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**Agrarian  
Studies**

**PROJECT ON AGRARIAN RELATIONS IN  
INDIA**

**HOUSEHOLD SURVEY**

**INSTRUCTION MANUAL FOR  
INVESTIGATORS**

**FOUNDATION FOR AGRARIAN STUDIES**

**2015**

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## Introduction

The objectives of the project are

- to characterise the nature of capitalism and class relations in the countryside,
- to conduct specific studies of the oppression of the Dalit and Scheduled Tribe masses and of women; and
- to report on the state of basic village amenities and the access of the rural masses to the facilities of modern life.

The study is to be conducted over a period of about six years. The villages studied will represent a wide range of different agro-ecological regions in the country.

In every selected State, we survey two to three villages in different agro-ecological regions. State-level units of the Kisan Sabha and Agricultural Workers' Union suggest the regions and the districts that they would like to have studied, and help the Foundation in the selection of the final villages from a list prepared by the Foundation.

This is a manual used by the principal investigators at the beginning of each village survey at the training classes for investigators. Training classes are conducted in the language of the State in which the survey is conducted and in English. The training classes typically are conducted over two days prior to the survey.

In most cases, investigators visit households in pairs. One member of each team has prior survey experience with the Foundation and the general template of the PARI questionnaire.

## Preliminary

When a variable is measured at a point of time (such as age), the relevant time of reference is the date of interview. In general, the reference period for the survey is the previous agricultural year.

In this manual \$ is used to denote a variable. While asking the question, this should be replaced by its value. For example, in a question, \$CROP should be replaced with name of the crop. Similarly, \$PERSON should be replaced by name of the person.

Some general instructions on how to fill the survey schedule.

1. Write in pencil.
2. Specify the units in which all quantitative entries are measured.
3. Write detailed comments. Write clarificatory notes wherever necessary. Try to write some descriptive notes on the general conditions of living and economic status of the household.
4. Others (specify): Specific codes have been provided with some questions. These can be used to quickly record the answers when they fall in specified categories. Most of these codes contain a category "Others (specify)". You should use this category if the answer does not fall in any other specified category. In such cases, however, your entry must have a descriptive explanation of the respondent's reply. No entry should merely say "other".

## Whom to interview

FAS-PARI surveys are household surveys in which all or a sample of households in the survey village are covered. For the purpose of these surveys, a household refers to persons normally residing together (under the same roof) and normally taking food from the same kitchen. If people residing in a particular house normally eat from different kitchens, that is, if there are multiple kitchens in the same house, we shall treat them as separate households.

A separate schedule will be used for each household, irrespective of whether it has an independent house or whether it shares the house with another household.

In some cases you may come across two or more households in which, although persons eat from different kitchens, the economies of the households are not differentiable. This can happen if, although the kitchens are separate, the economic activities (agriculture or other businesses) are done collectively or if a large number of assets are owned jointly. In such cases also separate schedule for each household should be used. While recording information on each schedule, cross-references may be made when recording information on common economic activities or jointly held assets.

Each team of investigators will be allocated specific households or specific sections of the village where they should work. Please stick to only those households that you are asked to cover. If those households are not available or if you have finished interviewing households that were allocated to your team, consult the survey supervisor about which households to survey. *Please do not select additional households on your own.*

## **Before starting the interview**

The quality of the interview depends, most crucially, on how the investigators introduce themselves to the respondents. In the first ten minutes spent with the respondent, the investigators introduce themselves and the purpose of their visit to the respondents. In these ten minutes, the investigators have to gain the confidence and trust of the respondents. This is critical for successful conduct of the interview and the quality of information provided by the respondent.

Please understand this carefully, memorise the content of this introduction, and explain this to every household. In no case should this introduction be skipped. If the respondent claims that she knows what this survey is about and needs no introduction, explain politely that this ritual cannot be skipped.

## Where and how to conduct the interview

The interview must be conducted privately in presence of only members of the household. Head of the household must be present during the survey. It is desirable that as many members of the household are present in the survey as possible. In particular, it is desirable that some women members of the household are present during the survey. If a specific member of the household other than the head is mainly responsible for any particular economic activity, such a person should be present during the interview. For example, if in a rich peasant household, a particular child of head of the household is mainly responsible for supervising cultivation, he/she should also be present during the interview.

*The survey cannot be conducted in presence of outsiders however closely they may be related to the household.* If any outsiders are present, state, politely but firmly, that conducting the survey in presence of outsiders is not allowed. It is useful, in such circumstances, to remind the bystanders that they would not like any outsiders to be present when their household is interviewed.

It is preferable that the survey is conducted in the house where the household lives. In specific situations where this may not be possible, the interview should be held in a place where the respondents can answer the questions without any disturbance from other people and without being distracted by other engagements.

The survey should be conducted at a time suitable to the respondent.

# Interview

## Section 1. Introduction

1) Name of head of the household

**Q:** What is the name of head of this household?

2) Sex (of head of the household)

**Q:** Is head of the household a male or a female?

**CODES:** Write M for male and F for female.

3) Age (of head of the household)

**Q:** What is the age of head of the household?

Record the age in completed years.

4) Caste/tribe

**Q:** To which caste or tribe does this household belong?

On the first day of the survey in any village, all investigators will be informed about the main castes and communities in the village. It is common to find the same caste being referred to by different names in villages. If you come across a new caste name, check whether it is a different name for another caste or if it is a distinct caste. Any new caste names reported in an interview should be discussed in the next meeting of the survey group.

5) Specify if SC/ST

**Q:** Is your caste classified as a Scheduled Caste, a Scheduled tribe or OBC?

6) Religion

**Q:** Which religion do members of this household practice?

7) Village, tehsil and district of birth (of head of the household)?

**Q:** In which village were you born?

**Q:** (If the village of birth is different from the village being surveyed) In which tehsil and district is the village located.

8) Year of migration (if the village of birth is different from the survey village)

**Q:** When did you migrate to this village

9) Father's name (father of head of household)

**Q:** What is your father's name?

If head of the household is a woman who migrated to this village because of marriage, it may be useful to also record name of her husband.

10) Father's occupation

**Q:** What was your father's occupation?

In case the father is reported to be a landlord/peasant, ask the amount of land he owned. In case of a peasant, also ask whether the father was a rich peasant, a middle peasant or a small peasant.

11) Address



In this cell, record address of the household. If houses in the village have a unique address (like house and ward numbers provided by the panchayat), it may be adequate to record that. However, if houses do not have such a specific unique address, describe location of the house with reference to some other land mark in the village.

12) Telephone no.

**Q:** Do you have a telephone? If yes, what is the telephone number?

## **Section 2 Household members: General Information**

In this section, we shall collect demographic information, information on occupations, and information on level of education for all members of the household. In the table, one row is used for recording information on each member of the household.

The first row should be used for recording details of head of the household. Some information about the head would already have been asked as part of Section 1. This should be reproduced in Section II without repeating questions.

Tell the household that you would now like to collect some information on each member of the household. Explain that, for the purpose of this survey, only those and all those members should be listed who reside in the same house and normally eat from a common kitchen. Ask them to start by listing all members of their household.

**Q:** We would like to take down names of all members of your household. Can you please list them one by one.

As they start naming the members, for each member, ask questions about other details.

1) Name

Record here names of the member.

2) Sex

**Q:** Is \$NAME male or female?

**CODES:** Write M for male and F for female.

3) Age

**Q:** How old is \$NAME?

Record age in completed years. For children aged less than three years, record age in completed months. For children aged less than a month, record age in days.

4) Relationship to head of the household

Record here relationship of the member with head of the household/with most closely related member.

In cases where more than one member of the household has same relationship with the head and, as a result, their relationship with other members is not clear, specify the relationship vis-a-vis another member to whom they are most closely related. For example, if head of the household has two children who are both married, specifying their wives as daughters-in-law of head of the household will be confusing. It would be clearer to write the relationship vis-a-vis their husbands (write "wife of /name"). Similarly writing grandchildren may sometimes be confusing and it may be clearer to write their relationship vis-a-vis one of their parents.

5) Marital status

Marital status of the member\*

**CODES:**

- 1=Never married
- 2=Currently married
- 3=Widowed
- 4=Separated/divorced
- 5=Other (specify)

6) Occupations

**Q:** What all work does \$NAME do?

Take care to list all occupations that the person may be engaged in.

The code sheet gives a list of occupations. This is not an exhaustive list and you may come across occupations that are not listed. For occupations that are listed, use the same terms as specified in the code sheet. For example, do not write "agriculture" for peasants. Preferably specify whether rich peasant, middle peasant or poor peasant.

For all persons currently attending an educational institution, occupations must include "Student". Of course, students may also be engaged in other occupations which should all be listed.

7) Place of work

**Q:** Where does \$NAME work?

In case of multiple places, write all the places of work.

8) Literacy status

**Q:** Does \$NAME know how to read and write?

Note that this question is different from asking about their educational status. This question pertains to whether the person at present knows how to read and write. It is possible that persons with some schooling have forgotten how to read and write. It is also possible that a person who never went to a formal school has acquired literacy.

Capability to read and write in any language is considered literacy.

Following codes should be used to fill this column.

**CODES:**

1=Illiterate

2=Can write his/her name

3=Can read but cannot write

4=Can read and write

9) Educational level

**Q:** Until what standard has \$NAME studied?\*

Record the highest level passed. If the person is currently enrolled, record the last standard passed and not the present standard in which the person is studying.

10) If currently attending an educational institution, give name and location of the institution.

**Q:** Which educational institution does \$NAME study in?

Record name of the institution and place where it is located.

### SECTION 3 CURRENT OWNERSHIP HOLDING

This section deals with ownership of land. All land owned by the household, other than homestead land, is recorded in this table. This would include agricultural land, orchards, pasture, fallow and barren land.

All owned land other than homestead land, irrespective of whether the household uses it or not and irrespective of how the household uses it, will be recorded in this Section. For example, the household may cultivate owned agricultural land, may lease it out or may mortgage it. All such land will be recorded in this Section.

**Q:** Does your household own any land other than the homestead land?

If the answer is yes, go to the next question.

If the household does not own any land this section may be left blank. However, investigators are requested to adequately probe and ensure that the household does not own any land.

