

Questionnaire checked by team member

Questionnaire checked by supervisor

26 Questionnaire number

0 Tablet ID

									THAILAND

TVSEP Add-On Project

Behavioral insights into households' financial situations within a vulnerable population

2017

* NOTE: Reference Period is last 12 months.

Version 2017-3

Introductory statement

We visited you a few months ago for an interview about livelihood, risks and shocks. Now we have come again for another shorter interview to ask about household savings and how your household deals with financial matters in general. Like last time we want to thank you for your kind cooperation.

We assure you that all information you give during the interview is kept strictly confidential. Data will be used for scientific purposes only and will not be given to any outside person. As a sign of our great appreciation that you take your time for our interview you will receive 50 THB at the end of the interview.

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<https://www.tvsep.de/overview-tvsep.html>

07/11/2017

Code A

- 1 died
- 2 moved away/divorced/disappeared
- 3 other, specify

Code B

- 1 Yes
- 2 No

Section 1: Survey Information

1 Province I.D.:

7 Date of interview (dd/mm/yy)

2 District I.D.:

8 Time started (hh:mm)

3 Sub-district I.D.:

4 Village I.D.:

5 Household I.D.:

6 Address (or description) of household:

25 Telephone No.

23 Name of household head in June 2017

10 Name of household head in November 2017

24 If not same household head, why?

Code A

12r Name of respondent in June 2017

11r Name of respondent in November 2017

12br Same respondent as in June 2017?

Code B

1 Name of interviewer:

2 I.D. code interviewer

20 Data checked in the field by: name STL

20a I.D. code STL

22 Notes (enumerators):

22a Checked by: Name

Code A	Code CC	Code E 1 - First half	Code F
1 Head	1 In the same village/commune	1 Kinh	1 Buddhist
2 Wife/Husband	2 In the same district (rural area)	2 Tay	2 hoa hao Buddhist
3 Son/Daughter	3 In the same district (urban area)	3 Thai	
4 Son/daughter in law	4 In the same province (rural area)	4 Chinese origin	3 Muslim
5 Father/Mother	5 In the same province (urban area)	5 Khmer	4 Christian
6 Father/Mother in law	6 In another province (rural area)	6 Muong	5 Caodaist
7 Sister/Brother	7 In another province (urban area)	7 Nung	6 Animist
8 Grandchild	9 In Bangkok	8 Hmong (Meos)	7 Atheist
9 Nephew/Niece	10 In Hanoi	9 Dao	90 other, specify
10 Cousin	11 In Ho Chi Minh City	10 Gia rai	98 no answer
	20 Laos	11 Ngai	
11 Other relatives	21 Cambodia	12 Ede	
12 Non-relative	29 Other Asian country	14 Sedang	
13 Brother/sister in law	90 Other Non-asian country	15 San chay (Cao lan - San chi)	
14 Son/daughter adopted			
98 No answer	98 No answer		
Code B		2 - Second half	Code AA
1 Unmarried		16 Coho	1 yes
2 Married		17 Cham (Cham)	2 no
3 Widow		20 Mnong	98 no answer
4 Divorced/separated		21 Ra glai	
98 No answer		23 Bru - Van Kieu	
Code D		24 Tho	
1 Founded Household		26 Co tu	
2 Marriage		31 Ta oi	
3 Born in the household		37 Lao	
4 Job opportunity		56 Phu Thai	
5 Job Search		57 Suai	
6 Schooling		59 Moo Sir	
7 Followed the Family		60 Thai Yor	
8 Came to be looked after (ill, old or alone)		61 Thai So	
9 Came to help the household		62 Kalerng	
10 Came to live with the household because of economic distress		63 Paco	
11 Monk			
90 other, specify		3 - Foreigners + other	
98 No answer		58 foreigner	
		90 other, specify	
		98 no answer	

2.1: Household Members

Did any household member leave the household after we last visited you (7/17-11/17)? If yes please give the name of that household member. If not, go to next question.

Name/Nickname

Did any new member join your household after we last visited you (7/17-11/17)? If yes, please give details for each new member about demographics, education and health in the following. If no, please go to section 3.

1	2	3	4	4a	5	6	7	8	9	10	11	12	13
I.D. code	Name/Nickname	Gender	Age	Age	Relation to household head	Marital status	Place of birth	For how long has [NAME] been living with the household?	Reason for joining	Previous location	Ethnic group	Religion or feel close to any religion	Is [Name] a member of a socio-political organization (e.g. party, VWU, Veterans' Union)?
		1=male, 2=female	(year) if > 5	(month) if < 5		ask only for members > 13 years of age		(years)	if born in household go to Q11				
					A	B	CC		D	CC	E	F	AA
01													
02													
03													
04													
05													
06													
07													
08													
09													
10													
11													
12													

Code H**1 - Agricultural occupation**

- 1 Engaged in own agriculture (including livestock and aquaculture)
- 2 Engaged in fishing, hunting or collecting
- 4 Casual off-farm labour in agriculture
- 6 Permanently employed in agriculture

2 - Non-agricultural occupation

- 3 Non-farm self-employed
- 5 Casual labour in non-agriculture
- 7 Permanently employed in non-agriculture
- 8 Government official
- 9 Housewife
- 10 Student/Pupil
- 13 Performing only occasional and light work
- 14 Monk
- 15 joined the army

3 - No occupation and other

- 11 Child below school age
- 12 Unemployed
- 17 Unable to work because of disability
- 18 Unable to work-other reasons
- 19 Taking care of disabled/impaired household members
- 20 no second occupation
- 90 Other, specify
- 98 no answer

Code AA

- 1 yes
- 2 no
- 98 no answer

Code I**1 - Work and school related**

- 4 Job opportunity
- 5 Job Search
- 6 Schooling or studying
- 12 joined the army

2 - Personal

- 1 Died
- 2 Established own household
- 3 Marriage
- 7 Followed the Family
- 8 went to help another household
- 9 went to live with another household because of economic distress
- 11 Became a Monk
- 23 went to get a health treatment
- 26 Vacation
- 28 Other religious reasons
- 29 living in home for disabled
- 30 living in home for the aged (retirement home)
- 31 living in assisted living scheme

3 - Other

- 90 Other, specify
- 98 no answer

Code CC

- 1 In the same village/commune
- 2 In the same district (rural area)
- 3 In the same district (urban area)
- 4 In the same province (rural area)
- 5 In the same province (urban area)
- 6 In another province (rural area)
- 7 In another province (urban area)
- 9 In Bangkok
- 10 In Hanoi
- 11 In Ho Chi Minh City
- 20 Laos
- 21 Cambodia
- 29 Other Asian country
- 90 Other Non-asian country
- 98 No answer

