## ***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) .

|  |  |  |
| --- | --- | --- |
| **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. Relatives  101. Relatives (excluding remittances)  102. Relatives living outside the country  200. Traders, shopkeepers  300. Bank, Credit institution, Micro-credit project  301. Humanitarian agencies  302. Cooperative  400. Money lender  500. Landlord (more than 1 month behind in rent)  600. Informal savings group  700. Employer  999. 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 |