic activity? 1) Yes 2) No <i>If yes list business code from section 9</i>	
		How many in total of are owned by members of this household?	4 All household members >>4 5 Does not know 6 Refused to answer		GH¢	Code	
		<i>If no household member owns item enter 0 and >> next item</i>					
	101	Food processor/grinder (electric)					
	102	Cooking pots (large or used)					
	103	Landline telephone					
	104	Mobile phone					
	105	Lantern					
	106	Torches					
	107	Radio					
108	Electric fan						
109	Iron						
110	Radio cassette player						
111	Record Player						

6		7		8		9		16								
Enumerator: Find out if the household owns any of the larger consumer durables	How many in total are owned by members of this household?	How are these owned? 1 Individually only>>>10 2 Jointly only>>> 13 3Individually and jointly>>>10 4 By the entire household 5 Refused to answer		For assets owned by the entire household, if you were to sell them today (given the age and state they are in), how much would you receive? GHC		If owned individually or jointly, to whom in the household do these belong? Specify the number of assets owned by each individual and the value:						Is this asset used in a household business? 1 Yes 2 No 3 Does not know 4 Refused to <i>If yes add business code from section 9</i>				
						Individual Ownership			Joint Ownership							
						10	11	12	13	14	15					
List the code of items owned by members of the household Code						ID	Quantity owned	If you were to sell these today (given the age and state they are in), how much would you receive? GHC	IDs	Quantity owned	If you were to sell these today (given the age and state they are in), how much would you receive? GHC					

- | | | | |
|---------------------------|---------------------------------|--------------------------------|--|
| 201. Car | 208. Water storage tank (Large) | 215. Dishwasher | 221. Camcorder/Video Player |
| 202. Bicycle | 209. Electricity Generator | 216. Microwave | 222. VCD/DVD player |
| 203. Motorcycle | 210. Satellite dish | 217. Computer (desktop/laptop) | 223. Furniture (sitting room set, bedroom set) |
| 204. Truck/buses | 211. Television | 218. Printer | 224. Sound system |
| 205. Jewellery | 212. Stove (Gas/Electric) | 219. Air conditioner | 225. Other (specify) |
| 206 Uncut cloth | 213. Refrigerator | 220.Deep freezer | |
| 207.Washing machine/Dryer | 214.Sewing machine | | |

Continue overleaf if all consumer durables cannot be listed on this page

CONSUMPTION EXPENDITURE

SECTION 11A

Respondent ID#

Name _____

HH#

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
1 Cereals					
Guinea Corn/Sorghum	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
2 Maize	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
3 Millet	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
4 Rice-Local	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
5 Rice-Imported	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
6 Cereals					
Other Cereals	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
7 Pulses and Nuts					
Cowpea Beans	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>
8 Cereals					
Soya Beans	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/> Qty c p <input type="text"/>	<input type="text"/>

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
9 Other Beans	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
10 Groundnuts	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
11 Palmnuts	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
12 Cola nuts	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
13 Othe Pulses and nuts	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
14 Bread	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
15 Biscuits	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
16 Flour (wheat)	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
17 Maize ground, corn dough	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
18 Kenkey/Banku /Tuo zafi (without sauce)	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
19 Baby Food (Cerelac, Unimix etc)	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
Cooking Oil					
20 Coconut Oil	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
21 Groundnut Oil	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
22 Palm Kernel Oil	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
23 Shea butter	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
24 Palm Oil	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
25 Margarine/Butter	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
26 Other vegetable oils	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
Spices/Condiments					
27 Black Pepper	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
28 Salt	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
29 Ginger	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
30 Other Condiments/Spices	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
Milk/Milk Products					
31 Milk(Fresh)	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
32 Milk Powder	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
33 Baby Milk	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
34 Tinned Milk	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
35 Other Milk Products including cheese	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
Eggs and Poultry					
36 Eggs and Poultry	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
37 Chicken/Guinea Fowl	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
38 Game Birds	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
Meat					
39 Corned Beef	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
40 Pork	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GH¢) Last 30 Days	(b) Purchased (GH¢) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
41 Beef	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
42 Goat Meat	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
43 Mutton	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
44 Bush meat/Wild Game	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
45 Fish	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
46 Canned/Tin Fish	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
Fruits 47 Coconut	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]
48 Banana	Qty € p [] []	Qty € p [] []	Qty € p [] []	Qty € p [] []	[]