2.1: Household Members

1	2	14	15	16	18	19	19a	20	21
I.D. code	Name/Nickname	Main occupation in the past 12 months according to time spent	Second occupation the past 12 month according to time spent	How many days did [NAME] stay in the household in the past 12 month? <i>if = 365, skip to next person</i>	Primary reason for not being in this household in the past 12 month <i>if code = 1 go to Q19a</i>	Where did [NAME] go?	In the past 12 month did [NAME] send or receive money from the HH while being absent? <i>(If no, TH- go to next row // VN go to Q24)</i>	Amount of money/value of gifts the household received from [NAME] in the past 12 month	Amount of money/value of gifts the household sent to [NAME] in the past 12 month
		H	H	days	I	CC	AA	THB	THB
01									
02									
03									
04									
05									
06									
07									
08									
09									
10									
11									
12									

TH: Code BB	TH: Code B	Code AA	Code C	Code CC
1 Primary level	1 P. 1	1 yes	1 had to work with family business	1 In the same village/commune
2 Lower-secondary level	2 P. 2	2 no	2 migrated	2 In the same district (rural area)
3 Upper-secondary level	3 P. 3	98 no answer	3 cannot afford to go to school	3 In the same district (urban area)
4 Vocational school	4 P. 4		4 ill	4 In the same province (rural area)
7 University	5 P. 5		5 finished school	5 In the same province (urban area)
11 Adult education	6 P. 6		7 drawn into army	6 In another province (rural area)
98 No answer	7 P.7		9 Don't want to study	7 In another province (urban area)
	8 M or MS 1		10 Lack of qualification	9 In Bangkok
	9 M or MS 2		11 Family problems	10 In Hanoi
	10 M or MS 3		12 Political disruption (including war)	11 In Ho Chi Minh City
	11 M or MS 4		90 Other, specify	20 Laos
	12 M or MS 5		98 No answer	21 Cambodia
	13 M or MS 6			29 Other Asian country
	14 MS 7			90 Other Non-asian country
	15 MS 8			98 No answer
	16 PWC 1			
	17 PWC 2			
	18 PWC 3			
	19 PWS 1			
	20 PWS 2			
	21 PWT 1			
	22 PWT 2			
	23 Univ. 1			
	24 Univ. 2			
	25 Univ. 3			
	26 Univ. 4			
	27 Univ. 5			
	28 Univ. 6			
	29 PhD			

Section 2.2: Education

1	2	3	4	5a	5	6	14	7	8	9	10	11	12	13
I.D. code	Name/Nickname	Can [NAME] read and write?	Is [NAME] currently enrolled in school? <i>if no go to Q6</i>	Educational level <i>skip to Q11</i>	What grade is [NAME] currently enrolled in?	Has [NAME] ever been to school? <i>If no, go to next row</i>	How many years did NAME go to school?	What was [NAME]'s highest educational attainment?	How old was [NAME] when he/she left school?	Why did [NAME] leave school?	Where did [NAME] obtain her/his highest educational attainment?	How old was [NAME] when he/she started school?	Was [NAME] ever absent for a whole school year or more? <i>If no, go to next row</i>	Why was [NAME] absent?
		AA	AA	BB	B	AA	(years)	B		C	CC		AA	C
01														
02														
03														
04														
05														
06														
07														
08														
09														
10														
11														
12														
13														
14														
15														

Code A

- 1 healthy
- 2 can manage
- 3 sick
- 98 no answer

Code B

- 1 worse
- 2 same
- 3 better
- 98 no answer

Code F

- 1 not necessary
- 2 no facility available
- 3 facility too expensive
- 4 transport to facility too expensive
- 5 low quality of facility
- 6 could not spare the time
- 7 Other, specify
- 98 no answer

Code G

- 1 same village/ward
- 2 same commune
- 3 other commune
- 4 district town
- 5 same province capital
- 6 other province capital
- 7 abroad
- 98 no answer

Code H

- 1 inpatient
- 2 outpatient
- 98 no answer

Code AA

- 1 yes
- 2 no
- 98 no answer

Code E

- 0 did nothing
- 1 went to a government hospital
- 2 went to a commune health center
- 3 went to a pharmacy
- 4 went to a doctor (clinic)
- 5 went to health worker
- 6 went to traditional healer
- 7 went to private hospital
- 8 Self- treatment
- 90 other, specify
- 98 no answer

Code D*1 - First half*

- 1 Pneumonia
- 3 Heart diseases
- 4 Diarrhoea and gastroenteritis of presumed infectious origin
- 16 Poliomyelitis
- 17 Measles
- 18 Rubella
- 19 Mumps
- 21 Hepatitis
- 23 Epilepsy
- 24 AIDS (Acquired Immune Deficiency Syndrome)
- 26 Dengue fever
- 28 Diabetes
- 29 Hypertension
- 32 Fractures bones
- 33 Other accident-related injuries

2 - Second half

- 35 Chronic Bellyache
- 37 deaf
- 38 alcoholism
- 39 Chronic headache
- 45 Down-Syndrom
- 47 Chronic backache
- 49 agent orange related disease
- 55 Cancer
- 56 Lung Disease
- 57 other fever
- 58 Kidney disease
- 59 Impairment of vision including Blindness
- 60 Other birth defects
- 61 Depression

3 - None and other

- 0 none
- 90 other, specify
- 98 no answer

Section 2.3: Health

Fill in for all household members

1	2	2a	3	4	5	6	7	9	17a	17b	12	13	13a	13c	14	15	17c	17d
I.D. code	Name or nickname	Does [Name] have a free health card?	How healthy is [NAME]?	Does [NAME] feel healthier than last year?	Does [NAME] feel healthier than 5 years ago?	weight	height	What was the major impairment of [NAME]'s health in the past 12 months?	When did it start?		For how many weeks was [NAME] unable to pursue his/her main occupation (in the past 12 months)?	What did [NAME] do?	Where is the facility where [NAME] got main treatment?	Was [NAME] in inpatient or outpatient care?	If no treatment was sought. Why not?	What was the second major impairment of [NAME]'s health in the past 12 months?	When did it start?	
		AA	A	B	B	(kg)	(cm)	D	month	year		E	G	H	F	D	month	year
01																		
02																		
03																		
04																		
05																		
06																		
07																		
08																		
09																		

Code A

- 1 No, no difficulty
- 2 Yes - some difficulty
- 3 Yes - a lot of difficulty
- 4 Cannot do at all

Code B

- 1 old age
- 2 chronic disease
- 3 war
- 4 intoxication / agent orange
- 5 natural calamity
- 6 work accident
- 7 road accident
- 8 other accident
- 9 congenital birth defects
- 10 untreated illness
- 11 low quality of food insufficient food
- 12 other reasons

