

BIGD – WEE DiFine Project

Female Respondent (Domestic worker at Hello Task) Questionnaire –Endline survey

Table of Contents

Module A: Personal Information	3
B2: Employment Activities.....	9
Module C: Pressure and Backlash	12
Module E: Migration and Remittances	15
E1: Migration History	15
E2 Remittances sent.....	16
E3 Remittances received.....	17
Module F: Mobile Money	19
Module G: Food and Non-Food Consumption	24
Module H: Women’s Decision Making in the Household.....	26
H1 Decisions regarding purchases.....	26
H2 Decisions regarding mobility	27
H3 Decisions regarding employment.....	27
Module I: Reproductive Health.....	28
Module J: Intimate Partner Violence (IPV)	30
Module K: Test of Knowledge Regarding DFS training	33

Module A: Personal Information

SL	Questions	Answer	Answer code
A1	What is the name of your birthplace?		District Thana 99 = DK/Refused
A2	How old are you? [Please write in completed years] [Probe]		Complete years 99 = DK/Refused
A3	What is your relationship to the household head?		1 = Household head 2 = spouse/wife 3 = daughter 4 = sister 5 = mother 6 = mother-in-law 7 = daughter-in-law 8 = sister-in-law 9 = Others, specify
A4	What is your present marital status?		1 = Currently married, living with husband 2 = Currently married, living apart 3 = Separated 4 = Deserted 5 = Divorced 6 = Widowed 7 = Never married >> A6
A5	What was your age at the time of marriage? (If you have been married more than once, please answer with regard to your first marriage)		Age (complete years): ____

SL	Questions	Answer	Answer code
A6	What is your highest completed class/grade?		Never attended school 99 Reads in class I 0 Completed class I 1 Completed class II 2 Completed class III 3 Completed class IV 4 Completed class V 5 Completed class VI 6 Completed class VII 7 Completed class VIII 8 Completed class IX 9 Completed Secondary School 10 Completed Higher Secondary 12 BA/BSC pass 14 BA/BSC honors 15 MA/MSC and above 16 SSC Candidate 22 HSC Candidate 33 Preschool class (general) 66 Preschool (mosque based) 67 Medical/MBBS 71 Engineer/ Diploma Engineer 72 Vocational 73 Technical Education 74 Nursing 75 Other (specify) 76 Diploma in Religious Study (Nurani/Hafezia/Kiratia) 77
A7	Do you have access to a mobile phone?		1 = Yes, in my current possession >> A7a 2 = Yes, but must retrieve or borrow >> A7a 3 = Not at present, but I had access before >> A9 4 = No, I have never had access to a cellphone >> A9 88 = Others, specify 99 = DK/Refused
A7a	What type of mobile phone is it?		1 = feature phone, button phone, battery phone 2 = smartphone 88 = Others, specify

SL	Questions	Answer	Answer code
			99 = DK/Refused
A8	Who is the main user of the mobile phone you have access to?		1 = respondent 2 = my spouse 3 = father/mother 4 = brother/sister 5 = child/children 6 = workmate 7 = neighbour 8 = friend/relative 9 = no main user 88 = Others, specify 99 = DK/Refused
A8a	Did you buy any new mobile phone in the last one year?		0 = No, new phones purchased 1 = Yes, feature phone, button phone 2 = yes, smartphone 88 = Yes, Others, specify 99 = DK/Refused
A9	Who decides whether to buy a new mobile phone in the household? [Note that we are interested in the purchase of a new mobile phone handset rather than a sim card] [allow multiple responses]		1 = Respondent 2 = Spouse 3 = Household Head 4 = Other HH member(s), specify 88 = Others, specify 99 = DK/Refused
A10	Have you ever worked for HelloTask?		Yes..... 1 No 2>> Next Section DK/Refused..... 99
A11	When did you <u>first</u> start working for HelloTask?		Month: Year: 99 = DK/Refused
A12	At some point you have worked for HelloTask or be currently working for HelloTask. We would like to ask you the following questions related to your employment at HelloTask. How do/did you usually receive payment from HelloTask? [If A12 = 4, ONLY then ask A12a]		1 = cash taka 2 = in-kind 3 = direct into bank account 4 = direct into mobile money account such as Nagad >>>A12a >>> A13 5 = direct into mobile money account such as bKash >>> A12b 88 = others, specify

