Introduction
This section asks women about their household income, livelihoods, and expenses that she and her family may have incurred during her pregnancy, delivery, and in the postnatal period. We would like to better understand the types and amounts of expenses women incurred, and how women and their families accommodated these costs (e.g., through savings, household income earned, selling assets, etc.). We ask specific questions regarding antenatal care expenses, transport and food expenses, admission and delivery expenses, and expenses relating to postnatal care. These questions will help us to better understand how expenses are distributed throughout a woman’s pregnancy, and which costs might be considered burdensome to a woman and her family.

Questionnaire
The Health Economics questionnaire is asked to a nested case cohort of women during the first PRECISE-DYAD visit the participant attends and will appear automatically. This questionnaire can also be asked in PRECISE-DYAD visit 2 if needed.

Income and cost of care
The section asks about overall household income, level of education, household expenditures, and any household loss of income.

<table>
<thead>
<tr>
<th>Income and cost of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household income</td>
</tr>
<tr>
<td>1 Who do you currently live with?</td>
</tr>
<tr>
<td>2 Since the birth of your baby, has anyone in your household stayed at home specifically to take care of you?</td>
</tr>
<tr>
<td>3 How much do you estimate that your household spent on food in the last month?</td>
</tr>
<tr>
<td>4 In your household, do you grow vegetables and/or have animals?</td>
</tr>
</tbody>
</table>

1. Who do you currently live with?
   Possible response options: husband/partner, own parents, parents-in-law, other relatives, friends, own children, other children, other (specify), alone, don’t know.
   Record the woman’s response by selecting all options that apply. If she responds ‘other’ ask her to specify and record her answer in the text box.

   If the woman responds that she is living with husband or partner, the following additional questions will display:
   i. How old was your partner/husband at his last birthday? (Possible response options: Number box, don’t know). Record the woman’s answer by writing her response in the number box or select ‘don’t know’ if she doesn’t know.

   ii. Has your partner/husband ever attended school? (Possible response options: Yes, no, don’t know). Record the woman’s answer by selecting the appropriate option.

   If the woman answers ‘Yes’ to this question, the following additional question will display:
a. What is the highest level of school he attended? (*Possible response options: none, primary, secondary, higher*). Record the woman’s answer by selecting the appropriate option.

2. Since you gave birth, has anyone in your household stayed at home specifically to take care of you? *(Possible response options: yes, no)*

Record the woman’s response by selecting the appropriate option. If she responds ‘Yes’, the following additional questions will display:

i. How long have they stayed at home to take care of you? Record the woman’s answer by entering the number of days or weeks and then select ‘days’ or ‘weeks’ from the list as appropriate. ‘You’ in this question includes both the woman herself and her baby.

ii. Did they quit their income-earning job to stay home and care for you? (*Possible response options: Yes, no, don’t know*). Record the woman’s answer by selecting the appropriate option. ‘You’ in this question includes both the woman herself and her baby.

3. How much do you estimate that your household spent on food in the last month?

Record the woman’s answer in the number box. If the woman is unsure, select don’t know.

4. In your household, do you grow vegetables and/or have animals? *(Possible response options: Yes, no, don’t know)*.

Record the woman’s response by selecting the appropriate option. If she responds ‘Yes’, the following additional questions will display:

i. Do you consume any of the vegetables or animals you grow yourselves as food? (*Possible response options: Yes, no, don’t know*). Record the woman’s response by selecting the appropriate option.

ii. How much would the produce you consumed in the last month be worth, if you sold it on the market? *(Record the woman’s answer in the number box.)*

If the participant was selling the vegetables or animals at the market, how much money would she earn for them? The question refers to the vegetables/animals that the participant (and family) grew themselves, and that they consumed.
Antenatal care expenses

These questions aim to understand the amount of household spending, associated with antenatal care. These expenses could be on visits with a doctor, nurse, midwife, auxiliary midwife, traditional birth attendant, or community/village health worker, or other traditional healer or care provider.

