

**INDIA FINANCIAL INCLUSION
INSIGHTS SURVEY**

Technical Report

WAVE FIVE 2017

December 2017



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1. Background Information

InterMedia conducted a nationally representative survey in India to explore the uptake and usage of digital financial services (DFS) among the adult population (ages 15 and over). This Financial Inclusion Insights (FII) survey is the fifth in a series of surveys InterMedia uses to track the role DFS play in money transfers, payments, and savings among various consumer segments. The survey will provide actionable insights for a range of stakeholders involved in the DFS sector.

The survey specifically aims to:

- Measure adoption and use of DFS among specific target groups (e.g., poor, rural and unbanked);
- Evaluate service performance among DFS agents and customers;
- Produce consumer insight to support product and service development and delivery;
- Identify drivers and barriers to further adoption of DFS, and;
- Collect data enabling forward projections and insight that will generate market growth.

2. Sample Design

a. Sampling frame

The target sample size for the 2017 India FII survey was 45,000 adults aged 15 and over residing in households. The survey coverage excluded the state of Jammu & Kashmir and the two union territories of Andaman & Nicobar and Lakshadweep. The seven North-Eastern states were grouped together and treated as one cluster for sampling purposes. The sample was designed to produce reliable estimates for the main indicators for the country as a whole, and for urban and rural areas separately.

The sampling frame was the list of towns and villages in each state and was obtained from the 2011 census file. Each town and village is respectively divided into five town classes and three village classes according to their population size as follows:

- Town Class 1: More than 4 million population
- Town Class 2: 1 to 4 million population
- Town Class 3: 0.1 to 1 million population
- Town Class 4: 0.05 to 0.1 million population
- Town Class 5: Less than 0.05 million population
- Village Class 1: More than 3,000 population
- Village Class 2: Between 1,000 and 3,000 population
- Village Class 3: Less than 1,000 population

b. Sample allocation and selection

The sample size was first allocated to the eight town and village classes proportionally to their population size. In each town and village class, the resulting sample size was then further allocated to states in proportion to their population.

The sample for the 2017 India FII survey was a stratified multistage sample, with a stratum corresponding to the urban town class or rural village class of a state. The sample was selected independently in each stratum. In the first stage, towns and villages were selected as primary sampling units with probability proportional to population size. In total, 174 towns and 870 villages were selected in the first stage of sampling. Prior to the selection of primary sampling units, villages with less than 50 households were removed from the sampling frame. This exclusion amounted to less than 2 percent of the population.

In urban town classes, wards were selected in the second stage of sampling using the systematic selection procedure. In each sampled ward, one polling station was randomly selected and the household opposite that polling station served as the starting point for the selection of 10 households using the random walk methodology.

In rural areas, households were selected in the second stage using the random walk methodology.

In both urban and rural areas, one adult household member was finally selected in each sampled household using the Kish grid and was administered the survey questionnaire.

Tables 1 and 2 show the distribution of the total sample size and number of sampled towns and villages.

Table 1. Sample allocation by state

State	Town Class 1	Town Class 2	Town Class 3	Town Class 4	Town Class 5	Village Class 1	Village Class 2	Village Class 3	Total
Andhra Pradesh	300		300	160	200	1,215	646	144	2,965
Assam						270	476	216	962
Bihar		150	300	240	600	1,800	850	288	4,228
Chhattisgarh			100		100	90	374	96	760
Delhi	300								300
Goa					50				50
Gujarat	600	150	200	80	200	585	544	120	2,479
Haryana			100	80	100	360	204	24	868
Himachal Pradesh							68	120	188
Jharkhand			100		100	180	408	312	1,100
Karnataka	300		200	80	200	540	544	264	2,128
Kerala		300	100	80	450	630			1,560
Madhya Pradesh		300	200	80	250	360	918	1,896	4,004
Maharashtra	600	450	400	155	350	855	1,020	384	4,214
North-East Cluster			100		50	90	102	120	462
Orissa			100		100	180	578	480	1,438
Punjab		150	100	80	100	225	306	120	1,081
Rajasthan		150	200	80	200	585	850	432	2,497
Tamil Nadu	300		300	160	200	855	442	72	2,329
Uttar Pradesh		600	700	320	700	2,250	2,278	744	7,592
Uttarakhand			100		50	45	68	96	359
West Bengal	300		500	160	350	1,125	816	312	3,563
Total	2,700	2,250	4,100	1,755	4,350	12,240	11,492	6,240	45,127

Table 2. Distribution of sampled towns and villages per stratum

State	Town Class 1	Town Class 2	Town Class 3	Town Class 4	Town Class 5	Village Class 1	Village Class 2	Village Class 3	Total
Andhra Pradesh	1	0	3	2	4	27	19	6	62
Assam	0	0	0	0	0	6	14	9	29
Bihar	0	1	3	3	12	40	25	12	96
Chhatisgarh	0	0	1	0	2	2	11	4	20
Delhi	1	0	0	0	0	0	0	0	1
Goa	0	0	0	0	1	0	0	0	1
Gujarat	2	1	2	1	4	13	16	5	44
Haryana	0	0	1	1	2	8	6	1	19
Himachal Pradesh	0	0	0	0	0	0	2	5	7
Jharkhand	0	0	1	0	2	4	12	13	32
Karnataka	1	0	2	1	4	12	16	11	47
Kerala	0	2	1	1	9	14	0	0	27
Madhya Pradesh	0	2	2	1	5	8	27	79	124
Maharashtra	2	3	4	2	7	19	30	16	83
North-East Cluster	0	0	1	0	1	2	3	5	12
Orissa	0	0	1	0	2	4	17	20	44
Punjab	0	1	1	1	2	5	9	5	24
Rajasthan	0	1	2	1	4	13	25	18	64
Tamil Nadu	1	0	3	2	4	19	13	3	45
Uttar Pradesh	0	4	7	4	14	50	67	31	177
Uttarakhand	0	0	1	0	1	1	2	4	9
West Bengal	1	0	5	2	7	25	24	13	77
Total	9	15	41	22	87	272	338	260	1,044

c. Sampling weights

The sample for the 2017 FII India survey is not self-weighting; therefore, sampling weights were calculated. Weights were based on 2016 population projection data by urban-rural residence, and gender. The weights were normalized at the national level so the weighted number of cases equals the total sample size. The normalized sampling weights were attached to the data file and used during analysis.

3. Questionnaire

The survey questionnaire was developed in consultation with the Financial Services for the Poor program at the Bill & Melinda Gates Foundation. It draws on the questionnaire used in previous FII surveys. The modules and topics in each module are shown in Table 3.

Table 3. Questionnaire content by module

Demographics	Mobile technology	Financial institutions/banks	Mobile money	Nonbank financial institution	Financial literacy	Financial behaviors	Literacy	Gender
General characteristics	Ownership	Ownership	Awareness	Awareness	Budget planning	Borrowing/credit		Gender and finances
Subjective well-being	Power relations	Power relations	Access	Access	Numeracy	Savings		
Know your customer documents	Phone prevalence	Bank nonuse	Ownership	Ownership	Literacy	Insurance		
Household characteristics	Phone sharing	Full-service banking	Use and nonuse	Account closure		Investment		
Income and employment	SIM cards	Bank account use	Ecosystem	Full-service and digital accounts		Demonetization		
Poverty measures	Mobile phone use		Power relations	Use				
Shocks			Proficiency	Distance and reach				
			Agent and provider experience	Savings and loan groups				
			Products					

The questionnaire was translated into 10 local languages (Hindi, Telugu, Tamil, Oriya, Malayalam, Mahrati, Kannada, Gujarati, Bengali and Assamese), and then pretested in Delhi, Mumbai, Bangalore, Kolkata, Hyderabad, and Ahmedabad. After the questionnaire was pretested, debriefing sessions were held with the pretest field staff and the questionnaire was modified based on the observations from the pretest. The finalized questionnaire was used to develop a script for data collection on tablets. The script was thoroughly tested and validated before it was used in the field.

4. Recruitment and Field Staff Training

Recruitment of the field staff was based on education level (at least a standard 10th level), experience with surveys and language skills. For purposes of ensuring gender balance and sensitivity, both male and female interviewers were recruited.

Training was conducted in two stages. A centralized training of 16 team leaders was conducted in New Delhi on 2-4 August 2017. This was followed by four zonal training sessions of interviewer teams conducted by the 16 trained team leaders. Each zonal training session lasted five days and was held between 7 August and 12 August 2017.

Training had two main components: classroom sessions and field practice (also called pilot). The classroom sessions followed the training manual developed by InterMedia. These sessions covered the survey objectives, sampling methodology, fieldwork procedures, data quality control, guidelines on questionnaire administration and a detailed study of the questionnaire. Following the review of the questionnaire on paper, the training covered the use of tablets for data collection including the general operation of the devices, and the administration of the scripted questionnaire. Classroom sessions also included role-play where one interviewer acted as a respondent and another asked questions while the rest of the teams observed. The teams also conducted mock interviews in small groups.

5. Fieldwork

Fieldwork was launched immediately at the end of training and ran from 16 August to 10 November 2017. Data collection was carried out by 330 interviewers and 76 supervisors.

The following five consent forms were obtained during fieldwork:

- Consent form for the first contact person in the household;
- Consent form for the respondent selected in the household for the interview;
- Parent/guardian consent form for all selected respondents between the ages of 15 and 17;
- Consent form allowing the use of photography for all selected respondents; and
- Informed consent form for the selected respondent to participate in a separate follow-up study.

6. Substitution

During fieldwork, 40 originally sampled towns/villages were replaced for the following reasons: hostility of the community; lack of security; lack of permission from local authorities; and refusal to participate in the survey.

Selected households were generally responsive and willing to participate in the survey. However, a few households were replaced after three call backs.

7. Data Quality Control Measures

A range of quality control measures was employed before, during and after data collection.

a. Pre-field quality control

Before fieldwork started, emphasis was put on recruiting and training the best interviewers and supervisors, and on designing the relevant and right survey tools (interviewer and supervisor manual, and field control forms). In addition to field supervisors, InterMedia recruited an independent local quality control (QC) team who reported directly to InterMedia. This QC team attended the same training offered to interviewers and supervisors, and traveled across the country to conduct frequent and unannounced random checks of field interviewers and supervisors. This team also played the same roles as field supervisors, and, therefore, provided an additional layer of fieldwork monitoring.

b. In-field quality control

The fieldwork quality control procedures included the following activities:

- Direct observation: Thirty-three percent of all interviews were directly observed by supervisors or the QC team in full or, at least, partially. The purpose of observation was to evaluate and improve interviewer performance and to look for errors and misconceptions that could not be detected through reviews of completed interviews.
- Spot-checks: Nineteen percent of all interviews were subject to an in-person random spot-check by a supervisor or a QC team member; another 22 percent were subject to a telephone check.
- Call-backs (return visits): High nonresponse rates bias survey results. To minimize nonresponse rates at both household and individual levels, the field procedure included three return visits to maximize the participation of selected eligible respondents. Therefore, a total number of four visits were planned for each selected respondent.
- Field control forms: Interviewers' work was monitored and evaluated by keeping an accurate record of assignments and the status of interviews. Both interviewers and supervisors had field control forms to maintain.
- Regular interim data review: With the use of digital data collection, InterMedia frequently received and reviewed interim data from the field. As a result, the quality of the data being collected was closely monitored and InterMedia provided real-time feedback to the field teams while they were still on the ground. These regular reviews helped minimize data errors and thus improved data quality.