Code C

- 1 No, not at all
- 2 Yes, somewhat
- 3 Yes

Section 2.3: Health

The next questions ask about difficulties you may have doing certain activities because of a health problem

Fill in for all household members

1	2	18a	18b	18c	18d	18e	18f	19a-f	20a-f	21a-f	22a-f	23a-f	24a-f
I.D. code	Name or nickname	Does [NAME] have difficulties with any of the following? (Read out all difficulties. The respondent can name a maximum of three difficulties for each member in the household.)						What is the reason for [NAME]'s difficulty in [seeing/walking...]? ?	Since when has [NAME] had this difficulty?		Since when did it give [Name] a serious impairment?		Did [Name] expect / anticipate this difficulty to occur?
		seeing, even if wearing glasses	hearing, even if using hearing aid	walking or climbing steps	remembering or concentrating	self-care such as washing all over or dressing	communicating, e.g. understanding or being understood even when using your usual customary language						
		if answer = 2 answer all of section apart from 22a-23a, if answer >= 3 answer 19a-24a	if answer = 2 answer all of section apart from 22b-23b, if answer >= 3 answer 19b-24b	if answer = 2 answer all of section apart from 22c-23c, if answer >= 3 answer 19c-24c	if answer = 2 answer all of section apart from 22d-23d, if answer >= 3 answer 19d-24d	if answer = 2 answer all of section apart from 22e-23e, if answer >= 3 answer 19e-24e	if answer = 2 answer all of section apart from 22f-23f, if answer >= 3 answer 19f-24f						
		A	A	A	A	A	A	B	month	year	month	year	C
01													
02													
03													
04													
05													
06													
07													
08													
09													

Code A

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

0 = not satisfied at all

10 = completely satisfied

Code B

- 1 More satisfied
- 2 Less satisfied
- 3 About the same
- 98 No answer

Section 3: Subjective well-being

(Info: The following questions are about how satisfied you are with different areas of your life. Do not ask other people for help when answering. Just decide on your own. Please answer each statement using the scale provided using the answer that describes you best.)

How satisfied are you today with the following areas of your life?

Please answer on a scale from 0 to 10, where 0 means not satisfied at all and 10 means completely satisfied.

How satisfied are you with...

(Instruction for enumerator: Please show scale to the respondent.)

- 1 ... your health?

Code A
- 2 ... your sleep?

Code A
- 3 ... the income of your household?

Code A
- 4 ... your own personal income?

Code A
- 5 ... your job (if employed)?

Code A
- 6 ... your work in the home?

Code A
- 7 ... your house?

Code A
- 8 ... your social life?

Code A
- 9 ... your standard of living?

Code A
- 10 ... the amount of leisure time you have?

Code A
- 11 ... the way you spend your leisure time?

Code A
- 12 All things considered, how satisfied are you with your life as a whole these days? Use the same scale as before.

Code A
- 13 Would you say that you are more satisfied with life, less satisfied or feel about the same as you did a year ago?

Code B

Code C

- 1 Very rarely
- 2 Rarely
- 3 Occasionally
- 4 Very often
- 98 No answer

Code D

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

0 = extremely unhappy

10 = extremely happy

Code E

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

0 = no choice at all

10 = a great deal of choice

Section 3: Subjective well-being

14 I will now read to you a number of feelings. Please indicate for each feeling how often or rarely you experienced this feeling in the last four weeks.

How often have you felt...

...angry?		Code C
...worried?		Code C
...happy?		Code C
...sad?		Code C

15 Considering all the aspects of your life, how happy would you say you are? Please score on a scale from 0 to 10, where 0 means “extremely unhappy” and 10 “extremely happy”.

Code D

16 Some people feel they have completely free choice and control over their lives, while other people feel that what they do has no real effect on what happens to them.

Please use this scale where 0 means "no choice at all" and 10 means "a great deal of choice" to indicate how much freedom of choice and control you feel you have

Code E

Section 4: Financial Literacy

READ OUT: The following questions deal with how you approach things related to finance. When you have to, please calculate in your head without any help from calculator or other people. Thank you!

Enumerator instruction: Do not help the respondent solve the questions.

Section 4.1: Numeracy

Instruction: Enter number here: 97 = don't know // 98 = no answer

1 What is $35 + 82$?

2 What is 12×4 ?

3 What is $56 : 7$?

4 What is 10% of 400?

5 What is $100 - 136$?

6 Suppose you want to buy a bag of rice that costs 370 THB. You only have a 1000 THB note. How much change will you get?

0	10	20	30	40	50	60	70	80	90	100
---	----	----	----	----	----	----	----	----	----	-----

Worse than others

Better than others

Code A

- 1 Correct answer
- 2 Wrong amount / irrelevant
- 97 Don't know
- 98 No answer

Code B

- 1 More than 11000 THB
- 2 Exactly 11000 THB
- 3 Less than 11000 THB
- 97 Don't know
- 98 No answer

Code C

- 1 True
- 2 False
- 97 Don't know
- 98 No answer

Code D

- 1 Less than you can buy today
- 2 More than you can buy today
- 3 Exactly the same as you can buy today
- 97 Don't know
- 98 No answer

Code E

- 1 The first loan
- 2 The second loan
- 97 Don't know
- 98 No answer

Section 4.2: Financial knowledge

READ OUT: In the following you will be asked 7 questions on your financial knowledge. Before we start, we would like to ask you to guess how good your knowledge in this quiz will be in comparison to 100 other people in Ubon Province who take also part in this quiz. How many of them do you think will have LESS correct answers than you? Please choose a number between 0 and 100. The higher the number, the more people you guess to perform worse than you. In other words, 0 means "I am at the very bottom" and 100 means "I'm at the very top".

Enumerator instruction: Please give the following examples if necessary: 1) If you choose 30 this means that 30 business owners answer less questions correctly than you and 70 answer more questions correctly than you. In other words, you think that you perform worse than most others in the quiz. 2) If you choose 80 this means that 80 business owners answer less questions correctly and 20 answer more questions correctly. In other words you think that you are better than most others. Show the visual line on your tablet if that is helpful for respondent.

Enter number here:

- 1 Imagine that five brothers are given a gift of 10000 THB in total. If the brothers have to share the money equally, how much would each one of them get?

Code A

Correct answer: 2000 THB

- 2 You lend 1000 THB to another villager one evening and he gives you 1000 THB back the next day. How much interest has he paid on this money?

Code A

Correct answer: 0 THB, he has not paid any interest

- 3 Suppose you put 10000 THB into an account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?

Code A

Correct answer: 10200 THB

- 4 How much would be in the account at the end of five years?