<table>
<thead>
<tr>
<th>Antenatal care expenses</th>
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<tbody>
<tr>
<td>5 Did you have antenatal care during pregnancy?</td>
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<tr>
<td>i. How many ANC (antenatal care) visits did you have with a</td>
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<tr>
<td>doctor, nurse/midwife, auxiliary midwife, traditional</td>
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<tr>
<td>birth attendant or community/village health worker, other</td>
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<tr>
<td>(please specify) during your pregnancy?</td>
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<tr>
<td>ii. How many visits did you have in any facility?</td>
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<tr>
<td>iii. How much did you spend on travel to and from the</td>
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<tr>
<td>facility, for yourself and any accompanying person(s),</td>
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<tr>
<td>for your most recent visit?</td>
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<tr>
<td>a. *In The Gambia ONLY: Were you provided transport by an</td>
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<tr>
<td>MRC car to go to or return from the facility?</td>
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<tr>
<td>iv. How much did you spend on food for yourself and any</td>
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<td>accompanying persons, while you were attending your last</td>
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<td>visit?</td>
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<tr>
<td>v. How much did you spend on fees for the antenatal</td>
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<tr>
<td>consultation itself, for your last visit?</td>
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<tr>
<td>vi. How much did you spend on tests (such as pregnancy test,</td>
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<tr>
<td>malaria tests, blood tests, ultrasound, urine tests, etc.),</td>
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<tr>
<td>during your most recent visit?</td>
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<tr>
<td>vii. How much did you spend on drugs prescribed by health</td>
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<tr>
<td>workers (including tablets, injections, creams or</td>
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<tr>
<td>ointments), during your last visit?</td>
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<tr>
<td>viii. How much did you spend on other supplies used by</td>
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<td>health providers (such as gloves, or syringes), during your</td>
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<tr>
<td>last visit?</td>
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</table>

Ask the woman the following questions relating to her antenatal care expenses.

5. Did you have antenatal care during pregnancy?
   Possible response options: Yes, no, don’t know

If she is unsure, explain that antenatal care refers to any type of care she had while she was pregnant, in relation to her own health during the pregnancy, and the health of the unborn baby. The visits may have taken place at home, in a clinic, hospital, or other facility (e.g., in some locations there may be mobile/ travelling clinics every few weeks/months; in The Gambia, ANC may also be received in the village’s trekking station, base clinic [health centre]).

Record the woman’s answer by selecting the appropriate option. If she responds ‘Yes’, the following questions will display:

i. How many ANC (antenatal care) visits did you have with a doctor, nurse/midwife, auxiliary midwife, traditional birth attendant or community/village health worker, other (please specify) during your pregnancy?
Ask the woman how many visits she had with each of the antenatal care providers. In The Gambia, if the woman was referred to the hospital for scanning, her visit would be with a doctor (gynaecologist). Record the number of visits the woman had with each provider in the number box.

ii. How many visits did you have in any facility?

Ask the woman if she had any ANC (antenatal care) visits at any type of health facility. If she is unsure, provide her with more information about types of health facilities. For example, hospitals, clinics or health centres. Record her answer in the number box. If she did not have any ANC visit at a facility, write ‘0’. If the woman responds that she had any ANC visit she had any ANC visit at, ask her the following questions:

iii. How many outreach visits did you have?

Ask the woman if she had any outreach ANC (antenatal care) visits. If she is unsure, provide her with more information about examples of outreach visits. In The Gambia, these options may also include the village’s trekking station.

Record her answer in the number box. If she did not have any ANC visit at a facility, write ‘0’. If the woman responds that she had any ANC visit she had any ANC visit at, ask her the following questions:

iv. How much did you spend on travel to and from the facility/outreach point of care, for yourself and any accompanying person(s), for your most recent visit?

Ask the woman to consider all expenditure related to travel to and from the facility, for herself and any accompanying person(s) for her most recent visit. If she is unsure, prompt her that this amount includes how much was spent includes the time prior to the visit (when travelling to the facility) and directly after the visit as well (on the way home). Record her answer in the number box or select ‘don’t know’.

Ask the woman to consider all expenditure related to travel to and from the outreach point of care, for herself and any accompanying person(s) for her most recent visit. If she is unsure, prompt her that this amount includes how much was spent includes the time prior to the visit (when travelling to the facility) and directly after the visit as well (on the way home). Record her answer in the number box or select ‘don’t know’.

*In The Gambia ONLY: the following additional question will display regarding transport to and from the facility. Ask the woman the following additional question:

a. Were you provided transport by an MRC car to go to or return from the facility?