8. Data Processing

Daily data monitoring was done to check the quality of the data, and to confirm receipt of completed interviews on the cloud servers, and field updates from the supervisors. The data was checked for accuracy and outliers. Inconsistencies found in the data were communicated to the field teams and resolved through call-backs with respondents. Interim datasets were regularly received from the field for review. The structure of the dataset was aligned with the codebook prepared by InterMedia. A cleaned, fully labelled final SPSS dataset was produced.

Annex: Survey Questionnaire

Wave 5 Survey – India

Section AA/AB. Respondent and Interview Information:

Serial	Serial. Questionnaire ID	N/A
AA1.1	GPS Location-Latitude(North)	N/A
AA1.2	GPS Location-Longitude(East)	N/A
AA2	Zone	1 = North 2 = South 3 = East 4 = West
AA3	State	To be provided by sub
AA4	District	To be provided by sub
AA5	Subdistrict	To be provided by sub
AA6	Town/village	To be provided by sub
AA7	Town/village class	1=Town Class 1 2=Town Class 2 3=Town Class 3 4=Town Class 4 5=Town Class 5 6=Village Class 1 7=Village Class 2 8=Village Class 3
AA8	Town/village selection	1=Original 2=Replacement 1 3=Replacement 2 4=Replacement 3
AA9	Ward	To be provided by sub
AA10	Pin Code	Affixed post data collection
AA11	Address	Open/ended
AA12	(To be) Accompanied by supervisor	1=Yes 2=No 99=DK
AB4	Interviewer Code	N/A
AB5	Interviewer Name	N/A
AB6	Supervisor Code	N/A

AB7	Supervisor Name	N/A
AB8	Interviewer Gender	1 = Male 2 = Female

HH0. INTERVIEWER COMPLETES UPON HOUSEHOLD SELECTION, PRIOR TO FIRST CONTACT

Response	Code	Instruction
House occupied and someone responsive	1	Go to INTRODUCTION
House lived in but no one home at time of visit – only code	2	Go to HH0A
Entire household absent for extended period of time	3	Go to HH0A
Dwelling vacant/address not dwelling	4	Go to HH0A
Dwelling destroyed	5	Go to HH0A
Dwelling not found	6	Go to HH0A
Other non-response	96	Go to HH0A

HH0A. Confirmation of interview ending

If HH0=2/96 – Are you sure you wish to end the interview?

Response	Code	Instruction
Yes	1	END INTERVIEW
No	2	Go to HH0

INTRODUCTION

Good morning/afternoon/evening. Good morning/afternoon/evening. My name isand I work for an independent market research company called Market Xcel based in India. Today, we are conducting research about how you use financial services that includes Banks, Mobile money, and non-bank financial institutions. This information will help policy makers and financial service providers to improve on the products and services they offer. Your household has been randomly selected to participate in the study, among a total of 45,000 households all over India. I have a questionnaire that will take about 60 minutes to complete, and targets those above 15 years of age. Anyone above this age may be randomly chosen to participate in the interview. It is my hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially; we are not affiliated with the government in any manner. May I have your permission to interview one of the adult members of your household?

Definition of household (INTERVIEWER, IF TWO OF THE THREE CHARACTERISTICS ARE TRUE CONSIDER IT A HOUSEHOLD): All those who (1) share the same food pot, (2) share the same roof or (3) have a common decision maker

Definition of adult: All those aged 15 and above

HH1 – Interviewer - Will respondent participate in respondent collection procedure/consent to ask

selected respondent to participate in interview?

Yes	1	Go to HH2
No	2	END INTERVIEW

HH1a. Confirmation of interview ending

If HH1=2 – Are you sure you wish to end the interview?

Response	Code	Instruction
Yes	1	END INTERVIEW
No	2	Go to HH1

HH2. ASK All. First, I need to randomly choose who to interview from this household. Can you give me the names and ages of all members who live in this household at the moment? Please tell me one by one and start from the oldest.

INTERVIEWER: LIST EVERYONE WHO BELONGS TO THIS HOUSEHOLD REGARDLESS OF WHETHER THEY ARE AT HOME AT THE TIME OF THE VISIT.

LISTING OF ALL HOUSEHOLD MEMBERS

Name of members of the household	Age of the members of the household	Gender of the members of the household	Eligible for an interview Yes if Age ≥ 15 No, otherwise	SCRIPT TO RANDOMLY SELECT ONE PERSON FROM THE LIST OF ELIGIBLE RESPONDENTS
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Parent/guardian Consent Form (for respondents who are 15 – 17 years old)

Name and Address

Date

Dear Sir/Madam,

RE: DFS TRACKER | Survey on mobile phones and other services that people use

Thank you for agreeing to have your daughter/son take part in this survey on mobile phones and other services that people use.
 Please note that your daughter/son is **NOT** allowed to take part in the survey if we do not have your consent in the form of a signature below.
 Please do sign below.

I have read and understood the entire document (which has further been explained to me) and have agreed to have my daughter/son participate in the research conducted by MARKET XCEL

Refused Consent	1	Thank & Close
Granted Consent	2	Complete Signature Section Below

Parent/Guardian Name.....
 Relation to Minor.....ID.....
 Signature.....
 Date.....

If you have any queries at all regarding this research, please contact

Project Coordinator:	OR	Project Manager:
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Thank you very much for your help and support.

Yours sincerely,
 Name and signature

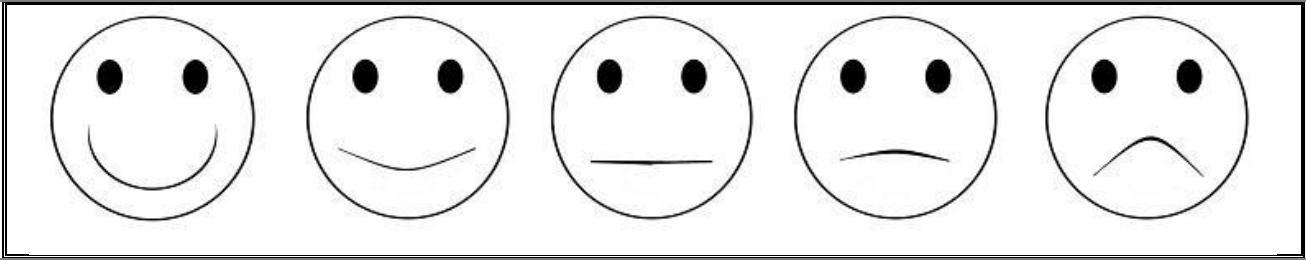
ITEM #	Filter	Question	Values
1. DEMOGRAPHICS			
		What year were you born?	
		IF THE RESPONDENT REPLIES “DON’T KNOW” THEN ESTIMATE BY ASKING ABOUT HOW MANY YEARS WAS THEIR BIRTH BEFORE OR AFTER A SIGNIFICANT HISTORICAL EVENT	
DG1	ALL	<p>1. Independence Day - 1947</p> <p>2. The Emergency - 1975 to 1977</p> <p>3. Asian Games – 1982</p> <p>4. India Cricket World Cup Win – 1983</p> <p>5. Economic Reforms - 1991</p> <p>6. Kargil War/ Kargil Conflict - 1999</p>	x<=2002
DG2	ALL	<p>DO NOT ASK. RECODE AS YOU OBSERVE. SINGLE ANSWER</p> <p>Is the respondent a male or a female?</p>	<p>1=Male</p> <p>2=Female</p>
DG3	ALL	What is your marital status?	<p>1=Single/never married</p> <p>2=Polygamous married</p> <p>3=Monogamously married</p> <p>4=Divorced/Separated</p> <p>5=Widowed</p> <p>6=Living together/Cohabiting</p> <p>96=Other</p> <p>99=DK - DO NOT READ</p>
DG3A	ALL	<p>What is your religion?</p> <p>DO NOT READ ANSWER CHOICES. CODE TO FIT. SINGLE ANSWER</p>	<p>1=Christianity</p> <p>2=Islam</p> <p>3=Sikhism</p> <p>4=Hinduism</p> <p>5=Buddhism</p> <p>6=No religion</p>

			96=Other 99=DK - DO NOT READ
			1=Illiterate – no formal education 2=Literate – no formal education 3=Below primary schooling (Standard 4 th) 4=Primary schooling (Standard 5 th) 5=Middle (Standards 6-8 th) 6=Matriculation/secondary (Standard 10 th) 7=Higher secondary (Standard 12 th) 8=Non-technical diploma or certificate not equal to degree 9=Technical diploma or certificate not equal to degree 10=Graduate 11=Post graduate and above 96=Other 99=DK - DO NOT READ
DG4	ALL	What is your highest level of education?	

2. SUBJECTIVE WELL-BEING

		I would like to ask you some simple questions on happiness and satisfaction.	
		First, taking all things together, would you say that you are very happy, somewhat happy, neither happy nor unhappy, somewhat unhappy, or very unhappy?	1=Very happy 2=Somewhat happy 3=Neither happy nor unhappy 4=Somewhat unhappy 5=Very unhappy
WB1	ALL	You can also look at these pictures to help you with your response.	
		SHOW RESPONSE CARD AND EXPLAIN WHAT EACH SYMBOL REPRESENTS. CIRCLE THE RESPONSE CODE SELECTED BY THE RESPONDENT	

Very happy	Somewhat happy	Neither happy, nor unhappy	Somewhat unhappy	Very unhappy
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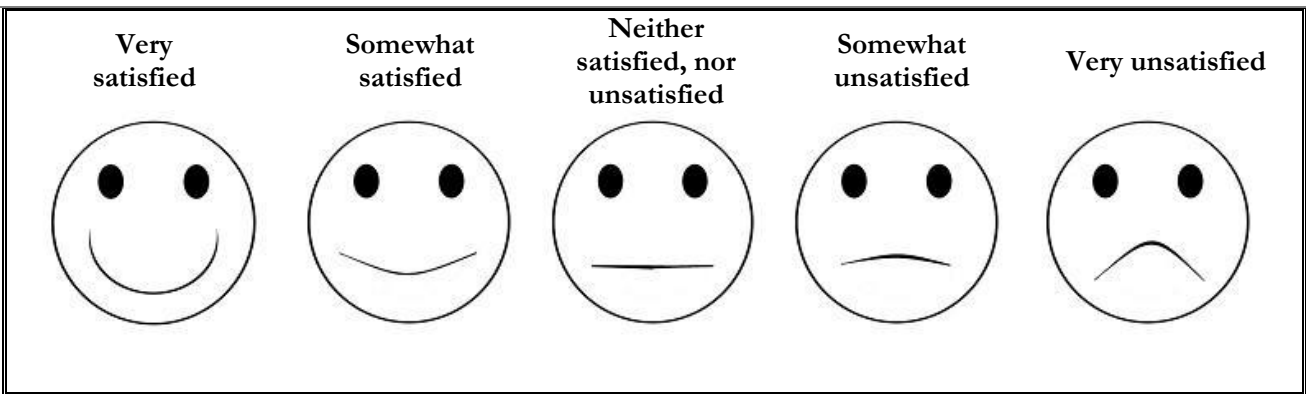
Overall, how satisfied are you with your life as a whole these days? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?