SL	Questions	Answer	Answer code
			99 = DK/Refused
A12a	What do/did you do when you receive payment via NAGAD?		1 = Cash-out immediately 2 = Cash-out later – after (days) 3 = transact on the account directly and take some cash out 4 = transact on the account only. 5 = cash-out/transact some amount and kept some in account 6 = keep full amount in the account 7 = keep some money in NAGAD and transfer the rest to bKash 8 = keep most money in NAGAD and transfer the rest to bKash 88 = Others,specify
A12b	What do/did you do when you receive payment via NAGAD?/bKASH		1 = Cash-out immediately 2 = Cash-out later – after (days) 3 = transact on the account directly and take some cash out 4 = transact on the account only. 5 = cash-out/transact some amount and kept some in account 6 = keep full amount in the account 7 = keep some money in bKash and transfer the rest to NAGAD 8 = keep most money in bKash and transfer the rest to NAGAD 88 = Others,specify
A13	When was the first time you received payment from HelloTask in a mobile money account such as bKash/Nagad?		Month: Year: 99 = DK/Refused

Module B: Employment Activities

SL	Questions	Answer	Answer code
B1	Under what situation do you think it is appropriate for women to work outside the household?		1 = whenever they want to 2 = whenever the household is desperate for money 3 = never 88 = others, specify 99 = DK/Refused
B2	What type of work/employment is appropriate for women? [Enumerator should not prompt from the listed options]		1 = garments worker (Helper, operator)) 2 = construction worker 3 = run business enterprise 4 = hawker 5 = day-labourer 6 = domestic worker 7 = work from home 8 = doctor 9 = school/college/university teacher 10 = nurse 11 = lawyer 12 = engineer 13 = Garments employee (supervisor Manager, Production Manager, Official Positions) Chief) 14. other salaried work 88 = Others, specify
B3	Were you available for work in the last 30 days?		1 = yes> B5 2 = no
B4	Why were you not available for work in the last 30 days?		1 = Engaged in domestic work at one's own home 2 = Housewife 3 = Too old/ retired 4 = Temporarily sick 5 = Disabled 6 = Waiting to start new job

			7 = No work available 8 = Already have a job 88 = Other (Specify)
--	--	--	---

Now I would like to ask you some questions about the jobs you did in the past 30 days (where you spent most of your time). Your responses will

Which activity/activities did you do in the last 30 days? [use code box = 1] [multiple answers] For each activity fill a separate row			How many days did you do this activity in the last 30 days?	On average, How many hours per day did you work in this activity in the last 30 days?	How much was paid for this activity in the last 30 days? (If you have not been paid, or not paid in full yet, indicate the full amount you expect to be paid).	How were you usually compensated for the work you did in the last 30 days under this activity? (If you have not been paid or not paid in full, indicate how you expect to be compensated). [Enum: read out response options and allow for multiple responses] [start from where she receives the most in] 1 = cash taka 2 = in-kind 3 = direct into bank account 4 = direct into mobile money account (such as bKash/Nagad) 88 = others, specify 99 = DK/Refused			What is the total value of in-kind wages you have received in the last 30 days (please ignore any in-kind benefits that you received separate from your wages)? BDT_____	Where did you do this activity in the last 30 days? Rural ...1 Urban ...2	Which district?
SL	Description of activity	Code of activity	Enter Days	Enter Hours	BDT 99 = DK/Refused				BDT 99 = DK/Refused		
SL	B5		B6	B7	B8	B9a	B9b	B9c	B10	B11	B12

not affect your employment with HelloTask.

B2: Employment Activities

Now, I would like to ask you about your livelihood and types of work you do throughout a year. Your responses will not affect your employment withHelloTask.

Activity Code	Which economic activities did you perform at least once in the last 12 months? [Prompt after each activity provided]: What other activities did you do? [Activities to include wage employment (daily or salaried), self employment (individual or combined) and both agricultural or non-agricultural work].	How often do you get paid for this type of work? 1 = per hour 2 = per day 3 = per week 4 = per 2 weeks (fortnightly) 5 = per month 6 = piece-rate 7 = one-time payment 8 = no wage 88 = others, specify	What is the wage rate over B2.3 time period (including any overtime payment)? (If you have not been paid, or not paid in full yet, indicate the full amount you expect to be paid). Wage rate: _____ BDT	How were you usually compensated for the work you did under this activity? (If you have not been paid or not paid in full, indicate how you expect to be compensated). Enum: read out response options and allow for multiple responses] [start from where she receives the most in] 1 = cash taka 2 = in-kind 3 = direct into bank account 4 = direct into mobile money account, such as bKash/Nagad 88 = others, specify 99 = DK/Refused			What is the total value of in-kind wages you have received (please ignore any in-kind benefits that you received separate from your wages)? BDT: _____	Where did you do this activity? Rural ...1 Urban ...2 Write the district code _____	Which district?	How many hours did you do this activity on average every day?	How many months did you do this activity in the last 12 months?	How many days in a month did you do this activity in the last 12 months?
B2.1	B2.2	B2.3	B2.4	B2.5a	B2.5b	B2.5c	B2.6	B2.7	B2.8	B2.9	B2.10	B2.11
1												
2												
3												
4												