Code B

Enumerator instruction: READ OUT options 1-3 of Code B

- 5 I would like to know whether you think the following statements are true or false:

- a An investment with a high return is likely to be of high risk.
- b High inflation means that the cost of living is increasing rapidly.
- c It is less likely that you will lose all of your money if you save it in more than one place

Code C

Code C

Code C

- 6 If you have 10000 THB in an account, the interest rate on the account is 1% per year, and during this time, the price of goods and services rises by 2% per year, after one year you can buy:

Code D

Enumerator instruction: READ OUT Code D

- 7 Suppose you need to borrow 50000 THB. Two people offer you two different loans, the first loan you have to pay back 60000 THB in one month, with the second loan you have to pay back 50000 THB plus 15% in one month. Which loan is the better option?

Code E

READ OUT: We are now at the end of the quiz. After having participated in the quiz, we want you to guess again how good your knowledge was in comparison to 100 other villagers in Ubon Province who answered the same quiz. How many of them do you think have LESS correct answers than you? Please choose a number between 0 and 100. The higher the number, the more people you guess to perform worse than you. In other words, 0 means "I am at the very bottom" and 100 means "I'm at the very top".

Enter number here:

Code A

- 1 Myself
- 2 Myself and someone else
- 3 Someone else
- 97 Don't know
- 98 No answer

Code B

- 1 Yes
- 2 No
- 97 Don't know
- 98 No answer

Code C

- 1 I am certain I could not come up with the money.
- 2 I could probably not come up with the money.
- 3 I could maybe come up with the money.
- 4 I could probably come up with the money.
- 5 I am certain I could come up with the money.
- 97 Don't know
- 98 No answer

Code D

- 1 Savings account
- 2 Borrow from friends and family
- 3 Borrow from financial institution
- 4 Borrow from money lender
- 5 An emergency fund
- 6 Sell something I own
- 90 Other, specify
- 97 Don't know
- 98 No answer

Code E

- 1 Information sent through post
- 2 Information picked up in a bank branch
- 3 Advice of friends
- 4 Advice of relatives
- 5 Employer's advice, Village head advice
- 6 Newspaper advert
- 7 TV, radio advert
- 8 Own previous experiences
- 90 Other, specify
- 97 Don't know
- 98 No answer

Code F

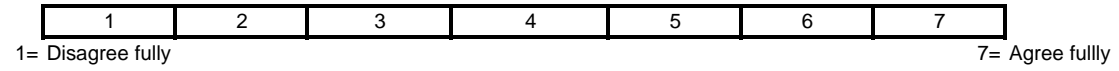
- 1 Yes, relative
- 2 Yes, friend
- 3 Yes, acquaintance
- 4 No
- 97 Don't know
- 98 No answer

Section 4.3: Financial behavior

- 1 Who is responsible for making day-to-day decisions about money in your household? Code A
- 2 Does your household keep a book about household spending, saving, or paying bills? Code B
- 3a Could you come up with enough money to cover living expenses for three months if an unexpected emergency happened? Code C
- 3b If yes, where would you get the money? Code D
- 4 Which source of information do you mainly use when you have to make financial decisions? Code E
- 5 Do you know someone working in a financial institution? Code F
- 6a Have you ever received financial advice from anyone? Code B
- 6b If yes, name the source: Code B
Enumerator: Write down answer in open text field
- 7 Were you taught financial education at school? Code B
- 8 Did your family teach you how to manage your finances? Code B
- 9 Do you know about the debt doctor program? Code B
- 10 Do you know about school savings banks? Code B

Code A

- 1 Disagree fully
- 2 Disagree strongly
- 3 Disagree a little
- 4 Neither agree nor disagree
- 5 Agree a little
- 6 Agree strongly
- 7 Agree fully



Section 4.4: Financial attitude

- On a scale from 1-7 (1=disagree fully, 7=agree fully), how much do you agree to the following statements?
Enumerator: READ OUT scale (Code A)
- 1 Before I buy something I carefully consider whether I can afford it.
 - 2 I tend to live for today and let tomorrow take care of itself
 - 3 I find it more satisfying to spend money than to save it for the long term
 - 4 I pay my bills on time
 - 5 I am prepared to risk some of my own money when saving or making an investment
 - 6 I keep a close personal watch on my financial affairs
 - 7 I set long term financial goals and strive to achieve them
 - 8 Money is there to be spent
 - 9 My financial situation limits my ability to do the things that are important to me
 - 10 I tend to worry about paying my normal expenses
 - 11 I have too much debt right now
 - 12 I am satisfied with my present financial situation
 - 13 Financial services are complicated and confusing to me.
 - 14 Considering what I already know about personal finance, I could still benefit from some advice and answers to everyday financial questions from an expert.

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A	Code B	Code C	Code D
1 Yes	1 Yes	1 I have too much debt right now	1 I have a lot of difficulties paying off my debt.
2 No	2 No	2 I have about the right amount of debt right now.	2 I have some difficulties paying off my debt.
97 Don't know	I don't 3 have any loans.	3 I have too little debt.	3 I have no difficulties paying off my debt.
98 No answer	97 Don't know 98 No answer	97 Don't know 98 No answer	97 Don't know 98 No answer

Code E										
0	1	2	3	4	5	6	7	8	9	10
0= not satisfied at all.						10= completely satisfied				

Section 5: Overindebtedness

Section 5.1: General Overindebtedness Questions

1 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to your household? Code A

Enumerator instruction: Read out list of options.

IF YES: What did you do to make ends meet? Did you...

- 2 ... use your savings?

3 ... cut back on spending?

4 ... sell assets (e.g. jewellery, animals)?

5 ... work longer hours to earn extra money?

6 ... borrow from family/friends?

7 ... borrow from employer?

8 ... take a loan from savings club/village fund?

9 ... use overdraft of account?

10 ... take out a loan?

11 ... pay bills late, miss payments?

12 ... other, specify

specify:
-
- Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

Code A

13 In the last 12 months, have you repaid a loan too late (later than agreed beforehand) or not at all? Code B

14 In the last 5 years, have you repaid a loan too late (later than agreed beforehand) or not at all? Code B

15 Which of the following best describes your current debt position? Code C

Read out the Code

Enumerator instruction: Go to question 17 if respondent answers 3 in question 15.

16 Do you have difficulties paying off your debt? Code D

Enumerator instruction: Go to question 18 if respondent answers 1 or 2 in question 16.

17 If respondent does not have difficulties: Do you wish to take on more debt? Code A

18 Code E

When thinking about your financial situation how satisfied are you with it on a scale from 0 (not satisfied) to 10 (completely satisfied) ?

Enumerator instruction: Read out Code E.