- 1=Very satisfied
- 2=Somewhat satisfied
- 3=Neither satisfied nor unsatisfied
- 4=Somewhat unsatisfied
- 5=Very unsatisfied

WB2 ALL

Again, you can look at these pictures to help you with your response.

SHOW RESPONSE CARD AND EXPLAIN WHAT EACH SYMBOL REPRESENTS. CIRCLE THE RESPONSE CODE SELECTED BY THE RESPONDENT



How satisfied are you with your financial situation presently? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?

- 1=Very satisfied
- 2=Somewhat satisfied
- 3=Neither satisfied nor unsatisfied
- 4=Somewhat unsatisfied
- 5=Very unsatisfied

WB2A ALL

SHOW RESPONSE CARD

WB2B	ALL	In the past 12 months, would you say that your financial situation has improved, worsened, or stayed the same? Is that 'improved/worsened a little or a lot'?	1=Improved a lot 2=Improved a little 3=Stayed the same 4=Worsened a little 5=Worsened a lot
WB3	ALL	Overall, how worried are you about the future? Would you say that you are very worried, somewhat worried, neither worried nor unworried, somewhat unworried or very unworried?	1=Very worried 2=Somewhat worried 3=Neither worried nor unworried 4=Somewhat unworried 5=Very unworried
WB4	ALL	Thinking about yesterday, were you feeling depressed at all?	1=Yes 2=No 98=Refused – DO NOT READ
WB4A	IF WB4=1	Would you say that you were feeling depressed the whole day, most of the day, a few hours of the day, a few minutes of the day, or just momentarily?	1=Whole day 2=Most of the day 3=A few hours 4=A few minutes 5=Momentarily 98=Refused – DO NOT READ

3. KNOW YOUR CUSTOMER DOCUMENTS

DG5_1	ALL	Now I'm going to read a list of official identification documents. Please tell me whether or not you have the following: Aadhaar card/UID	1=Yes 2=No
DG5_2	ALL	PAN card	
DG5_3	ALL	Passport	
DG5_4	ALL	Driver's license	

DG5_5	ALL	School-issued ID, including college/university
DG5_6	ALL	Voter's card
DG5_7	ALL	Ration card (i.e., Blue Card)
DG5_8	ALL	Employee ID (for government/civil servants)
DG5_9	ALL	Military ID
DG5_10	ALL	Bank passbook
DG5_11	ALL	Post office account passbook

4. HOUSEHOLD CHARACTERISTICS

DG6	ALL	<p>What is your relationship to the household head?</p> <p>DO NOT READ ANSWER CHOICES. CODE TO FIT, FROM . SINGLE ANSWER</p>	<p>1=Head (Respondent is head) 2=Spouse 3=Son/Daughter (including in-laws) 4=Father/Mother (including in-laws) 5=Sister/Brother (including in-laws) 6=Grandchild 7=Other relative 8=Other non-relative 99=DK - DO NOT READ</p>
DL0	ALL	<p>Who is the main income earner in your household?</p>	<p>1=Myself 2=Somebody else</p>
DL1	ALL	<p>In the past 12 months, what were you mainly doing for work?</p> <p>DO NOT READ ANSWER CHOICES. PROBE. CODE TO FIT. SINGLE ANSWER</p>	<p>1=Working full-time for a regular salary 2=Working part-time for a regular salary 3=Working occasionally, irregular pay (whenever the work is available) 4=Working per season (e.g., only during the harvest season) 5=Self-employed, working for yourself 6=Not working but looking for a job 7=Housewife or stay-at-home husband doing household chores 8=Full-time student 9=Not working because of retirement 10=Not working because of sickness, disability, etc. 96=Other 99=DK - DO NOT READ</p>

5. INCOME AND EMPLOYMENT

DL2	<p>IF DL1<=5 Others skip to DL4</p>	<p>What is your primary job (i.e., the job where you spend most of your time)?</p> <p>PROBE. CHOOSE CODE FROM THE LIST BELOW. SHOWCARD</p>	<p>1=Farm owner 2=Farm worker 3=Public or health service worker(non-professional) 4=Professional (i.e., doctor, teacher, nurse) 5=Clerk 6=Carpenter/mason 7=Mechanic 8=Electrician 9=Cleaner/ house help 10=Waiter/cook 11=Driver, including public transport (boda-boda, taxis, matatu, bus, etc.) 12=Tailor 13=Secretary 14=Manager 15=Watchman/Security guard/caretaker 16=Messenger 17=Policeman/police reserve 18=Conductor 19=Factory employee 20=Shop owner 21=Salesperson in a store 22=Street vendor/hawker (selling groceries, mama mboga) 23=Other business owner 24=Salonist 25=Money lender 26=Landlord/ Landlady 27=Miner(gold, sand, coal, oil, etc.) 28=Military 29=Occasional worker with no occupation 30= Supervisory level 31=Officer/Executive – Junior 32=Officer/Executive – Middle/Senior 98=Refused - DO NOT READ</p>
DL4_1	ALL	<p>Please tell me in which of the following ways you got money in the past 12 months?</p>	1=Yes

			2=No
		Selling products of agriculture or rearing livestock	
DL4_2	ALL	Money from family/friends/spouse sent for regular support	
DL4_3	ALL	Payments from government, including pension, student scholarship, government benefits, etc.	
DL4_4	ALL	Ran own business	
DL4_5	ALL	Employment in private sector	
DL4_6	ALL	Employment in public sector	
DL6	ALL	Does anyone in your household own a farm/farmland?	
	IF DL6=1		1=Yes 2=No
DL7	Others skip to DL11	Do you work on the farm yourself?	
DL11	ALL	In the past 12 months, how many times did you move from one home to another?	x>=0 99=DK - DO NOT READ

6. PROGRESS OUT OF POVERTY INDEX

THERE MUST BE NO ANSWERS RECORDED IN THIS SECTION THAT ARE DIFFERENT FROM THE GIVEN ANSWER OPTIONS FOR EACH SPECIFIC QUESTION AND ANSWER OPTIONS SHOULD NOT BE RE-ORDERED.

			1 = Primary or below, or not literate 2 = Middle 3 = Secondary or higher 4 = No female head/spouse
DL15	ALL	What is the highest grade that the female head/spouse completed?	
DL16	ALL	Does the household possess a refrigerator?	
DL17	ALL	Does the household possess a stove/gas burner?	1 = No
DL18	ALL	Does the household possess a pressure cooker/pressure pan?	2 = Yes
DL19	ALL	Does the household possess a television?	

DL20	ALL	Does the household possess an electric fan?	
DL21	ALL	Does the household possess an almirah/dressing table?	
DL22	ALL	Does the household possess a chair, stool, bench, or table?	
DL23	ALL	Does the household possess a motorcycle, scooter, motor car, or jeep?	
DL24	ALL	Now I'm going to read several statements. Please tell me which one best describes your family's financial situation?	<p>1=We don't have enough money for food</p> <p>2=We have enough money for food, but buying clothes is difficult</p> <p>3=We have enough money for food and clothes, and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator</p> <p>4=We can afford to buy certain expensive goods such as a TV set or a refrigerator</p> <p>5=We can afford to buy whatever we want</p> <p>99=DK - DO NOT READ</p>

7. SHOCKS

		Have you experienced any of the following events in your household in the past 12 months?	
WB6_1	IF DL6=1	Livestock died	1 = Yes 2 = No (IF ALL=NO, SKIP TO CHAPTER 8 "MOBILE TECHNOLOGY")
WB6_2	ALL	Illness of a household member	
WB6_3	ALL	Death of a household member	
WB6_4	IF DL6=1	Crop disease/pests	
WB6_5	ALL	Drought/floods	
		How many months ago did this event occur last?	0<=x<=12 0=less than one month ago 99=DK - DO NOT READ
WB7_1	IF WB6_1=1	Livestock died	
WB7_2	IF WB6_2=1	Illness of household member	

WB7_3	IF WB6_3=1	Death of household member	
WB7_4	IF WB6_4=1	Crop disease/pests	
WB7_5	IF WB6_5=1	Drought/floods	
		About how weak or strong was the effect of this event on your household?	
WB8_1	IF WB6_1=1	Livestock died	1 = Very weak 2 = Somewhat weak 3 = Neither weak, nor strong 4 = Somewhat strong 5 = Very strong
WB8_2	IF WB6_2=1	Illness of a household member	
WB8_3	IF WB6_3=1	Death of household member	
WB8_4	IF WB6_4=1	Crop disease/pests	
WB8_5	IF WB6_5=1	Drought/floods	

8. MOBILE TECHNOLOGY

8.1 MOBILE PHONE OWNERSHIP AND USE

MT2	ALL	Do you personally own a mobile phone?	1=Yes 2=No
MT2A_1	IF MT2=1	Do you own a basic phone (only allows calling, messaging, and saving phone numbers)?	1=Yes 2=No
MT2A_2	IF MT2=1	Do you own a feature phone (has a camera, radio)	1=Yes 2=No
MT2A_3	IF MT2=1	Do you own a smartphone (has email, mobile applications)	1=Yes 2=No
MT3_1	IF MT2A_1=1	How many basic phones (only allows calling, messaging, and saving phone numbers) do you own?	X>=1
MT3_2	IF MT2A_2=1	How many feature phones (has a camera, radio) do you own?	X>=1
MT3_3	IF MT2A_2=1	How many smartphones (has email, mobile applications) do you own?	X>=1