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
49 Orange/Tangerine	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
50 Pineapple	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
51 Mango	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
52 Avocado Pear	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
53 Water Melon	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
54 Pawpaw	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
55 Apple	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>
56 Sugarcane	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	Qty c p <input type="text"/> <input type="text"/>	<input type="text"/>

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
Vegetables					
57 Kontomire	Qty c p	Qty c p	Qty c p	Qty c p	
58 Garden Eggs	Qty c p	Qty c p	Qty c p	Qty c p	
59 Okro (Fresh or dried)	Qty c p	Qty c p	Qty c p	Qty c p	
60 Carrots	Qty c p	Qty c p	Qty c p	Qty c p	
61 Cabbage	Qty c p	Qty c p	Qty c p	Qty c p	
62 Pepper (Fresh or dried)	Qty c p	Qty c p	Qty c p	Qty c p	
63 Onions (Large or Small)	Qty c p	Qty c p	Qty c p	Qty c p	
64 Tomatoes (Fresh)	Qty c p	Qty c p	Qty c p	Qty c p	

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
Vegetables					
65 Tomato Puree Canned	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
66 Other Vegetables	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
Starchy Staples					
67 Cassava	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
68 Cocoyam	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
69 Plantain	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
70 Yam	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
71 Cassava Dough	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]
72 Gari	Qty c p [] []	Qty c p [] []	Qty c p [] []	Qty c p [] []	[]

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a) Own Produce (GHC) Last 30 Days	(b) Purchased (GHC) in last 30 days	(c) Gift Received Last 30 days	(d) Gift Given Last 30 days	(e) Unit (See codes)
73 Other Starchy Staples e.g.Sweet Potato, potato	Qty c p	Qty c p	Qty c p	Qty c p	
Confectionary					
74 Sugar (cube, granulated)	Qty c p	Qty c p	Qty c p	Qty c p	
75 Honey	Qty c p	Qty c p	Qty c p	Qty c p	
76 Ice cream, ice lollies	Qty c p	Qty c p	Qty c p	Qty c p	
77 Yoghurt	Qty c p	Qty c p	Qty c p	Qty c p	
78 Chocolate	Qty c p	Qty c p	Qty c p	Qty c p	
79 Other Confectionaries	Qty c p	Qty c p	Qty c p	Qty c p	
Beverages					
80 Coffee, tea, Cocoa	Qty c p	Qty c p	Qty c p	Qty c p	

CONSUMPTION EXPENDITURE

SECTION 11A

Item	(a)	(b)	(c)	(d)	(e)
	Own Produce (GHC) Last 30 Days	Purchased (GHC) in last 30 days	Gift Received Last 30 days	Gift Given Last 30 days	Unit (See codes)
81 Bottled water, sachet water	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
82 Soft drinks and juices	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
83 Alcoholic beverages	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
84 Tobacco	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
85 Other beverages	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
86 Cooked meals (includes meals, wages)	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>
87 Food Purchased in Restaurants, Cafes,	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/> Qty <small>c p</small> <input type="text"/>	<input type="text"/>

CLOTHING AND FOOTWEAR

SECTION 11B

Expenditure over the Last 12 Months

Item	(a) Expenditure for Children Under 16 Years	(b) Expenditure for Elderly Over 60 years	(c) Expenditure for Male Adults ages 16-60 years	(d) Expenditure for Female Adults ages	(e) Total Expenditure																				
1 Suits	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
2 Smocks	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
3 Cloth (e.g. Kente. This does not include cloth for garments)	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
4 Trousers	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
5 Jeans	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
6 Underwear	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
7 Other Garments and Clothing	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
8 Footwear	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								
9 Tailoring, Laundering/cleaning, clothing repair	<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p			<table border="1"> <tr> <td style="text-align: center;">c</td> <td style="text-align: center;">p</td> </tr> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>	c	p		
c	p																								
c	p																								
c	p																								
c	p																								
c	p																								

EXPENDITURE ON EDUCATION

(PAGE 37)