Code box = 1 Profession code					
Domestic worker/ Maid Servant	1	Nurse/Midwife	13	Agri-labour.....	23
Domestic worker/ Maid Servant from Hello Task	2	Teacher/NGO-worker	14	Working on own farm (crop)	24
Garments worker (helper /operator)	3	Other salaried employees, specify	15	Share-cropper/tenant.....	25
Garments worker (Supervisor /official positions).....	4	Hawker	16	Homestead farming.....	26
Rickshaw/Van/Auto Rickshaw (CNG)driver	5	Cottage Industry	17	Raising fish / fish pond	27
Motor vehicle driver	6	Tailoring	18	Raising poultry	28
Transport worker(helper/supervisor)	7	Works at own or family business (self-employed)	19	Raising livestock.....	29
Construction workers/ day-labourer	8	Employee in family business (work against of wages/salaries) 20		Milk producer	30
Porter	9	Student	21	Other self-employment (specify)	31
Cleaner/Sweeper	10	Not working/disable	22		
Hotel/Canteen/Restaurant/Mess Staff	11	Other, specify	88		
Government/Private employment (including providing services of any kind).....	12				

B3	<p>At some point you have worked for HelloTask or be currently working for HelloTask. We would like to ask you the following questions related to your employment at HelloTask.</p> <p>How do/did you usually receive payment from HelloTask?</p> <p>[If B3 = 4, ONLY then ask B4]</p> <p>[If B3 = 5, ONLY then ask A12b]</p>	<p>1 = cash taka 2 = in-kind 3 = direct into bank account 4 = direct into mobile money account such as NAGAD >>>B4 5 = direct into mobile money account such as bKash >>> B5 88 = others, specify 99 = DK/Refused</p>
B4	<p>What do/did you do when you receive payment via NAGAD within the first 7 days?</p>	<p>1 = Cash-out immediately 2 = Cash-out later – after (days) 3 = transact on the account directly and take some cash out 4 = transact on the account only. 5 = cash-out/transact some amount and kept some in account 6 = keep full amount in the account 7 = keep some money in NAGAD and transfer the rest to bKash 8 = keep most money in NAGAD and transfer the rest to bKash 88 = Others,specify</p>
B5	<p>What do/did you do when you receive payment via bKash within the first 7 days?</p>	<p>1 = Cash-out immediately 2 = Cash-out later – after (days) 3 = transact on the account directly and take some cash out 4 = transact on the account only. 5 = cash-out/transact some amount and kept some in account 6 = keep full amount in the account 7 = keep some money in bKash and transfer the rest to NAGAD 8 = keep most money in bKash and transfer the rest to NAGAD 88 = Others,specify</p>

Module C: Pressure and Backlash

[Ask only to married women] Often times the hard-earned money that a woman receives is subject to various pressures, such as the pressure to share income she earns with her husband.

SL	Questions	Answer	Answer code
C01a	Do you feel pressure to share money earned by you (meaning income you yourself earn/money you receive for benefits) with your spouse?		1 = Yes, sometimes 2 = Yes, all the time 3 = No 88 = Others, specify
C01	Did you give any money earned by you (meaning income you yourself earn/money you receive for benefits) to your spouse in the 30 days ?		1 = Yes 2 = No >> C3
C02	How much money did you give your spouse in the last 30 days?		BDT_____
C03	Did you receive any money from your spouse in the last 30 days?		1 = Yes 2 = No >> next section
C04	How much money did you receive from your spouse in the last 30 days?		BDT_____

Module D: Personal Savings

SL	Questions	Answer	Answer code
D1	Have you ever kept money aside in the form of savings?		1 = Yes 2 = No > next section

SL	Source	D2	D3a	D3b	D3c	D4	D5
	Source	Have you used this [source] to store/save money for more than a day in the past 12 months? 1 = Yes 2 = No>>Next source	If D2 = 2 for source = 3 then ask What is the most important reason for not leaving money in the MM account? [multiple responses allowed] 1 = I share my MM A/C with family/relatives 2 = I prefer to save in bank/MFI/ROSCA 3 = I always need the money immediately 4 = I don't think MM is meant for savings 5 = The agent will know how much money I saved 6 = I might/can lose my phone 7 = does not trust the mobile money account 8 = finds it difficult to use mobile money account 88 = Other, specify _____			How much did you save per month with this [source] (on average over the last 12 months) BDT: ____	Who mostly contributes saving in this [source]? 1 = respondent mostly 2 = HH member, specify 3 = jointly by respondent and HH member, specify 88 = Others, specify
1	Formal Sources - Bank account/Micro-finance institution/micro-credit accounts /local post office account						
2	Informal Sources- Home (under the mattress, in the cupboard, places in the house, clay-pot)						
3	Mobile Money Account (bKash, Nagad, ROCKET etc.)						
4	Group based informal savings:ROSCA/Savings association						
5	Others, specify						

