

# FINANCIAL DIARIES INSTRUMENT INSTRUCTIONS

DATA SHEET FIELD ENTRY



Oct  
2014

# FINANCIAL DIARIES INSTRUMENT INSTRUCTIONS

DATA SHEET FIELD ENTRY



Oct  
2014

# TABLE OF CONTENTS

GENERAL INSTRUCTIONS.....	1
INTRODUCTION .....	1
Do participants keep the records, or do we? .....	1
What is a household?.....	1
Whom in the household should I interview?.....	1
A REVIEW OF THE PAPER INSTRUMENT .....	2
DETAILED INSTRUCTIONS.....	3
RECORDING GENERAL INFORMATION.....	3
RECORDING OUTFLOWS .....	4
Purchase of a Good or Service .....	5
Loan Repayments.....	6
Loans Given.....	7
Cash Gifts .....	8
Intra-Household Transfers (IHT) .....	9
Cash Deposit into a Formal Savings Institution or Program .....	10
Cash Deposit into a Home Savings .....	11
Other types of financial transaction .....	12
Other Transactions.....	13
Major Transactions Performed by Others in the Household.....	13
RECORDING INFLOWS.....	14
Employment Income .....	15
Sale of good or service, including multiple sales of goods or services for a business.....	16
Loan Repayments.....	17
Loans.....	18
Cash Gifts .....	19
Intra-Household Transfers .....	20
Cash Withdrawal from a Formal Savings Institution or Program .....	21
Cash Withdrawal from a Home Savings .....	22
Other types of financial transaction .....	23
Other Transactions.....	24
Major Transactions Performed by Others in the Household.....	24
BARTER, IN-KIND GIFTS, AND STORAGE.....	25
Instructions for different Types of transaction .....	26
EVENTS.....	27
Recording Events .....	27
ANNEX – DATA SHEET .....	28

# GENERAL INSTRUCTIONS

## INTRODUCTION

The purpose of the Financial Diaries methodology is to get a picture of the transactions of a household during the previous week. This means interviewing multiple adult household members who are likely to have engaged in a variety of types of transactions.

### Do participants keep the records, or do we?

A common misperception is that the Financial Diaries method is primarily about leaving notebooks behind, allowing participants to fill them out, and then collecting them. We do leave notebooks with participants, but these are only draft records. The official record is created each week when fieldworkers interview the participants, looking over the drafts records for those who keep them (not all do), and probing to make sure records are clear and complete.

### What is a household?

The household includes only the people who usually live and eat together at this home, and eat out of the same kitchen. Two households can share the use of a building but be separate because they cook their food in separate kitchens. Include only the people who have lived and eaten here for ***all of the past 6 months***. Also include all spouses, children who are away at school (who are still supported by the household head) and the household head even if he or she has not lived in the household for the past 6 months. Do not include married sons or daughters living separately. Do not include household servants or domestic laborers.

Exceptions:

- Always include new spouses, even if they have lived in the household < 6 months
- Always include infants, even if they were born less than 6 months ago
- Always include household members living in an institution elsewhere, but who are still dependent on the household for support (e.g. boarding school students)
- Always include adopted children even if they have lived in the household for less than 6 months

Note: A single household may live in more than one dwelling (e.g. compound).

### Whom in the household should I interview?

You should interview all adults and youth (between the ages of 13 and 18) in the household who engage in frequent transactions beyond the household. Most likely this will be the household head and his or her spouse; if there is an economically active relative in the household, they should also be included. An adult who infrequently makes transactions does not have to be included, but you should ask your regular respondents whether that person has engaged in transactions or not.

You will NOT be able to interview household heads who are absent from the home for a long period of time, and they should not be considered subjects in the project.

Adult members of the household who are economically active and are intermittently at home must be interviewed. If you miss them one week gather information from them the following week. Each week's data should be entered on to a separate Survey Instrument data sheet. If the number of weeks missed exceeds two, then gather data on the last two weeks missed (plus the past week).

## A REVIEW OF THE PAPER INSTRUMENT

It is important to make a record of all the exchanges made between people living in the household and people outside of the household using the Financial Diaries Survey Instrument (see Appendix 1). These records should include the purchase and sale of goods and services, the exchange of goods for other goods or services, gifts, loans, and savings deposits. We have also included two sets of transactions that are internal to the household: transfers of money between household residents (Intra-Household Transfer or IHT) and withdrawals from or inputs into food storage.

You will gather information on **all** the transactions performed by each respondent, however small. Because there will be a large number of these transactions (for example, someone buys a tomato on Monday, another on Tuesday and a third on Friday), you must aggregate the purchases of similar goods in a week and record them as one transaction.