SECTION 11C

Item	Total Expenditure During the Past 12 months	
1 School Uniforms	c <input type="text"/>	p <input type="text"/>
2 School fees excluding Examination Fees	c <input type="text"/>	p <input type="text"/>
3 Extra-classes	c <input type="text"/>	p <input type="text"/>
4 Textbooks	c <input type="text"/>	p <input type="text"/>
5 Calculators	c <input type="text"/>	p <input type="text"/>
6 Stationary (Exercise books, pens, pencils, erasers, maths sets etc)	c <input type="text"/>	p <input type="text"/>
7 Parent-Teacher Association Dues	c <input type="text"/>	p <input type="text"/>
8 Other (specify)	c <input type="text"/>	p <input type="text"/>

EXPENDITURE ON OTHER ITEMS IN THE LAST TWELVE MONTHS

(PAGE 39)

SECTION 11E

Item			Item			Item		
1 Regular Remittances/Gifts	c	p	13 Plumbing, Electrical and carpentry services	c	p	25 Medicine, pain killers, antibiotics, anti-malaria etc	c	p
2 Gifts/support to help at the time of difficulty	c	p	14 Repairs to Furniture and Floor Coverings	c	p	26 Newspapers, magazines, and books (not school related)	c	p
3 Cultural Festivals (donations) (Homowo, Odwira etc)	c	p	15 Bikes, car and truck repairs, maintenance and other fees	c	p	27 Good for personal care (toothpaste, razor blades, combs,	c	p
4 Church donations	c	p	16 Lawn Boys and Gardeners	c	p	28 Postal	c	p
5 Funeral (donations)	c	p	17 Security Guards	c	p	29 Telephone, internet, email,(services and charges)	c	p
6 Payment for rent	c	p	18 Domestic Servants (not including housekeepers)	c	p	30 Pets, pet food, veterinary services	c	p
7 Plumbing, Electrical and carpentry services	c	p	19 Housekeepers, caretakers			31 Gardening Expenses	c	p
8 Sewerage removal, refuse disposal, expenditure on public	c	p	20 Baby sitters (child minders), nannies			32 Entertainment	c	p
9 Water (pipe-borne, metred)	c	p	21 Barbering, Hair dressing and beauty care					
10 Water (tanker services) and other	c	p	22 Soaps, bleaches, disinfectants					
11 Cement (for miro reparis for dwelling)	c	p	23 Matches and candles					
12 Hired labour for dwelling repairs	c	p	24 Consultation fees (doctors, nurses, dentists)					

Individual Questionnaire:

Section 13

Respondent ID#

Ask two principal members of the household SEPARATELY.

Household ID#

Decision-Making

1		2		3		4		5		6	
Do you make the decision whether to be employed or pursue an income generating activity...		If you earn an income or receive money, do you alone make the decision about how to spend it?		<i>[IF THE RESPONDENT DOES NOT HAVE A SPOUSE/PARTNER, SKIP TO Q. 6]</i>		Does your spouse/ partner make the decision on how to spend the income s/he earns....		How much do you earn in comparison to your spouse/partner?		Who in the household contributes the most to household expenses?	
1 Alone 2 In consultation with ... (IDs & FRCs) 3 With permission of...(IDs & FRCs) 4 No, someone else makes the decision (IDs & FRCs) 5 Not applicable, is not engaged in income generating activity		1 Yes, for all of my income 2 Yes, for some of my income and the other part I discuss with...(IDs & FRCs) 3 Yes, I decide jointly with...(IDs & FRCs) 4 No, someone else makes the decision (IDs & FRCs) 5 Not applicable (I don't have income)		Does your spouse/partner make the decision whether to be employed or pursue an income-generating activity? 1 Alone 2 In consultation with...(IDs & FRCs) 3 With permission of...(IDs & FRCs) 4 No, someone else makes the decision (provide IDs & FRCs) 5. Don't know		1 Alone, for all of his/her income 2 Alone, for some of the income and the other part is discussed with...(IDs & FRCs) 3 In consultation with...(IDs & FRCs) 4 No, someone else makes the decision (IDs & FRCs) 5 Not applicable, spouse does not work >>6 6. Don't know		1 More than your spouse/partner 2 Less than your spouse/partner 3 About the same as your spouse/ partner 4 Your spouse/ partner does not have income 5 Don't know 6 I do not have an income		If 2 people contribute equally write both IDs	
Q1	ID	Q2	ID	Q3	ID	Q4	ID	Q5	Q6		