Possible response options: Yes, MRC car provided transport to the facility; Yes, MRC car provided transport when leaving the facility; Yes, MRC car provided transport both to and from the facility; don’t know

Ask the woman if an MRC car provided her with courtesy transport to and/or home from the facility. The woman (and any accompanying persons) may have been with provided with
courtesy transport to the facility for her visit, home from the facility after (or somewhere else if she was not returning home), or both to and from the facility.

v. How much did you spend on food for yourself and any accompanying persons, while you were attending your last visit?

Ask the woman to consider all expenditure on food for herself and any accompanying person(s), including any spending on food during the travel to and from the health facility for her most recent visit. If she is unsure, prompt her that this amount includes how much was spent during the time prior to the visit (when travelling to the facility) and directly after the visit as well (on the way home). Record her answer in the number box or select ‘don’t know’.

vi. How much did you spend on fees for the antenatal consultation itself, for your last visit?

Ask the woman to consider all expenditure related to the antenatal consultation itself for her most recent visit. If she is unsure, you may prompt her by explaining the fees for the consultation relate to any costs associated with meeting with the care provider, and the time they spent examining her and her baby. It does not include the costs of medications.

If she had more than one ANC visit, ask her to consider only the tests carried out at the most recent ANC visit. Separate these costs to reflect health facility visits and outreach ANC visits. Record her answer in the number box or select ‘don’t know’.

vii. How much did you spend on tests (such as pregnancy test, malaria tests, blood tests, ultrasound, urine tests, etc.), during your most recent visit?

Ask the woman to consider all expenditure related to clinical tests during an ANC visit. You can prompt her by listing the following tests and asking whether she had any of these: blood test, urine dipstick, ultrasound, malaria test, etc.

If she had more than one ANC visit, ask her to consider the tests carried out at the most recent ANC visit. Separate these costs to reflect health facility visits and outreach ANC visits. Record her answer in the number box or select ‘don’t know’.

viii. How much did you spend on drugs prescribed by health workers (including tablets, injections, creams or ointments), during your last visit?
Ask the woman to consider the costs of drugs (such as, malaria tablets, pain killers, injections or vaccinations, skin creams or ointments, etc.), which were prescribed during her most recent ANC visit. Separate these costs to reflect health facility visits and outreach ANC visits. Record her answer in the number box or select ‘don’t know’.

ix. How much did you spend on other supplies used by health providers (such as gloves, or syringes), during your last visit?

Ask the woman to consider the costs of other supplies used by health providers (such as gloves, cleaning products, mosquito nets, or syringes), during her most recent visit. Separate these costs to reflect health facility visits and outreach ANC visits. Record her answer in the number box or select ‘don’t know’.

Pregnancy admission (in the most recent pregnancy)

Ask the woman the following questions relating to any facility admission expenses she incurred in her most recent pregnancy. These expenses are related to costs the woman paid for any time she was admitted for one or more nights in any facility in the antenatal period. These expenses are separate from delivery expenses (outlined in the section below). These costs could include travel to the facility, medications, food, hospital surgeries or other procedures, equipment and other supplies relating to an admission during her pregnancy (but NOT including those relating to the delivery).

<table>
<thead>
<tr>
<th>Pregnancy admission (in the most recent pregnancy)</th>
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<tbody>
<tr>
<td>6. Were you admitted to a health facility for one or more nights while you were pregnant (NOT counting your delivery admission)?</td>
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<tr>
<td>7. How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you came to the facility and were admitted during pregnancy?</td>
</tr>
<tr>
<td>8. How much did you spend on tests (such as blood tests, ultrasound, urine tests, etc.) in total, while you were admitted?</td>
</tr>
<tr>
<td>9. How much did you spend on drugs prescribed by health workers (including tablets, injections, or other), in total, while you were admitted?</td>
</tr>
<tr>
<td>10. How much did you spend on other supplies used by health providers (such as gloves, cleaning products, or syringes), in total, while you were admitted?</td>
</tr>
<tr>
<td>11. How much did you spend on food for yourself and any accompanying persons, in total, while you were admitted?</td>
</tr>
<tr>
<td>12. How much did you spend on hospital fees in total, while you were admitted?</td>
</tr>
<tr>
<td>13. Apart from these expenses, how much money, if any, did you pay in relation to your care, while you were admitted, including items we have not mentioned here, such as gifts to providers, or an ambulance transfer?</td>
</tr>
</tbody>
</table>

6. **Were you admitted to a health facility for one or more nights while you were pregnant (NOT your delivery admission)?**
   
   Possible response options: Yes, no, don’t know.
Ask the woman whether she spent one or more nights in a health facility while she was pregnant, not counting the time she was admitted for delivery.