#### 1) Type of land

Land may be classified to various types according to the use it is put into in the current year.

**CODES:**

1= Cropland:

2= Orchard/Plantation

3=Pastures

4=Other (specify)

Crop land refers to all land cultivated in the current year. Sometimes land is left fallow for a season. If the land is left fallow for less than a year, but had been cultivated once in the current year, it should be considered as crop-land.

Orchards and plantations include land on which trees are planted

Pastures refer to land used exclusively and permanently (in the current year) for grazing animals. This is separate from land in which fodder crops are grown. Land in which fodder crops are grown should be classified as crop-land. Sometimes cattle are grazed on crop-land after the crop is harvested. Such land should also be classified as crop-land.

Other types of land include, for example, permanent fallows, barren land, land under miscellaneous trees like bamboo, shops and other commercial establishments, etc. Investigators should specify the use the land is put into.

**Q:** Do you own any crop-land?

If yes, write crop-land in the land type column.

**Q:** Do you own any \$TYPE land?

## 2) Extent

**Q:** How much land of \$TYPE do you own?

Record area of land of \$TYPE owned by the household.

Please remember to specify the units. Different units of measurement of area are used in different villages. Main standard units in which area is measured are acre and hectare. Sometimes households may also use cent or decimal which refer to one hundredth of an acre. Most other units of measurement (for example, *bigha* and *cottah*) do not have a standard size. You may record the information in the same unit as reported but, if the area is reported in a non-standard unit, you should find out the conversion factor to calculate area in acres and write a note.

## 3) Irrigation

In this column, we shall record information on irrigation status of the land. Status of irrigation is characterised by source of irrigation, the mechanism of bringing water from the source to the field, and the ownership of source and means of irrigation.

### 3.1) Source of irrigation

**Q:** Is this land irrigated? If yes, what is the source of irrigation?

**CODES:**

1=Canal

2=Tank

3=Tubewell/borewell

4=Traditional open well

### 3.2) Type of irrigation lift

**Q:** Does the water need to be lifted for bringing it to the field or does it flow down with gravity? If it is lifted, what type of equipment is used for lifting water?

**CODES:**

1=Gravity

2=Electric pump

3=Diesel pump

4=Manual lift

### 3.3) Ownership of source of irrigation

**Q:** Who owns the source of irrigation?

**CODES:**

1=Government

2=Personal

3=Panchayat

4=Private water seller

Multiple rows should be used to record land having different type of irrigation. The total area of crop land should be divided into different parts according to different types of irrigation and recorded separately. For example, suppose a household owns 10 acres of cropland. Of this, 3 acres are unirrigated and 7 acres are irrigated. Suppose, of the 7 acres of irrigated land, 2 acres are irrigated by a government canal and 5 acres by a government canal as well as a personal borewell. For such a household, the information should be recorded as shown in Table 1.

#### 4) Value

**Q:** What price will you get if you sell this land today?

**NOTE:** Please remember that the price of land is likely to be different for different types of land. It is important to ask for and report prices separately for different types of land. Investigators can either report the total value or per unit of area. In either case, the investigators should mention the units clearly to avoid ambiguity.

Table 1. Sample information for Section 3 (current ownership holding)

Land type	Extent of owned land	Irrigation			Value
		Source	Flow/lift	Ownership	
Crop land	3 acres	None	--	--	Rs. 50,000 per acre
Crop land	2 acres	Canal	Gravity	Government	Rs. 65,000 per acre
Crop land	5 acres	Canal+ Borewell	Gravity (canal)/ Diesel pump(borewell)	Government (canal)/ Personal (borewell)	Rs. 80,000 per acre



## SECTION 4 SALE AND PURCHASE OF AGRICULTURAL LAND

### 4.1 Land sold

In this section, we shall record information on all land sold by the household since the time the present head of the household became the head. Each transaction of land should be recorded in a separate row.

**Q:** Have you sold any land since you became the head of this household?

If yes, tick on yes and ask following questions.

1) Year of sale

**Q:** How many times and in which years did you sell the land?

2) Extent

**Q:** On each occasion, how much land did you sell?

3) Land type

**Q:** What was the land used for when you sold it? Was it crop land, pasture, orchard, or any other type of land?

4) Details of the buyer

4.1) Name of buyer

**Q:** Who did you sell the land to?

4.2) Caste of buyer

**Q:** What is the caste of the buyer?

#### 4.3) Occupation of buyer

**Q:** What is the occupation of the buyer? How much land did the buyer own when you sold the land?

In some cases the respondent may be able to give only an approximate estimate of the owned by the buyer. If so, record it with a note.

#### 4.4) Place of residence of buyer

**Q:** Where did the buyer live when land was sold?

#### 5) Price

**Q:** What price did you receive for this land?

Record the price separately for each row/parcel. You can either record the total value or the per unit price reported by the household. In either case, the investigators should mention the units clearly to avoid ambiguity.

#### 6) Reason for sale

**Q:** Why did you sell this land?

Describe in a note the reason reported by the household.

### **4.2 Land purchased**

In this section, we shall record information on all land bought by the household since the time the present head of the household became the head. Each transaction of land should be recorded in a separate row.

**Q:** Did you buy any land after you became the head of this household?

If yes, tick on yes and ask following questions.

1) Year of sale

**Q:** How many times and in which years did you buy the land?

2) Extent

**Q:** On each occasion, how much land did you buy?

3) Land type

**Q:** What is the type of land that you bought? Is it crop land, pasture, orchard, or any other type of land?

4) Details of the seller

4.1) Name of seller

**Q:** Who did you buy the land from?

4.2) Caste of seller

**Q:** What is the caste of the seller?

4.3) Occupation of seller

**Q:** What is the occupation of the seller? How much land did the seller own when you purchased the land?

In some cases the respondent may be able to give only an approximate estimate of the owned by the seller. If so, record it with a note.

#### 4.4) Place of residence of seller

**Q:** Where did the seller live when the land was purchased?

#### 5) Price

**Q:** What price did you pay for this land?

Record the price separately for each row/parcel. You can either record the total value or the per unit price reported by the household. In either case, the investigators should mention the units clearly to avoid ambiguity.

### **SECTION 5 LAND HOLDING: LEASED AND MORTGAGED**

Rural households often lease agricultural land. Land is leased on different types of contracts. A fixed rent contract is one in which the land is leased for a specified period and the tenant/lessee pays a fixed rent to the landowner/lessor for a season rent on land could be either fixed for the period of lease. A share-cropping contract is one in which the tenant gives a share of produce from land to the landowner as rent. In case of share-cropping contracts, the absolute amount of rent depends on the amount of production.

The tenancy contracts can also differ in terms of the mode of payment of rent. You may encounter both cash and kind payments of rent. The tenant may be required to pay rent in terms of grain, in terms of grain and straw, or in cash.

In some cases, the landowner contributes a fixed amount or a share of certain costs. In other cases, the landowner does not share any cost. The landowner may or may not extend credit to the tenant.

In some villages, there may be different terms for different types of contract. It would be important to know these terms and incorporate them in the way the question is asked.

We are going to identify the exact nature of tenancy contracts in this section.

**Q:** Last year, did you cultivate any land owned by somebody else? Was this land cultivated on some kind of a lease contract?

**Q:** Last year, did you give your own land on a lease contract to somebody else?

**Q:** If the household had either leased-in or leased-out any land, how was the rent determined?

On the basis of these answers, identify if the household is a tenant or a lessor, and whether the tenancy contract was a fixed-rent or a share-rent tenancy. Section 5.1.1 has to be used for land leased in on a fixed rent contract. Section 5.1.2 has to be used for land leased out on a fixed rent contract. Section 5.3.1 has to be used for land leased in on share rent and Section 5.3.2 has to be used for land leased out on share rent.

**Q:** Last year, did you cultivate any land that somebody had mortgaged to you?

**Q:** Last year, was any of your land kept as mortgage with somebody else?

If the household mortgaged in any land, the details of the mortgage should be recorded in Section 5.2.1 and, if the household mortgaged out any land, the details should be recorded in Section 5.2.2.

## Section 5.1.1 Land leased in on fixed rent

### 1) Land type

**Q:** What type of land did you lease? Is it crop land, orchard, pasture or any other?

### 2) Extent

**Q:** How much land did you lease?

Please record the unit of measurement.

### 3) Landowner

#### 3.1) Name

**Q:** Who did you lease the land from?

#### 3.2) Caste

**Q:** What is the caste of the person from whom the land was leased?

### 3) Occupation and extent of landholding

**Q:** What is the main occupation of the person from whom you leased the land?

**Q:** How much land does this person (the landowner) own?

### 4) Tenurial status

#### 4.1) R/U

**Q:** Is this tenancy contract recorded in the land records or is it unrecorded?

#### 4.2) Type of contract

**Q:** What was the duration of the contract?

**NOTE:** Please note that the question here does not pertain to the total duration for which the land has been leased by the tenant. We would like to know that, at any point, for what duration the land is leased. The period of lease may be extended by repeating the same contract, repeated again.

#### 4.3) Since when leased in

**Q:** Since when have you been leasing this land?

Now we want to know the total duration for which this household has leased the same piece of land.

#### 4.5) Fixed rent

**Q:** How much rent did you pay for this land last year?

##### 4.5.1) Cash

Record here the amount of cash paid.

##### 4.5.2) Kind

Record here if any kind payment, in terms of grain or straw or any other commodity, was made.

#### 6) Extension of credit by landowner

**Q:** Did you take any loan from the landowner? How much credit did you take? Was this loan interest free or did the landowner charge interest on it?

7) Further interest payment on rent

**Q:** How much interest did you have to pay on the loans that the landowner provided?

8) Qty. of hay taken by the owner

**Q:** Did the landowner take any hay?

9) Inputs provided by the landowner

9.1) Manure

**Q:** Did the landowner provide manure or contribute towards purchase of manure? If yes, how much did she give?

9.2) Fertiliser

**Q:** Did the landowner provide fertiliser or contribute towards purchase of fertiliser? If yes, how much did she give?

9.3) Seed

**Q:** Did the landowner provide seeds or contribute towards purchase of seeds? If yes, how much did she give?

9.4) Pesticide

**Q:** Did the landowner provide pesticides or contribute towards purchase of pesticides? If yes, how much did she give?

9.5) Electricity



**Q:** Was electricity provided by the landowner or did she share the electricity costs? If yes, how much did she pay?

#### 9.6) Pump-set

**Q:** Did the landowner provide a pump set or contribute towards renting of the pump set? If yes, how much did she give?

