## ***DEBT MODULE***

Survey Module for Essential Needs Analysis

For more information see [Essential Needs Assessment Guidance](https://www.wfp.org/publications/essential-needs-guidelines-july-2018). XLS version and syntax of this module are available on [VAM Resource Centre - Essential Needs](https://resources.vam.wfp.org/data-analysis/quantitative/essential-needs) .

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| --- | --- | --- |
| **1.** | **Do you or someone in your household currently have any debt?***If the respondent doesn’t want to respond or doesn’t know the response, skip the question and go to section 2.* | 1. Yes 0. No (go to section 2.)|\_\_\_| |
| HHDebt\_YN |
| **1.1** | **How much is your total outstanding debt?** OPTIONAL *If the respondent doesn’t want to respond or doesn’t know the response, skip the question.*  | |\_\_\_| CURR  |
| HHDebt\_Est |
| **1.2** | **From whom have you mainly borrowed this money (or contracted the debt)?***(You should be able to distinguish between formal and informal lenders, based on the context)* | 100. Relatives101. Relatives (excluding remittances)102. Relatives living outside the country200. Traders, shopkeepers300. Bank, Credit institution, Micro-credit project301. Humanitarian agencies302. Cooperative 400. Money lender500. Landlord (more than 1 month behind in rent)600. Informal savings group700. Employer999. Other|\_\_\_| |
| HHBorrowFrom |
| **1.3** | **What was the main reason to borrow this money (or contract the debt)?***(You should be able to distinguish here loans for recurrent consumption, loans for extraordinary expenditures and loans for production)* |

|  |  |  |
| --- | --- | --- |
| 10100 | consumption | To buy food |
| 10200 | consumption | To buy non-food items (clothes, small furniture...) |
| 10300 | consumption | To pay for rent of an accommodation |
| 10400 | consumption | To pay school, education costs |
| 10500 | consumption | To cover health expenses |
| 20100 | wealth | To pay for durable goods (scooter, TV)  |
| 20200 | wealth | To pay for ceremonies/social events |
| 20300 | wealth | To buy a flat/house |
| 30100 | shock | To pay ticket/cover travel for migration |
| 40100 | intermediate | To buy agricultural land, inputs or livestock |
| 40200 | intermediate | To invest in business |
| 50100 | debt | To pay back another loan |
| 999 | other | Other (Please specify.) |

|\_\_\_| |
| HHBorrowWhy |
| **2.** | **During the past 30 days, did you or any member of your household borrow money (or have contracted any debt)?***If the respondent doesn’t want to respond or doesn’t know the response, skip the question.*HHBorrowYN\_1M | 1. Yes 0. No (go to section 3.) |
| **2.1** | **How much money did your household borrow in the last 30 days?** OPTIONAL *If the respondent doesn’t want to respond or doesn’t know the response, skip the question.* | |\_\_\_| CURR |
| HHBorrowEst\_1M |
| **2.2** | **From whom has your household mainly borrowed this money (or contracted the debt)?***(You should be able to distinguish between formal and informal lenders, based on the context)* | See 1.2|\_\_\_| |
| HHBorrowFrom\_1M |
| **2.3** | **What was the main reason to borrow this money (or contracted the debt)?***(You should be able to distinguish here loans for recurrent consumption, loans for extraordinary expenditures and loans for production)* | See 1.3|\_\_\_| |
| HHBorrowWhy\_1M |
| **3.** | **In how many months will you repay your total debt?***If the respondent doesn’t want to respond or doesn’t know the response, skip the question.*  | |\_\_\_| months |
| HHDebtPaidWhen |