At the end of this guide, you will find an annex section which includes a sample of the backup paper instrument you will be using. In “Section A Cash Outflows,” you will record all the transactions in which there was an *outflow* of money – goods or services purchased, loans repaid, loans made, savings deposited, and cash gifts given. As mentioned above, you must aggregate small expenditures that are for the same goods but on different days of the week and record the total, weekly amount spent on that item.

In “Section B Cash Inflows,” you will record all the transactions in which there was an *inflow* of money – goods or services sold, loans repaid to the subject by a borrower, loans received by the subject’s household, savings withdrawn, and cash gifts received. The exceptions are cash exchanges with other members of the household. You can aggregate inflows that are the same to generate weekly inflow numbers.

A quick note about the paper instrument: in both Section A and Section B there are fields called “Method,” “Channel,” “Place,” and “Location.” “Method” looks at whether the transaction was conducted using cash or conducted electronically. “Channel” looks at the way money was transferred during the transaction; examples of different channels you might encounter include: direct payment, money transfer, SMS banking, mobile money, over the counter, etc. “Place” looks to identify the **specific** place in which a transaction occurred; examples include but are not limited to: Access Bank, AB Bank, ATM, Market, Home, etc. “Location” looks at the geographic location—the name of the city, village, town, etc.—of the transaction.

In “Barter, In-Kind Gifts, From Storage,” you will record all the barter exchanges transacted by the household – goods or services exchanged for other goods or services. We want to know what was exchanged and the estimated cash value of what was exchanged. Do not assume that the value of the item/services exchanged was equal – ask for the estimated cash value of the item/services on both sides of the exchange. Also use this section to record gifts given or received, and deposits into and withdrawals from the food/grain storage.

In “Events,” you will record any unusual events that occurred during the week. You should make sure that the subject has told you all the transactions associated with any unusual event. After you have recorded the events, check the other, preceding sections to make sure that the transactions you would expect, with respect to those events, occurred.

In all cases, you must record who was involved on both sides of the transaction. Was it the subject or some other member of the household who sold or bought the item/service? With what type of person or organization did the exchange take place? Also, in all cases, please make a note of the quantity of the item/service. In the case of financial services use this to record the interest rate and term of the loan.

# DETAILED INSTRUCTIONS

## RECORDING GENERAL INFORMATION

It is critical that fieldworkers accurately record the respondent they are interviewing and the week number for which they are recording data; this information is entered into the boxes in the upper right hand corner on both the front and back of the paper instrument.

Figure 1: General Information

Enumerator	HouseholdID	RespID
Week #	Start Date	End Date

You should enter the following data into this section of the instrument:

**HouseholdID:** ID of the household of the individual you are interviewing. This ID is based on your enumerator number + the number of the household, where all household numbers are two digits (i.e. 01, 02, etc.). So if you are enumerator 03 and you are interviewing someone from household 01 then the Household ID should be 0301. Household IDs are unique and should never be “recycled” even if a household drops.

**RespondentID:** ID of the individual you are interviewing. This ID is based on the Household ID plus a “.” and a single-digit ID number that reflects the role of the individual in the household, according to the schedule below. A survey could include interviewing multiple respondents from the same home, although this will be determined by your research team. In this case, for example, the head of household in household 0301 will have an ID of 0301.1 while the spouse will have an ID of 0301.2.

If the survey includes respondents from the same household who have the same role then you can add another digit to the ID to differentiate the two. For example, 0301.31 and 0301.32 are both adult sons in household 0301. Be sure to keep a record of which son has which ID.

Respondent IDs are unique and should not be recycled. If the respondent undergoes a change of status, for example a woman’s husband dies and she becomes head of household, you should alert your supervisor of this, but DO NOT change the Respondent’s ID number unless you are instructed to do so.

Figure 2: RespID Codes

Description	Code
Household head	1
Spouse	2
Adult son	3
Adult daughter	4
Male parent	5
Female parent	6
Adult male sibling or in-law	7
Adult female sibling or in-law	8
Other	9



**Start Date:** Starting date of the week you are recording information for

**End Date:** Ending date of the week you are recording information for (should be day before interview date)

**Week #:** The number of weeks since the start of the project; the first week is Week 1.

## RECORDING OUTFLOWS

In “Section A Cash Outflows,” you will record all the transactions in which there was an outflow of money – goods or services purchased, loans repaid, loans made, savings deposited, or cash gifts given.