### Section 5.1.2 Land leased out on fixed rent

#### 1) Land type

**Q:** What type of land did you lease out? Is it crop land, orchard, pasture or any other?

#### 2) Extent

**Q:** How much land did you lease out?

Please record the unit of measurement.

#### 3) Tenant

##### 9.1) Name

**Q:** Who did you lease the land to?

##### 9.2) Caste

**Q:** What is the caste of the tenant?

##### 9.3) Occupation and extent of landholding

**Q:** What is the main occupation of the tenant?

**Q:** How much land does the tenant own?

#### 9.4) Tenorial status

##### 9.4.1) R/U

**Q:** Is this tenancy contract recorded in the land records or is it unrecorded?

##### 9.4.2) Type of contract

**Q:** What was the duration of the contract?

**NOTE:** Please note that the question here does not pertain to the total duration for which the land has been leased by the tenant. We would like to know that, at any point, for what duration the land is leased. The period of lease may be extended by repeating the same contract. repeated again.

##### 9.4.3) Since when leased in

**Q:** Since when have you been leasing out this land?

Now we want to know the total duration for which this household has leased out the same piece of land.

#### 9.5) Fixed rent

**Q:** How much rent did the tenant pay for this land last year?

##### 9.5.1) Cash

Record here the amount of cash paid.

##### 9.5.2) Kind

Record here if any kind payment, in terms of grain or straw or

any other commodity, was made.

9.6) Extension of credit by landowner

**Q:** Did you give any loan to the tenant? How much credit did you give?  
Was this loan interest free or did you charge interest on it?

9.7) Further interest payment on rent

**Q:** How much interest did the tenant have to pay on the loans that you provided?

9.8) Qty. of hay taken by the you

**Q:** Did you take any hay?

9.9) Inputs provided by you

9.9.1) Manure

**Q:** Did you provide manure or contribute towards purchase of manure? If yes, how much did you give?

9.9.2) Fertiliser

**Q:** Did you provide fertiliser or contribute towards purchase of fertiliser? If yes, how much did you give?

9.9.3) Seed

**Q:** Did you provide seeds or contribute towards purchase of seeds? If yes, how much did you give?

#### 9.9.4) Pesticide

**Q:** Did you provide pesticides or contribute towards purchase of pesticides? If yes, how much did you give?

#### 9.9.5) Electricity

**Q:** Was electricity provided by you or did you share the electricity costs? If yes, how much did you pay?

#### 9.9.6) Pump-set

**Q:** Did you provide a pump set or contribute towards renting of the pump set? If yes, how much did you give?

### Section 5.2.1 Land mortgaged in

#### 1) Land type

**Q:** What type of land did you take on mortgage? Is it crop land, orchard, pasture or any other?

#### 2) Extent

**Q:** How much land was mortgaged?

Please record the unit of measurement.

#### 3) Mortgagor

Mortgagor is the party that took a loan and gave the asset (land) as a collateral.

#### 3.1) Name

**Q:** Who did you mortgage the land from?

### 3.2) Caste

**Q:** What is the caste of the person from whom the land was mortgaged?

### 3.3) Occupation and extent of landholding

**Q:** What is the main occupation of the person from whom the land was mortgaged?

**Q:** How much land does this person (the landowner) own?

### 4) Year of mortgage

**Q:** In which year was this land mortgaged?

### 5) Mortgage period

Mortgage period refers to the period during which the borrower/mortgagor has to repay the loan and resume the mortgaged asset (land). If the mortgagor fails to repay the loan within the mortgage period, the mortgagee will acquire ownership right over the asset.

**Q:** What is the mortgage period? In how many years is the mortgagee required to repay the loan?

### 6) Mortgage money

**Q:** How much credit did the mortgagor take when the land was pledged?

### 7) Interest/usufruct

There are two types of mortgages. In usufructory mortgages, the mortgagor uses the asset (land) until the loan is repaid. The interest on the loan is covered by the output that the mortgagee gets from the asset. In interest-based mortgages, the mortgagor continues to use the land and pays an interest on the loan. The control over land is transferred if the loan is not repaid within the mortgage period.

**Q:** Was the land used by you after mortgage or did you charge an interest on the loan?

### Section 5.2.2 Land mortgaged out

#### 1) Land type

**Q:** What type of land did you mortgage? Is it crop land, orchard, pasture or any other?

#### 2) Extent

**Q:** How much land did you mortgage?

Please record the unit of measurement.

#### 3) Mortgagee

Mortgagee is the party that gave a loan and took the asset (land) as a collateral.

##### 3.1) Name

**Q:** Who did you mortgage the land to?

##### 3.2) Caste

**Q:** What is the caste of the person to whom the land was mortgaged?

### 3.3) Occupation and extent of landholding

**Q:** What is the main occupation of the person to whom the land was mortgaged?

**Q:** How much land does this person (the mortgagee) own?

### 4) Year of mortgage

**Q:** In which year was this land mortgaged?

### 5) Mortgage period

Mortgage period refers to the period during which the borrower/mortgagor has to repay the loan and resume the mortgaged asset (land). If the mortgagor fails to repay the loan within the mortgage period, the mortgagee will acquire ownership right over the asset.

**Q:** What is the mortgage period? In how many years are you required to repay the loan?

### 6) Mortgage money

**Q:** How much credit did you take when the land was pledged?

### 7) Interest/usufruct

**Q:** Was the land used by the mortgagee after mortgage or did he/she charge an interest on the loan?

### Section 5.3.1 Land leased in on share-rent

#### 1) Land type

**Q:** What type of land did you lease? Is it crop land, orchard, pasture or any other?

#### 2) Extent

**Q:** How much land did you lease?

Please record the unit of measurement.

#### 3) Landowner

##### 3.1) Name

**Q:** Who did you lease the land from?

##### 3.2) Caste

**Q:** What is the caste of the person from whom the land was leased?

##### 3.3) Occupation and extent of landholding

**Q:** What is the main occupation of the person from whom you leased the land?

**Q:** How much land does this person (the landowner) own?

#### 4) Tenorial status

##### 4.1) R/U



**Q:** Is this tenancy contract recorded in the land records or is it unrecorded?

#### 4.2) Type of contract

**Q:** What was the duration of the contract?

**NOTE:** Please note that the question here does not pertain to the total duration for which the land has been leased by the tenant. We would like to know that, at any point, for what duration the land is leased. The period of lease may be extended by repeating the same contract. repeated again.

#### 4.3) Since when leased in

**Q:** Since when have you been leasing this land?

Now we want to know the total duration for which this household has leased the same piece of land.

#### 5) Owner's share

##### 5.1) Crop

**Q:** How much was landowner's share in the crop? How much actual quantity did you give?

##### 5.2) Hay

**Q:** How much was landowner's share in the hay? How much actual quantity did you give?

##### 5.3) Any other

**Q:** Was any further rent paid in any other form? If so, please give details.

#### 6) Inputs provided by the landowner

### 6.1) Manure

**Q:** Did the landowner provide manure or contribute towards purchase of manure? If yes, what was her share and how much quantity/cash did she give?

### 6.2) Fertiliser

**Q:** Did the landowner provide fertiliser or contribute towards purchase of fertiliser? If yes, what was her share and how much did she give?

### 6.3) Seed

**Q:** Did the landowner provide seeds or contribute towards purchase of seeds? If yes, what was her share and how much did she give?

### 6.4) Pesticide

**Q:** Did the landowner provide pesticides or contribute towards purchase of pesticides? If yes, what was her share and how much did she give?

### 6.5) Electricity

**Q:** Was electricity provided by the landowner or did she share the electricity costs? If yes, what was her share and how much did she pay?

### 6.6) Pump-set

**Q:** Did the landowner provide a pump set or contribute towards renting of the pump set? If yes, what was her share and how much did she give?

### 6.7) Labour

**Q:** Did the landowner provide labourers or shared the cost of hiring workers? If yes, what was her share and how much did she give?

**NOTE:** Please note that in some cases the landowner may share cost of workers for a specific operation. Enquire about this carefully and record clearly.

#### 7) Extension of credit by landowner

**Q:** Did you take any loan from the landowner?

**Q:** How much credit did you take? Was this loan interest free or did the landowner charge interest on it?

**Q:** How much interest did the landowner charge?

#### Section 5.3.2 Land leased out on share-rent

##### 1) Land type

**Q:** What type of land did you lease out? Is it crop land, orchard, pasture or any other?

##### 2) Extent

**Q:** How much land did you lease out?

Please record the unit of measurement.

##### 3) Tenant

###### 3.1) Name

**Q:** Who did you lease the land to?

### 3.2) Caste

**Q:** What is the caste of the tenant?

### 3.3) Occupation and extent of landholding

**Q:** What is the main occupation of the tenant?

**Q:** How much land does the tenant own?

## 4) Tenurial status

### 4.1) R/U

**Q:** Is this tenancy contract recorded in the land records or is it unrecorded?

### 4.2) Type of contract

**Q:** What was the duration of the contract?

**NOTE:** Please note that the question here does not pertain to the total duration for which the land has been leased by the tenant. We would like to know that, at any point, for what duration the land is leased. The period of lease may be extended by repeating the same contract. repeated again.

### 4.3) Since when leased in

**Q:** Since when have you been leasing out this land?

Now we want to know the total duration for which this household has leased out the same piece of land.

5) Your share

5.1) Crop

**Q:** How much was your share in the crop? How much actual quantity did you get?

5.2) Hay

**Q:** How much was your share in the hay? How much actual quantity did you get?

5.3) Any other

**Q:** Was any further rent paid by the tenant in any other form? If so, please give details.

6) Inputs provided by you

6.1) Manure

**Q:** Did you provide manure or contribute towards purchase of manure? If yes, what was your share and how much quantity/cash did you give?

6.2) Fertiliser

**Q:** Did you provide fertiliser or contribute towards purchase of fertiliser? If yes, what was your share and how much quantity/cash did you give?

6.3) Seed

**Q:** Did you provide seeds or contribute towards purchase of seeds? If yes,

what was your share and how much did quantity/cash you give?