Code A	Code B	Code C	Code D	Code E	Code F	Code G
1 Much more	1 1-3 months	1 less than a year	1 never	1 never	1 Yes	1 Yes
2 A little more	2 4-6 months	2 1-2 years	2 sometimes	2 once	2 No	2 No
3 Did not work more	3 7-9 months	3 2-3 years	3 regularly	3 twice	97 Don't know	3 Don't play lotto at all.
97 Don't know	4 10-12 months	4 3-4 years	4 often	4 every month	98 No answer	97 Don't know
98 No answer	97 Don't know	4 4-5 years	5 almost always	5 every other month		98 No answer
	98 No answer	97 Don't know	6 always	97 Don't know		
		98 No answer	97 Don't know	98 No answer		
			98 No answer			

Section 5.2: Sacrifices (Read out answer codes)

- | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------|
| 1 During the last 12 months, did this household have to work more than usual (e.g. take additional paid labor or work longer hours) because of lack of money?
Enumerator instruction: Go to Question 3 if question above answered with code 3 | <input type="text"/> | Code A |
| 2 How long did this situation last? | <input type="text"/> | Code B |
| 3 During the last 5 years, did this household have to work more than usual (e.g. take additional paid labor or work longer hours) because of lack of money?
Enumerator instruction: Go to Question 5 if question above answered with code 3 | <input type="text"/> | Code A |
| 4 How long did this situation last? | <input type="text"/> | Code C |
| 5 During the last 12 months, did this household buy less food than usual because of lack of money? | <input type="text"/> | Code D |
| 6 During the last 5 years, did this household buy less food than usual because of lack of money? | <input type="text"/> | Code D |
| 7 During the last 12 months, did this household buy lower quality food or cheaper food than usual because of lack of money? | <input type="text"/> | Code D |
| 8 During the last 5 years, did this household buy lower quality food or cheaper food than usual because of lack of money? | <input type="text"/> | Code D |
| 9 During the last 12 months, was your household unable to pay for medicine and/or unable to visit the doctor because of lack of money? | <input type="text"/> | Code D |
| 10 During the last 5 years, was your household unable to pay for medicine and/or unable to visit the doctor because of lack of money? | <input type="text"/> | Code D |
| 11 During the last 12 months, did you have to cut down education expenditures (e.g. school uniforms, transport money) because of lack of money? | <input type="text"/> | Code D |
| 12 During the last 5 years, did you have to cut down education expenditures (e.g. school uniforms, transport money) because of lack of money? | <input type="text"/> | Code D |
| 13 During the last 12 months, how often did your household run out of money before the household got new income? | <input type="text"/> | Code E |
| 14 During the last 5 years, how often did your household run out of money before the household got new income? | <input type="text"/> | Code D |
| 15 During the last 12 months, did your household have to sell items (e.g. jewellery, land, animals, motorcycle) to make ends meet? | <input type="text"/> | Code E |
| 16 During the last 5 years, did your household have to sell items (e.g. jewellery, land, animals, motorcycle) to make ends meet? | <input type="text"/> | Code D |
| 17 During the last 12 months, did your household have to take out a new loan or borrow money from other sources (e.g. friends/family) in order to repay another loan? | <input type="text"/> | Code E |
| 18 During the last 5 years, did your household have to take out a new loan or borrow money from other sources (e.g. friends/family) in order to repay another loan? | <input type="text"/> | Code E |
| 19 During the last 12 months, did someone of your household have to migrate to work somewhere else because of lack of money? | <input type="text"/> | Code F |
| 20 During the last 5 years, did someone of your household have to migrate to work somewhere else because of lack of money? | <input type="text"/> | Code F |
| 21 During the last 12 months, did your household reduce playing lotto because of lack of money? | <input type="text"/> | Code G |
| 22 During the last 5 years, did your household reduce playing lotto because of lack of money? | <input type="text"/> | Code G |
| 23 During the last 12 months, did your household have to postpone important repairs/investments (on house, machinery, car, motorcycle, etc.) because of lack of money? | <input type="text"/> | Code F |
| 24 During the last 5 years, did your household have to postpone important repairs/investments (on house, machinery, car, motorcycle, etc.) because of lack of money? | <input type="text"/> | Code F |

Code A

- 1 Yes
- 2 No
- 97 Don't know
- 98 No answer

Code B

- 1 Savings were needed to pay for living expenses of the household
- 2 Don't like to save
- 3 Not enough control over my/our spendings
- 4 Used savings to invest in a planned project/ to buy a good savings were originally planned for
- 5 Had to use all savings, because household was it by an unexpected shock
- 90 Other, specify
- 97 Don't know
- 98 No answer

Section 6.1: Savings

1 Does your household have any savings? [If yes go to Q3]

Code A

2 If no: What is the reason your household doesn't have savings?

Code B

0	3	4	5	6	7	8	9
		If yes to Q3	If yes to Q4	If yes to Q4	If yes to Q3	If yes to Q3	If yes to Q8
Savings ID	Did someone in your household ever used one of the following institutions or instruments to keep money?	Does this household still have accounts, even if not actively used, or is still a member in this institution?	How many accounts/memberships does this household have in total within this institution?	How many accounts/memberships does this household regularly use within this institution?	During the last 5 years, could your household save parts of its income with this institution or instrument?	During the last 12 months, could your household save parts of its income with this institution or instrument?	How much savings does your household have with this institution/instrument at the moment?
1	Keep at home	/	/	/			
2	Keep at a commercial bank						
3	Keep at Government Savings Bank (GSB)						
4	Keep at Bank for Agriculture and agricultural cooperative (BAAC)						
5	Keep at small and medium enterprise development bank						
6	Keep as jewelry/gold	/	/	/			
7	Keep in a savings group for production (SGP)			/			
8	Keep with sajja savings group			/			
9	Keep with a village fund			/			
10	Borrowed from village fund			/			
11	Keep with employer	/		/			
12	Keep with someone in household/family	/		/			
13	Keep with a cooperative/credit union/farmers group			/			
14	Keep with funeral fund			/			
15	Keep as livestock	/	/	/			
16	Keep as other kind	/	/	/			
17	Keep in government bonds	/	/	/			
18	Keep in insurance			/			
19	Other, specify						

Code A

Code A

Code A

Code A

- 1 Yes
- 2 No
- 97 Don't know
- 98 No answer

Section 6.2: Insurance

1 Do persons in this household hold any kind of insurance except the free health care card?

Code A

2 If yes: All in all, how many policies does this household have?

Note: If one police covers for example two hh-members, please count it as two policies.

3 Did you ever heard about index insurance?

Code A

Note: An index insurance does not cover an individual event of loss, but pays if a certain, predetermined index (for example rain fall in a region at a certain point in time) is not met.