Each type of transaction has slightly different entry requirements which are explained in detail below. Remember, you must aggregate small expenditures that are for the same goods but on different days of the week and record the total, weekly amount spent on that item. This applies to ONLY the purchase of a good or service

Figure 3: Section A Cash Outflow

Enumerator			Household ID			RespID			Week #			Start Date			End Date		
Section A Cash Outflow						Transaction when you paid money											
Day	Method	Item or Service Sold				Pur- pose	Unit	Quant	Amount	Person Transacting	Channel	Place	Location	With whom	Gen- der		

## Purchase of a Good or Service

Ask, “Did you purchase any goods or services last week for yourself or the household?” Enter information using the following guidelines

Field	Instructions
Day	Day of the week of transaction; if transactions are aggregated, enter the number of times the transaction occurred here; enter “DK” if day of week is not known
Method	Enter “Cash” if the item/service was bought with cash; enter “Electronic” if the item/service was bought electronically
Item or Service Sold	Enter description of item bought or service received
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time of the purchase</i> , even if, subsequently, the item was used for something else. For example, a person buys a chair for household use, but subsequently sells it. The purpose is “H” even though they later sold the chair to generate income (normally “B”).
Unit	Enter the corresponding units in which the item or service is counted
Quantity	Enter the quantity of units bought. Enter 999 if the quantity is unknown
Amount	Total amount paid for the item or service
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted. For example, “seller” or “government official.” If the other person is a relative, probe for the nature of the relationship, e.g. “uncle” or “grandmother.”
Gender	Gender of the other person



## Loan Repayments

Ask, “Did you make a payment on a loan (either the full amount, a partial amount, or an installment payment)? When did you take out this loan? What is the interest rate on the loan?”

Field	Instructions
Day	Day of the week of transaction; enter “DK” if day of the week is not known
Method	Enter “Cash” if the loan was paid with cash; enter “Electronic” if the loan was paid electronically
Item or Service Sold	Enter “loan repayment” and the month and year when the loan was made to the respondent in the format mm-yyyy.
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they took out the loan</i> .
Unit	Enter the period on which interest is calculated – “daily” for each day, “weekly” for each week, “monthly,” or “annually.” If the interest rate is 3 percent per month then you would enter “monthly” here.
Quantity	Enter the interest rate.
Amount	Enter the amount of the loan repayment.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted like “teller,” “treasurer,” or “friend”.
Gender	Gender of the other person

## Loans Given

Ask, "Did you make a loan to someone outside your household? What interest rate, if any, did you charge?"

Field	Instructions
Day	Day of the week of transaction
Method	Enter "Cash" if the loan was given with cash; enter "Electronic" if the loan was given electronically
Item or Service Sold	Enter "loan"
Purpose	Enter "H" for Household; "B" for Business; or "X" for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they gave out the loan</i> .
Unit	Enter the period on which interest is calculated - "daily" for each day, "weekly" for each week, "monthly," or "annually." If the interest rate is 3 percent per month then you would enter "monthly" here.
Quantity	Enter the interest rate.
Amount	Enter the amount of the loan.
Person Transacting	Enter the RespID code of the respondent (the last digit after the "." of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the "Major Transactions Performed by Others in the Household" sub-section.
Channel	If method was "Electronic", provide a description of the channel used like "Direct Deposit," "Money Transfer," "Mobile Money," "Zoona," "Airtime," etc. If the method was "Cash," put "Over the Counter."
Place	Description of the place where the transaction took place like "market" or "home." It is very unlikely that a loan is given to a financial institution, so enumerators and data-entry clerks should check all instances where "loan given" is to a financial institution.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted. For example, "seller" or "government official." If the other person is a relative, probe for the nature of the relationship, e.g. "uncle" or "grandmother."
Gender	Gender of the other person

## Cash Gifts

Ask, “Did you give a cash gift to someone outside your household?”

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the gift was given with cash; enter “Electronic” if the gift was given electronically
Item or Service Sold	Enter “cash gift”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they gave out the cash gift</i> .
Unit	Enter N/A
Quantity	Enter 999.
Amount	Enter the amount of the cash gift.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted. For example, “friend” or “government official.” If the other person is a relative, probe for the nature of the relationship, e.g. “uncle” or “grandmother.”
Gender	Gender of the other person

## Intra-Household Transfers (IHT)

Ask, “Did you give money directly to any other member of your household?”