#### 6.4) Pesticide

**Q:** Did you provide pesticides or contribute towards purchase of pesticides? If yes, what was your share and how much quantity/cash did you give?

#### 6.5) Electricity

**Q:** Was electricity provided by you or did you share the electricity costs? If yes, what was your share and how much quantity/cash did you pay?

#### 6.6) Pump-set

**Q:** Did you provide a pump set or contribute towards renting of the pump set? If yes, what was your share and how much did you give?

#### 6.7) Labour

**Q:** Did you provide labourers or shared the cost of hiring workers? If yes, what was your share and how much did you pay towards wages?

**NOTE:** Please note that in some cases the landowner may share cost of workers for a specific operation. Enquire about this carefully and record clearly.

#### 7) Extension of credit to the tenant

**Q:** Did you give any loan to the tenant?

**Q:** How much credit did you give? Was this loan interest free or did you charge interest on it?

**Q:** How much interest did the tenant pay?

## **SECTION 6 PRODUCTION AND SALES ON OPERATIONAL HOLDINGS IN THE LAST AGRICULTURAL YEAR**

### **Section 6A. Cropping pattern and crop schedule**

In this table we will record details related to crops that the household cultivated on its operational holding during the last agricultural year.

There will be one row for each crop cultivated on the operational holding. In case of inter-crops (multiple crops cultivated simultaneously but in distinct rows on the same plot of land) and mixed crops (multiple crops cultivated simultaneously by mixing seeds and sowing them on the same plot), there will be one row for each crop that was sown.

#### 1) Serial number

Give a serial number to every crop. This serial number is important as it would be used again to identify the crop in some subsequent sections.

For inter-crops and mixed crops, use the same unit digit for each crop in the mix but differentiate using a decimal number. For example, if the crop number 2 reported by the respondent actually comprised groundnut and red gram inter-cropped on the same field, you should use crop number 2.1 to refer to groundnut and crop number 2.2 to refer to red gram.

#### 2) Crop

**Q:** (Ask for each crop season in the village) What crops did you sow on the land cultivated by you in \$SEASON?

In this column name of the crops that the household cultivated in last year should be recorded one by one. Start with the first crop season of the year and then go to the next. In each crop season, identify crop sown on all the different plots of land operated by the household. If any land was left fallow during any crop season, state it clearly. At the end, make sure that in each crop season, sum of area under different crops and land left fallow equals the total operational holding of the household.

## 2) Variety

**Q:** What variety of \$CROP did you sow?

## 3) Tenurial status

**Q:** Was \$CROP sown on owned, leased-in or mortgaged-in land?

Check this with information provided in Section 3 and 5.

## 4) Extent

**Q:** On how much land did you sow \$CROP?

Make sure that in each crop season, sum of area under different crops and land left fallow equals the total operational holding of the household. Also make sure that all owned and self-cultivated land, leased-in land, and crop land taken on usufructory mortgages is accounted for here.

## 5) Month of sowing

**Q:** When did you sow \$CROP?

## 6) Month of harvesting

**Q:** When did you harvest \$CROP?



## 7) Source of irrigation

**Q:** What sources of water were used to irrigate the land?

Cross-check sources of water used with information provided in Section 3 or Section 5 (depending on whether it is owned land or leased-in/mortgaged-in land). It is possible that some of the sources listed in Section 3/5 were not used by the household last year. If, however, a source of irrigation is reported to have been used here but is not listed in Section 3/5, correct the entry in Section 3/5.

## Section 6B. Production and sales

Section 6B should have exactly the same number of rows as Section 6A.

### 1) Serial number

Use the same serial number as in Section 6A to record the production and sale details crop wise.

### 2) Crop

Use the same crop name as in the corresponding row in Section 6A.

### 3) Production

#### 3.1) Main product/grain

Main product usually refers to the grain or the fruit. In fodder crops – that is crops grown only for use as fodder – straw is the main product. In sugarcane, cane is the main product. In case of some vegetable crops, leaves or roots may be the main product. In fibre crops like cotton and

jute, raw fibre is the main crop.

**Q:**How much was the total production of \$CROP?

Please ensure that total production -- including the quantity paid as wages and rent, quantity consumed, quantity kept for use as seeds and quantity sold – is reported here.

Please specify the units of measurement and if information is reported in a local units, then write a note on the conversion factor for converting to a standard measure of weight (kilogram, quintal or tonne).

### 3.2) By-products/straw

By products include straw, bushes, husk, leaves and all products other than the main products that have some market or use value. By products of all crops of the village should be identified before the survey.

**Q:**How much \$BYPRODUCT was produced?

In some cases, the respondent under-reports the production to show low income from agriculture. It would be useful to compare the figures with standard yield data of different crops collected from the village. If the figure reported by the respondent is substantially lower than the standard value, ask the respondent the reason for low production.

Please specify the units of measurement and if information is reported in a local units, then write a note on the conversion factor for converting to a standard measure of weight (kilogram, quintal or tonne).

### 4) Household consumption

In this column we shall record consumption of the grain and the by-product by

the household. Consumption will also include the amount kept for use as seeds and the quantity of main and by products paid as wages.

#### 4.1) Main product

**Q:**How much of the total production of \$CROP was consumed by the household? How much of the total production was kept for use as seeds? How much of the total production of \$CROP was paid in wages?

#### 4.2) By product

**Q:**How much of the \$BYPRODUCT of \$CROP was consumed by the household? How much of the \$BYPRODUCT of \$CROP was paid in wages?

### 5) Sale of grain/main product

#### 5.1) Month of disposal

**Q:**In which month did you sell the grain/main product?

**NOTE:** Crop may have been sold in parts at different points of time. If so, record the information separately.

#### 5.1) Quantity

**Q:**How much of \$CROP did you sell in \$MONTH?

#### 5.2) Price

**Q:** At what price did you sell the grain?

If the price reported by the household is much lower than the standard

price/price reported by other households, enquire why the household got a low price.

5.3) Marketing expenses:

**Q:** Did you have to pay any other marketing charges/commission? Did you have to incur any other expenses at the time of the sale of the crop produce? If yes, please give details.

5.4) Where marketed

**Q:** At what place did you sell \$CROP?

5.5) Marketing agency

**Q:** Who did you sell \$CROP to?

**CODES:**

1=Peasant (specify if rich, medium or small)

2=Landlord (specify if big, medium, small or impoverished)

3=Moneylender (specify if big, medium, or small)

4=Commission agent (specify if big, medium or small)

5=Merchant (specify)

6=Mill-owner (specify)

7=Cooperative society (specify)

8=Government agency (specify)

9=Regulated market

10=Others (specify)

5.6) Was the price fixed before harvest?

**Q:** Was the price of the crop fixed before the harvest or at the time of sale?

In some cases, sale of crop produce is tied because of credit taken by the

cultivators. In such a case, cultivator may be required to sell the crop to the lender at a price specified at the time of taking credit.

#### 6) Sale of by-products

**Q:** How much of \$BYPRODUCT did you sell? At what price did you sell \$BYPRODUCT?

Remember to specify the units.

### **SECTION 7 INPUT USE FOR EACH CROP ON OPERATIONAL HOLDING**

In this section, we shall collect and record information on input use for each crop cultivated on operational holding of the household.

Please note that in this table there will be an entry for each crop recorded in SECTION 6 and at the end you should check if all the crops have been covered. Input use on inter-crops (multiple crops cultivated simultaneously but in distinct rows on the same plot of land) and on mixed crops (multiple crops cultivated simultaneously by mixing seeds and sowing them on the same plot) will be recorded jointly.

Multiple rows will be required for recording information for each crop.

#### 1) Crop code

Use the same serial number as in Section 6A

#### 2) Crop

Specify the crops cultivated. In case of intercrops and mixed crops, write names of all crops (for example, Groundnut+Red gram+Black gram).

### 3) Manure

**Q:** What types of manure did you use for this crop?

**Q:** How much manure did you use in this crop?

**Q:** How much of this was produced at home and how much of it was purchased?

**Q:** What is the value of home grown manure that was used?

**Q:** (If some manure was purchased) At what price did you buy the manure?

On the basis of these questions, following information should be recorded for each crop.

#### 3.1) Type of manure

Use farm yard manure (FYM) to refer to common organic manure containing dung, agricultural waste and farm products).

Other types of manure are green manure, dry straw, vermi-compost.

Sometimes goats are kept in folds to fertilise the fields. Goat owners may be paid to keep their goats on the field for a few days. If so, record number of goats and number of days for which they were kept, and if any payment was made for it.

#### 3.2) Home produced

##### 3.2.1) Qty:

Record the quantity of home grown manure used

##### 3.2.2) Value:

What is the value of this amount of manure?

### 3.3) Purchased

#### 3.3.1) Qty:

Record the quantity of manure purchased

#### 3.3.2) Price:

Record the price at which the manure was purchased.

**Q:** How was manure transported? Any expenditure incurred for transporting manure?

Write a note on this information.

### 4) Fertiliser

Most commonly used chemical fertilisers are Urea, Diammonium Phosphate (DAP), Single Super Phosphate (SSP) and Muriate of Potash. In addition to these, mixed fertilisers are also used. These are often specified with names such as 10-26-26 (which refers to the NPK content of the fertiliser). In some cases, households may also have used micro-nutrients or hormones.

**Q:** (For each crop) Which fertilisers did you use for \$CROP?

**Q:** (For crop, for each fertiliser) How much of \$FERTILISER did you use?

**Q:** (For crop, for each fertiliser) At what price did you buy the fertiliser?

**Q:** How did you transport fertiliser from the market? Did you incur any expenditure for transporting fertilisers?

### 5) Seeds

For each crop, ask following questions.

**Q:** How much seeds did you use?

**Q:** Were the seeds produced at home or were they purchased?

**Q:** (If home produced) What was the value of seeds that you used?

**Q:** (If purchased) At what price did you purchase the seeds?

#### 6) Plant protection chemicals

In this section, we shall record only the cost of procuring plant protection chemicals. Information on expenditure incurred on equipment for spraying chemicals and workers hired for spraying chemicals will be recorded elsewhere.