We all have many goals for our future that require money. Sometimes we save for our personal goals and sometimes we save goals for our household and its members			
SL	Questions	Answer	Answer code
D6	Are you saving for any specific personal goals?		1 = yes 2 = no >> D8 99 = DK/Refused
D7	What are these goals? [allow multiple responses]		1 = buy clothing/footwear/cosmetics for myself 2 = buy clothing/footwear for children/parents 3 = buy clothing/footwear for spouse 4 = buy mobile phone 5 = buy jewellery 88 = Others, specify 99 = DK/Refused
D8	Are you saving for any specific household goals?		1 = yes 2 = no >> next section 99 = DK/Refused
D9	What are these goals? [allow multiple responses]		1 = emergencies 2 = education of children 3 = marriage of children 4 = migration of entire household 5 = housing improvements 6 = paying off debt 7 = intended purchase of assets 88 = others, specify

Module E: Migration and Remittances

E1: Migration History

SL	Questions	Answer	Answer code
E1.1	What is the name of your birthplace?		District Thana 99 = DK/Refused
E1.2	[Ask only if E1.1 is not Dhaka District] When did you first move to Dhaka district to live?		Year Month
E1.3	[If the answer of E1.1 is not Dhaka district, ask] What was the name of the place you were living before moving to Dhaka district for the first time?		District Thana 99 = DK/Refused
E1.3a	What is the name of the area you are currently living in?		1 = Dhanmondi-Mohammadpur 2 = Mirpur 2 = Uttara 3 = Bashundhara 4 = Malibag-Khilgaon 5 = Others, mention
E1.4	How long have you been living in your current neighbourhood?		Number of Years: Number of Months: 999 = Living since birth >> next section
E1.5	What is the main reason for moving to your current neighbourhood?		1 = Work-related (for doing job) 2 = Work-related (fired, retired, end-of contract, work not available in earlier area). 3 = Education/training-related 4 = Marriage Pregnancy. 5 = Death of spouse 6 = Sickness of self/spouse. 7 = Migration with family 8 = To be closer to family 9 = Death of other/sickness of others 10 = Live w/family member 11 = To be independent, 12 = separate from parents 13 = Political disturbance 14 = Eviction 15 = Like the destination 16 = Dry season/drought

			17 = Natural disasters (e.g. floods, cyclone, etc.) 18 = Family problem 19 = New housing opportunity 20 = Divorce 88 = Other, specify
--	--	--	---

E2 Remittances sent

Now I'm going to ask you some questions about any money or transfers you may have *personally* sent to family members or friends/relatives while they have been living outside of your household – start from the most recent transfer

SL	Question	Answer	Answer Code
E2.1	Have you sent/given anyone money in the last 6 months?		1 = Yes 2 = No > next section 99 = DK/Refused

E3 Remittances received

Now I'm going to ask you some questions about any money or transfers you may have *personally* received from family members or friends/relatives while they have been living outside of your household – start from the most recent transfer.

Start from the 3 most recent transfers sent by the respondent in the last 6 months						
SL	What was the total amount sent (excluding all fees and costs)? BDT _____	To whom was it sent? 1 = Spouse living away from HH 2 = Parent living away from HH 3 = Child living away from HH 4 = Relative living away from HH, 5 = Friend living away from HH 88 = Other, Specify 99 = DK/Refused	How did you send the money? 1 = Hand delivery by self 2 = Hand delivery by friend/neighbor/ relative 3 = courier delivery 4 = using mobile money account > E2.5 5 = Direct Deposit into recipient account 6 = Direct Deposit into other account (to be sent to the recipient) 7 = Postal Office 88 = Other specify 99 = DK/Refused	Can you tell me whose mobile money account was typically used to send this money to the recipient? 1 = Respondent's own account to recipient account (Person-to-person) 2 = Mobile money agent's account to recipient account (agent-to-person) 3 = respondent's own account to mobile money agent (person-to-agent) 4 = mobile money agent to mobile money agent (agent-to-agent) 5 = Someone else's account (HH member), specify 6 = someone else's account (non-HH member), specify 88 = Others, specify 99 = DK/Refused	Whose phone was used to send this money? 1 = Through [respondent] own phone 2 = through HH member, specify 3 = through mobile money agent's phone 4 = through workmate's phone 5 = through neighbour's/friend's phone 88 = others, specify 99 = DK/Refused	what was the intended use of this money? [multiple responses] 1 = Livestock related purchases 2 = Provide financial support to family 3 = Other agriculture related purchases (includes seeds and fertilizers) 4 = Purchase asset, specify____ 5 = School Fees 6 = Medical Needs 7 = Wedding 8 = Funeral Needs 9 = Purchase of food 10= Festival/ Parties 11 = paying off debts/loans 12= For savings purpose 88= Others, specify
SL	E2.2	E2.3	E2.4	E2.5	E2.6	E2.7
1						
2						
3						