4 Does this household have an index insurance?

Code A

5 If yes: In which year was the first index insurance contracted the household owns?

Code A

- 1 Jewellery
- 2 Other durable goods
- 3 Agricultural inputs (fertilizer, pesticides etc.)
- 4 Food (rice etc.)
- 5 Cash
- 90 Other, specify
- 98 No answer

Code B

- 1 Business investments (durable goods, e.g. fridge, computer)
- 2 Agricultural investments (e.g. farm land, tractors etc.)
- 3 Business related expenses (e.g. food to sell in the shop)
- 4 Agriculture related expenses (e.g. fertilizer, pesticides)
- 6 House or land purchase/construction
- 7 Buy durable household goods
- 8 Improving infrastructure (water supply, sanitation etc.)
- 9 Buying consumption good (e.g. food)
- 10 Medical treatment
- 11 Ceremony (wedding, funeral, tet)
- 12 Study
- 14 Work abroad
- 18 Relend to family members or relatives
- 19 Relend to non-relatives
- 20 No second usage
- 21 No third usage
- 90 Other, specify
- 98 No answer

Code AA

- 1 Yes
- 2 No
- 98 No answer

Code BB

- 1 Yes, primarily
- 2 Yes, partly
- 3 No
- 98 No answer

Code D

- 64 Commercial bank
- 83 Insurance company
- 51 Government Housing Bank
- 52 Bank for Agriculture and Agricultural Cooperatives (BAAC)
- 53 Government Savings Bank
- 54 SME
- 55 Export-Import Bank of Thailand or Business Promotion Office at Department of Export Promotion
- 79 Poverty eradication project
- 80 Student loan fund
- 56 Urban Community Development Organization
- 57 Agricultural cooperatives
- 58 Other socio-political organization
- 82 Saving cooperative and credit union
- 59 Village bank
- 60 Village Fund/Community Fund (Taksin village fund)
- 78 Self help credit group
- 61 Business partner/trader/supplier
- 62 Money lender
- 63 Pawnshop
- 65 Credit companies (e.g. Easy Buy, Quick Cash, AEON etc.)
- 70 Relative in village
- 71 Relative outside village (same province)
- 72 Relative other province
- 73 Relative abroad
- 74 Friends in village
- 75 Friends outside village (same province)
- 76 Friends other province
- 77 Friends abroad
- 90 Other, specify

Code F

- 8 No collateral required
- 1 Land
- 2 Use savings to guarantee credit
- 3 Use future crops to guarantee credit
- 4 Life insurance
- 5 Other assets (e.g. farm equipment, livestock, valuables)
- 6 Single guarantor
- 7 Multiple guarantors
- 13 Salary/work contract
- 90 Other, specify
- 98 No answer

Section 7: Loans

1 In the last 5 years did you or anybody in your household borrow cash or goods (rice, fertilizer etc.)? Or did you or anybody in your household buy on installments?

- 1 Yes
- 2 No

2a Do you or anybody in your household have any loans that are still owed or that have been completely repaid in the last 12 month?

- 1 Yes
- 2 No, go to Section 8

Please record all loans that are still owed AND loans that have been completely repaid within the last 12 month.

3	4	5	5a	6a	6b	6c	6d	7	8d	9	10	11	20	21	35
Loan ID	What is the amount of loan the HH borrowed?		Did you primarily or partly took this loan to pay back another loan?	For what did HH also use the loan?			Does the household member, who mainly uses the loan live with the household?	Did you have to borrow because of a shock affecting your household?	What was the shock, that caused you to borrow?	Where did you borrow?	When did you receive the loan?		What is the collateral for this loan?	Estimated value of collateral at the time you got the loan	In the past 12 month did you fail to pay back on time or pay late?
	(if non-cash loan, indicate good and estimate value)			(give three most important usages)											
	Type	Value						If no, go to Q9							
	A	THB	BB	B	B	B	AA	AA	G	D	Month	Year	F	THB	AA

Code AA

- 1 Yes
- 2 No
- 98 No answer

Code A

- 1 Jewellery
- 2 Other durable goods
- 3 Agricultural inputs (fertilizer, pesticides etc.)
- 4 Food (rice etc.)
- 5 Cash
- 90 Other, specify
- 98 No answer

Code C

- 1 Pay fixed amount periodically
- 2 Pay varied but specific amounts at scheduled time
- 3 Pay whenever the borrower has enough money
- 98 No answer

Code E

- 1 Year
- 2 Month
- 3 Week
- 4 Day
- 5 No fixed time frame. Pay as long as it takes to repay the loan
- 97 Don't know
- 99 Not applicable

Code I

- 1 Yes
- 2 No
- 3 Still within the initially agreed repayment time
- 4 Already in extension period
- 98 No answer

Code G

- 1 Illness of household member
- 2 Death of household member
- 3 Household member left the household
- 5 Money spent for ceremony in the household
- 80 Was not able to pay back a loan or interest payment as scheduled
- 24 Accident
- 81 House damage or theft of durable goods
- 8 Conflict with neighbours in the village
- 9 Relatives/Friends stopped sending remittances
- 11 Drought
- 77 Flooding of agriculture land or homestead
- 82 Crop pests, Storage pests (including rats), Livestock, Disease
- 16 Landslide, Erosion
- 55 Storm
- 46 Cheated at work/business
- 62 Job loss
- 18 Collapse of business
- 20 Strong increase of interest rate on loans
- 21 Strong decrease of prices for Output
- 22 Strong increase of prices for Input
- 90 Other, specify

Code H

- 1 Year
- 2 Month
- 3 Week
- 4 Day
- 5 No fixed time frame. Pay as long as it takes to repay the loan
- 97 Don't know
- 99 Not applicable

Code J

- 1 Nothing happened
- 2 Had to pay fines
- 3 Interest rate increased
- 90 Other, specify

3	33	33a	33b	33c	34	14	14a	16	17	36	37	38a	38b
Loan ID	Has the loan been fully repaid?	How much do you still owe to the lender as of now?	How much did you pay back to the lender for this loan during the last 12 month?	How much of this was interest payment?	How many payments did you make in the last 12 month?	Repayment schedule as initially agreed							
	If yes, go to Q 33b.			Only fill in, if respondent knows the interest payment. Otherwise put 97 - Don't know	(Number of payments)	Type of payment	Repay- ment schedule	Interest rate as agreed		How much time did you initially get from the lender to repay the loan?		Where you able to pay back the loan within the initially agreed time frame?	What happened after the initially agreed time period for repayment was up?
								(Please only record interest rate if responded knows it. Put 97 if respondent does not know)		Put 99 here, if answer is code 5		Use Code 1-2 if Q33 was answered with "Yes". Use Code 3-4 if Q33 was answered with "No"	Only ask, if code 2 or code 4 in previous question
								Interest rate	Time unit of interest rate				
AA	THB	THB	THB	A	C	%	E	Duration	E	I	J		
								%					
								%					
								%					
								%					
								%					
								%					
								%					
								%					