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the IHT was conducted with cash; enter “Electronic” if the IHT was conducted electronically
Item or Service Sold	Enter “IHT”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they made the transfer</i> .
Unit	Enter N/A
Quantity	Enter 999.
Amount	Enter the amount of the IHT.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoono,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	Provide as precise definition of the relationship between the respondent and the other person in the household.
Gender	Gender of the other person

## Cash Deposit into a Formal Savings Institution or Program

Ask, “Did you make a deposit in a ROSCA, with a deposit collector, or in a bank account?” Your team may need to modify the question to include contextually appropriate savings institutions or programs.

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash”
Item or Service Sold	Enter “Cash Deposit”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they made the deposit</i> .
Unit	Enter the period on which the interest is calculated for this account like “daily,” “weekly,” “monthly,” or “annually”. If the interest rate is 3 percent per month then you would enter “monthly” here. If no interest is paid, enter “N/A”.
Quantity	Enter the interest rate paid on the deposit, if any. If no interest is paid on the deposit, enter 0.
Amount	Enter the amount of the cash deposit.
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	Enter “Over the Counter.”
Place	Name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction. If the transaction occurred as part of a savings group, name the place the group met like “Home,” “Friend’s House,” etc.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name.
With whom	A general description of the person with whom the transaction was conducted like “teller,” “treasurer,” or “friend”.
Gender	Gender of the other person

## Cash Deposit into a Home Savings

Ask, “Did you make a deposit into your home savings?”

Home savings can be anything from a special pocket the respondent keeps money in, to a pot in the ground, to a locked safe. In essence anywhere they keep money as savings that is not deposited in an account with another person or organization.

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash.”
Item or Service Sold	Enter “Savings Deposit”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they deposited the money</i> .
Unit	Enter “N/A” (because no interest is being paid).
Quantity	Enter 0 (because no interest is being paid).
Amount	Enter the amount of the cash deposit.
Person Transacting	Enter the respondent’s RespID code (the number after the “.” in the full RespID).
Channel	Enter “Over the Counter.”
Place	Enter “Home”
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name.
With whom	Enter “Self”
Gender	Gender of the respondent



## Other types of Financial Transactions

Ask, “Did you make a payment into a burial fund, a marriage fund, an insurance policy, etc.?”

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the transaction was conducted with cash; enter “Electronic” if the transaction was conducted electronically
Item or Service Sold	Enter a description of the type of payment
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they made the payment</i> .
Unit	Enter “N/A”.
Quantity	Enter 999
Amount	Enter the amount of the payment.
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoono,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted like “teller,” “treasurer,” or “friend”.
Gender	Gender of the other person

## Other Transactions

Ask, “Did you engage in any other transactions in which money flowed out of the household?”

Field	Instructions
Day	Day of the week of transaction; if transactions are aggregated, enter the number of times the transaction occurred here; select “DK” if day of week is not known
Method	Enter “Cash” if the transaction was conducted with cash; enter “Electronic” if the transaction was conducted electronically
Item or Service Sold	Enter description of item bought or service received
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time of the transaction</i> , even if, subsequently, the item was used for something else. For example, a person buys a chair for household use, but subsequently sells it. The purpose is “H” even though they later sold the chair to generate income (normally “B”).
Unit	Enter an appropriate unit for the transaction. Enter “DK” if don’t know.
Quantity	Enter the quantity of units bought. Enter 999 if don’t know.
Amount	Total amount paid for the item or service
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service to which the respondent sent the money and the location of the recipient.
With whom	A general description of the person with whom the transaction was conducted. For example, “seller” or “government official.” If the other person is a relative, probe for the nature of the relationship, e.g. “uncle” or “grandmother.”
Gender	Gender of the other person

## Major Transactions Performed by Others in the Household

If you are only interviewing one member of the household:

- Ask, “Did any member of your household spend a **large** amount during the week?”
- Ask, “Or did they lend, repay, give, or deposit in an account a large amount of money?”

Record these transactions in the same way that you have recorded them for the respondent, but in the Person\_transacting field identify the relationship of the person the respondent is referring in terms of their relationship to the head of household.

For example, if you are interviewing a married woman who has a son and if that son purchased a motorcycle, then you should record the purchase as an Outflow, with Standard\_item = “Motorcycle” and the Person\_transacting = 3.

RECORDING INFLOWS

In “Section B Cash Inflows,” you will record all the transactions in which there was an *inflow* of money – goods or services sold, loans repaid to the subject by a borrower, loans received by the subject’s household head, savings withdrawn, and cash gifts received.

Cash exchanges with other members of the household are not included in the inflows section. Like outflows, you can aggregate inflows that are the same during the week to generate aggregate numbers.

Figure 4: Section B Cash Inflows

Section B Cash Inflow Part 1			Transaction when you received money									
Day	Method	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Person Transacting	Channel	Place	Location	With whom	Gen- der

## Employment Income

Ask, “Did you receive any income from employment during the past week?”