DECISION-MAKING

QUESTIONS 24-29: ASK ONLY WOMEN RESPONDENTS

24	25	26	27	28	29
Do you require permission to go to the market?	Can you go to the market unaccompanied?	Can you go to a health facility unaccompanied?	Do you require permission to visit your family home if it is in another town/village?	Can you go unaccompanied to your family home, if it is in another village or town?	Do you require permission to go attend a funeral?
1 Yes 2 No	1 Yes 2 No	1 Yes 2 No	1 Yes 2 No	1 Yes 2 No	1 Yes 2 No
24	25	26	27	28	29

Individual Questionnaire:

Section 14

Ask two principal members of the household SEPARATELY.

HH ID#

PLACE OF RESIDENCE

1	2	3	4	5	6	7
<p>Confirm from Inventory : Do you consider yourself the owner or one of the owners of this dwelling?</p>	<p>List the ID and/or Relationship codes of joint owners</p>	<p>With regard to this dwelling, do you have the right to sell it?</p>	<p>If the response to Q3 is 2,3 or 4 list the IDs and FRCs of who has the right to sell it</p>	<p>If you do not have the right to sell it (no to question 3), can you participate in the decision to sell it?</p>	<p>With regard to this dwelling, do you have the right to bequeath it?</p>	<p>If the answer to Q6 is 2,3, or 4 list the IDs or FRCs of the person who has the right to bequeath and >>9</p>
<p>1 Yes, alone >>3 2 Yes, jointly (ask for IDs or FRCs) 3 No >>next section 4 Refused to respond</p> <p><i>[Note to enumerator: If name is not on the deed and if respondent answered NO or Refused to respond, skip to next section.]</i></p>		<p>1 Yes, alone >>6 2 Yes, in consultation 3 Yes, with permission 4. No someone else has the right 5.No, it cannot be sold >>6 6.There is no market for this property- >> 6 7 Refused to respond</p>		<p>1 Yes 2 No 3 Dont know 4 Refused to respond</p>	<p>1 Yes, alone >>9 2 Yes, in consultation/joint 3 Yes, with permission 4 No someone else has that right 5. No it cannot be bequeathed >>9 6. Don't know 7. Refused to respond</p>	
Q1	Q2	Q3	Q4	Q5	Q6	Q7
	----- ----- -----		----- ----- -----			----- ----- -----

Individual Questionnaire:

Section 14

Ask two principal members of the household SEPARATELY.

PLACE OF RESIDENCE

8	9	10	11	12	13	14
If you do not have the right to bequeath it, can you participate in the decision to bequeath it?	With regard to this dwelling, do you have the right to use it for collateral?	If the response to Q9 is 2,3, or 4 list IDs and relationship codes of who has the right.	If you do not have the right to use it for collateral, can you participate in the decision to use it for collateral?	Is any part of the dwelling rented out?	If the dwelling is rented out, did you take the decision to rent it out?	If response to Q13 is 2, 3, or 4 list the IDs/FRCs of person(s) who you consulted, asked permission of or who took the decision to rent out the house and then >>18.
1 Yes 2 No 3 Don't know 4 Refused to respond	1 Yes, alone >>12 2 Yes, but must consult first 3 Yes, with permission 4 No someone else has that right 5. It cannot be used as collateral >>12 6 Don't know 7 Refused to respond	IDs and FRCs	1 Yes 2 No 3 Don't know 4 Refused to respond	1 Yes 2 No >>15 3 Don't know 4 Refused to respond	1 Yes, alone >>18 2 Yes, in consultation 3 Yes, with permission 4 No someone else did 5. It cannot be rented out >>18 6 Don't know >>18 7 Refused to respond	
Q8	Q9	Q10	Q11	Q12	Q13	
		----- -----				----- -----