**Q:** Did you use any pesticides, insecticides or weedicides on the crop?

**Q:** If yes, how much expenditure did you incur on them?

If the household reports the expenditure for each chemical that they used, take down the details either in the margins or in your notebook, and write the total expenditure on the schedule.

#### 7) Irrigation charges

**Q:** What sources of irrigation were used for the \$CROP?

**Q:** How much expenditure was incurred for using irrigation from the source?

Depending on the source of irrigation, the expenditure may be in the form of irrigation cess, electricity charges paid, cost of diesel used for the pump, rent paid for irrigation equipment, or price paid for purchased water.

In some cases, these expenditures are not crop specific. For example, irrigation cess/electricity charges may be paid seasonally or annually. In such cases, the



information may be recorded in SECTION 10. If so, a note should be made here to this effect.

## **SECTION 8 SOURCES AND TYPE OF EXTENSION SERVICES USED BY THE HOUSEHOLD**

In this section we shall collect data about sources of agricultural information for households. The table in the schedule lists several possible sources of advice and information.

For each source, ask the following questions.

**Q:** Did you receive any advice from \$SOURCE last year.

**Q:** If yes, could you please describe the advice and information that you got.

These questions should be asked for each source. Please make sure that these are not skipped.

Also, ask for specific details on the information that the household may have received.

## **SECTION 9. SPECIFIED MEANS OF PRODUCTION: OWNERSHIP AND EARNINGS**

In this section, we shall collection information on means of agricultural production owned by the household, expenditure incurred on their maintenance, and if the household has any earnings from renting them.

Ask following questions for each item listed in the table.

**Q:** How many \$ITEM do you own?

Q: When did you purchase them?

Q: At what price did you purchase them?

Q: What is their present value?

Q: Last year, did you incur any expenditure in maintaining \$ITEM? If yes, how much?

Q: Last year, did you rent \$ITEM to other cultivators?

Q: If yes, how much did you rent it last year (in terms of hours or in terms of area serviced)?

Q: Last year, how much did you earn from renting \$ITEM.

## **SECTION 10. OTHER COSTS INCURRED LAST YEAR**

In this section we shall collect and record information on any other costs related to crop production that have not been accounted so far. These include, most importantly, costs that were common to more than on crops and were not accounted for in case of any.

Record only those expenses that have not been reported elsewhere and make sure that no expenditure is recorded more than once. If, for any specific reason, two entries are made for the same expenditure, clearly explain this in a note.

### 1) Crop insurance

Q: Did you spend on crop insurance last year? If so, for which crops?

Q: How much insurance premium did you give and in which month was the payment made?

2) Land improvement

**Q:** Last year did you spend on improving the quality of your land? Any expenditure incurred on levelling, bunding, raising, adding top soil?

3) Land revenue/taxes

**Q:** Did you pay any land revenue last year?

**Q:** Last year, did you pay any other tax or cess related to agriculture? For example, did you pay any irrigation-related tax that has not been accounted for?

4) Consultancy/private extension

**Q:** Did you use services of any professional consultant to advice you on matters related to agriculture? How much did you pay for it?

5) Well sinking

**Q:** Did you sink any well or tubewell last year? How much did you spend on it?

6) Electricity charges not mentioned elsewhere?

**Q:** Did you pay for electricity connection on your agricultural land that has not been accounted for so far? How much did you pay last year?

**NOTE:** Please note that the household may have already reported electricity charges in Section 7.

7) Others (specify)

**Q:** Is there any other expenditure related to crop production that you incurred last

year which has not been accounted for so far? If so, please provide details.

## **SECTION 11. PAYMENTS MADE TO MANAGERS AND LONG-TERM WORKERS**

**Q:** Did you employ a manager last year?

**Q:** Did you employ any long-term worker/s last year?

If the answer to any of these questions is yes, collect following details.

1) Name of worker/manager

**Q:** What are the names of the workers/managers that you employed?

2) Caste of worker/manager

**Q:** What is the caste of \$WORKER?

3) Since when employed

**Q:** Since how many years has \$WORKER been employed?

4) Number of months for which employed last year

**Q:** For how many months last year was \$WORKER employed?

5) Payment (specify periodicity of payment)

**Q:** At what frequency is \$WORKER paid? That is, is she paid daily, weekly, monthly, seasonally, biannually or annually?

5.1) In cash

**Q:** How much cash was \$WORKER paid last year?

5.2) In kind

**Q:** How much was \$WORKER paid in kind?

6) Comments

**Q:** Was \$WORKER given any other gifts or remuneration last year?

**Q:** Did you give \$WORKER anything on special occasions?

**Q:** Did you give any advance/credit to \$WORKER? If so, how much?

**Q:** Was any interest charged on it? If so, how much?

## **SECTION 12. LABOUR DAYS EMPLOYED BY RESPONDENT AND WAGE RATES FOR DIFFERENT AGRICULTURAL OPERATIONS LAST YEAR**

In this Section we shall collect information on the extent of labour use in each agricultural operation performed on the operational holding of the household. Information on labour use will be disaggregated by different types of workers who performed the task, and between male, female and child workers.

The different categories of workers for which separate data are collected are:

A) Family labour includes labour performed by any member of the household.

B) Daily labour refers to casual workers who are hired on a daily basis.

C) Long-term workers are time-rated workers on contracts of duration longer than a day. These are, most commonly, seasonally or annually hired.

D) In some cases “members of a household join members of another household in working without payment at certain tasks on the land of the second household; in exchange of this, members of the second household join members of the first household in labouring on the latter’s land” (Ramachandran 1990). This is referred to as exchange labour.

E) Piece-rated workers are not paid on a time rate but on the basis of the amount of work they do. Their work may be measured either in terms of the quantum of output (for example, the quantity of crop harvested or threshed) or in terms of the area of land on which the specified operation is carried out.

In addition to human labour, the extent of use of machine labour is also recorded in this Section.

Use of draught animals is specified as part of description of the operation. The extent of use of draught animals is not separately recorded as these would necessarily be used with human labour.

Investigators will be provided with a list of operations for each crop cultivated in the survey village. We shall investigate details on labour use for each operation done for cultivation of each crop reported in Section 6A. We shall record, for each category of workers, total number of labour days worked to complete the task. We shall also investigate and record the number of hours for which the workers worked in a day while doing each task. For hired workers, we shall also record details of payment made.

This can be a complex and time consuming part of the interview in case of households with substantial operational holdings. Explain to the respondents that you would like to know details of labour use on each task done in cultivation of various crops on their land.

## 1) Family labour

**Q:** Did any members of the household participate in \$OPERATION in cultivation of \$CROP? If yes, how many days did each of them work?

On the basis of this, calculate and record total number of family labour days worked by men, women and children in the household.

**Q:** On each day that \$WORKER participated in \$OPERATION, at what time did he/she leave for work and what time did he/she come back. How much time did \$PERSON take off in between for meal and tea breaks?

On the basis of this, calculate and record the number of hours worked by \$PERSON every day that he/she worked.

## 2) Daily labour

**Q:** Did you employ any daily workers to do \$OPERATION? If yes, how many men, women and children did you employ? How many days did each of them work?

On the basis of this, calculate and record total number of labour days worked by men, women and child daily labourers.

**Q:** On each day that these workers worked, at what time did they come for work and what time did they leave. How much time did they take off in between for meal and tea breaks?

On the basis of this, calculate and record the number of hours worked by male, female and child daily workers on a working day.

**Q:** How much wage was given to the male daily workers when they worked on \$OPERATION? Were the workers also provided tea or meals?

**Q:** How much wage was given to the female daily workers when they worked on \$OPERATION? Were the workers also provided tea or meals?

**Q:** How much wage was given to the child daily workers when they worked on \$OPERATION? Were the workers also provided tea or meals?

On the basis of these, record the daily wage paid to male, female and child workers.

### 3) Exchange labour

**Q:** Did you engage any workers through exchanging labour with them? How many men, women and children joined you in work against exchange labour? How many days did they work?

**Q:** On each day that these workers worked, at what time did they come for work and what time did they leave. How much time did they take off in between for meal and tea breaks?

### 4) Long-term workers

If the household has reported hiring of long-term workers in Section 11, ask following questions.

**Q:** How many days did your long-term workers work on \$OPERATION? If the household has more than one long-term worker, ask how many of them worked in \$OPERATION.

**Q:** On each day that these workers worked, at what time did they come for work and what time did they leave. How much time did they take off in between for meal and tea breaks?



#### 5) Piece-rated workers

**Q:** Did you use any piece-rated workers to get \$OPERATION done? If so, how much payment was made to them in cash and kind?

In case of kind payments, record the units clearly.

**Q:** Can you tell how many workers worked to complete the job and how many days did they take to complete it? On each day that these workers worked, at what time did they come for work and what time did they leave. How much time did they take off in between for meal and tea breaks?

It is possible that the respondent is unable to report the days and hours of work for piece-rated workers. If so, leave these columns blank.

#### 6) Machine labour

**Q:** Was \$OPERATION done with the help of a machine? If so, how many hours did the machine take to finish \$OPERATION? How much did you have to spend for the machine.

These questions should be asked about each and every operation and for all the crops cultivated by the households. At the end of tasks for each crop, ask the household if any agricultural operation has been left out.

### **SECTION 13. PATTERN OF AGRICULTURAL LABOURING OUT BY HOUSEHOLD MEMBERS IN THE PREVIOUS YEAR**

In this Section, we shall collect information on agricultural casual wage labour performed by members of the household.

**Q:** For each member of the household, ask if \$MEMBER did any agricultural wage labour in the last agricultural year?

For each member who did some agricultural labour, we shall ask questions on participation in each operation on each crop cultivated in the village.

**Q:** Did \$WORKER work on \$OPERATION in \$CROP last year?

**Q:** How many days did \$WORKER work on \$OPERATION in \$CROP last year?

**Q:** On each day that \$WORKER did this work, at what time did he/she go for work and what time did he/she return. How much time did he/she take off in between for meal and tea breaks?

**Q:** Where did \$WORKER do this work? Was it done in the village or elsewhere?

**Q:** Was the worker paid on daily basis or on the basis of amount of work?

**Q:** How much wage was \$WORKER paid for this work? How much was he/she paid in cash? Was there also a kind payment? How much was it? Was he/she also given meal or tea by the employer?

On the basis of these questions, record following information.