MTS2	ALL	What is the total number of mobile phones owned by the different members of your household, except the ones you personally own?	x>=0 99=DK - DO NOT READ
MTS3	IF MTS2>0 OR MT2=1	How many of the mobile phones in your household are shared among the members of your household?	X>=0
MT2B	IF MT2=1 Others skip to MT7	About how many people do you share your mobile phone with or allow to use it when needed?	x>=0 99=DK - DO NOT READ
8.2 POWER RELATIONS – MOBILE PHONES			
MT2C	IF MT2=1	How involved or uninvolved are you in deciding how your mobile phone is used?	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 99=DK - DO NOT READ
MT2D	IF MT2=1	How involved or uninvolved are your family members (e.g., your spouse, parents/in-laws or older siblings) in deciding how your mobile phone is used?	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 97=I don't have these family members - DO NOT READ 99=DK - DO NOT READ
8.3 PHONE PREVALENCE			
MT3A_1	IF MT2A_3=2	Now I will read a list of reasons why some people do not own smartphones. For each one that I read, please tell me how much do you agree or disagree that the reason applies to your situation. Smartphones are too expensive	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
MT3A_2	IF MT2A_3=2	I don't need a smartphone	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree

MT3A_3	IF MT2A_3=2	I don't know what a smartphone is used for	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
MT3A_4	IF MT2A_3=2	The network here does not provide good enough service to use a smartphone	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
MT6B	IF MT2=1	About how often have you had trouble charging your phone due to lack of power/electricity?	1 = Never 2 = Sometimes 3 = Often 4 = Almost always

8.4 PHONE SHARING

MT7	IF MT2=2	Do you use a mobile phone that belongs to someone else or is shared?	1=Yes 2=No (SKIP TO MTS4)
MT9_1	IF MT2=2	Now I will read a list of reasons why some people do not own mobile phones. For each one that I read, please tell me how much do you agree or disagree that the reason applies to your situation.	
MT9_2	IF MT2=2	I don't have enough money to buy a mobile phone I don't need to have my own mobile phone	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
MT9_3	IF MT2=2	I had a mobile phone, but it was lost, stolen, broken, or stopped working	
MT9_4	IF MT2=2	I am not allowed to use a phone by my spouse, parents or other family members	
MT9_5	IF MT2=2	There is no mobile phone network service where I live	
MT9_6	IF MT2=2	I don't know how to use a mobile phone	

8.5 SIM CARDS AND MOBILE NETWORKS

MTS4_1	ALL	How strong or weak is this provider's network coverage in your location?	1 = Very weak 2 = Somewhat weak 3 = Neither weak, nor strong 4 = Somewhat strong
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		Aircel	5 = Very strong
MTS4_2	ALL	Bharti Airtel	97 = No coverage here
MTS4_3	ALL	Bharti Hexacom	99=DK - DO NOT READ
MTS4_4	ALL	BSNL Mobile	
MTS4_5	ALL	Dolphin/Trump (MTNL) / Garuda Trump (MTNL)	
MTS4_6	ALL	Idea Cellular	
MTS4_7	ALL	Jio	
MTS4_8	ALL	MTS India	
MTS4_9	ALL	Reliance Communications	
MTS4_10	ALL	Tata DoCoMo (Tata Teleservices)	
MTS4_11	ALL	Tata Indicom (Tata Teleservices)	
MTS4_12	ALL	Telenor India	
MTS4_13	ALL	Videocon Telecom	
MTS4_14	ALL	Vodafone Essar	
		Do you have an active/working SIM card with the following providers?	
MT12_1	ALL		
		Aircel	
MT12_2	ALL	Bharti Airtel	
MT12_3	ALL	Bharti Hexacom	1=Yes
MT12_4	ALL	BSNL Mobile	2=No
MT12_5	ALL	Dolphin/Trump (MTNL) / Garuda Trump (MTNL)	
MT12_6	ALL	Idea Cellular	
MT12_7	ALL	Jio	
MT12_8	ALL	MTS India	

MT12_9	ALL	Reliance Communications
MT12_10	ALL	Tata DoCoMo (Tata Teleservices)
MT12_11	ALL	Tata Indicom (Tata Teleservices)
MT12_12	ALL	Telenor India
MT12_13	ALL	Videocon Telecom
MT12_14	ALL	Vodafone Essar

MT15	IF MT12_1=2 & MT12_2=2 & MT12_3=2 & MT12_4=2 & MT12_5=2 & MT12_6=2 & MT12_7=2 & MT12_8=2 & MT12_9=2 & MT12_10=2 & MT12_11=2 & MT12_12=2 & MT12_13=2 & MT12_14=2	Do you use a SIM card that belongs to somebody else?	1=Yes 2=No
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8.6 BASIC AND ADVANCED PHONE USE AND PROFICIENCY

MT17_1	IF MT2=1 OR MT7=1	Now I'm going to read a list of uses for mobile phones. Please tell me when was the last time you used a mobile phone to do the following, other than today: Called someone	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year
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MT17_2	IF MT2=1 OR MT7=1	Received a call from someone	6=More than 1 year 7=Never
MT17_3	IF MT2=1 OR MT7=1	Sent or received a text message	
MT17_4	IF MT2=1 OR MT7=1	Sent/received photo messages (MMS)	
MT17_5	IF MT2=1 OR MT7=1	Used/browsed the internet	
MT17_6	IF MT2=1 OR MT7=1	Downloaded music, video or games	
MT17_7	IF MT2=1 OR MT7=1	Made a financial transaction such as send/receive money, made a payment, or banking transaction	
MT17_9	IF MT2=1 OR MT7=1	Used Facebook, WhatsApp, Twitter, Instagram or another social networking site	
MT17_10	IF MT2=1 OR MT7=1	Took a color picture	
MT17_11	IF MT2=1 OR MT7=1	Downloaded/used any other mobile application	

MT18A_1	ALL	Now I'm going to read out more activities that people do with their mobile phones. For each one that I mention, please tell me how much ability you have to perform the activity?	
		Make and receive calls	1 = No ability 2 = A little ability 3 = Some ability 4 = Complete ability
MT18A_2	ALL	Navigate the menu on the phone	
MT18A_3	ALL	Send and receive text messages	99=DK - DO NOT READ
MT18A_4	ALL	Use the internet	
MT18A_5	ALL	Make a financial transaction such as send/receive money, made a payment, or banking transaction	

9. BANK ACCOUNT OWNERSHIP AND USE

FF1	ALL	Do you personally have a bank account that is registered in your name?	1 = Yes 2 = No
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FF1X	If FF1=1	Was this account registered under a scheme such as Pradhan Mantri Jan-Dhan Yojana (PMJDY)	1 = Yes 2 = No 99 = DK – DO NOT READ
FF1A	ALL	Do you have a bank account that is registered jointly in your name and someone else's name?	1 = Yes 2 = No (SKIP TO FF3)
FF1B	If FF1=1 OR FF1A=1	How many different bank accounts do you have registered in your name?	x>0 99=DK - DO NOT READ
FF1C_1	If FF1=1 OR FF1A=1	Which of the following types of bank account do you have registered in your name? Current/Checking	1 = Yes 2 = No
FF1C_2	If FF1=1 OR FF1A=1	Saving	1 = Yes 2 = No
FF1C_3	If FF1=1 OR FF1A=1	Other	1 = Yes 2 = No
FF1D_1	If FF1=1 OR FF1A=1	With which banks do you have an account? AB Bank/Arab Bangladesh Bank Ltd.	1 = Yes 2 = No
FF1D_2	If FF1=1 OR FF1A=1	With which banks do you have an account? Abu Dhabi Commercial Bank	1 = Yes 2 = No
FF1D_3	If FF1=1 OR FF1A=1	With which banks do you have an account? Allahabad Bank	1 = Yes 2 = No
FF1D_4	If FF1=1 OR FF1A=1	With which banks do you have an account? Allahabad UP Gramin Bank	1 = Yes 2 = No
FF1D_5	If FF1=1 OR FF1A=1	With which banks do you have an account? American Express	1 = Yes 2 = No
FF1D_6	If FF1=1 OR FF1A=1	With which banks do you have an account? Andhra Bank	1 = Yes 2 = No
FF1D_7	If FF1=1 OR FF1A=1	With which banks do you have an account? Andhra Pradesh Grameena Vikas Bank	1 = Yes 2 = No
FF1D_8	If FF1=1 OR FF1A=1	With which banks do you have an account? Andhra Pragathi Grameena Bank	1 = Yes 2 = No

FF1D_9	If FF1=1 OR FF1A=1	With which banks do you have an account?Antwerp Diamond Bank	1 = Yes 2 = No
FF1D_10	If FF1=1 OR FF1A=1	With which banks do you have an account?Arunachal Pradesh Rural Bank,	1 = Yes 2 = No
FF1D_11	If FF1=1 OR FF1A=1	With which banks do you have an account?Assam Gramin Vikash Bank,	1 = Yes 2 = No
FF1D_12	If FF1=1 OR FF1A=1	With which banks do you have an account?AU Small Finance Bank	1 = Yes 2 = No
FF1D_13	If FF1=1 OR FF1A=1	With which banks do you have an account?Australia and New Zealand Banking Group	1 = Yes 2 = No
FF1D_14	If FF1=1 OR FF1A=1	With which banks do you have an account?Axis bank	1 = Yes 2 = No
FF1D_15	If FF1=1 OR FF1A=1	With which banks do you have an account?Bandhan Bank	1 = Yes 2 = No
FF1D_16	If FF1=1 OR FF1A=1	With which banks do you have an account?Bangiya Gramin Vikash Bank	1 = Yes 2 = No
FF1D_17	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank Internasional Indonesia	1 = Yes 2 = No
FF1D_18	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of America	1 = Yes 2 = No
FF1D_19	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Bahrain and Kuwait	1 = Yes 2 = No
FF1D_20	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Baroda	1 = Yes 2 = No
FF1D_21	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Ceylon	1 = Yes 2 = No
FF1D_22	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of India	1 = Yes 2 = No
FF1D_23	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Maharashtra	1 = Yes 2 = No
FF1D_24	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Nova Scotia	1 = Yes 2 = No