PLACE OF RESIDENCE

15	16	17	18	19
With regard to this dwelling, do you have the right to rent it out?	If response to Q15 is 2,3 or 4 list the IDs and FRCs of who have the right.	If you do not have the right to rent it out, can you participate in the decision to rent it out?	Is any part of the house/plot used for any farm or non-farm economic activities?	What type of economic activities is this building or plot of land used for?
1 Yes, alone 2 Yes, in consultation 3 Yes, with permission 4 No someone else has the right 5. No it cannot be rented out >>18 6. There is no rental market >>18 7. Don't know >>18 8. Refused to respond >>18		1 Yes 2 No 3 Don't know 4 Refused to respond	1 Yes 2 No >> next section 3 Don't know 4 Refused to respond	1 Food preparation and sales 2 Other items made and sold 3 Small shop 4 Service provided 5 Growing food 6 Raising small animals 7 Other, specify <i>Multiple responses possible</i>
15	16	17	18	19
	<hr style="border-top: 1px dashed black;"/> <hr style="border-top: 1px dashed black;"/>			<hr style="border-top: 1px dashed black;"/> <hr style="border-top: 1px dashed black;"/>



DISPOSAL OF LIVESTOCK

28	29	30	31	32	33
Have you sold any livestock in the past 12 months? 1 Yes 2 No>>31	List livestock codes Livestock code	If yes, who made the decision? IDs and FRCs	Have you slaughtered any animals for home consumption in the past 12 months? 1 Yes 2 No 3 Don't know 4 Refused to respond	List livestock codes	If yes, who made the decision? IDs and FRCs
		-----			-----
		-----			-----
		-----			-----
		-----			-----
		-----			-----

- | |
|--|
| <p>Codes for Disposed Livestock</p> <ul style="list-style-type: none"> 101 Cattle 102 Sheep 103 Goats 104 Pigs 105 Rabbits 106 Chicken 107 Guinea Fowl 108 Donkey 109 Horse 110 Bullock 111 Snail 112 Fish pond 113 Dogs 114 Turkeys 115 Ducks 116 Grasscutter 117 Cats 118 Other (specify) |
|--|

I

FINANCIAL ASSETS

8	9	10
Do you have a pension plan in your own name? 1 Yes, one 2 Yes, more than one 3 No (>>11) 4 Don't know >>11 5 Refused to answer >>11	Who took out the pension? 1 Employer 2 Personal 3 Employer and Personal 4 Other (specify)	Who contributes to it? 1 Self 2 Your employer 3 Both you and your employer 4. Other (specify)
Q6	Q7	Q8

Loans MADE BY RESPONDENT

11		12	13	14	15	16
Does anyone or any business owe you money? 1 Yes 2 No >> next section 3 Don't know >> next section 4 Refused to respond	L O A N C O D E	Who is the person or business to which you lent money: 1 Family and/or household member 2 Friend >>14 3 Employee >> 14 4 Client/Customer →>>14 5 Other, specify >>14	If you lent to family or household member(s), list the family /household member(s) you lent money to. IDs and FRCs codes	What is the amount still owed to you? Gh ¢	Do you expect to be repaid? 1. Yes all of it >> next loan 2. Yes some of it>> 15 3. No >> next loan 4. Don't know	How much do you expect to be repaid? Gh ¢
			IDs			
	CR1					
	CR2					
	CR3					
	CR4					
	CR5					
	CR6					
	CR7					
	CR8					
	CR9					
	CR10					

Ask two principal members of the household. Name _____

HH#

DEBT

1	2	3	4	5	6	7
<p>We already asked you about financial obligations on your land, dwelling, and business. Now we want to ask you about other loans. Do you currently owe any person or organisation?</p> <p>1 Yes 2 No (>> next section) 3 Don't know >> next section 4 Refused to respond</p> <p>For each debt, ask the following questions</p>	<p>Who is the person or institution that you owe. (List all that apply)</p> <p>D E B T C O D E</p> <p>1 Family and/or household member 2 Friend/Individual 3 Employer 4 Bank 5 Credit cooperative 6 Non-government organization 7 Money lender 8 Business/shop 9 Self-help group 10 Microfinance institution 11 Susu collector/ROSCA 12 Church/Mosque 13 Other, specify</p>	<p>Are you responsible for the loan individually or jointly with someone else?</p> <p>1 Individually 2 Jointly 3 Don't know 4 Refused to respond</p>	<p>If joint, who are the other borrowers?</p> <p>IDs and FRCs codes</p> <p>3. Members of a group</p>	<p>How much was borrowed originally?</p> <p><i>GH c</i></p>	<p>How much do you still owe?</p> <p><i>GH c</i></p>	<p>Did you provide any collateral?</p> <p>1 Yes 2 No (>>11) 3 Don't know 4 Refused to respond</p>
	Debt 1					
	Debt 2					
	Debt 3					
	Debt 4					
	Debt 5					
	Debt 6					
	Debt 7					
	Debt 8					
	Debt 9					