Field	Instructions
Day	Day of the week of transaction; if transactions are aggregated, enter the number of times the transaction occurred here; select “DK” if day of week is not known
Method	Enter “Cash” if the income was received with cash; enter “Electronic” if the income was received electronically
Item or Service Sold	Enter “Wage”, “Salary” or “Casual Labour” or any local language description of a type of employment.
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they received the income</i> .
Unit	Enter “Day,” “Week,” “Month,” or “Year” whichever is the period over which the income was earned,
Quantity	Enter the number of periods over which the income was earned. For example, someone may have earned income for 2 days of casual labour, so you should enter 2 in this field. If a person’s salary is delayed and they get paid for 2 months at the same time. In this case you would also put 2 in this field.
Amount	Enter the amount of the payment made to the respondent. In case of formal employment where taxes are taken out of the salary or wage, we are interested in the <b>net</b> amount paid to the respondent. In the case of “ ,Deducted” transactions, record the amount of the deduction.
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted. For example, “seller” or “government official.” If the other person is a relative, probe for the nature of the relationship, e.g. “uncle” or “grandmother.” If the employer is an organization, please enter the description of the person followed by a comma and the name of the employer, e.g. “Accountant, MNC Mining Company”
Gender	Gender of the other person

## Recording Deductions

In cases where someone is repaying a loan through direct deductions from their pay, or making direct deposits from their pay into a bank account, then you must record the amount separately by separating it into two transactions.

- An inflow includes “\_\_\_\_\_, Deducted” (like “Salary, Deducted”) in the “Item or Service Sold” field
- An outflow indicating the type of deduction (like Loan Repayment)

## Sale of good or service, including multiple sales of goods or services for a business

Ask, "Did you sell any goods or services last week for yourself or the household?"

Field	Instructions
Day	Day of the week of transaction; if transactions are aggregated, enter the number of times the transaction occurred here; select "DK" if day of week is not known
Method	Enter "Cash" if the respondent received cash for the sale; enter "Electronic" if the respondent received income electronically from the sale
Item or Service Sold	Enter description of item or service sold.
Purpose	Enter "H" for Household; "B" for Business; or "X" for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time of sale/service</i> .
Unit	Based on the entry in the standard_item field, this field will give you a choice of units from which to choose. Choose one type of unit. If you do not see the unit you need, type it in. See "Detailed Instructions" section for more information about Units. Enter "DK" if don't know.
Quantity	Enter the quantity of units bought. Enter 999 if don't know.
Amount	Amount of payment for the item or service
Person Transacting	Enter the ResplD code of the respondent (the last digit after the "." of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the "Major Transactions Performed by Others in the Household" sub-section.
Channel	If method was "Electronic", provide a description of the channel used like "Direct Deposit," "Money Transfer," "Mobile Money," "Zoona," "Airtime," etc. If the method was "Cash," put "Over the Counter."
Place	Description of the place where the transaction took place like "market" or "home." If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like "AB Bank," "VisionFund," "Access Bank," etc. If it was a bank then the entry <b>must</b> include the word "Bank." If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted. For example, "buyer" or "customer." If the other person is a relative, probe for the nature of the relationship, e.g. "uncle" or "grandmother."
Gender	Gender of the other person

## Loan Repayments

Ask, “Did you receive a payment on a loan (either the full amount, a partial amount, or an installment payment)? When did you make this loan to the person repaying you? What is the interest rate on the loan? “

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the loan was repaid with cash; enter “Electronic” if the loan was repaid electronically
Item or Service Sold	Enter “loan repayment” and the month and year when the loan was made to the respondent in the format mm-yyyy.
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they gave out the loan</i> .
Unit	Enter “Daily,” “Weekly,” “Monthly,” or “Annually,” whichever is the period over which the interest rate is calculated. If the interest rate is 3 percent per month then you would enter “monthly” here.
Quantity	Enter the interest rate.
Amount	Enter the amount of the loan repayment.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoono,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.”
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted. For example, “teller” or “treasurer” or “friend”.
Gender	Gender of the other person



## Loans

Ask, "Did you receive a loan from someone outside your household? What interest rate, if any, are you being charged?"