If she is unsure, you can prompt her by providing options on the different types of health facilities (e.g., hospital, health care centre or clinic, etc.).

Record the woman’s response by selecting the appropriate option. If she responds ‘Yes’, the following additional questions will display:

i. How many times?

Ask the woman how many separate times she was admitted to a health facility, where she spent more than one night. Record her answer in the number box, or tick ‘Don’t know’ as appropriate.

7. How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you came to the facility and were admitted during pregnancy?

Ask the woman to consider the travel expenses to and from the facility when she was admitted during her pregnancy (not counting admission for delivery). If she is unsure, you can prompt her by asking who she travelled with and how she (or they) travelled to the facility.

If she was admitted more than once, ask her to consider her most recent admission.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

*In The Gambia ONLY: the following additional question will display regarding transport to and from the facility. Ask the woman the following additional question:

a. Were you provided transport by an MRC car to go to or return from the facility?

   Possible response options: Yes, MRC car provided transport to the facility; Yes, MRC car provided transport when leaving the facility; Yes, MRC car provided transport both to and from the facility; don’t know

Ask the woman if an MRC car provided her with courtesy transport to and from her home and the facility. The woman (and any accompanying persons) may have been provided with courtesy transport to the facility for her visit, home from the facility after (or somewhere else if she was not returning home), or both to and from the facility.

8. How much did you spend on tests (such as blood tests, ultrasound, urine tests, etc.) in total, while you were admitted?

Ask the woman to consider all expenditure related to clinical tests while she was admitted in the health facility during her pregnancy (not counting admission for delivery). You can prompt her by listing the following tests and asking whether she had any of these: blood test, urine dipstick, ultrasound, malaria test, etc.

If she was admitted more than once, ask her to consider the tests carried out during her most recent admission.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.
9. **How much did you spend on drugs prescribed by health workers (including tablets, injections, or other), in total, while you were admitted?**

Ask the woman to consider the costs of drugs that were prescribed while she was admitted in the health facility during her pregnancy (not counting admission for delivery). You can prompt her by asking her what drugs, creams, ointments, etc., were prescribed to her while she was admitted. For example, malaria tablets, pain killers, injections or vaccinations, skin creams or ointments, etc.

If she was admitted more than once, ask her to consider the drugs prescribed for her most recent admission.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

10. **How much did you spend on other supplies used by health providers (such as gloves, cleaning products, or syringes), in total, while you were admitted?**

Ask the woman to consider the costs of other supplies used by health providers (such as gloves, cleaning products, mosquito nets, or syringes) while she was admitted.

If she was admitted more than once, ask her to consider the costs of any other supplies for her most recent admission. Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

11. **How much did you spend on food for yourself and any accompanying persons, in total, while you were admitted?**

Ask the woman to consider the costs of food for herself and any accompanying person while she was admitted.

If she was admitted more than once, ask her to consider the cost of food for herself and any accompanying person for her most recent admission. You can prompt her by asking her if she and/or any accompanying persons had anything to eat (during the entire time), while she was admitted.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

12. **How much did you spend on hospital fees in total, while you were admitted?**

Ask the woman to consider all expenditure related to hospital fees. If she was admitted more than once, ask her to consider the cost of hospital fees for her most recent admission. Total expenditure related to hospital fees might include visits with a doctor, nurse, or other healthcare provider, the cost of staying overnight at the facility, medical tests, and medications.

If she was admitted more than once, ask her to consider the cost of hospital fees for each time she was admitted.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.
13. Apart from these expenses, how much money, if any, did you pay in relation to your care, while you were admitted, including items we have not mentioned here, such as gifts to providers, or an ambulance transfer?