1) Name of worker

Record name of the worker here.

2) Crop

Record the crop name here.

3) Operation

Record the crop operation here.

4) Type of wage

Record whether the worker was paid a daily wage or a piece-rated wage, or paid on some other basis.

5) Place of work

Record the place where \$OPERATION was done by \$WORKER.

6) Labour days

Record total days that \$WORKER worker on this operation.

7) Work hours

Calculate daily hours of work and record here.

8) Wages/Earnings

Record wage rate for time-rated workers and total payment for piece-rated workers.

8.1) Cash

Record cash wages/earnings here.

8.2) Kind

Record wages/earnings in kind here.

For each member of the household who has done some agricultural labour, ask about participation in each operation of each crop. At the end of each crop, ask if the worker did anything else in that crop.

## SECTION 14. FOR LONG-TERM AGRICULTURAL WORKERS

In this section, we shall collect information on members of this household who work as long-term workers in agriculture and allied activities.

**Q:** Does any member of your household work as a long-term worker? Did any member of your household work as a long-term worker last year?

1) Name of the worker

Record names of members who work as long-term workers.

2) Employer

2.1) Name

**Q:** What is the name of employer of \$WORKER?

2.2) Village of residence

**Q:** In which village does the employer live?

2.3) Caste

**Q:** What is the caste of employer of \$WORKER?

2.4) Occupation

**Q:** What are the main occupations of the employer?

## 2.5) Land

### 2.5.1) Owned

**Q:** How much land does the employer own?

### 2.5.2) Leased in/mortgaged in

**Q:** How much leased in land does the employer cultivate? Does the employer have any land mortgaged from someone?

### 2.5.3) Leased out/mortgaged out

**Q:** Has the employer leased out land? Has the employer mortgaged any land to anyone? If so, how much land has been leased out or mortgaged out?

## 2.6) Other business activities

**Q:** Does the employer have any other businesses?

## 3) Tasks performed

**Q:** What tasks does \$WORKER have to perform for the employer?

## 4) Number of months for which employed last year

**Q:** For how many months last year was \$WORKER employed as a long-term worker?

## 5) Earnings

### 5.1) Cash

**Q:** How much did \$WORKER earn in cash as wages from working as long-term labour?

### 5.2) Kind

**Q:** How much did \$WORKER earn in kind as wages from working as long-term labour?

## **SECTION 15. NON-AGRICULTURAL LABOURING OUT BY HOUSEHOLD MEMBERS IN THE PREVIOUS YEAR**

In this section we shall collect information on wage labour done by members of households in non-agricultural jobs (salaried other than blue collar jobs). In this section, we shall include casual non-agricultural manual employment (for example, construction, loading and unloading, earthwork, painting), casual wage employment under government programmes, as well as skilled manual non-agricultural wage employment (for example, drivers and workers in factories).

Blue collar regular jobs will be recorded in Section 19.

### 1) Name

**Q:** Does any member of your household work in any non-agricultural activity.

### 2) Description of work

**Q:** What is the nature of work done by \$MEMBER?

Decide, on the basis of this description, whether this information should be recorded here or in Section 19 (if it is a blue collar job).

### 3) Place of work

**Q:** Where did \$MEMBER do this work? 4) Number of labour days

**Q:** How many days in the last year did \$MEMBER do this work?

**NOTE:** Please note that sometimes households may respond to such a question in terms of months that the person may have been engaged in the activity. Do not assume that the person would have worked for all the days of the month. Ask the respondent to clarify how many days did the person work.

### 4) Type of wage contract.

**Q:** Was this a daily paid employment, weekly paid employment, monthly paid employment or did the person work on a piece-rated contract?

### 5) Total earnings last year

#### 5.1) Cash

**Q:** How much did \$MEMBER earn in cash in the whole of the last year?

#### 5.2) Kind

**Q:** Did \$MEMBER also have some kind earnings? If yes, how much?

## **SECTION 16. FREEDOM OF EMPLOYMENT**

The purpose of this section is to record constraints on the freedom of a worker to sell his or her labour power to the employer of his or her choice, and to record examples and instances of labour service in the annual work schedule of a worker. Labour service “always presupposes the personal dependence of the one hired upon the

one who hires him, it always presupposes the greater or lesser retention of 'other than economic pressure'" (Lenin). Labour services are part of a larger and pervasive system whose basis is the absence of a general democratisation of village life.

Record answers to the following questions.

**Q:** Do the members of your household work more for one particular employer (or a few particular employers) than they do for others? Give details.

**Q:** Are members of your family free to work for wages for an employer of their choice? Give details.

**Q:** Does any person in the family provide unpaid/under-paid labour service to any employer? Has any member of your household been coerced to work for an employer? Coerced by any person the household is indebted to? Any instance of extra-economic coercion or threat?

**Q:** Is your household obliged to perform traditional caste duties? Give details.

### **Agricultural and non-agricultural labour services**

Labour services are tasks performed by a worker for an employer at rates (if there is payment at all) that are far below the rates of remuneration under conditions of "free" hire.

1) Name of worker

**Q:** Did any members of your household perform any kind of labour service for anybody?

2) Employer

2.1) Name



**Q:** For whom did \$MEMBER perform labour services?

2.2) Caste

**Q:** To which caste does this employer belong?

2.3) Land owned

**Q:** How much land does this employer own?

3) Type of obligation

**Q:** Under what kind of obligations did \$MEMBER have to perform labour services.

4) Description of tasks

**Q:** What tasks did \$MEMBER have to perform for the employer?

5) Labour days worked annually

**Q:** On how many days in a year does \$MEMBER have to perform some labour services for this employer?

6) Hours of work

**Q:** On days that \$MEMBER performs some services for this employer, how many hours does he/she have to work?

7) Payment

**Q:** Is \$MEMBER paid anything for the services he/she performs?

## SECTION 17. INCOME FROM STATE AND COMMON PROPERTY RESOURCES

State and common property resources refer to land and water resources that are not individually owned. These may be owned by the government, panchayat, other public organisations, or the community. These include, among others, forests, pastures and grazing lands, and water bodies (ponds, lakes, wells, canals, streams).

In some villages, such state and common property resources may be an important source of livelihood for households. The importance of these resources as a source of livelihood is likely to vary across villages and across different categories of households.

**Q:** What are the different products that you get from common property resources in and around the village?

Before the survey, we shall identify common property resources in and around the village, and specific products that households are likely to get from these. During the interview, the respondents should be specifically asked if they got any of those.

Please remember that in some cases collection of these items may be illegal and households may be reluctant to divulge information. In such cases, some probing would be of help.

For each item that the household gets from state and common property resources, ask following questions.

1) Quantity consumed

**Q:** How much of \$ITEM did you get for self-consumption over the whole of the last year?

Remember to specify the unit of measurement.

2) Quantity sold

**Q:** How much of \$ITEM did you collect and sell over the whole of the last year?

Remember to specify the unit of measurement.

3) Price

**Q:** At what price did you sell \$ITEM last year?

4) Total earnings

Calculate total earnings from sale as product of quantity sold and the price received.

5) Where sold

**Q:** Where did you sell \$ITEM last year?

6) Marketing agency

**Q:** To whom did you sell \$ITEM?

## **SECTION 18. ANIMAL RESOURCES**

In this section, we shall collect data on animal resources owned by the household and income generated from these resources. In Section 18A we prepare an inventory of animal resources owned by the household. In Section 18B, we collect information on output from animal resources and expenditure incurred in maintaining these resources.

## Section 18A INVENTORY

### 1) Type

Rural households could own any of following different types of animals.

#### **CODES:**

- 1=Milch cow
- 2=Milch buffalo
- 3=Cow bullock
- 4=Buffalo bullock
- 5=Calf
- 6=Goat
- 7=Sheep
- 8=Camel
- 9=Pig
- 10=Chicken
- 11=Duck
- 12=Fish
- 13=Bees
- 14=Other (specify)

For each of these types (\$ANIMAL) ask the following questions.

### 2) No

**Q:** How many \$ANIMALS do you have?

### 3) Age

**Q:** (For all animals other than poultry, fish and bees) What is the age of these animals?

Record the age of animals in each category. When there are more than one animal

of dissimilar ages in a particular category, specify the ages separately.

#### 4) Total value

**Q:** What is the present value of these \$ANIMALS.

If there are more than one animal, particularly of dissimilar ages, record values separately.

### Section 18A EXPENDITURE

#### 5) Feed

##### 5.1) Home-grown

**Q:** How much home grown straw was used as fodder over the last year?

**NOTE:** It should be noted that the household may have used straw produced in the previous year as fodder over part of this year. In particular, fodder produced from rabi crops in the previous year is likely to have been used as fodder in the reference year. Similarly, part of the straw produced in the reference year may still be lying with the household and would be used in the next year. In such a case, it would not be sufficient to record that all home grown straw was used as fodder. We must ask specifically how much straw produced in the previous year was used in the reference year, straw from which crop (and how much of it) produced in the reference year was used in the same year, and straw from which crop (and how much of it) produced in the reference year is still lying with the household for future use. Question should also be asked about the amount of home grown green fodder produced and used for animals. On the basis of answers to these questions, we will have to calculate the amount of home grown straw used in the reference year.

## 5.2) Purchased

**Q:** Did you purchase fodder or any other type of animal feed from anybody? If so, how much did you spend on purchasing these items?

It is common for households to purchase different types of animal feed like dry straw, green fodder, branded cattle feeds, oilseeds, edible oils and oilcakes.

## 6) Veterinary charges

**Q:** Over the last year, did you incur any expenses on medical care of your animals? If yes, how much?

## 7) Rent for land

**Q:** Last year, did you rent any land for animal husbandry? Did you have to keep your animals on someone else's land? If yes, how much rent did you pay for it?

## 8) Maintenance of buildings

**Q:** Last year, did you spend anything on maintenance of buildings used for animal husbandry (for example, cattle shed)?

If the household has constructed a new cattle-shed or done major renovations in it, please specify. We would like to distinguish these from regular annual maintenance.

## 9) Insurance

**Q:** Did you get any of your animals insured? If so, how much did you spend last year towards premiums for insurance of these animals?

10) Interest on loans taken for animal husbandry

**Q:** Have you taken any loans for animal husbandry? If yes, last year, how much interest did you pay or were you liable to pay on those loans?