Field	Instructions
Day	Day of the week of transaction
Method	Enter "Cash" if the loan was received with cash; enter "Electronic" if the loan was received electronically
Purpose	Enter "H" for Household; "B" for Business; or "X" for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they took out the loan</i> .
Unit	Enter "Daily," "Weekly," "Monthly," or "Annually," whichever is the period over which the interest rate is calculated. If the interest rate is 3 percent per month then you would enter "monthly" here.
Quantity	Enter the interest rate.
Amount	Enter the amount of the loan.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the "." of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the "Major Transactions Performed by Others in the Household" sub-section.
Channel	If method was "Electronic", provide a description of the channel used like "Direct Deposit," "Money Transfer," "Mobile Money," "Zoona," "Airtime," etc. If the method was "Cash," put "Over the Counter."
Place	Description of the place where the transaction took place like "market" or "home." If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like "AB Bank," "VisionFund," "Access Bank," etc. If it was a bank then the entry <b>must</b> include the word "Bank." If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted like "teller," "treasurer," or "friend".
Gender	Gender of the other person

## Cash Gifts

Ask, “Did you receive a cash gift from someone outside your household?”

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the gift was received with cash; enter “Electronic” if the gift was received electronically
Item or Service Sold	Enter “cash gift”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they received the cash gift.</i>
Unit	Enter “N/A”
Quantity	Enter 999.
Amount	Enter the amount of the cash gift.
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted. For example, “friend” or “government official.” If the other person is a relative, probe for the nature of the relationship, e.g. “uncle” or “grandmother.”
Gender	Gender of the other person

## Intra-Household Transfers

Ask, "Did you receive money directly to any other member of your household?"

Field	Instructions
Day	Day of the week of transaction
Method	Enter "Cash" if the IHT was conducted with cash; enter "Electronic" if the IHT was conducted electronically
Item or Service Sold	Enter "IHT"
Purpose	Enter "H" for Household; "B" for Business; or "X" for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they made the transfer</i> .
Unit	This field will be automatically populated with "N/A"
Quantity	Enter 999.
Amount	Enter the amount of the IHT.
Person Transacting	Enter the RespID code of the respondent (the last digit after the "." of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the "Major Transactions Performed by Others in the Household" sub-section.
Channel	If method was "Electronic", provide a description of the channel used like "Direct Deposit," "Money Transfer," "Mobile Money," "Zoona," "Airtime," etc. If the method was "Cash," put "Over the Counter."
Place	Description of the place where the transaction took place like "market" or "home." If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	Provide as precise definition of the relationship between the respondent and the other person in the household.
Gender	Gender of the other person

## Cash Withdrawal from a Formal Savings Institution or Program

Ask, “Did you withdraw cash from a ROSCA, deposit collector, or a bank account?” Your team may need to modify the question to include contextual appropriate savings institutions or programs.

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash”
Item or Service Sold	Enter “Cash Withdrawal”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they made the withdrawal</i> .
Unit	Enter “Daily,” “Weekly,” “Monthly,” or “Annually,” whichever is the period over which the interest rate is calculated. If the interest rate is 3 percent per month then you would enter “monthly” here.
Quantity	Enter the interest rate paid on the account, if any. If no interest is paid on the deposit, enter 0.
Amount	Enter the amount of the cash withdrawal.
Person Transacting	Enter the RespID code of the respondent (the last digit after the “.” of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	Put “Over the Counter.”
Place	Name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction. If the transaction occurred as part of a savings group, name the place the group met like “Home,” “Friend’s House,” etc.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name.
With whom	A general description of the person with whom the transaction was conducted like “teller,” “treasurer,” or “friend”.
Gender	Gender of the other person

## Cash Withdrawal from a Home Savings

Ask, “Did you make a withdrawal from your home savings?”

Home savings can be anything from a special pocket the respondent keeps money in, to a pot in the ground, to a locked safe. In essence, anywhere they keep money as savings that is not deposited in an account with another person or organization.

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash”
Item or Service Sold	Enter “Savings Withdrawal”
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they took out the withdrawal</i> .
Unit	Enter “N/A”.
Quantity	Enter 0.
Amount	Enter the amount of the cash withdrawal.
Person Transacting	Enter the respondent’s RespID code (the digit after the “.” In the full RespID).
Channel	Put “Over the Counter.”
Place	Enter “Home”
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name.
With whom	Enter “Self”
Gender	Gender of the respondent

## Other types of financial transaction

Ask, “Did you receive a payment from a burial fund, a marriage fund, an insurance policy, etc.?”