Code A

- 1 Disagree fully
- 2 Disagree strongly
- 3 Disagree a little
- 4 Neither agree nor disagree
- 5 Agree a little
- 6 Agree strongly
- 7 Agree fully

1	2	3	4	5	6	7
---	---	---	---	---	---	---

1= Disagree fully

7 = Agree fully

Section 8: Character Traits

(READ OUT: The following questions are about how you see yourself as a person. Do not ask other people for help when answering. Just decide on your own. Please answer each statement using the scale provided using the answer that describes you best. In this case 1 means "disagree fully" and 7 means "agree fully")

Please answer the following questions about yourself:

I see myself as someone who....

- | | | |
|----------------------------------------------------|----------------------|--------|
| 1 ... works thoroughly? | <input type="text"/> | Code A |
| 2 ... is talkative? | <input type="text"/> | Code A |
| 3 ... worries a lot? | <input type="text"/> | Code A |
| 4 ... is original, comes up with new ideas? | <input type="text"/> | Code A |
| 5 ... has a forgiving nature? | <input type="text"/> | Code A |
| 6 ... tends to be lazy? | <input type="text"/> | Code A |
| 7 ... is outgoing, sociable? | <input type="text"/> | Code A |
| 8 ... gets nervous easily? | <input type="text"/> | Code A |
| 9 ... values artistic, aesthetic experiences? | <input type="text"/> | Code A |
| 10 ... is considerate and kind to almost everyone? | <input type="text"/> | Code A |
| 11 ... does tasks efficiently? | <input type="text"/> | Code A |
| 12 ... is reserved? | <input type="text"/> | Code A |
| 13 ... is relaxed, handles stress well? | <input type="text"/> | Code A |
| 14 ... has an active imagination? | <input type="text"/> | Code A |
| 15 ... is interested in learning new things? | <input type="text"/> | Code A |
| 16 ... is sometimes a bit rude to others? | <input type="text"/> | Code A |

Please imagine a ladder, with steps numbered from 0 at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you.

17 On which step of the ladder would you say you personally feel you stand at this time?

Code A	Code B	Code C
1 Much worse off	1 Decrease a lot	1 Very uncertain
2 Worse off	2 Decrease a little	2 Uncertain
3 Same	3 No change	3 Somewhat
4 Better off	4 Increase a little	4 Very certain
5 Much better off	5 Increase a lot	97 don't know
97 don't know	97 don't know	98 no answer
98 no answer	98 no answer	

Section 9: Expectations

Section 9.1: General expectation elicitation

- | | | |
|----------------------------------------------------------------------------------------------|----------------------|--------|
| 1 Do you think this country will economically be better off next year? | <input type="text"/> | Code A |
| 2 Do you think this country will economically be better off in 5 years? | <input type="text"/> | Code A |
| 3 How do you think your household average monthly income will develop in the next 12 months? | <input type="text"/> | Code B |
| 4 How certain are you that this income development will truly become reality? | <input type="text"/> | Code C |
| 5 How do you think your household average monthly income will develop in the next 5 years? | <input type="text"/> | Code B |
| 6 How certain are you that this income development will truly become reality? | <input type="text"/> | Code C |

Section 9.2: Expectation "Game"

READ OUT: Now I am interested to know how certain you are that specific events will happen in the future. There are 10 balls in the cup. They indicate how sure you are that a situation will happen in the future. Rain is an example: How sure are you that it will rain tomorrow?

- Absolutely sure? Then you put all 10 balls back in the cup.

- Absolutely sure it will not rain? Then you put 0 balls in the cup.

- Not sure whether it will rain or not, but you think it is more likely it will rain? Then put between 0 and 10 balls, rather close to 10.

- Not sure whether it will rain or not, but you think it is rather not going to rain? Then put between 0 and 10 balls, rather close to 0.

1 How sure are you that it will rain tomorrow?

Record number.

Enumerator instruction: Let the respondent put balls in the cup according to how likely he/she thinks it is it will rain. Count and record the number of balls in the tablet.

2 How sure are you that it will rain within the next two weeks?

Record number.

3 Now imagine a really good month (e.g. good harvest, no unemployment, no drought). What would be the maximum income of your household in such a month?

Record number.

4 Now imagine the total opposite: there is a really bad month (bad harvest, sick people, drought). What would be the minimum income your household would make in such a month?

Record number.

READ OUT: We use the balls again as an indicator of how certain you are about events in the future. One after another, I will ask you how certain you are to have a monthly household income between various ranges in the next year. Each cup you see represents the income range that is written on it. You must distribute the 10 balls in the cups according to how certain you are your future monthly household income will be in this certain range. Note, after choosing you must have used all balls.

Enumerator instruction: Let the respondent put balls in the cups. Count and record in tablet. Please help and explain what average monthly household income means, because monthly household income might vary seasonally.

5 cup 1: How certain are you that your average monthly household income in the next 12 months will be between [Insert: Min – 1st quartile range] [0 - 3300 Thai Baht]?

Record number.

6 cup 2: How certain are you that your average monthly household income in the next 12 months will be between [Insert: 1st quartile – Median range] [3300 - 8100] Baht?

Record number.

7 cup 3: How certain are you that your average monthly household income in the next 12 months will be between [Insert: Median – 3rd quartile] [8100 - 16590]Baht?

Record number.

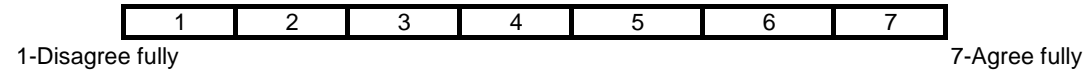
8 cup 4: How certain are you that your average monthly household income in the next 12 months will be between [Insert: 3rd quartile – Max] [16590 - 921000] Baht?

Record number.

Enumerator instruction: AFTER the respondent has distributed all 10 balls in the cups, count the balls and enter amounts in tablet.

Code A

- 1 Disagree fully
- 2 Disagree strongly
- 3 Disagree a little
- 4 Neither agree nor disagree
- 5 Agree a little
- 6 Agree strongly
- 7 Agree fully



Section 10: Self Control

READ OUT: On a scale from 1-7 (1=disagree fully, 7=agree fully), how much do you agree with the following statements?