FF1D_25	If FF1=1 OR FF1A=1	With which banks do you have an account?Bank of Tokyo-Mitsubishi	1 = Yes 2 = No
FF1D_26	If FF1=1 OR FF1A=1	With which banks do you have an account?Barclays Bank	1 = Yes 2 = No
FF1D_27	If FF1=1 OR FF1A=1	With which banks do you have an account?Baroda Gujarat Gramin Bank,	1 = Yes 2 = No
FF1D_28	If FF1=1 OR FF1A=1	With which banks do you have an account?Baroda Rajasthan Ksethriya Gramin Bank,	1 = Yes 2 = No
FF1D_29	If FF1=1 OR FF1A=1	With which banks do you have an account?Baroda UP Gramin Bank,	1 = Yes 2 = No
FF1D_30	If FF1=1 OR FF1A=1	With which banks do you have an account?Bihar Gramin Bank,	1 = Yes 2 = No
FF1D_31	If FF1=1 OR FF1A=1	With which banks do you have an account?BNP Paribas	1 = Yes 2 = No
FF1D_32	If FF1=1 OR FF1A=1	With which banks do you have an account?Calyon Bank	1 = Yes 2 = No
FF1D_33	If FF1=1 OR FF1A=1	With which banks do you have an account?Canara Bank	1 = Yes 2 = No
FF1D_34	If FF1=1 OR FF1A=1	With which banks do you have an account?Capital Small Finance Bank	1 = Yes 2 = No
FF1D_35	If FF1=1 OR FF1A=1	With which banks do you have an account?Catholic Syrian Bank	1 = Yes 2 = No
FF1D_36	If FF1=1 OR FF1A=1	With which banks do you have an account?Central Bank of India	1 = Yes 2 = No
FF1D_37	If FF1=1 OR FF1A=1	With which banks do you have an account?Central Madhya Pradesh Gramin Bank	1 = Yes 2 = No
FF1D_38	If FF1=1 OR FF1A=1	With which banks do you have an account?Chaitanya Godavari Grameena Bank,	1 = Yes 2 = No
FF1D_39	If FF1=1 OR FF1A=1	With which banks do you have an account?Chhattisgarh Rajya Gramin Bank,	1 = Yes 2 = No
FF1D_40	If FF1=1 OR FF1A=1	With which banks do you have an account?Chinatrust Commercial Bank	1 = Yes 2 = No

FF1D_41	If FF1=1 OR FF1A=1	With which banks do you have an account?Citibank	1 = Yes 2 = No
FF1D_42	If FF1=1 OR FF1A=1	With which banks do you have an account?City Union Bank	1 = Yes 2 = No
FF1D_43	If FF1=1 OR FF1A=1	With which banks do you have an account?Coastal Local Area Bank	1 = Yes 2 = No
FF1D_44	If FF1=1 OR FF1A=1	With which banks do you have an account?Commonwealth Bank of Australia	1 = Yes 2 = No
FF1D_45	If FF1=1 OR FF1A=1	With which banks do you have an account?Corporation Bank	1 = Yes 2 = No
FF1D_46	If FF1=1 OR FF1A=1	With which banks do you have an account?Credit Agricole Corporate and Investment Bank	1 = Yes 2 = No
FF1D_47	If FF1=1 OR FF1A=1	With which banks do you have an account?Credit Suisse	1 = Yes 2 = No
FF1D_48	If FF1=1 OR FF1A=1	With which banks do you have an account?DBS Bank/ Development Bank of Singapore Ltd.	1 = Yes 2 = No
FF1D_49	If FF1=1 OR FF1A=1	With which banks do you have an account?DCB Bank/ Development Credit Bank Ltd.	1 = Yes 2 = No
FF1D_50	If FF1=1 OR FF1A=1	With which banks do you have an account?Dena Bank	1 = Yes 2 = No
FF1D_51	If FF1=1 OR FF1A=1	With which banks do you have an account?Dena Gujarat Gramin Bank,	1 = Yes 2 = No
FF1D_52	If FF1=1 OR FF1A=1	With which banks do you have an account?Deutsche Bank	1 = Yes 2 = No
FF1D_53	If FF1=1 OR FF1A=1	With which banks do you have an account?Dhanlaxmi Bank	1 = Yes 2 = No
FF1D_54	If FF1=1 OR FF1A=1	With which banks do you have an account?Doha bank	1 = Yes 2 = No
FF1D_55	If FF1=1 OR FF1A=1	With which banks do you have an account?Ellaquai Dehati Bank,	1 = Yes 2 = No
FF1D_56	If FF1=1 OR FF1A=1	With which banks do you have an account?Equitas Small Finance Bank	1 = Yes 2 = No

FF1D_57	If FF1=1 OR FF1A=1	With which banks do you have an account?ESAF Small Finance Bank	1 = Yes 2 = No
FF1D_58	If FF1=1 OR FF1A=1	With which banks do you have an account?Export- Import Bank of India	1 = Yes 2 = No
FF1D_59	If FF1=1 OR FF1A=1	With which banks do you have an account?Federal Bank	1 = Yes 2 = No
FF1D_60	If FF1=1 OR FF1A=1	With which banks do you have an account?Fincare Small Finance Bank	1 = Yes 2 = No
FF1D_61	If FF1=1 OR FF1A=1	With which banks do you have an account?FirstRand Bank	1 = Yes 2 = No
FF1D_62	If FF1=1 OR FF1A=1	With which banks do you have an account?Gramin Bank Of Aryavart,	1 = Yes 2 = No
FF1D_63	If FF1=1 OR FF1A=1	With which banks do you have an account?HDFC Bank	1 = Yes 2 = No
FF1D_64	If FF1=1 OR FF1A=1	With which banks do you have an account?Himachal Pradesh Gramin Bank,	1 = Yes 2 = No
FF1D_65	If FF1=1 OR FF1A=1	With which banks do you have an account?HSBC/Hong Kong and Shanghai Banking Corporation Ltd.	1 = Yes 2 = No
FF1D_66	If FF1=1 OR FF1A=1	With which banks do you have an account?ICICI Bank	1 = Yes 2 = No
FF1D_67	If FF1=1 OR FF1A=1	With which banks do you have an account?IDBI Bank	1 = Yes 2 = No
FF1D_68	If FF1=1 OR FF1A=1	With which banks do you have an account?IDFC Bank	1 = Yes 2 = No
FF1D_69	If FF1=1 OR FF1A=1	With which banks do you have an account?Indian Bank	1 = Yes 2 = No
FF1D_70	If FF1=1 OR FF1A=1	With which banks do you have an account?Indian Overseas Bank	1 = Yes 2 = No
FF1D_71	If FF1=1 OR FF1A=1	With which banks do you have an account?IndusInd Bank	1 = Yes 2 = No
FF1D_72	If FF1=1 OR FF1A=1	With which banks do you have an account?Industrial & Commercial Bank of China	1 = Yes 2 = No

FF1D_73	If FF1=1 OR FF1A=1	With which banks do you have an account?Industrial Investment Bank of India Ltd.	1 = Yes 2 = No
FF1D_74	If FF1=1 OR FF1A=1	With which banks do you have an account?J.P. Morgan Chase Bank	1 = Yes 2 = No
FF1D_75	If FF1=1 OR FF1A=1	With which banks do you have an account?Jammu and Kashmir Bank	1 = Yes 2 = No
FF1D_76	If FF1=1 OR FF1A=1	With which banks do you have an account?Jammu And Kashmir Grameen Bank,	1 = Yes 2 = No
FF1D_77	If FF1=1 OR FF1A=1	With which banks do you have an account?Jharkhand Gramin Bank,	1 = Yes 2 = No
FF1D_78	If FF1=1 OR FF1A=1	With which banks do you have an account?Karnataka Bank	1 = Yes 2 = No
FF1D_79	If FF1=1 OR FF1A=1	With which banks do you have an account?Karnataka Vikas Grameena Bank,	1 = Yes 2 = No
FF1D_80	If FF1=1 OR FF1A=1	With which banks do you have an account?Karur Vysya Bank	1 = Yes 2 = No
FF1D_81	If FF1=1 OR FF1A=1	With which banks do you have an account?Kashi Gomti Samyut Gramin Bank,	1 = Yes 2 = No
FF1D_82	If FF1=1 OR FF1A=1	With which banks do you have an account?Kaveri Grameena Bank,	1 = Yes 2 = No
FF1D_83	If FF1=1 OR FF1A=1	With which banks do you have an account?Kerala Gramin Bank,	1 = Yes 2 = No
FF1D_84	If FF1=1 OR FF1A=1	With which banks do you have an account?Kotak Mahindra Bank	1 = Yes 2 = No
FF1D_85	If FF1=1 OR FF1A=1	With which banks do you have an account?Krishna Bhima Samruddhi Local Area Bank	1 = Yes 2 = No
FF1D_86	If FF1=1 OR FF1A=1	With which banks do you have an account?Krung Thai Bank	1 = Yes 2 = No
FF1D_87	If FF1=1 OR FF1A=1	With which banks do you have an account?Lakshmi Vilas Bank	1 = Yes 2 = No
FF1D_88	If FF1=1 OR FF1A=1	With which banks do you have an account?Langpi Dehangi Rural Bank,	1 = Yes 2 = No

FF1D_89	If FF1=1 OR FF1A=1	With which banks do you have an account?Madhya Bihar Gramin Bank,	1 = Yes 2 = No
FF1D_90	If FF1=1 OR FF1A=1	With which banks do you have an account?Madhyanchal Gramin Bank,	1 = Yes 2 = No
FF1D_91	If FF1=1 OR FF1A=1	With which banks do you have an account?Maharashtra Gramin Bank,	1 = Yes 2 = No
FF1D_92	If FF1=1 OR FF1A=1	With which banks do you have an account?Malwa Gramin Bank,	1 = Yes 2 = No
FF1D_93	If FF1=1 OR FF1A=1	With which banks do you have an account?Manipur Rural Bank,	1 = Yes 2 = No
FF1D_94	If FF1=1 OR FF1A=1	With which banks do you have an account?Marudhara Rajasthan Gramin Bank,	1 = Yes 2 = No
FF1D_95	If FF1=1 OR FF1A=1	With which banks do you have an account?Mashreq Bank	1 = Yes 2 = No
FF1D_96	If FF1=1 OR FF1A=1	With which banks do you have an account?Meghalaya Rural Bank,	1 = Yes 2 = No
FF1D_97	If FF1=1 OR FF1A=1	With which banks do you have an account?Mizoram Rural Bank,	1 = Yes 2 = No
FF1D_98	If FF1=1 OR FF1A=1	With which banks do you have an account?Mizuho Corporate Bank	1 = Yes 2 = No
FF1D_99	If FF1=1 OR FF1A=1	With which banks do you have an account?Nagaland Rural Bank,	1 = Yes 2 = No
FF1D_100	If FF1=1 OR FF1A=1	With which banks do you have an account?Nainital Bank	1 = Yes 2 = No
FF1D_101	If FF1=1 OR FF1A=1	With which banks do you have an account?Narmada Jhabua Gramin Bank	1 = Yes 2 = No
FF1D_102	If FF1=1 OR FF1A=1	With which banks do you have an account?National Australia Bank	1 = Yes 2 = No
FF1D_103	If FF1=1 OR FF1A=1	With which banks do you have an account?National Bank for Agriculture and Rural Development	1 = Yes 2 = No
FF1D_104	If FF1=1 OR FF1A=1	With which banks do you have an account?National Housing Bank	1 = Yes 2 = No