DEBT

	8	9	10	11	12	13
D E B T C O D E	What was the collateral?	Did the collateral belong to you alone or jointly with someone?	If the collateral did not belong to you or belonged to you and someone else list the IDs, FRCs of owners of the collateral	For what purpose was the loan contracted?	Did you decide to take out this loan?	If you did not decide alone to take out the loan (answers 2, 3, 4 in previous question), please list who decided to obtain the loan.
	1 Farm	1 Yes, sole owner >>11 2 Yes, jointly 3 No 4 Don't know>>11 5 Refused to respond >>11	IDs and FRCs	1 Machinery and equipment	1 Yes, Independently 2 Yes, in consultation 3 Yes, with permission 4 No 5 Refused to respond	IDs and FRCs 99 Refused to respond
	2 Other Land			2 Inputs/ raw materials		
	3 Building			3 Education / training		
	4 Equipment			4 Health		
	5 Vehicle			5 Ceremonies (weddings, funerals, outdoorings etc		
	6 Other Consumer durables			6 Purchase Vehicle		
	7 Livestock			7 Other consumer durables		
	8 Other (specify)			8 Food		
				9 Other, specify		
	10 Don't know					
	11 Refused to respond					
Debt 1						
Debt 2						
Debt 3						
Debt 4						
Debt 5						
Debt 6						
Debt 7						
Debt8						
Debt 9						

INDIVIDUAL LEVEL QUESTIONS:

Section 23

Respondent ID#

Ask two principal members of the household. Name _____

HH#

SHOCKS AND LOSSES

S H O C K S C O D E	List of Shocks	1	2	3				4		5	
		Has your household experienced any of the following shocks over the past 5 years (i.e. since January 2005)? 1 Yes 2 No 3 Don't know 4 Refused to <i>If respond 2, 3, 4, skip to next shock</i>	How many times did this occur?	Did the household lose any assets as part of the shock? 1. Yes 2. No <i>Enumerator: Refer to Asset code on side of Table and enter appropriate code</i>				In what year did this shock occur?		How severe was the impact of this shock?	
				Provide information for the most recent two occurrences of the particular shock				Provide information for the most recent two occurrences of the shock		1 Mild 2 Moderate 3 Severe 4 No impact 5 Don't know 6 Refused to answer	A
Q3a	Asset code	Q3b	Asset code	Year (a)	Year (b)						
S1	Major illness of a household member										
S2	Death of a household member										
S3	Abandonment, separation, or divorce										
S4	Loss of job of someone in your household										
S5	Decrease in remittances received										
S6	Major price decrease for agricultural, artisanal, or business produce										
S7	Destruction of property by fire										
S8	Theft of livestock, harvest, inventory etc.										
S9	Major accident										
S10	Major natural disasters										
S11	Death of Livestock										
S13	Other, specify										
S14	Other, specify										
S15	Other, specify										

Asset Code
101 Land
102 Building
103 Livestock
104 Harvest
105 Vehicle
106 Money
107 Business
108 Electrical Appliance
109 Nothing
109 Other (specify)