11) Labour charges

**Q:** Did you hire any workers for tending cattle? Did you have any long-term workers who, apart from doing other work, also tended animals? Did you hire anyone for taking animals for grazing?

**Q:** If yes, how much did you spend on hiring these workers?

If animal husbandry work was done by long-term workers who also did other work (in agriculture or domestic work), specify the same clearly.

12) Others

**Q:** In addition to the expenses you have already mentioned, did you incur any other expenditure towards maintenance of animals?

**Q:** If yes, how much expenditure was incurred and for what purpose?

If there is any amount to be entered in this column, record, in the margin, the purpose for which the expenditure was incurred.

**Section 18B INCOME**

In this section, we shall record income from animal resources and expenditure on maintaining these animals. Information will be recorded for all the products of animals.

In general, for different types of animals, following items of output will be recorded.

- 1) Cows and buffaloes: Milk and dung
- 2) Bullocks, horses, camels: Dung
- 3) Goats and Pigs: Sold for meat and droppings used as manure
- 4) Sheep: Wool, sold for meat and droppings used as manure
- 5) Chicken and Ducks: Eggs and sold for meat
- 6) Fish: Sold as it is
- 7) Bees: Honey

Depending on the type of animals owned by the household, the investigators should determine, from this list, the likely items of animal products the household would have had. For each such item, the household should be asked the total quantity of output, value of output and the amount sold.

**Q:** How much of \$ITEM was produced by your animals over the whole of last year?

**Q:** How much of \$ITEM did you sell during last year?

**Q:** At what price did you sell \$ITEM?

It may be noted that some items are not produced uniformly throughout the year. For example, milch animals may have given milk only during part of the year. Also, there are considerable variations in milk yield of a particular animals over the productive period. Level of yield varies both over the productive period (yield is relatively high soon after the animal calves and then slowly declines) as well as over different seasons in the year (yields may be lower in summer than in winters). Correspondingly, the level of sale may also vary considerably over different months of the year. On account of differences in general levels of milk yields, prices of milk also vary over different seasons.

The investigator should carefully ask extent of production of such items during different months of the year and then calculate the total. In particular, in case of milk, it would be useful to ask for a monthly schedule of production and sale, and then add the figures. Similarly, it will be useful to ask for prices in different seasons of the year.



If any bovine animals were sold by the household in the previous year, it should be recorded in Section 20.

On the basis of these questions, we shall record the following information.

- 1) Product: Item of produce.
- 2) Production: Total quantity of production in the year.
- 3) Sale: Total quantity sold in the year.
- 4) Price: Price at which the item was sold.

Sometimes, households process animal products before selling. For example they may make ghee from milk and sell it. They may turn dung into vermi-compost and sell it. If any such value addition was done by the household, collect information on costs of processing and revenue from sale of such products.

**QUESTION BEFORE YOU END:** Is there any produce of animal husbandry that we may have missed:

## **SECTION 19. SALARIES, ARTISAN EARNINGS, RENTS, REMITTANCES, PENSIONS, SCHOLARSHIPS AND INCOME FROM BUSINESS ACTIVITIES OTHER THAN CROP PRODUCTION**

So far, we have collected information on income of the household from cultivation, agricultural wage labour, non-agricultural wage labour, and animal husbandry. Any income from sources other than these, should be recorded in this section. These may include income from salaries, artisanal activities, traditional caste occupations, rents or businesses. We shall also record here cash flows to the household from remittances, gifts, donations, government transfers under any scheme, insurance claims, pensions, and scholarships.

- 1) Salaried employees include all monthly wage paid government employees as well as monthly wage paid blue-collar workers in private firms.

You would already know, from Section 2, if there are any salaried employees in the household. The first part of this question is meant to cross check if anything was missed in Section 2.

**Q:** Did anyone in your household have a salaried job last year? (You may already know this from SECTION 2.) If yes, how much was the total salary earnings for the last year?

2) Artisans include potters, blacksmiths, leather workers, and other craftsmen. In addition to these artisanal activities, traditional caste occupations may also include, for example, carrying water, washermen, barbers, toddy tapping, and sanitation work.

**Q:** If any artisanal activity is reported in Section 2, ask annual earnings from the activity.

**Q:** if the household belongs to a caste that has an associated caste occupation, ask if anyone in the household was engaged in that occupation. If yes, how much did they earn last year from the occupation.

3) Rents

**Q:** Did the household rent out any non-agricultural land or building last year?

**Q:** Did the household rent out bullocks or bullock cart?

**Q:** Did the household rent any machinery?

It is common for households to rent machines like tractors, pumpsets, threshers, and pesticide sprayers.

**Q:** If answer to any of the above is yes, ask the amount of rental earnings last year.

4) Other businesses refer to all forms of self-employed non-agricultural activities that have not been accounted so far. These may be big businesses (for example, agricultural and non-agricultural traders, real estate business), petty shops (for example, small grocery shops, tea shops), or hawkers (for example, vegetable vendors, fish sellers, hawkers of various types of merchandise).

**Q:** Does anyone in your household has any other business? If so, what was the earning from it last year?

5) Remittances, gifts and donations

**Q:** Over the last year, did your household receive any remittances from some one living elsewhere? Did you receive any gifts or donation from someone?

6) Government transfers

**Q:** Did you get any financial assistance or assistance in kind from the government, panchayat, bank or cooperative society as a subsidy under any scheme? Did you benefit from any scheme in which there was a partial subsidy?

**Q:** If yes, how much was the subsidy and for what purpose was it given?

7) Insurance claims

**Q:** Did you receive any insurance claim against any crop failure, loss of animals, loss of property or loss of life?

**Q:** If yes, how much insurance claim was received and on account of what?

8) Pensions and scholarship

**Q:** Did anyone in the household receive any pension last year? If so, how much?

**Q:** Did anyone in the household receive any scholarship last year? If so, how much?

**QUESTION BEFORE YOU END:** By now we have covered all sources of income that you may have had over the last year. Is there anything that we have missed?

## **SECTION 20. ACQUISITION AND LOSS OF MAJOR ASSETS OVER THE LAST YEAR**

In this section, we shall record information on whether the household acquired, through purchase or otherwise, any major asset last year. Similarly, we shall also record if the household lost, through sale or otherwise, any major asset.

Assets that we are primarily interested in here are land and buildings, animal resources, business establishments, major agricultural and non-agricultural machinery, means of transport, and valuable domestic durable assets (like television, refrigerator, air conditioners, big items of furniture).

**Q:** Over the last year, did you buy or sell any land, building or a business establishment?

**Q:** Over the last year, did you buy or sell any animals?

**Q:** Over the last year, did you buy or sell any tree?

**Q:** Over the last year, did you buy or sell any major agricultural or non-agricultural machinery?

**Q:** Over the last year, did you buy or sell any means of transport like bicycle, motor cycle, scooter or moped, car or jeep, bus or lorry, tractor or bullock cart?

**Q:** Over the last year, did you buy or sell gold?

**Q:** Over the last year, did you buy or sell any major domestic asset? Give a few examples like television, fridge, furniture.

**Q:** Over the last year, did you get any of these assets in gift or dowry?

**Q:** Over the last year, did you give away any of these assets in gift or dowry?

**Q:** Over the last year, did you lose any animal because of death or was any new calf born?

If answer to any of the question is yes, collect and record following details.

- 1) Description of asset
- 2) Sale/loss of assets
- 3) Month in which sold/lost
- 4) If sold, price received
- 5) Purchase/acquisition of assets
- 6) Month in which acquired
- 7) If purchased, price paid

## **SECTION 21. FOR CHILDREN AGED 6-16 YEARS**

- 1) Name

From Section II, take names of all children in the age group 6-16 years.

- 2) Whether currently enrolled in educational institutions

From Section II, write whether these children are enrolled in school or not.

3) If currently enrolled

3.1) Number of days the child missed school in the last month of school in this year

**Q:** How many days did \$CHILD miss school in the last month of school in this year.

3.2) Missing school continuously for 50 days or more

**Q:** Was there any occasion over the last year when the child missed school continuously for 15 days or more?

**Q:** If yes, when and for how long, and why did the child miss the school.

4) If not currently enrolled

4.1) Whether ever enrolled

**Q:** Did the child ever go to school?

4.2) Age when withdrawn

**Q:** If the child was enrolled in school in the past, at what age was the child withdrawn?

4.3) Reason

**Q:** If the child was enrolled in school in the past, why was the child withdrawn from school?

**Q:** If the child was never enrolled in school, why was the child not enrolled?

## **SECTION 22. PUBLIC DISTRIBUTION SYSTEM**

### 1) Possession of card

**Q:** Does your household have a ration card? Can you please show it to us.

If the household has multiple cards, record each of them separately and clearly.

Rest of the information in this section should be recorded on the basis of physical verification of the card. If the household has a card but does not possess it at the time of the interview, the same must be recorded clearly. In such cases, information may be collected by asking the household.

### 2) Type of card and colour of card

**Q:** What is the type of card that you have? What is its colour?

In most states, there are three different types of cards: cards for BPL (Below Poverty Line) households, cards for APL (Above poverty line) households, and cards under Antyodaya Anna Yojana (for most poor households). Each type of card usually has a distinct colour but this may not always be true. The category of the cards would also, usually, be written on the card somewhere. Please check that.

### 3) Number of persons registered on the card

#### 3.1) Number of adults (aged $\geq 18$ years)

3.2) Number of children (aged <18 years)

4) Reason for not having the card

**Q:** If the household does not have a ration card, ask why have they do not have one.

## SECTION 23. SOURCE OF WATER FOR DOMESTIC USE

1) Identification of sources of water

**Q:** From what sources do you get water for domestic use?

**Q:** Are there any additional sources from where you need to bring water in times of scarcity?

**CODES:**

- 1=Tap
- 2=Well
- 3=Handpump
- 4=Powered tubewell
- 5=Pond/tank
- 6=River, stream, canal
- 7=Other (specify)

2) Ownership of source

**Q:** Who owns this \$source?

**CODES:**

- 1=Personal
- 2=Joint/community
- 3=Panchayat
- 4=Government
- 5=Other person



3) Distance from house

**Q:** How far is this \$source?

You can record this either in terms of distance or in terms of the time taken to walk to the source (one way).