FF1D_105	If FF1=1 OR FF1A=1	With which banks do you have an account?North Eastern Development Finance Corporation	1 = Yes 2 = No
FF1D_106	If FF1=1 OR FF1A=1	With which banks do you have an account?Odisha Gramya Bank,	1 = Yes 2 = No
FF1D_107	If FF1=1 OR FF1A=1	With which banks do you have an account?Oriental Bank of Commerce	1 = Yes 2 = No
FF1D_108	If FF1=1 OR FF1A=1	With which banks do you have an account?Pallavan Grama Bank,	1 = Yes 2 = No
FF1D_109	If FF1=1 OR FF1A=1	With which banks do you have an account?Pandyan Grama Bank,	1 = Yes 2 = No
FF1D_110	If FF1=1 OR FF1A=1	With which banks do you have an account?Paschim Banga Gramin Bank,	1 = Yes 2 = No
FF1D_111	If FF1=1 OR FF1A=1	With which banks do you have an account?Pragathi Krishna Gramin Bank,	1 = Yes 2 = No
FF1D_112	If FF1=1 OR FF1A=1	With which banks do you have an account?Prathama Bank,	1 = Yes 2 = No
FF1D_113	If FF1=1 OR FF1A=1	With which banks do you have an account?Puduvai Bharathiar Grama Bank,	1 = Yes 2 = No
FF1D_114	If FF1=1 OR FF1A=1	With which banks do you have an account?Punjab & Sindh Bank	1 = Yes 2 = No
FF1D_115	If FF1=1 OR FF1A=1	With which banks do you have an account?Punjab Gramin Bank,	1 = Yes 2 = No
FF1D_116	If FF1=1 OR FF1A=1	With which banks do you have an account?Punjab National Bank	1 = Yes 2 = No
FF1D_117	If FF1=1 OR FF1A=1	With which banks do you have an account?Purvanchal Bank,	1 = Yes 2 = No
FF1D_118	If FF1=1 OR FF1A=1	With which banks do you have an account?Rabobank	1 = Yes 2 = No
FF1D_119	If FF1=1 OR FF1A=1	With which banks do you have an account?Rajasthan Marudhara Gramin Bank	1 = Yes 2 = No
FF1D_120	If FF1=1 OR FF1A=1	With which banks do you have an account?RBL Bank/ The Ratnakar Bank Ltd.	1 = Yes 2 = No

FF1D_121	If FF1=1 OR FF1A=1	With which banks do you have an account?Royal Bank of Scotland	1 = Yes 2 = No
FF1D_122	If FF1=1 OR FF1A=1	With which banks do you have an account?Saptagiri Grameena Bank	1 = Yes 2 = No
FF1D_123	If FF1=1 OR FF1A=1	With which banks do you have an account?Sarva Haryana Gramin Bank,	1 = Yes 2 = No
FF1D_124	If FF1=1 OR FF1A=1	With which banks do you have an account?Sarva UP Gramin Bank,	1 = Yes 2 = No
FF1D_125	If FF1=1 OR FF1A=1	With which banks do you have an account?Saurashtra Gramin Bank,	1 = Yes 2 = No
FF1D_126	If FF1=1 OR FF1A=1	With which banks do you have an account?Sberbank	1 = Yes 2 = No
FF1D_127	If FF1=1 OR FF1A=1	With which banks do you have an account?SBI Commercial and International Bank Ltd.	1 = Yes 2 = No
FF1D_128	If FF1=1 OR FF1A=1	With which banks do you have an account?SBM/ State Bank of Mauritius	1 = Yes 2 = No
FF1D_129	If FF1=1 OR FF1A=1	With which banks do you have an account?Shinhan Bank	1 = Yes 2 = No
FF1D_130	If FF1=1 OR FF1A=1	With which banks do you have an account?Small Industries Development Bank of India	1 = Yes 2 = No
FF1D_131	If FF1=1 OR FF1A=1	With which banks do you have an account?Societe Generale	1 = Yes 2 = No
FF1D_132	If FF1=1 OR FF1A=1	With which banks do you have an account?Sonali Bank	1 = Yes 2 = No
FF1D_133	If FF1=1 OR FF1A=1	With which banks do you have an account?South Indian Bank	1 = Yes 2 = No
FF1D_134	If FF1=1 OR FF1A=1	With which banks do you have an account?Standard Chartered Bank	1 = Yes 2 = No
FF1D_135	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Bikaner and Jaipur	1 = Yes 2 = No
FF1D_136	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Hyderabad	1 = Yes 2 = No

FF1D_137	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of India	1 = Yes 2 = No
FF1D_138	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Indore	1 = Yes 2 = No
FF1D_139	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Mysore	1 = Yes 2 = No
FF1D_140	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Patiala	1 = Yes 2 = No
FF1D_141	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Saurashtra	1 = Yes 2 = No
FF1D_142	If FF1=1 OR FF1A=1	With which banks do you have an account?State Bank of Travancore	1 = Yes 2 = No
FF1D_143	If FF1=1 OR FF1A=1	With which banks do you have an account?Subhadra Local Area Bank	1 = Yes 2 = No
FF1D_144	If FF1=1 OR FF1A=1	With which banks do you have an account?Sumitomo Mitsui Banking	1 = Yes 2 = No
FF1D_145	If FF1=1 OR FF1A=1	With which banks do you have an account?Suryoday Small Finance Bank	1 = Yes 2 = No
FF1D_146	If FF1=1 OR FF1A=1	With which banks do you have an account?Sutlej Gramin Bank,	1 = Yes 2 = No
FF1D_147	If FF1=1 OR FF1A=1	With which banks do you have an account?Syndicate Bank	1 = Yes 2 = No
FF1D_148	If FF1=1 OR FF1A=1	With which banks do you have an account?Tamilnad Mercantile Bank Limited	1 = Yes 2 = No
FF1D_149	If FF1=1 OR FF1A=1	With which banks do you have an account?Telangana Grameena Bank	1 = Yes 2 = No
FF1D_150	If FF1=1 OR FF1A=1	With which banks do you have an account?The Andaman and Nicobar State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_151	If FF1=1 OR FF1A=1	With which banks do you have an account?The Andhra Pradesh State Co-operative Bank Ltd.	1 = Yes 2 = No

FF1D_152	If FF1=1 OR FF1A=1	With which banks do you have an account?The Arunachal Pradesh State co-operative Apex Bank Ltd.	1 = Yes 2 = No
FF1D_153	If FF1=1 OR FF1A=1	With which banks do you have an account?The Assam Co-operative Apex Bank Ltd.	1 = Yes 2 = No
FF1D_154	If FF1=1 OR FF1A=1	With which banks do you have an account?The Bank of Rajasthan Limited	1 = Yes 2 = No
FF1D_155	If FF1=1 OR FF1A=1	With which banks do you have an account?The Bihar State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_156	If FF1=1 OR FF1A=1	With which banks do you have an account?The Chandigarh State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_157	If FF1=1 OR FF1A=1	With which banks do you have an account?The Chhattisgarh RajyaSahakari Bank Maryadit	1 = Yes 2 = No
FF1D_158	If FF1=1 OR FF1A=1	With which banks do you have an account?The Delhi State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_159	If FF1=1 OR FF1A=1	With which banks do you have an account?The Dhanalakshmi Bank Limited.	1 = Yes 2 = No
FF1D_160	If FF1=1 OR FF1A=1	With which banks do you have an account?The Goa State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_161	If FF1=1 OR FF1A=1	With which banks do you have an account?The Gujarat State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_162	If FF1=1 OR FF1A=1	With which banks do you have an account?The Haryana State Co-opertive Apex Bank Ltd.	1 = Yes 2 = No
FF1D_163	If FF1=1 OR FF1A=1	With which banks do you have an account?The Himachal Pradesh State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_164	If FF1=1 OR FF1A=1	With which banks do you have an account?The Jammu and Kashmir State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_165	If FF1=1 OR FF1A=1	With which banks do you have an account?The Karnataka State Co-operative Apex Bank Ltd.	1 = Yes 2 = No
FF1D_166	If FF1=1 OR FF1A=1	With which banks do you have an account?The Kerala State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_167	If FF1=1 OR FF1A=1	With which banks do you have an account?The Madhya Pradesh Rajya Sahakari Bank Maryadit	1 = Yes 2 = No

FF1D_168	If FF1=1 OR FF1A=1	With which banks do you have an account?The Maharashtra State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_169	If FF1=1 OR FF1A=1	With which banks do you have an account?The Manipur State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_170	If FF1=1 OR FF1A=1	With which banks do you have an account?The Meghalaya Co-operative Apex Bank Ltd.	1 = Yes 2 = No
FF1D_171	If FF1=1 OR FF1A=1	With which banks do you have an account?The Mizoram Co-operative Apex Bank Ltd.	1 = Yes 2 = No
FF1D_172	If FF1=1 OR FF1A=1	With which banks do you have an account?The Nagaland State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_173	If FF1=1 OR FF1A=1	With which banks do you have an account?The Orissa State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_174	If FF1=1 OR FF1A=1	With which banks do you have an account?The Pondichery State Co-opertive Bank Ltd.	1 = Yes 2 = No
FF1D_175	If FF1=1 OR FF1A=1	With which banks do you have an account?The Punjab State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_176	If FF1=1 OR FF1A=1	With which banks do you have an account?The Rajasthan State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_177	If FF1=1 OR FF1A=1	With which banks do you have an account?The Sangli Bank Ltd.	1 = Yes 2 = No
FF1D_178	If FF1=1 OR FF1A=1	With which banks do you have an account?The Sikkim State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_179	If FF1=1 OR FF1A=1	With which banks do you have an account?The Tamil Nadu State Apex Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_180	If FF1=1 OR FF1A=1	With which banks do you have an account?The Tripura State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_181	If FF1=1 OR FF1A=1	With which banks do you have an account?The Uttar Pradesh Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_182	If FF1=1 OR FF1A=1	With which banks do you have an account?The Uttarakhand State Co-operative Bank Ltd.	1 = Yes 2 = No
FF1D_183	If FF1=1 OR FF1A=1	With which banks do you have an account?The West Bengal State Co-operative Bank Ltd.	1 = Yes 2 = No