Ask the woman to consider all expenditure related to her care, including any items that have not already been mentioned, such as gifts to providers, or ambulance transfers. If she was admitted more than once, ask her to consider the costs for her most recent admission. If she is unsure, you can prompt her by asking if she was required to pay for any unexpected costs or bills, informal payments to providers, bribes, or tips, or for any other unforeseen expenses. It does not include the cost of medications, hospital fees, or any other expenses already discussed above.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

**Facility delivery expenses**

Ask the woman the following questions relating to her facility expenses for her most recent delivery. These expenses are related to costs the woman paid for during the time immediately leading up to the delivery and following the delivery. These costs could include travel to the facility, medications, food, hospital surgeries or other procedures, equipment and other supplies relating to the delivery.

<table>
<thead>
<tr>
<th>Facility delivery expenses</th>
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<tbody>
<tr>
<td>14 How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you came to give birth/were admitted to hospital within 72 hours after birth?</td>
<td></td>
</tr>
<tr>
<td>15 How much did you spend on tests (such as blood tests, ultrasound, urine tests, etc.), in total, while you were admitted? <em>(number box and local currency symbol, don’t know)</em></td>
<td></td>
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<tr>
<td>16 How much did you spend on drugs prescribed by health workers (including tablets, injections, creams or ointments), in total, while you were admitted? <em>(number box and local currency symbol, don’t know)</em></td>
<td></td>
</tr>
<tr>
<td>17 How much did you spend on other supplies used by health providers (such as gloves, syringes, cleaning product, other equipment), in total, while you were admitted? <em>(number box and local currency symbol, don’t know)</em></td>
<td></td>
</tr>
<tr>
<td>18 How much did you spend on food for yourself and any accompanying persons, in total, while you were admitted? <em>(number box and local currency symbol, don’t know)</em></td>
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<tr>
<td>19 How much did you spend on hospital fees in total, including fees for vaginal birth or c-section, while you were admitted? <em>(number box and local currency symbol, don’t know)</em></td>
<td></td>
</tr>
<tr>
<td>20 Apart from these expenses, how much money, if any, did you pay in relation to your care, while you were admitted, including items we have not mentioned here, such as gifts to providers or an ambulance transfer? <em>(number box and local currency symbol, don’t know)</em></td>
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</tbody>
</table>

14. How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you or your baby were admitted to hospital within 72 hours after birth?
Ask the woman to consider all expenditure related to travel to and from the facility for any time she was admitted for her delivery or within the 72 hours following giving birth.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

*In The Gambia ONLY:* the following additional question will display regarding transport to and from the facility. Ask the woman the following additional question:

a. Were you provided transport by an MRC car to go to or return from the facility?
   
   Possible response options: Yes, MRC car provided transport to the facility; Yes, MRC car provided transport when leaving the facility; Yes, MRC car provided transport both to and from the facility; don’t know

Ask the woman if an MRC car provided her with courtesy transport to and from home or the facility. The woman (and any accompanying persons) may have been with provided with courtesy transport to the facility for her visit, home from the facility after (or somewhere else if she was not returning home), or both to and from the facility.

15. How much did you spend on tests (such as blood tests, ultrasound, urine tests, etc.), in total, while you were admitted? (number box and local currency symbol, don’t know)

Ask the woman to consider all expenditure related to clinical tests, while she was in the health facility admitted for delivery or within 3 days after giving birth. You can prompt her by listing the following tests and asking whether she had any of these: blood, urine, ultrasound, vaginal swabs, cultures, or any other type of diagnostic test.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

16. How much did you spend on drugs prescribed by health workers (including tablets, injections, creams or ointments), in total, while you were admitted?

Ask the woman to consider all expenditure related to drugs prescribed while she was in the health facility admitted for delivery or within 3 days after giving birth. You can prompt her by asking her what drugs were prescribed to her while she was admitted for delivery, including any kind of pain management drugs or anaesthetics used during the delivery.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

17. How much did you spend on other supplies used by health providers (such as gloves, syringes, cleaning products), in total, while you were admitted?

Ask the woman to consider all expenditure related to other supplies used by health providers that she was expected to bring for the delivery, others that were supplied to her while she was in the health facility admitted for delivery, or within 3 days after giving birth. For example: gloves, syringes, cleaning products, Mama kit/delivery kit, masks, gowns, bedding, towels, soap, pads, or other PPE or equipment

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.
18. How much did you spend on food for yourself and any accompanying persons, in total, while you were admitted? (number box and local currency symbol, don’t know)

Ask the woman to consider all expenditure related to food for herself and any accompanying persons while she was in the health facility admitted for delivery or within 3 days after giving birth. You can prompt her by asking her if she and/or any accompanying persons had anything to eat (during the entire time), while she was admitted.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

19. How much did you spend on hospital fees in total, including fees for vaginal birth or c-section, while you were admitted?