Field	Instructions
Day	Day of the week of transaction
Method	Enter “Cash” if the transaction was conducted with cash; enter “Electronic” if the transaction was conducted electronically
Item or Service Sold	Enter a description of the type of payment
Purpose	Enter “H” for Household; “B” for Business; or “X” for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time they received the payment</i> .
Unit	Enter “N/A”.
Quantity	Enter 999
Amount	Enter the amount of the payment.
Person Transacting	Enter the ResplD code of the respondent (the last digit after the “.” of the full ResplD) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the “Major Transactions Performed by Others in the Household” sub-section.
Channel	If method was “Electronic”, provide a description of the channel used like “Direct Deposit,” “Money Transfer,” “Mobile Money,” “Zoona,” “Airtime,” etc. If the method was “Cash,” put “Over the Counter.”
Place	Description of the place where the transaction took place like “market” or “home.” If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like “AB Bank,” “VisionFund,” “Access Bank,” etc. If it was a bank then the entry <b>must</b> include the word “Bank.” If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted like “teller,” “treasurer,” or “friend”.
Gender	Gender of the other person



## Other Transactions

*Did you engage in any other transactions in which money flowed into the household?*

Field	Instructions
Day	Day of the week of transaction; if transactions are aggregated, enter the number of times the transaction occurred here; select "DK" if day of week is not known
Method	Enter "Cash" if the transaction was conducted with cash; enter "Electronic" if the transaction was conducted electronically
Item or Service Sold	Enter description of item or service sold
Purpose	Enter "H" for Household; "B" for Business; or "X" for Mixed. The purpose of the transaction is determined by what the respondent intended <i>at the time of sale/service</i> , even if, subsequently, the item was used for something else. For example, a person buys a chair for household use, but subsequently sells it. The purpose is "H" even though they later sold the chair to generate income (normally "B").
Unit	Based on the entry in the standard_item field, this field will give you a choice of units from which to choose. Choose one type of unit. If you do not see the unit you need, type it in. See "Detailed Instructions" section for more information about Units. Enter "DK" if don't know.
Quantity	Enter the quantity of units bought. Enter 999 if don't know.
Amount	Enter the payment amount
Person Transacting	Enter the RespID code of the respondent (the last digit after the "." of the full RespID) in this column if the respondent formed the transaction. Otherwise, follow the instructions in the "Major Transactions Performed by Others in the Household" sub-section.
Channel	If method was "Electronic", provide a description of the channel used like "Direct Deposit," "Money Transfer," "Mobile Money," "Zoona," "Airtime," etc. If the method was "Cash," put "Over the Counter."
Place	Description of the place where the transaction took place like "market" or "home." If it was a financial transaction with an organization, specifically name the formal financial institution that mediated the transaction like "AB Bank," "VisionFund," "Access Bank," etc. If it was a bank then the entry <b>must</b> include the word "Bank." If it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction.
Location	Location where the transaction took place. This should be a geographically identifiable place such as a city, town or village name; if it was an electronic transaction, enter the bank or service from which the respondent received the money and the location of the sender.
With whom	A general description of the person with whom the transaction was conducted. For example, "seller" or "government official." If the other person is a relative, probe for the nature of the relationship, e.g. "uncle" or "grandmother."
Gender	Gender of the other person

## Major Transactions Performed by Others in the Household

- *Did any member of your household earn a **large** amount or sell something for a large amount during the week?*
- *Or did they borrow, receive a repayment or gift, or withdraw a large amount of money from an account?*

Record these transactions in the same way that you have recorded them for the respondent, but in the Person\_transacting field identify the relationship of the person the respondent is referring in terms of their relationship to the head of household.

For example, if you are interviewing a married woman who has a son and if that son sold a motorcycle, then you should record the purchase as an Inflow, with:

- Item or Service = "Motorcycle" and the
- Person\_transacting = 3.

**BARTER, IN-KIND GIFTS, AND STORAGE**

In “Barter, In-Kind Gifts, From Storage,” you will record all the barter exchanges transacted by the household – goods or services exchanged for other goods or services.

We want to know what was exchanged and the estimated cash value of what was exchanged. Do not assume that the value of the item/services exchanged was equal – ask for the estimated cash value of the item/services on both sides of the exchange. Also use this section to record gifts given or received, and deposits into and withdrawals from the food/grain storage.

Figure 5: Barter, In-Kind Gifts, and Storage

Barter, In-Kind Gifts, From Storage						Transaction where NO money changed hands								
Day	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Item or Service 2	Unit2	Quant2	Amt2	Person Trans	Place	Location	With whom	Gen- der

## Instructions for different Types of transaction

Use the Barter, In-Kind Gifts, and Storage form to capture information about in-kind exchanges or transfers of goods and services when no cash exchanged hands. Although the transactions summarized here do not involve any exchange of cash, you should ask respondents about the estimated cash value of the good/service on both sides of the exchange. The fields in which you collect information are the same as in the Outflows and Inflows forms except that there is an additional set of fields to capture information on more than one Item or Service. The big difference between this form and the other forms is that there are many *types* of transaction that can be recorded here, including in-kind gifts, withdrawals from food storage, barter exchanges, and in-kind loans and loan repayments.