SL	Question	Answer	Answer code
E3.1	Has anyone sent you money, either from within Bangladesh or from abroad, in the last 6 months?		1 = Yes 2 = No >> next section 99 = DK/Refused

Start from the 3 recent transfers received by the respondent in the last 6 months							
SL	What was the total amount received (excluding all fees and costs)? BDT _____	Who sent you the money? 1 = Spouse living away from HH 2 = Parent living away from HH 3 = Child living away from HH 4 = Relative living away from HH, 5 = Friend living away from HH 88 = Other, Specify 99 = DK/Refused	How did you receive the money? 1 = Hand delivery by self 2 = Hand delivery by friend/neighbor 3 = courier delivery 4 = using mobile money account > E3.5 5 = Direct Deposit into recipient account 6 = Postal Office 88 = Other specify _____ 99 = DK/Refused	can you tell me whose mobile money account was typically used to receive this money 1 = Respondent's own account from sender's account (Person-to-person) 2 = Mobile money agent's account from sender's account (person-to- agent) 3 = mobile money agent to respondent's own account (agent-to- person t) 4 = mobile money agent to mobile money agent (agent -to- agent) 5= Someone else's account (HH member), specify 6 = someone else's account (non-HH member), specify 88 = Other specify _____ 99 = DK/Refused	whose phone was typically used to receive this money? 1 = Through [respondent] own phone 2 = through spouse's phone 3 = through father's/mother's phone 4 = through brother's/sister's phone 5 = through mobile money agent's phone 6 = through child's phone 7 = through workmate's phone 8 = through neighbour's phone 88 = others, specify 99 = DK/Refused	What did you do once the money was received? 1 = Cash-out immediately 2 = Cash-out later – after (days) 3 = transact on the account directly and take some cash out 4 = transact on the account only. 5 = cash-out/transact some amount and kept some in account 6 = full amount in the account 88 = Others,specify	what was the use of this money? [allow multiple responses] 1 = Livestock related purchases 2 = Provide financial support to family 3 = Other agriculture related purchases (includes seeds and fertilizers) 4 = Purchase asset, specify____ 5 = School Fees 6 = Medical Needs 7 = Wedding 8 = Funeral Needs 9 = Purchase of food 10= Festival/ Parties 11 = paying off debts/loans 12. Did nothing yet 88 = Others, specify
SL	E3.2	E3.3	E3.4	E3.5	E3.6	E3.7	E3.8
1							
2							
3							

Module F: Mobile Money

Almost everyone these days use mobile money services, like bKash and Nagad. We would like to know about your knowledge and use of mobile money.

SL	Questions	Answer	Answer code
F01	Are you familiar with any of the following terms: mobile money, mobile money account, mobile money agent?		1 = Yes 2 = No 99= DK/Refused
F02	Do you currently have a mobile money account such as bKash/Nagad/ROCKET?		1 = yes, bKash 2= yes, Nagad 3= yes, ROCKET 4 = Other (specify) 5= Yes, multiple accounts 6= no > F4
F03	Who has access to your mobile money account? (after any answer go to F5 question)		1 = only me 2 = me and spouse 3 = me and other HH member, specify
F04	What is the main reason you do not have a mobile money account?		1 = I do not know how to use it 2 = I do not have money to use this service 3 = I do not do any transactions by myself 4 = Using mobile money is difficult 5 = mobile money is not reliable 6 = I use someone else's mobile money account 7 = cannot afford a phone 8 = do not have NID 9 = expensive to maintain 10 = I do not trust the mobile money agent 88 = Other (specify) 99 = DK/Refused
F05	Can you tell me what type of transactions one can do with a mobile money account? [Enumerator should not read out response codes] [Allow for multiple responses]		1 = deposit cash money 2 = withdraw cash money 3 = send money 4= receive money such as wages/salary/income from Hellotask 5= receive money such as wages/salary/income from empoloyer 6 = store/keep/save money 7 = buy airtime (flexiload) 8 = pay at merchant points (shops)

			<p>9 = pay school/utility/medical fees</p> <p>10 = receive money/transfers from family and friends</p> <p>11=Received from govt/NGO program</p> <p>12=Education Scholarship</p> <p>88 = others, specify</p> <p>99 = DK/Refused</p>
F6	Have you ever used a mobile money account?		<p>1 = yes</p> <p>2 = no>>Next module</p>