Ask the woman to consider all expenditure related to hospital fees for her birth, while she was admitted for delivery. These expenses could include fees for overnight stays, and any fees for a vaginal birth or c-section. Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

20. Apart from these expenses, how much money, if any, did you pay in relation to your care, while you were admitted, including items we have not mentioned here, such as gifts to providers or an ambulance transfer?

Ask the woman to consider all other expenditure related to her care while she was admitted for delivery. These expenses could include any other fees not already mentioned above. Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

Postnatal admission (if more than one admission, ask about the first one)

This section asks about any facility admissions that took place after giving birth (excluding any admissions that took place within the 3 days directly following giving birth). If the woman was admitted more than one time, ask about the most recent admission.

<p>| Postnatal admission (if more than one admission, ask about the first one) |
|-----------------------------|------------------------------------------------------------------------|
| 2                           | Were you (or your baby) re-admitted to a health facility for one or more nights after giving birth? |
| 1                           | i. How many times?                                                     |
|                             | ii. How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you came to the facility? |
|                             | iii. How much did you spend on tests (such as blood tests, urine tests, etc.), in total? |
|                             | iv. How much did you spend on drugs prescribed by health workers (including tablets, injections, or other), in total, while you were admitted? |
|                             | v. How much did you spend on other supplies used by health providers (such as gloves, cleaning products, or syringes), in total? |</p>
<table>
<thead>
<tr>
<th>vi.</th>
<th>How much did you spend on food for yourself and any accompanying persons, in total?</th>
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</thead>
<tbody>
<tr>
<td>vii</td>
<td>How much did you spend on hospital fees in total?</td>
</tr>
<tr>
<td>viii</td>
<td>Apart from these expenses, how much money, if any, did you to pay in relation to your care, while you were admitted, including items we have not mentioned here, such as gifts to providers, or an ambulance transfer?</td>
</tr>
</tbody>
</table>

21. **Were you (or your baby) re-admitted to a health facility for one or more nights after giving birth?**  
   *Possible response options: Yes, no, don’t know.*

Ask the woman if she or her baby were admitted to a health facility for one or more nights after giving birth. Ask her to exclude admissions that took place within 3 days after birth. Record the woman’s response by selecting the appropriate option. If she responds ‘yes’, the following questions will display:

i. How many times?  
   Record her response in the number box.

If she was admitted more than once, ask her to consider the most recent admission when answering the next questions.

ii. How much did you spend on travel to and from the facility, for yourself and any accompanying person(s), when you came to the facility?  
   Ask the woman to consider the travel expenses to and from the facility when she was admitted after delivery. You can prompt her by asking who she travelled with how did she (or they) travel to the facility.  
   Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

*In The Gambia ONLY*: the following additional question will display regarding transport to and from the facility. Ask the woman the following additional question:

a. **Were you provided transport by an MRC car to go to or return from the facility?**  
   *Possible response options: Yes, MRC car provided transport to the facility; Yes, MRC car provided transport when leaving the facility; Yes, MRC car provided transport both to and from the facility; don’t know*

Ask the woman if an MRC car provided her with courtesy transport to and from home or the facility. The woman (and any accompanying persons) may have been with provided with courtesy transport to the facility for her visit, home from the facility after (or somewhere else if she was not returning home), or both to and from the facility.

iii. How much did you spend on tests (such as blood tests, urine tests, etc.), in total?  
   Ask the woman to consider all expenditure related to clinical tests while she was admitted in the health facility after delivery. You can prompt her by listing the following tests and asking whether she had any of these: blood, urine, ultrasound, or any other type of diagnostic tests.
Outpatient postnatal care expenses

This section asks about a visit to the facility for outpatient care in the postnatal period and any expenses the woman incurred.
Outpatient postnatal care expenses