MARITAL AND INHERITANCE REGIMES

9	10	11	12	13	14	15	16	17
After you married/formed consensual union, did any assets you inherited:	Were you EVER previously married or in a consensual union?	If previously married/cons. union, did that relationship dissolve due to:	FOR ALL THOSE WHO HAVE EVER BEEN DIVORCED, SEPARATED, WIDOWED OR DESERTEED (from HH ROSTER)		Have you ever received or inherited any assets besides what you previously reported as owning currently?			Do you expect to receive any inheritance, and if so from whom?
1. Remain your individual property 2. Become jointly owned with your spouse 3. Not applicable 4. Refused to respond	1 Yes, Married 2 Yes, in a Consensual union 3 No >>14	1 Divorce 2. Death of spouse/partner 3 Deserted / abandoned 4 Other	Did you retain any assets on dissolution of that marriage or union? 1 Yes, my own property 2 Yes, some of my spouse's/partner's property 3 Yes, both my own property and some of spouse's/partner's property 4. No I did not retain any asset 5. Not applicable (no asset to retain) 6 Refused to respond	Did you lose any assets on dissolution of that marriage or union? 1 Yes, my own property 2 Yes, some of the property I jointly owned with my spouse/partner 3. Yes, lost both some of my own property and jointly owned property 4. Not applicable (no asset to lose) 5. Don't know 6. Refused to respond 7. No did not lose anything	1 Yes 2 No >>17 3 Don't know>>17 4 Refused to respond>>17	List all other assets you have inherited/received that were not reported previously including those you no longer own 1 House 2 Land 3 Livestock 4 Business 5 Financial assets 6 Jewelry 7 Other, specify <i>(multiple answers)</i>	Who did you inherit/receive these assets from? Deceased Codes IDs/ FRCs	1. Yes (indicate ID/FRCs) 2. No 3 Don't know 4 Refused to respond
9	10	11	12	13	14	15	16	17
						Asset	IDs	

Deceased Codes

Primary Respondent's father, deceased	20	Secondary Respondent's father, deceased	30	Deceased half sister	17
Primary Respondent's mother, deceased	21	Secondary Respondent's mother, deceased	31	Deceased half brother	18
Primary Respondent's son, deceased	22	Secondary Respondent's son, deceased	32	Deceased spouse	19
Primary Respondent's daughter deceased	23	Secondary Respondent's daughter, deceased	33		
Primary Respondent's full brother, deceased	24	Secondary Respondent's full brother, deceased	34		
Primary respondent's full sister, deceased	25	Secondary Respondent's full sister, deceased	35		
Primary Respondent's other maternal male relative	26	Secondary Respondent's other maternal male relative, dec	36		
Primary Respondent's other paternal male relative	27	Secondary Respondent's other paternal male relative, dec	37		
Primary Respondent's other maternal female rela	28	Secondary Respondent's other maternal female relative, d	38		
Primary Respondent's other paternal femal relative	29	Secondary Respondent's other paternal female relative, de	39		

INDIVIDUAL LEVEL QUESTIONS:

Section 24

MARITAL AND INHERITANCE REGIMES

18		19	20	21	22	23
How many brothers do you have?		If you have or had any brothers:, have any of them inherited or received any property from your parents?	If you have any brothers who have inherited: List the assets your brothers inherited	How many of your brothers did not go to school?	How many of your brothers ended their education at primary school including those who did not complete primary school?	How many of your brothers ended their education at middle/JHS school including those who did not complete?
<p><i>* include those who have passed away</i></p> <p>If the respondent has no brothers>>24</p>		<p>1. Yes</p> <p>2. No >>21</p> <p>3 Don't know >>21</p> <p>4 Refused to respond>>21</p>	<p>1 House</p> <p>2 Land</p> <p>3 Livestock</p> <p>4 Business</p> <p>5 Financial assets</p> <p>6 Jewellery</p> <p>7 Uncut cloth</p> <p>8 Other, specify</p> <p><i>(multiple answers possible)</i></p>		<p>Include those still in primary school</p>	<p>Include those still in JHS.</p>
18		19	20	21	22	23
Paternal half brothers:						
Maternal half brothers:						
Full brothers						
Total						

INDIVIDUAL LEVEL QUESTIONS:

Section 24

MARITAL AND INHERITANCE REGIMES

24	25	26	27	28	29	30
How many sisters do you have? * include those who have passed away <i>If respondent does not have any sisters >>>30</i>	If you have sisters: Have any of them inherited or received any property from your parents? 1 Yes 2 No >>>27 3 Don't know 4 Refused to respond <i>If responds 3,4 >>>27</i>	List the assets your sisters inherited. 1 House 2 Land 3 Livestock 4 Business 5 Financial assets 6 Jewellery 7 Other, specify	How many of your sisters did not go to school?	How many of your sisters ended their education at primary school? Include those who did not complete. Include those still in primary school	How many of your sisters ended their education at middle/JHS school? Include those who did not complete. Include those still in JHS.	Did the brothers and sisters inherit equally? 1. Yes 2. No, brothers got more 3. No sisters got more 4. No, one brother inherited most 5. No, one sister inherited most 6. No one has inherited 7 Dont know
24	25	26	27	28	29	30
Paternal half sisters:						
Maternal half sisters :						
Full sisters:						
Total:						