4) Months when water is available

**Q:** In which months of the year is water available from \$source?

5) Purposes for which used

**Q:** For what purposes do you use water from \$source? Drinking? Cooking? Bathing/cleaning? For domestic animals?

Tick the appropriate boxes in the schedule.

6) Cost incurred, if any

**Q:** Did you have to incur any cost for taking water from this source? For example, did you have to pay any tax, fee or price? Did you have to spend on maintenance? Did you have to spend on transporting water from the source?

7) Restrictions in access to water

**Q:** Do you face restrictions in access to water from this or any other source?

This question should be asked particularly carefully, and in detail, when interviewing a dalit, scheduled tribe, OBC or Muslim household. In particular, enquire if there is any segregation of sources of water on the basis of caste/community in the village.

## SECTION 24. HOUSING

In this section, we shall collect data on type of house that this household resides in. Data on a particular house will be recorded in one row. If a household has more than one house, one row will be used to record information on each house.

**Q:** How many houses do you own?

1) Whether owned or rented

**Q:** Is this house owned by your household or is it rented from someone?

2) Year of original construction

**Q:** When was this house originally constructed?

3) Year of most recent repair

**Q:** When was this house most recently repaired?

4) Number of rooms

**Q:** How many rooms does this house have?

5) Kitchen

**Q:** Does the house have a separate kitchen?

6) Verandah

**Q:** Does the house have a verandah?

7) Type of roof

**Q:** What materials have been used in construction of roof of the house?

Common roofing materials in villages are thatch, tiles, stone, concrete, asbestos sheets, metal sheets and wood.

8) Type of floor

**Q:** From what materials is the floor of the house made?

Common flooring materials in villages are mud, bricks, stone, cement, and mosaic tiles.

9) Type of walls

**Q:** From what materials are the walls of the house made?

Walls of rural houses may be made of adobe bricks, common baked bricks or materials like bamboo. The cementing material may be mud or cement.

10) Latrine

**Q:** Do you have a latrine in the house, do you use a public lavatory, or do members of your households have to defecate in some open space?

11) Electricity

**Q:** Do you have an authorised or unauthorised electricity connection?

12) Government assistance in construction, repair or renovation of the house

**Q:** Did you ever get any assistance from government in construction, repair or

renovation of this house?

**Q:** If yes, in which year did you get this assistance?

**Q:** In what form did you get this assistance?

Record whether they got a constructed house, constructed latrine, building materials or financial assistance.

**Q:** If the household received financial assistance, how much?

## **SECTION 25. INDEBTEDNESS**

Explain to the respondents that we would now like to collect some information on credit that they may have taken in the past.

### **Section 25A. Outstanding loans**

This is the most important part of Section 25. In this section, we shall collect information on all outstanding loans. All loans, whenever taken, if outstanding, will be included in this table. From information provided in this table, we would like to a) calculate the total amount of debt on the household, b) classify this by different categories of sources, c) examine for what kind of purposes did the household borrow, and d) examine the terms on which the household got credit.

**Q:** Can you tell us if you have any outstanding credit? We would like to know about each loan that you have borrowed and have not yet repaid.

Different respondents may identify each loan either by the point of time when they were taken, by the principal that was borrowed, by the source of borrowing, or by the purpose of borrowing. Let the respondent first identify all the loans.

For each loan, ask following questions.

1) Month and year of borrowing

**Q:** In which year was this loan taken? Can you also tell us the month in which you borrowed this loan?

2) Principal

**Q:** What was the amount that you borrowed?

3) Collateral

**Q:** Did you have to give any collateral to get that loan?

Banks typically accept only land, buildings or assets like gold as collateral. In some cases, households may have mortgaged assets like automobiles.

Informal sources of credit may accept all sorts of assets as collateral. These would include land and buildings, gold, machinery, means of transport or even domestic durable assets.

Please note that for all entries in Section 5.2.2 (land mortgaged out), there should be a corresponding entry in Section 25.

4) Rate of interest

**Q:** How much interest did you have to pay on the loan?

Clearly specify the units in which interest rate is reported. Interest may be charged on an annual rate, on a monthly rate, a weekly rate or a daily rate. In some cases, then loan itself may have a fixed duration of repayment and a fixed absolute amount interest.

Credit transactions with informal lenders are often inter-linked with other transactions. For example, in some cases, borrowers may have been provided inputs on credit or may have had to pledge to sell the crop to the lender. An agricultural labourer may be required to work for the lender.

It is possible that in some cases, particularly when the credit transactions are inter-linked with other transactions, the loan may not carry an explicit interest. It is common that such loans carry an implicit interest charged by suitably adjusting prices in the inter-linked transaction. For example, if the borrower has taken inputs on credit, the price charged for these inputs may be slightly higher than the market price. Similarly, if the borrower has to sell the crop to the lender, the lender may give a slightly lower price than the market price. In more complex cases, the borrower, although given the full market price, is forced to sell the crop when prices are low. Similarly, an agricultural worker may be required to work at lower wages or may be made to work longer hours.

It is important that the investigators probe the respondent to identify if credit transactions were interlinked and if any such conditions were attached to the loan.

#### 5) Amount outstanding

##### 5.1) Principal

**Q** How much of the principal is still outstanding?

##### 5.2) Interest

**Q** How much interest payments are outstanding?

##### 5.3) Total

Add the principal and interest to calculate the total amount outstanding.

Note that in some cases, for example shop loans, the respondent may directly report the total outstanding amount. In such cases, 25A.5.1 and

25A.5.2 can be left blank.

6) Amount repaid

In some cases, the respondent may be able to tell the amount she has repaid so far. This should be recorded here.

7) Source of borrowing

Identify the category of the lender. In some cases, it may also be useful to, in addition, identify the lender by name.

**CODES:**

- 1=Commercial bank
- 2=Cooperative bank
- 3=Cooperative society
- 4=Land development bank
- 5=Moneylender
- 6=Small peasant
- 7=Medium peasant
- 8=Rich peasant
- 9=Landlord
- 10=Small trader
- 11=Big trader
- 12=Salaried person
- 13=Friends and relatives (no interest payment)
- 14=Other (specify)

**NOTE:** Please note that category friends and relatives can be used only for loans that do not carry any explicit interest. If the respondent says that a loan which carries interest was taken from a friend or a relative, ask for occupational details of the lender and record them.

8) Purpose of borrowing

**Q:** For what purpose did you take this loan?

**QUESTION BEFORE YOU END:** Is there any other outstanding loan that you may have missed?

### Section 25B

In addition to the total amount of outstanding debt, we would also like to know the amount of credit borrowed by households last year. Some of this may have been repaid during the year and may not be reported in Section 25A. We shall collect information on such loans in this section.

**Q:** In addition to the loans that you have just reported, did you take any loans last year that you have repaid since then?

Make it clear to the respondent that we are talking about loans that were taken last year but have since been repaid and are not outstanding any more. These could be formal-sector or informal crop loans that were repaid after the harvest. These could also be small amounts of credit borrowed for consumption requirements.

For each loan, ask following questions.

1) Month of borrowing

**Q:** In which month last year did you take this loan?

2) Principal

**Q:** What was the amount that you borrowed?

3) Collateral



**Q:** Did you have to give any collateral to get that loan?

4) Rate of interest

**Q:** How much interest did you have to pay on the loan?

Probe the respondent to identify if the loan was interlinked and if any such conditions were attached to the loan.

5) Month when fully repaid

**Q:** In which month did you fully repay this loan?

6) Amount repaid

6.1) Principal

**Q:** How much of the principal was repaid?

6.2) Interest

**Q:** How much interest was paid?

6.3) Total

Add the principal and interest to calculate the total amount repaid.

Note that in some cases, the respondent may directly report the total amount that was paid. In such cases, deduct the principal borrowed to calculate the interest paid.

7) Source of borrowing

Identify the category of the lender. In some cases, it may also be useful to, in addition, identify the lender by name.

**CODES:**

- 1=Commercial bank
- 2=Cooperative bank
- 3=Cooperative society
- 4=Land development bank
- 5=Moneylender
- 6=Small peasant
- 7=Medium peasant
- 8=Rich peasant
- 9=Landlord
- 10=Small trader
- 11=Big trader
- 12=Salaried person
- 13=Friends and relatives (no interest payment)
- 14=Other (specify)

**NOTE:** Please note that category friends and relatives can be used only for loans that do not carry any explicit interest. If the respondent says that a loan which carries interest was taken from a friend or a relative, ask for occupational details of the lender and record them.

8) Purpose of borrowing

**Q:** For what purpose did you take this loan?

**Section 25C**

In this section we shall collect information on membership in self-help groups.

1) Name of member

**Q:** Is any member of your household a member of any self-help group?

2) Name of group/leader

**Q:** What is the name of the group of which \$PERSON is a part? Who is the leader of the group?

3) Bank/NGO to which the group is linked

**Q:** To which bank or organisation is this group linked?

4) Period of membership

**Q:** Since when is \$PERSON a member of this group?

5) Number of members in the group

**Q:** How many members are there in this group?

6) Savings

6.1) Rs. per week/month

**Q:** How much savings do you have to contribute every week/month?

6.2) Total

**Q:** What is the total amount of your savings in the group?

Ask if \$PERSON has taken any loan from the group. If so, record the details of the last such loan taken in Section 25A. Please note that this should be recorded irrespective of whether the loan is outstanding currently or not.

## **SECTION 26. ASSET OWNERSHIP**

In this section, we shall collect information on all assets owned by the household. For each asset listed on the page, ask following questions.

1) Number

**Q:** Do you have \$ITEM? If yes, how many of \$ITEM do you have?

2) Value

**Q:** If you were to sell these \$ITEM in the market in their present state, how much money are you likely to get for them?

Valuation of these assets is somewhat tricky. We should try to get present value of these assets. Present value of an asset can be substantially lower than the price at which it was purchased if there has been a substantial depreciation in its value or if the resale value of the asset is low. For some assets, present value of an asset, at least in nominal terms, can be considerably higher than the price at which the asset was purchased. This can happen if the asset has a resale value and if there has been a substantial rise in price of the asset since it was purchased.

**SECTION 27. COMMENTS AND INFORMATION ON INVESTIGATORS**