START TABLE FROM QUESTION F6

SL	Can you tell me what type of transactions you [respondent] have done with a mobile money account? [Enumerator should not read out response codes] [Allow for multiple responses] See code box 2	How often do you do these transactions? 1 = daily 2 = weekly 3 = once every 2 weeks 4 = once a month 5 = once every 3 months 6 = once every 6 months 7 = atleast once a year 88 = others, specify 99 = DK/Refused	Do you usually do this transaction yourself or someone else does them on your behalf? 1 = make transactions myself >> F11 2 = somebody else does them on my behalf >> F10	Who is that person? 1 = spouse 2 = Father/Mother 3 = Brother/Sister 4 = Child/Children 5 = Mobile Money agent 6 = Workmate 7 = Neighbours 8= Friends/relatives 9=Hellotask 10=Employer 88 = Others, specify 99 = DK/Refused	Whose phone is typically used to do this transaction? 1 = Through [respondent] own phone 2 = through spouse's phone 3 = through father's/mother's phone 4 = through brother's/sister's phone 5 = through child's phone 6= through friend/relatives phone 7 = through neighbour's phone 8 = through workmate's phone 9 = through mobile money agent's phone 88 = others, specify 99 = DK/Refused
SL	F7	F8	F9	F10	F11
1					
2					
3					
4					
5					
6					
7					

CODE-2 for type of transactions done on mobile money account

1 = deposit cash money 2 = withdraw cash money 3 = send money 4= receive money such as wages/salary/income from Hellotask 5= receive money such as wages/salary/income from employer 6 = store/keep/save money 7 = buy airtime (flexiload)	8 = pay at merchant points (shops) 9 = pay school/utility/medical fees 10 = receive money/transfers from family and friends 11=Received from govt/NGO program 12=Education Scholarship 88 = others, specify 99 = DK/Refused
--	---

F11a	Can you tell me whether you have heard of “Binimoy” that allows users to transfer fund across one mobile money to another mobile money account?		1 = Yes >> F11b 2 = No >> F12 99 = DK/Refused
F11b	From what sources have you heard about this? [Enumerator should not read out response codes] [Allow for multiple responses]		1 = Advertisement (TV, Radio, Facebook, YouTube) 2 = Mobile Money Agent point 3 = Friends and Family/Community 88 = others, specify
F11c	Have you, personally, used it?		1 = Yes, to transfer money >> F11d 2 = Yes, to receive money >> F11e 3 = Both >> F11d and then F11e 4 = No >> F12
F11d	Who did you transfer the money to?		1 = Transferred money to own account 2 = transferred money to family member(s) account living inside the household 3 = transferred money to family member(s) account living outside the household 4 = transferred money to someone else (not a family member) 88 = others, specify 99 = DK/Refused
F11e	Who did you receive the fund(s) from?		1 = Received money in own account 2 = Received money from family member(s) account living inside the household 3 = transfer money from family member(s) account living outside the household 4 = received money from someone else (not a family member) 88 = others, specify 99 = DK/Refused

Now I would like to ask you some questions about your attitude towards mobile money accounts.

Q.No	Question	Answer	Answer code
F12	Would you be comfortable keeping BDT 1000 in a mobile money account for 30 days?		1 = very comfortable 2 = moderately comfortable 3 = comfortable 4 = not comfortable
F13	Would you be comfortable keeping BDT 5000 in a mobile money account for 30 days?		1 = very comfortable 2 = moderately comfortable 3 = comfortable 4 = not comfortable
F14	If you visit the mobile money agent to conduct any of the transactions you mentioned above, do you usually go to agent point alone or with someone else? [If respondent records doing any transaction in F7, then ask]		1 = alone 2 = with spouse 3 = with other male HH member 4 = with other female HH member 5 = with friend/relatives/workmate 6 = with other male non-HH member 7 = with other female on-HH member 8 = with neighbour 88 = others, specify 99 = DK/Refused
F15	Do you feel comfortable conducting transactions at the agent point alone?		1 = very comfortable 2 = moderately comfortable 3 = comfortable 4 = not comfortable
F16	Please indicate if you agree or disagree with the following statement: Women should only go to the mobile money agent in the bazaar (marketplace) in the company of a male.		1 = strongly agree 2 = somewhat agree 3 = somewhat disagree 4 = strongly disagree