Enumerator instruction: Read out code A with numbers and words

- | | |
|------------------------------------------------------------------------------------|-----------------------------|
| 1 I am good at resisting temptation. | <input type="text"/> Code A |
| 2 I have a hard time breaking bad habits. | <input type="text"/> Code A |
| 3 I am lazy. | <input type="text"/> Code A |
| 4 I say inappropriate things. | <input type="text"/> Code A |
| 5 I do certain things that are bad for me, if they are fun. | <input type="text"/> Code A |
| 6 I refuse things that are bad for me. | <input type="text"/> Code A |
| 7 I wish I had more self-discipline | <input type="text"/> Code A |
| 8 People would say that I have iron self-discipline. | <input type="text"/> Code A |
| 9 Pleasure and fun sometimes keep me from getting work done. | <input type="text"/> Code A |
| 10 I have trouble concentrating. | <input type="text"/> Code A |
| 11 I am able to work effectively toward long-term goals. | <input type="text"/> Code A |
| 12 Sometimes I can't stop myself from doing something, even if I know it is wrong. | <input type="text"/> Code A |
| 13 I often act without thinking through all the alternatives. | <input type="text"/> Code A |

Code A

- 1 Trust them not at all
- 2 Trust them very little
- 3 Not sure whether trust them or not
- 4 Quite trust them
- 5 Trust them a lot
- 98 No answer

Code B

- 1 Much worse off
- 2 Worse off
- 3 Same
- 4 Better off
- 5 Much better off
- 97 Don't know
- 98 No answer

Section 11.1: Trust

READ OUT: In every society, people have to deal with various financial institutions. Some experiences might be positive, others negative.

Now I want to ask you how much you trust the following institutions and people working for these institutions:

Enumerator instruction: Read out code A without numbers

- | | |
|-------------------------------------------------------------|-----------------------------|
| 1 How much do you trust commercial banks? | <input type="text"/> Code A |
| 2 How much do you trust government banks (e.g. GSB, BAAC)? | <input type="text"/> Code A |
| 3 How much do you trust money lenders? | <input type="text"/> Code A |
| 4 How much do you trust the village fund and similar funds? | <input type="text"/> Code A |

Section 11.2: Social Status

How well-off do you consider your household in comparison to your circle of friends and relatives?

Enumerator instruction: Read out code B without numbers

Code B

Code A

- 1 Fully unwilling to take risks
- 2 Mostly unwilling to take risks
- 3 Somewhat unwilling to take risks
- 4 Neither unwilling nor willing to take risks
- 5 Somewhat willing to take risks
- 6 Mostly willing to take risks
- 7 Fully willing to take risks

1	2	3	4	5	6	7
---	---	---	---	---	---	---

Fully unwilling to
take risks

Fully willing to take
risks

Code B

- 1 Disagree fully
- 2 Disagree strongly
- 3 Disagree a little
- 4 Neither agree nor disagree
- 5 Agree a little
- 6 Agree strongly
- 7 Agree fully

1	2	3	4	5	6	7
---	---	---	---	---	---	---

Disagree fully

Agree fully

Section 12: Risk

READ OUT: On a scale from 1-7 (1=Fully unwilling to take risks, 7=Fully willing to take risks):

Enumerator instruction: Read out code A with numbers and words

1 Are you generally a person who is fully prepared to take risks or do you try to avoid taking risk?

 Code A

2 Attitudes towards risk change in different situations. When thinking about investing and borrowing are you a person who is fully prepared to take risk or do you try and avoid taking risk?

 Code A

Section 13: Optimism

READ OUT: Please be as honest and accurate as you can throughout. Try not to let your response to one statement influence your responses to other statements. There are no correct or incorrect answers. Answer according to your own feelings, rather than how you think most people would answer. On a scale from 1-7 (1=disagree fully, 7=agree fully), how much do you agree with the following statements?

Enumerator instruction: Read out code B with numbers and words

1 In uncertain times, I usually expect the best.

 Code B

2 If something can go wrong for me, it will.

 Code B

3 I'm always optimistic about my future.

 Code B

4 I hardly ever expect things to go my way.

 Code B

5 I rarely count on good things happening to me.

 Code B

6 Overall, I expect more good things to happen to me than bad.

 Code B

Code A

- 1 Yes
- 2 No

Code B

- 1 Religion
- 2 Bad experience with games
- 3 Never play games
- 4 Questionnaire already took too long
- 90 Other, specify
- 98 No answer

Code C

- 1 Green
- 2 Orange

Section 14: Game

1 In the last part of our survey, we would like to play a small game with you where you can earn additional money and goods by answering a quiz.
Do you agree to play this game with us?

Code A

2 If no: Please tell us why you do not want to participate?

Code B

Enumerator, please follow the script for the game and the procedure you learned during the training. Afterwards evaluate the answers and decisions you get from the respondent and make the respective entries here.

3 Expected rank by respondent

4 Expected earning by respondent

5 Amount coffee

If 0 goods want, type 0

6 Amount chips

If 0 goods want, type 0

7 Amount mango

If 0 goods want, type 0

8 Amount detergent

If 0 goods want, type 0

9 Actual rank by respondent

10 Actual earning by respondent

11 Predicted rank by respondent after second quiz

12 Buy more, if higher expected earnings?

Code A

13 Buy less, if lower expected earnings?

Code A

14 Could respondent read alone?

Code A

15 Group?

Code C

Code A

- 1 No, not at all
- 2 Yes, a little bit
- 3 Yes, very much

Code B

- 1 Other person living in household
- 2 Other person not living in household

Code C

- 1 Yes
- 2 No

Code D

- 1 Sunny
- 2 Cloudy
- 3 Rainy
- 4 Stormy
- 5 Mixed

Section 15: Interview Characteristics

Enumerator, please fill out this section after you have completely finished the interview (including the game). Please, do not ask the respondent for help and make sure the respondent cannot read your answers.

1 Time ended:	<input type="text"/> (hh:mm)
2 Did the respondent have difficulties answering questions?	<input type="text"/> Code A
3 If yes, in which section mostly? [Enumerator, please write down the section number]	<input type="text"/>
4 Were all questions mostly answered by the respondent?	<input type="text"/> Code C
5 If no, who helped answering the questions?	<input type="text"/> Code B
6 Did the respondent have difficulties understanding the expectation game?	<input type="text"/> Code A
7 Did the respondent have difficulties understanding the game?	<input type="text"/> Code A
8 How many other persons were present during the game?	<input type="text"/>
9 How many other household members were present during the game?	<input type="text"/>
10 How was the weather during the game?	<input type="text"/> Code D
11 Did you encounter any other difficulties?	<input type="text"/> Code C
12 Please explain:	<div></div>