31	32	33	34	35	36		
At the time that you established your own household , did your mother own any agricultural land? 1 Yes, owned individually 2 Yes, owned jointly with father 3. Yes owned jointly with another person 4 No >>>34 5. Have not formed my own household>>>34 6 Dont know <i>multiple responses possible</i>	If yes, how many plots of land did your mother own?	What was the size of each plot of land? <i>Unit of measurement</i>	At the time you formed your own household did your mother own any non-agriculture land? 1. Yes owned individually 2 Yes owned jointly with father 3 Yes owned jointly with another person 4 No>>>37 5 Have not formed my own household >>>37 6 Dont know	If yes, how many plots of land did your mother own?	What was the size of each plot? <i>Unit of measurement</i>		
31	32	Size	Unit	34	38	Size	Unit

- Unit of Measurement**
- Acres 1
 - Poles 2
 - Ropes 3
 - Hectare 4
 - Other 5

|

SPOUSE LIVING OUTSIDE THE HOUSEHOLD

10	11	12	13	14	15	16	
In which industry/service is [Name's] main economic activity?	For how many months has [Name] worked in this occupation over the past 12 months?	For how long has [Name] been working in this occupation? (In years)	Has [Name] ever attended school?	What is the highest grade [Name] completed? 00. None 01. pre-school 11. Primary 1 12. Primary 2 13. Primary 3 14. Primary 4 15. Primary 5 16. Primary 6 17. JHS 1 18. JHS 2 19. JHS 3 20. M1 21. M2 22. M3 23. M4 24. SHS 1 25. SHS 2	26. SHS 3 27. S1 28. S2 29. S3 30. S 4 31. S5 32. L6 33. U6 41. VOC/TECH 42. Teacher Tr 43. Nursing Tr 44. Agric Coll 51. Univ/Poly 52. Other 53. Special Sch 54. Koranic Sch 55. Don't know	Can [Name] read or write in English? 1. Yes, read only 2. Yes, write only 3. Yes, can read and write 4. No 5. Can read and write in another language 6. Don't know	Has [Name] ever left Ghana for work or study? 1 Yes 2 No 3 Don't know
<i>Enter ISIC Codes</i>	If less than one month enter 0.5	If less than one year enter 0.5	1 Yes 2. No >>15 3 Don't know				
<i>Enter dk Dont know</i>							

INDIVIDUAL LEVEL QUESTIONS:

Name _____

HH#

CONFLICT OVER ASSETS (IN LAST FIVE YEARS)

1		2	3	4	5
Have you, yourself, been in conflict with anyone regarding any assets over the past 5 years? 1 Yes 2 No 3 Does not know 3 Refused to answer If 2,3, or 4 end the interview	C O F L I C T E	If Yes, what type of asset was involved? 1 Building 2 Land 3 Livestock 4 Agriculture equipment and installations 5 Consumer Durables 6 Business 7 Financial assets 8 Other, specify 9 Does not know 10 Refused to respond	With whom was the conflict? IDs and FRCs, plus: 1 Person(s) in another community 2 Person(s) in this community 3 Government 4 Private agency/NGO 5 Other (specify) 6 Refused to answer Multiple responses possible.	What was the nature of the conflict? 1 Ownership rights 2 Selling/leasing/renting of asset 3 Gifting away an asset 4 Inheritance rights 5 How the assets should be used 6 Who should use the asset 7 Separation/divorce 8 Sharing revenue from asset/how revenue from asset should be used 9 Other, specify 10 Does not know 11 Refused to respond Multiple responses possible. <i>Dont read out examples</i>	Is the conflict resolved? 1 Yes 2 No 3 Not fully resolved 4 Does not know 5 Refused to respond
Q1		Q2	Q3	Q4	Q5
	C1				
	C2				
	C3				
	C4				