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
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<tbody>
<tr>
<td>How much did you spend on travel to and from health care facilities, for yourself and any accompanying person(s), in total since you left the facility after birth?</td>
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<tr>
<td>How much have you spent on fees for consultations for you or your baby, in total since you left the facility after birth?</td>
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<tr>
<td>How much did you spend on tests for you or your baby (such as malaria tests, blood tests, urine tests, etc.), in total since you left the facility after birth?</td>
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<tr>
<td>How much have you spent on drugs prescribed by health workers for you or your baby (including infant vaccinations, tablets, injections, creams or ointments, including family planning), in total since you left the facility after birth?</td>
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<tr>
<td>How much have you spent on other supplies used by health providers for you or your baby (such as gloves, or syringes), in total since you left the facility after birth?</td>
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<tr>
<td>How much have you spent on food for yourself and any accompanying persons, while you were attending a facility, in total since you left the facility after birth?</td>
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<tr>
<td>Apart from these expenses, how much money, if any, did you have to pay in relation to care for yourself or your baby, in total since you left the facility after birth, including items we have not mentioned here, such as gifts to providers?</td>
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</table>

22. How much did you spend on travel to and from health care facilities, for yourself and any accompanying person(s), in total since you left the facility after birth?

Possible responses: (number box and local currency symbol, don’t know)

Ask the woman to consider the travel expenses to and from the facility. You can prompt her by asking who she travelled with how did she (or they) travel to the facility?

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

*In The Gambia ONLY: the following additional question will display regarding transport to and from the facility. Ask the woman the following additional question:

a. Were you provided transport by an MRC car to go to or return from the facility?

Possible response options: Yes, MRC car provided transport to the facility; Yes, MRC car provided transport when leaving the facility; Yes, MRC car provided transport both to and from the facility; don’t know

Ask the woman if an MRC car provided her with courtesy transport to and from home or the facility. The woman (and any accompanying persons) may have been with provided with courtesy transport to the facility for her visit, home from the facility after (or somewhere else if she was not returning home), or both to and from the facility.

23. How much have you spent on fees for consultations for you or your baby, in total since you left the facility after birth?

Possible responses: (number box and local currency symbol, don’t know)
If she is unsure, you may prompt her by explaining the fees for the consultation relate to any costs associated with meeting with the care provider, and the time they spent examining her and her baby since giving birth.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

24. **How much did you spend on tests for you or your baby (such as malaria tests, blood tests, urine tests, etc.), in total since you left the facility after birth?**  
*Possible responses: (number box and local currency symbol, don’t know)*

Ask the woman to consider all expenditure related to clinical tests she has had since leaving the health facility after delivery. You can prompt her by listing the following tests and asking whether she had any of these: malaria tests, blood tests, urine tests.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

25. **How much have you spent on drugs prescribed by health workers for you or your baby (including infant vaccinations, tablets, injections, creams or ointments, including family planning), in total since you left the facility after birth?**  
*Possible responses: (number box and local currency symbol, don’t know)*

Ask the woman to consider all expenditure related to drugs prescribed for herself or her baby since she left the hospital after giving birth. You can prompt her by asking her whether she needed to purchase drugs, ointments, creams, or family planning items from any pharmacy (as instructed by health workers), since she left the hospital after giving birth.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

26. **How much have you spent on other supplies used by health providers for you or your baby (such as gloves, or syringes), in total since you left the facility after birth?**  
*Possible responses: (number box and local currency symbol, don’t know)*

Ask the woman to consider all expenditure related to other supplies she was required to purchase that were used by health providers since she left the health facility after delivery. If she is unsure, you could prompt her with other examples (e.g., masks, surgical supplies or materials, gloves, syringes, cleaning products, masks, towels, mosquito nets, or other PPE, supplies, or equipment etc.).

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

27. **How much have you spent on food for yourself and any accompanying persons, while you were attending a facility, in total since you left the facility after birth?**  
*Possible responses: (number box and local currency symbol, don’t know)*

Ask the woman to consider all expenditure related to food for herself and any accompanying persons, while she was attending any health facility, in total, since she left the facility after she gave birth. You can prompt her by asking her if she and/or any accompanying persons had anything to eat (during the entire time) while she was attending any other facility(ies).
Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

28. Apart from these expenses, how much money, if any, did you have to pay in relation to care for yourself or your baby, in total since you left the facility after birth, including items we have not mentioned here, such as gifts to providers?
   Possible responses: (number box and local currency symbol, don’t know)

Ask the woman to consider all other expenditures she has had while attending any facility since initially leaving the facility after giving birth. If she is unsure, you can prompt her by asking her to think about any unforeseen expenses she may have had while attending any facility (that were not mentioned previously above), including any gifts, tips, or informal payments paid to providers or other facility staff.