The following table describes how you should fill out the form depending on the type of transaction.

Type	Question	Instructions
Gift Given or Gift Received	Did you give a gift to someone outside the household? OR Did you receive a gift from anyone outside the household?	Enter data into the first "Item or Service" set, including the "Unit," "Quantity," and "Amount" fields as well as the "Purpose," "Person Transacting," "Place," "Location," "With Whom," and "Gender" fields. Enter the "Type" of transaction in the second "Item or Service" column. For "Place," if it was an electronic transaction, then enter the bank or service that the respondent used and where they were at the time of the transaction. For "Location," if it was an electronic transaction, enter the bank or service to/from which the respondent sent/received the money.
From Storage	Did you withdraw grain or other stored food from storage?	Enter data into the first "Item or Service" set, including the "Unit," "Quantity," and "Amount" fields as well as the information about the "Purpose" and the "Person Transacting". Enter the "Type" of transaction in the second "Item or Service" column.
Barter	Did you barter goods or services?	Enter data into the first "Item or Service" set, including "Unit," "Quantity," and "Amount" fields as well as the "Purpose" and the "Person Transacting" fields for the good or service that the respondent is giving. Enter data into the second "Item or Service" set - including "Unit," "Quantity," and "Amount" - for the good or service that the respondent is receiving. Also complete the "Place," "Location," "With Whom," and "Gender" fields.
Loan, Given, or Loan, Received	Did you make an in-kind loan to someone outside your household? OR Did you receive an in-kind loan from someone outside your household?	Enter data "Loan, XXX", where XXX is description of the good or service being lent, into first "Item or Service" field. Enter information about the good or service into the "Unit," "Quantity," and the "Amount" fields as well as the "Purpose," "Person Transacting," "Place," "Location," "With Whom," and "Gender" fields. Enter the "Type" of transaction in the second "Item or Service" column. In-kind loans cannot be electronic transactions.
Loan Repayment, Given or Loan Repayment, Received	Did you make an in-kind loan repayment to someone outside your household? OR Did you receive an in-kind loan repayment from someone outside your household?	Enter data "Loan Repayment, XXX", where XXX is description of the good or service being lent, into first "Item or Service" field. Enter information about the good or service into the "Unit," "Quantity," and "Amount" fields as well as the "Purpose," "Person Transacting," "Place," "Location," "With Whom," and "Gender" fields. Enter the "Type" of transaction in the second "Item or Service" column. In-kind loans cannot be electronic transactions.

## EVENTS

In “Events,” you will record any unusual events that occurred during the week. For example: a child got sick, a family member came to stay, they had a celebration, or they went to a social event in the village or in the local trading center.

You should make sure that the subject has told you all the transactions associated with any unusual event. After you have recorded the events, check the other, preceding sections to make sure that the transactions you would expect with respect to those events occurred.

Figure 6: Events

Events	Important events during the week
Summary description	Detailed Description

### Recording Events

Ask, “Did anything happen during the week that was different from the week before?”

Field	Instructions
Summary Description	Enter a description of 1-3 words in length, like “wedding,” “funeral,” or “relatives visited.”
Detailed Description	Enter a description of the event; include relevant information like how this impacted the respondent financially and personally

# ANNEX – DATA SHEET

Enumerator			Household ID		RespID		Week #		Start Date		End Date	
<b>Section A Cash Outflow</b>					Transaction when you paid money							
Day	Method	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Person Transacting	Channel	Place	Location	With whom	Gen- der
Transaction Comments/ Notes												
<b>Section B Cash Inflow Part 1</b>					Transaction when you received money							
Day	Method	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Person Transacting	Channel	Place	Location	With whom	Gen- der

Enumerator			Household ID			RespID		Week #		Start Date		End Date		
<b>Section B Cash Inflow Part 2</b>			Transaction when you received money											
Day	Method	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Person Transacting	Channel	Place	Location	With whom	Gen- der		
<b>Barter, In-Kind Gifts, From Storage</b>						Transaction where NO money changed hands								
Day	Item or Service Sold	Pur- pose	Unit	Quant	Amount	Item or Service 2	Unit2	Quant2	Amt2	Person Trans	Place	Location	With whom	Gen- der
<b>Comments:</b>														
<b>Events</b>			Important events during the week											
Summary description			Detailed Description											