FF1D_184	If FF1=1 OR FF1A=1	With which banks do you have an account?Tripura Gramin Bank,	1 = Yes 2 = No
FF1D_185	If FF1=1 OR FF1A=1	With which banks do you have an account?UBS AG	1 = Yes 2 = No
FF1D_186	If FF1=1 OR FF1A=1	With which banks do you have an account?UCO Bank/ United Commercial Bank	1 = Yes 2 = No
FF1D_187	If FF1=1 OR FF1A=1	With which banks do you have an account?Ujjivan Small Finance Bank	1 = Yes 2 = No
FF1D_188	If FF1=1 OR FF1A=1	With which banks do you have an account?Union Bank of India	1 = Yes 2 = No
FF1D_189	If FF1=1 OR FF1A=1	With which banks do you have an account?United Bank of India	1 = Yes 2 = No
FF1D_190	If FF1=1 OR FF1A=1	With which banks do you have an account?United Overseas Bank	1 = Yes 2 = No
FF1D_191	If FF1=1 OR FF1A=1	With which banks do you have an account?Utkal Grameen Bank,	1 = Yes 2 = No
FF1D_192	If FF1=1 OR FF1A=1	With which banks do you have an account?Uttar Bihar Gramin Bank,	1 = Yes 2 = No
FF1D_193	If FF1=1 OR FF1A=1	With which banks do you have an account?Uttarakhand Gramin Bank,	1 = Yes 2 = No
FF1D_194	If FF1=1 OR FF1A=1	With which banks do you have an account?Uttarbanga Kshetriya Gramin Bank,	1 = Yes 2 = No
FF1D_195	If FF1=1 OR FF1A=1	With which banks do you have an account?Vananchal Gramin Bank,	1 = Yes 2 = No
FF1D_196	If FF1=1 OR FF1A=1	With which banks do you have an account?Vidharbha Konkan Gramin Bank,	1 = Yes 2 = No
FF1D_197	If FF1=1 OR FF1A=1	With which banks do you have an account?Vijaya Bank	1 = Yes 2 = No
FF1D_198	If FF1=1 OR FF1A=1	With which banks do you have an account?VTB Bank	1 = Yes 2 = No
FF1D_199	If FF1=1 OR FF1A=1	With which banks do you have an account?Westpac Banking Corporation	1 = Yes 2 = No

FF1D_20 0	If FF1=1 OR FF1A=1	With which banks do you have an account?Woori Bank	1 = Yes 2 = No
FF1D_201	If FF1=1 OR FF1A=1	With which banks do you have an account?Yes Bank	1 = Yes 2 = No
FF1D_20 2	If FF1=1 OR FF1A=1	With which banks do you have an account?Other	1 = Yes 2 = No
FF1D_20 3	If FF1=1 OR FF1A=1	With which banks do you have an account?DK-Do not read	1 = Yes 2 = No

9.1 POWER RELATIONS – BANK ACCOUNTS

FF2C_1	IF FF1=1 OR FF1A=1	How involved or uninvolved are you in deciding how your bank account is maintained?	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 99=DK - DO NOT READ
FF2C_2	IF FF1=1 OR FF1A=1	How involved or uninvolved are your family members (e.g., your spouse, parents/in-laws or older siblings) in deciding how your bank account is maintained?	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 97=I don't have these family members - DO NOT READ 99=DK - DO NOT READ

9.2 BANK NON-USE

FF3_1	IF FF1=2 AND FF1A=2	I'm going to read out some reasons why people do not register bank accounts in their name. For each one that I mention, please tell me how much you agree or disagree that the reason applies to your situation: Lack of official identification or other required documents	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 99=DK - DO NOT READ
FF3_2	IF FF1=2 AND FF1A=2	Fees and expenses for owning an account are too high	

FF3_3	IF FF1=2 AND FF1A=2	Lack of money to use the account	
FF3_4	IF FF1=2 AND FF1A=2	Do not need one or have never thought of using one	
FF3_5	IF FF1=2 AND FF1A=2	No banks nearby	
FF4	IF FF1=2 AND FF1A=2	Do you use a bank account that belongs to somebody else if you need to?	1=Yes 2=No
9.3 FULL SERVICE BANKING			
		In the next set of questions I want to ask about a bank account that is registered in your name or that belongs to somebody else but you use it. If you have more than one bank account, please choose the one that you use the most.	
FF5	IF FF1=1 OR FF1A=1 OR FF4=1	Does your bank offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.	1=Yes 2=No 99=DK - DO NOT READ
FF6_1	IF FF1=1 OR FF1A=1 OR FF4=1	Does your bank offer the following services? It does not matter if you use those services, I just want to know whether they are offered.	1=Yes 2=No 99=DK - DO NOT READ
		A mobile phone application or website that can be used to access the account and make transactions	
FF6_2	IF FF1=1 OR FF1A=1 OR FF4=1	A debit/ATM card	

FF6_3	IF FF1=1 OR FF1A=1 OR FF4=1	A credit card	
FF6_4	IF FF1=1 OR FF1A=1 OR FF4=1	Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /cooperative)	
FF9	IF FF1=1 OR FF1A=1 OR FF4=1 Others skip to MM2	When was the last time you made a deposit or withdrawal using a bank account, or maintained a bank account for any other financial activity, other than today?	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than one year 7=Never

9.4 BASIC AND ADVANCED USE - BANKS

FF14_1	IF FF1=1 OR FF1A=1 OR FF4=1 Others skip to MM2	Which of the following activities have you ever done using a bank account? Deposited or withdrew money	
FF14_2	IF FF1=1 OR FF1A=1 OR FF4=1	Bought airtime top-ups or paid a mobile phone bill	
FF14_3	IF FF1=1 OR FF1A=1 OR FF4=1	Paid a school fee	1 = Yes 2 = No (If ALL=NO, skip to MM2)
FF14_4	IF FF1=1 OR FF1A=1 OR FF4=1	Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV	
FF14_5	IF FF1=1 OR FF1A=1 OR FF4=1	Paid a government bill, including tax, fine or fee	
FF14_6	IF FF1=1 OR FF1A=1 OR FF4=1	Sent money to, or received money from, family members, friends, workmates or other acquaintances	

FF14_7	IF FF1=1 OR FF1A=1 OR FF4=1	Received a welfare, pension or other benefit payment from the government
FF14_8	IF FF1=1 OR FF1A=1 OR FF4=1	Received wages for your primary or secondary job
FF14_9	IF FF1=1 OR FF1A=1 OR FF4=1	Made insurance payments or received claims on insurance
FF14_10	IF FF1=1 OR FF1A=1 OR FF4=1	Took a loan or made payments on a loan
FF14_11	IF FF1=1 OR FF1A=1 OR FF4=1	Saved money for any reason
FF14_12	IF FF1=1 OR FF1A=1 OR FF4=1	Made an investment, including bought stock or shares
FF14_13	IF FF1=1 OR FF1A=1 OR FF4=1	Paid for goods or services at a grocery store, clothing shop or any other store/shop
FF16_1	IF FF14_1=1 Others skip to MM2(applies to all FF16)	Please tell me when was the last time you used a bank account for this activity, other than today? Deposited or withdrew money
FF16_2	IF FF14_2=1	Bought airtime top-ups or paid a mobile phone bill
FF16_3	IF FF14_3=1	Paid a school fee
FF16_4	IF FF14_4=1	Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV
FF16_5	IF FF14_5=1	Paid a government bill, including tax, fine or fee
FF16_6	IF FF14_6=1	Sent money to, or received money from, family members, friends, workmates or other acquaintances

- 1=Yesterday
- 2=In the past 7 days
- 3=In the past 30 days
- 4=In the past 90 days
- 5=Between 90 days and 1 year
- 6=More than 1 year

FF16_7	IF FF14_7=1	Received a welfare, pension or other benefit payment from the government
FF16_8	IF FF14_8=1	Received wages for your primary or secondary job
FF16_9	IF FF14_9=1	Made insurance payments or received claims on insurance
FF16_10	IF FF14_10=1	Took a loan or made payments on a loan
FF16_11	IF FF14_11=1	Saved money for any reason
FF16_12	IF FF14_12=1	Made an investment, including bought stock or shares
FF16_13	IF FF14_13=1	Paid for goods or services at a grocery store, clothing shop or any other store/shop

10. MOBILE MONEY

10.1 Mobile Money AWARENESS, ACCESS, AND REGISTRATION

Please tell me the names of any mobile money services that you are aware of?

MM2_1	ALL	SPONTANEOUS RECALL – DO NOT READ	
		Aircel Money	
MM2_2	ALL	Airtel Money	
MM2_3	ALL	Alpha Money	1=Yes
MM2_4	ALL	Beam Money	2=No
MM2_5	ALL	EkoCounter	
MM2_6	ALL	Idea Mycash	
MM2_7	ALL	Loop Wallet (M-Pay)	
MM2_8	ALL	Money on Mobile	
MM2_9	ALL	MRupee	
MM2_10	ALL	Oxicash	

MM2_11	ALL	PayTM	
MM2_12	ALL	State Bank Mobicash	
MM2_13	ALL	Suvidhaa Money	
MM2_14	ALL	Vodafone M-Pesa	
MM2_15	ALL	Union Bank Money	
MM2_16	ALL	JioMoney	
MM2_17	ALL	Zipcash	
MM2_96	ALL	Other	
MM2_oth er	IF MM2_96=1	[SPECIFY OTHER MM2_96]	STRING
		Have you ever heard about the following mobile money services?	
MM3_1	IF MM2_1=2 Others skip to MM4 (applies to all MM3, respectively)	PROMPTED RECALL Aircel Money	
MM3_2	IF MM2_2=2	Airtel Money	
MM3_3	IF MM2_3=2	Alpha Money	
MM3_4	IF MM2_4=2	Beam Money	
MM3_5	IF MM2_5=2	EkoCounter	1=Yes 2=No
MM3_6	IF MM2_6=2	Idea Mycash	
MM3_7	IF MM2_7=2	Loop Wallet (M-Pay)	
MM3_8	IF MM2_8=2	Money on Mobile	
MM3_9	IF MM2_9=2	MRupee	
MM3_10	IF MM2_10=2	Oxicash	
MM3_11	IF MM2_11=2	PayTM	

MM3_12	IF MM2_12=2	State Bank Mobicash	
MM3_13	IF MM2_13=2	Suvidhaa Money	
MM3_14	IF MM2_14=2	Vodafone M-Pesa	
MM3_15	IF MM2_15=2	Union Bank Money	
MM3_16	IF MM2_16=2	JioMoney	
MM3_17	IF MM2_17=2	Zipcash	
MM4_1	IF MM2_1=1 OR MM3_1=1 Others skip to MMP1(applies to all MM4, respectively)	Have you ever used the following mobile money service for any financial activity? Aircel Money	
MM4_2	IF MM2_2=1 OR MM3_2=1	Airtel Money	
MM4_3	IF MM2_3=1 OR MM3_3=1	Alpha Money	1=Yes 2=No (If ALL=NO, skip to MM12)
MM4_4	IF MM2_4=1 OR MM3_4=1	Beam Money	
MM4_5	IF MM2_5=1 OR MM3_5=1	EkoCounter	
MM4_6	IF MM2_6=1 OR MM3_6=1	Idea Mycash	