Module G: Food and Non-Food Consumption

SL	Questions	Answer	Answer code
G1	How many times did you visit the marketplace in the last 7 days (one week)		Number of times ____ 99 = DK/Refused to say
G2	Usually, how much does the household spend weekly on food (rice, fish, meat, vegetables, milk)?		BDT ____ 99 = DK/Refused to say
G3	Usually, how much does the household spend weekly on food eaten outside the household (lunch/dinner eaten outside, school lunch for children etc)?		BDT ____ 99 = DK/Refused to say
G4	How much does the household spend weekly on flexiload?		BDT ____ 99 = DK/Refused to say
G5	How much money does the household spend on rent and utilities (gas, electricity, sanitation, fuel) every month?		BDT ____ 99 = DK/Refused
G6	How much does your household spend on transportation (travel related to work, taking children to school, visiting friends/family) every month?		BDT ____ 99 = DK/Refused
G7	How much does your household spend on alcohol and tobacco every month?		BDT ____ 99 = DK/Refused to say
G8	How much money did the household spend on children's education (including admission/school fees, books, supplies and uniforms) in the last 12 months?		BDT ____ 99 = DK/Refused to say
G9	How much money did the household spend on medical expenses in the last 12 months?		BDT ____ 99 = DK/Refused to say
G10	How much did the household spend on children's clothing and shoes in the last 12 months?		BDT ____ 99 = DK/Refused
G11	How much money did the household spend on men's clothing and accessories (toiletries, cosmetics, shoes) in the last 12 months?		BDT ____ 99 = DK/Refused to say
G12	How much did the household spend on women's clothing and accessories (shoes, toiletries, grooming) including spending for yourself, in the last 12 months?		BDT ____ 99 = DK/Refused to say

G13	How much did the household spend on festivals (such as weddings, religious festivals), ceremonies, gifts, funerals in the last 12 months?		BDT____ 99 = DK/Refused to say

Module H: Women’s Decision Making in the Household

H1 Decisions regarding purchases

SL		Answer	Answer code
H1.1	H1.1 Who usually makes decisions regarding the purchase of the following (activity)?		
a	Spending on daily food (which will be prepared and eaten within the home, not including special occasions)		1 = Respondent 2 = Spouse 3 = Household Head 4 = Other member(s) 99 = DK/Refused 77= Not applicable [allow multiple responses]
b	Spending on clothing for yourself		
c	Spending on healthcare for yourself		
d	Spending on major household purchases/home improvement		
e	Spending on children’s health/education		
f	Spending on paan/ /chewing tobacco/		

H2 Decisions regarding mobility

SL	Description	H2.1	H2.2
		Who decides whether you can go to the following areas? Answer Code: 1 = Respondent 2 = Spouse 3 = Household Head 4 = Other member(s) 88=Others, specify 99 = DK/Refused [allow multiple responses]	How often did you visit the following areas in the past year? 1 = daily 2 = weekly 3 = monthly 4 = once every 3 months 5 = atleast once 6 = have not visited in the last one year 99 = DK/Refused
a	visit natal home/friends/relatives		
b	Haat-Bazaar/market-place		
c	Hospital/Clinic/Doctor		
d	Any type of social gathering such as attending weddings, cinema, fair		

H3 Decisions regarding employment

SL	Description	H3.1 Who decides whether	Answer Code:
a	you take employment outside the household		1 = Respondent
b	Accepting a paid job		2 = Spouse
c	How you spend your own earnings (meaning income you yourself earn/money you receive from benefits)?		3 = Household Head
			4 = Other member(s)
			88 = Other (specify)
			99 = DK/Refused
			[allow multiple responses]

Module I: Reproductive Health

Now I would like to talk about the use of contraceptives.

SL	Questions	Answer	Answer code
I1	Are you using any contraception?		1 = Yes 2 = No, but I used it before 3 = No, never used it >> I4 4 = female sterilization >> I5 99 = DK/Refused >> Next module
I2	Which contraceptive method do you prefer to use?		1 = condom 2 = pill 3 = safe period 4 = injectables 88 = Others, specify
I3	Who provides (or provided) the money to buy the contraception? <i>Go to I5.</i>		1 = Respondent 2 = Spouse 3 = Household Head 4 = Other HH member(s), specify 5 = Did not have to buy, received from Govt/Non-Govt organizations for free. 88 = Others, specify 99 = DK/Refused [allow multiple responses]
I4	What is the main reason you are not using any contraception?		1 = no sexual intercourse 2 = infrequent sex 3 = menopause 4 = respondent opposes 5 = spouse opposes 6 = religious reasons 7 = lack of knowledge 8 = health reasons 9 = expensive/cannot afford it 10 = wants as many children as possible 88 = other reasons, specify

I5	Would you say that using or not using of contraception is mainly your decision, mainly your husband's decision or did you both decide together?		1 = mainly respondent 2 = mainly husband 3 = jointly decided 88 = Other (specify) 99 = DK/Refused
----	---	--	---

Module J: Intimate Partner Violence (IPV)

We know that two people marry, they usually share both good and bad moments. Now I would like to ask you some questions about how your current husband behaves with you