Record the woman’s response in the number box or select ‘don’t know’ as appropriate.

General questions on health expenditure

The following questions are general questions on health expenditure. They also ask about the woman and her family’s ability to pay for the costs relating to the pregnancy and delivery, how the family afforded them, and any sacrifices they may have had to make in order to do so.

<table>
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<tr>
<th>General questions on health expenditure</th>
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<tr>
<td>29. Do you have health insurance?</td>
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<td>30. Before giving birth, had you saved money to cover costs related to</td>
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<tr>
<td>pregnancy and delivery?</td>
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<td>31. Were you/your family able to pay for all the costs associated with</td>
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<tr>
<td>pregnancy, delivery and postnatal care?</td>
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<tr>
<td>32. Did you/your family have to borrow money to pay for all the costs?</td>
</tr>
<tr>
<td>33. Did you/your family have to sell assets to pay for all the costs?</td>
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<tr>
<td>34. How much do you estimate was the total income of your household</td>
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<tr>
<td>in the last month?</td>
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29. Do you have health insurance?
   Possible responses: (no, yes, don’t know)

Ask the woman if she has any kind of health insurance to cover the cost of medical treatment. Record the woman’s response as appropriate or select ‘don’t know’ if she is unsure.

If the woman answers yes, the following additional questions will display:

i. What type? Possible responses: (text box, don’t know)

Ask the woman what type of health insurance she has. Record the woman’s response in the text box provided or select ‘don’t know’ if she is unsure.
ii. Were any of the costs you incurred during pregnancy, birth or the postnatal period reimbursed by your health insurance? Possible responses: (no, yes, don’t know)

Ask the woman if any costs she incurred during pregnancy, birth or the postnatal period were reimbursed by her health insurance. Record the woman’s response as appropriate. If she is unsure or cannot remember, select ‘don’t know’.

30. Before giving birth, had you saved money to cover costs related to pregnancy and delivery? Possible responses: (no, yes, don’t know)

Ask the woman if she and her family/household had saved money to cover costs related to her pregnancy and delivery. Record the woman’s response as appropriate. If she is unsure or cannot remember, select ‘don’t know’.

If the woman answers yes, the following additional question will display:

i. How much? Possible responses: (number box and local currency symbol, don’t know)

Ask the woman how much was saved. Record the answer in the number box provided. If she is unsure or cannot remember, select don’t know.

31. Were you/your family able to pay for all the costs associated with pregnancy, delivery and postnatal care? Possible responses: (no, yes, don’t know)

Ask the woman if she and her family/household were able to pay for all the costs related to her pregnancy, delivery, and postnatal care. Record the woman’s response as appropriate. If she is unsure or cannot remember, select ‘don’t know’.

32. Did you/your family have to borrow money to pay for all the costs? Possible responses: (no, yes, don’t know)

Ask the woman if she and her family/household needed to borrow money to pay for all the costs related to her pregnancy, delivery, and postnatal care. If she is unsure, you could prompt her by noting that the money could have been borrowed from friends or family, a neighbour, bank, or other lending institution. Record the woman’s response about how much and from whom she borrowed the money as appropriate. If she is unsure or cannot remember, select ‘don’t know’.

33. Did you/your family have to sell assets to pay for all the costs? Possible responses: (no, yes, don’t know)

Ask the woman if she and her family/household needed to sell assets to pay for all the costs related to her pregnancy, delivery, and postnatal care. Record the woman’s response as appropriate. If she is unsure or cannot remember, select ‘don’t know’.

If the woman answers yes, the following additional question will display:
i. Which assets? Possible responses: (Land, animals, agricultural products, household items, commercial property, other (specify – text box))

Prompt the different examples and select all that apply. If she selects ‘other’, record the woman’s answer in the text box as specified.

34. How much do you estimate was the total income of your household in the last month?

Record the woman’s answer in the number box. If the woman is unsure, select don’t know.