SL	Questions	Answer code	Questions	Answer code
	J1: Do you have disagreements with your husband:		J2: How often do you have disagreements with your husband in the past 12 months:	
(a)	when your husband refuses to give enough money for household expenses, even though he has money for other things?	1 = Yes 2 = No 77 = Not Applicable 99=DK/Refused	when your husband refuses to give enough money for household expenses, even though he has money for other things?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the 12 months 7 = not in the last 12 months 88 = others, specify 99 = DK/Refused
(b)	when due to your employment, you are not able to return home in time or you come home late?	1 = Yes 2 = No 77 = Not Applicable 99=DK/Refused	when due to your employment, you are not able to return to home in time or you come home late?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the 12 months 7 = not in the last 12 months 88 = others, specify 99 = DK/Refused
(c)	If household activity (such as taking care of your children, daily household chores) is hampered because of your employment	1 = Yes 2 = No 77 = Not Applicable 99=DK/Refused	if household activity (such as taking care of children, daily household chores) is hampered	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the 12 months 7 = not in the last 12 months 88 = others, specify 99 = DK/Refused

SL	Questions	Answer code	Questions	Answer code
(d)	For any other reason(s) _____	1 = Yes 2 = No 77 = Not Applicable 99=DK/Refused	For any other reason(s) _____	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the 12 months 7 = not in the last 12 months 88 = others, specify 99 = DK/Refused
	J3: Has your husband ever done the following things to you:		J4: How often did this happen in the past 12 months?	
a)	Belittle or humiliate you in front of other people?	1 = Yes 2 = No 99 = DK/Refused	Belittle or humiliate you in front of other people?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused
b)	Verbally threaten to hurt you or act in a manner by which you were terrified?	1 = Yes 2 = No 99 = DK/Refused	Verbally threaten to hurt you or act in a manner by which you were terrified?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused
c)	Slapped, punched or threw something at you by which you were injured?	1 = Yes 2 = No 99 = DK/Refused	Slapped, punched or threw something at you by which you were injured?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify

SL	Questions	Answer code	Questions	Answer code
				99 = DK/Refused
d)	Pushed you or shoved you our pulled your hair?	1 = Yes 2 = No 99 = DK/Refused	Pushed you, shoved you or pulled your hair?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused
e)	Physically force you to have sexual intercourse when you did not want to?	1 = Yes 2 = No 99 = DK/Refused	Physically force you to have sexual intercourse when you did not want to?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused
f)	have sexual intercourse againts your will in fear of future torture or any kind of harm?	1 = Yes 2 = No 99 = DK/Refused	have sexual intercourse against your will in fear of future of any kind of harm?	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused
g)	For any other reason(s)	1 = Yes 2 = No 99 = DK/Refused	For any other reason(s)	1 = daily 2 = weekly 3 = monthly 4 = once every three months 5 = once every 6 months 6 = atleast once in the last year 6 = not in the last one year 88 = others, specify 99 = DK/Refused

Module K: Test of Knowledge Regarding DFS training

Now, I would like to ask you some questions about your knowledge of mobile money accounts. Don't worry if you don't know the answer to any question but please think carefully before answering as your answers will help this research project assess the value of Mobile Financial Services (MFS)/Digital Financial Services(DFS) training.

SL	Questions	Answer	Answer code
1	When you open a mobile money account, is the account registered with your SIM or with your mobile phone?		1 = My SIM 2 = My Mobile Phone 88 = Others, specify 99 = DK/Refused
2	If in the instance you forget your PIN number, what would you do?		1 = go to the mobile money agent and ask him/her to create a new PIN 2 = call the helpline of the mobile money operator and ask for assistance 3 = follow the instructions on the mobile money menu to create a new PIN 4 = keep trying as many times as possible 88 = others, specify 99 = DK/Refused
3	How often do you use your mobile money account to track or manage your expenses and budget?		1 = regularly 2 = occasionally 3 = I don't use a mobile money account to do this 4 = I prefer other methods 88 = others, specify 99 = DK/Refused
4.	Can you tell me what are some of the effective methods for families to save money? [Allow for multiple responses]		1 = saving during periods with fewer expenses 2 = using mobile money for savings and acquiring interest 3 = exploring additional income sources, like starting a small business or taking side jobs 4 = borrowing money from friends and family to save

			<p>5 = borrowing from other sources 6 = open a DPS account 88 = others, specify 99 = DK/Refused</p>
5.	<p>Now, suppose if someone saves BDT 1500 in the mobile money account for one year and at the end of the year, she has BDT 2000. What is the total interest this person earned for the year?</p> <p>[Enumerator will only ask the question, and not offer the answers]</p>		<p>1 = BDT 500 2 = BDT 2000 3 = BDT 1500 4 = BDT 3500 88 = others, specify 99 = DK/Refused</p>
6.	<p>It's important to talk to your family about finances. Financial decisions are most effective when they are made collectively by husbands and wives equally participating in the financial planning process. One may find that discussing these topics with your family can be challenging due to power dynamics.</p> <p>What is/are the demonstrations of positive power when talking about finances with spouse/family members?</p>		<p>1 = using effective communication and negotiation 2 = achieving each other's financial goals 3 = respecting each other's financial opinions 4 = hiding information from the other party 88 = Others, specify 99 = DK/Refused</p>