MM4_7	IF MM2_7=1 OR MM3_7=1	Loop Wallet (M-Pay)
MM4_8	IF MM2_8=1 OR MM3_8=1	Money on Mobile
MM4_9	IF MM2_9=1 OR MM3_9=1	MRupee
MM4_10	IF MM2_10=1 OR MM3_10=1	Oxicash
MM4_11	IF MM2_11=1 OR MM3_11=1	PayTM
MM4_12	IF MM2_12=1 OR MM3_12=1	State Bank Mobicash
MM4_13	IF MM2_13=1 OR MM3_13=1	Suvidhaa Money
MM4_14	IF MM2_14=1 OR MM3_14=1	Vodafone M-Pesa
MM4_15	IF MM2_15=1 OR MM3_15=1	Union Bank Money
MM4_16	IF MM2_16=1 OR MM3_16=1	JioMoney

MM4_17	IF MM2_17=1 OR MM3_17=1	Zipcash	
MM4_96	IF MM2_96=1	[STRING MM2_other]	
MM6_1	IF MM2_1=1 OR MM3_1=1 Others skip to MMP1(applies to all MM6, respectively)	Do you have an account registered in your name with this mobile money service? Aircel Money	
MM6_2	IF MM2_2=1 OR MM3_2=1	Airtel Money	
MM6_3	IF MM2_3=1 OR MM3_3=1	Alpha Money	
MM6_4	IF MM2_4=1 OR MM3_4=1	Beam Money	1=Yes 2=No
MM6_5	IF MM2_5=1 OR MM3_5=1	EkoCounter	
MM6_6	IF MM2_6=1 OR MM3_6=1	Idea Mycash	
MM6_7	IF MM2_7=1 OR MM3_7=1	Loop Wallet (M-Pay)	
MM6_8	IF MM2_8=1 OR MM3_8=1	Money on Mobile	

MM6_9	IF MM2_9=1 OR MM3_9=1	MRupee
MM6_10	IF MM2_10=1 OR MM3_10=1	Oxicash
MM6_11	IF MM2_11=1 OR MM3_11=1	PayTM
MM6_12	IF MM2_12=1 OR MM3_12=1	State Bank Mobicash
MM6_13	IF MM2_13=1 OR MM3_13=1	Suvidhaa Money
MM6_14	IF MM2_14=1 OR MM3_14=1	Vodafone M-Pesa
MM6_15	IF MM2_15=1 OR MM3_15=1	Union Bank Money
MM6_16	IF MM2_16=1 OR MM3_16=1	JioMoney
MM6_17	IF MM2_17=1 OR MM3_17=1	Zipcash
MM6_96	IF MM2_8=1	[STRING MM2_other]
MM7_1	IF MM6_1=1	For how long have you had this account?

	Others skip to MM9 (applies to all MM7, respectively)	Aircel Money	
MM7_2	IF MM6_2=1	Airtel Money	
MM7_3	IF MM6_3=1	Alpha Money	
MM7_4	IF MM6_4=1	Beam Money	
MM7_5	IF MM6_5=1	EkoCounter	
MM7_6	IF MM6_6=1	Idea Mycash	
MM7_7	IF MM6_7=1	Loop Wallet (M-Pay)	
MM7_8	IF MM6_8=1	Money on Mobile	
MM7_9	IF MM6_9=1	MRupee	1=Less than 1 month
MM7_10	IF MM6_10=1	Oxicash	2=More than 1 month to 6 months
MM7_11	IF MM6_11=1	PayTM	3=More than 6 months to 1 year
MM7_12	IF MM6_12=1	State Bank Mobicash	4=More than 1 year to 2 years
MM7_13	IF MM6_13=1	Suvidhaa Money	5=More than 2 years to 3 years
MM7_14	IF MM6_14=1	Vodafone M-Pesa	6=More than 3 years
MM7_15	IF MM6_15=1	Union Bank Money	99=DK - DO NOT READ
MM7_16	IF MM6_16=1	JioMoney	
MM7_17	IF MM6_17=1	Zipcash	
MM7_96	IF MM6_96=1	[STRING MM2_other]	

MM8_1	IF MM6_1=1 Other skip to MM9 (applies to all MM8, respectively)	When was the last time you conducted any financial activity using your registered mobile money account with this provider, other than today? Aircel Money	
MM8_2	IF MM6_2=1	Airtel Money	
MM8_3	IF MM6_3=1	Alpha Money	
MM8_4	IF MM6_4=1	Beam Money	
MM8_5	IF MM6_5=1	EkoCounter	
MM8_6	IF MM6_6=1	Idea Mycash	
MM8_7	IF MM6_7=1	Loop Wallet (M-Pay)	
MM8_8	IF MM6_8=1	Money on Mobile	1=Yesterday
MM8_9	IF MM6_9=1	MRupee	2=In the past 7 days
MM8_10	IF MM6_10=1	Oxicash	3=In the past 30 days
MM8_11	IF MM6_11=1	PayTM	4=In the past 90 days
MM8_12	IF MM6_12=1	State Bank Mobicash	5=Between 90 days and 1 year
MM8_13	IF MM6_13=1	Suvidhaa Money	6=More than 1 year
MM8_14	IF MM6_14=1	Vodafone M-Pesa	7=Never
MM8_15	IF MM6_15=1	Union Bank Money	
MM8_16	IF MM6_16=1	JioMoney	
MM8_17	IF MM6_17=1	Zipcash	

MM8_96	IF MM6_96=1	[STRING MM2_other]	
MM9	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR MM4_8=1 MM4_9=1 OR MM4_10=1 OR MM4_11=1 OR MM4_12=1 OR MM4_13=1 OR MM4_14=1 OR MM4_15=1 OR MM4_16=1 OR MM4_17=1 OR MM4_96=1 Others skip to MM12	For how long have you been using any mobile money services?	1=Less than 1 month 2=More than 1 month to 6 months 3=More than 6 months to 1 year 4=More than 1 year to 2 years 5=More than 2 years to 3 years 6=More than 3 years 99=DK - DO NOT READ

10.2 MOBILE MONEY USE AND NON-USE

MM10A_1	IF MM4_1=1 OR MM4_2=1 OR	Now I'm going to read a list of problems that some people encounter when they use mobile money services. For each one that I mention, please tell me how often you experience this problem?	1=Never 2=Sometimes
----------------	-----------------------------------	---	------------------------

MM4_3=1
OR
MM4_4=1
OR
MM4_5=1
OR
MM4_6=1
OR
MM4_7=1
OR
MM4_8=1
MM4_9=1
OR
MM4_10=1
OR
MM4_11=1
OR
MM4_12=1
OR
MM4_13=1
OR
MM4_14=1
OR
MM4_15=1

OR
MM4_16=1
OR
MM4_17=1
OR
MM4_96=1

Others skip to
MM12

MM10A_2	See filter MM10A_1	Agent system downtime
----------------	-----------------------	-----------------------

MM10A_3	See filter MM10A_1	Difficulty operating the phone/using menu
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MM10A_4	See filter MM10A_1	Unclear transaction charges/fees
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MM10A_5	See filter MM10A_1	Agent float/cash availability
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MM10A_6	See filter MM10A_1	Difficulty contacting customer care	
MM10A_7	See filter MM10A_1	Sending to a wrong number	
MM10A_8	See filter MM10A_1	Family/friends stealing money	
MM11_1	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR MM4_8=1 MM4_9=1 OR MM4_10=1 OR MM4_11=1 OR MM4_12=1 OR MM4_13=1 OR MM4_14=1 OR MM4_15=1 OR MM4_16=1 OR MM4_17=1 OR MM4_96=1	When was the last time you gave cash to a mobile money agent to make a transfer or transaction on your behalf, other than today?	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never

MM11_2	See filter MM11_1	When was the last time you used a mobile money service through the account of a family member in this household, other than today?	
MM11_3	See filter MM11_1	When was the last time you used a mobile money service through the account of a family member in another household, other relative, friend, neighbor or business partner, other than today??	
MM12_1	IF (MM2_1=1 or MM2_2=1 or MM2_3=1 or MM2_4=1 or MM2_5=1 or MM2_6=1 or MM2_7=1 or MM2_8=1 or MM2_9=1 or MM2_10=1 or MM2_11=1 or MM2_12=1 or MM2_13=1 or MM2_14=1 or MM2_15=1 or MM2_16=1 or MM2_17=1 or MM2_96=1 or MM3_1=1 or MM3_2=1 or MM3_3=1 or MM3_4=1 or MM3_5=1 or MM3_6=1 or MM3_7=1 or MM3_8=1	I'm going to read a list of reasons for why people may decide to not use mobile money services. Please tell me how much you agree or disagree with each reason. I do not know what mobile money is used for	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree

or MM3_9=1
or
MM3_10=1
or
MM3_11=1
or
MM3_12=1
or
MM3_13=1
or
MM3_14=1
or
MM3_15=1
or
MM3_16=1
or
MM3_17=1)

and
(MM4_1=2 or
sysmis(MM4_
1)) and
(MM4_2=2 or
sysmis(MM4_
2)) and
(MM4_3=2 or
sysmis(MM4_
3)) and
(MM4_4=2 or
sysmis(MM4_
4))

and
(MM4_5=2 or
sysmis(MM4_
5)) and
(MM4_6=2 or
sysmis(MM4_
6)) and
(MM4_7=2 or
sysmis(MM4_
7)) and
(MM4_8=2 or
sysmis(MM4_
8)) and
(MM4_9=2 or

sysmis(MM4_9)) and
 (MM4_10=2
 or
 sysmis(MM4_10)) and
 (MM4_11=2
 or
 sysmis(MM4_11)) and
 (MM4_12=2
 or
 sysmis(MM4_12)) and
 (MM4_13=2
 or
 sysmis(MM4_13)) and
 (MM4_14=2
 or
 sysmis(MM4_14)) and
 (MM4_15=2
 or
 sysmis(MM4_15)) and
 (MM4_16=2
 or
 sysmis(MM4_16)) and
 (MM4_17=2
 or
 sysmis(MM4_17)) and
 (MM4_96=2
 or
 sysmis(MM4_96)))

Others skip to
 MM13_1

MM12_2	See filter MM12_1	I do not need to use mobile money	1 = Strongly disagree 2 = Somewhat disagree
---------------	----------------------	-----------------------------------	--

MM12_3	See filter MM12_1	I do not have the required identification documents to use mobile money	3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
MM12_4	See filter MM12_1	I do not have enough money to make any transactions with mobile money	
MM12_5	See filter MM12_1	I do not trust mobile money	
MM12_6	See filter MM12_1	I am worried that my money would be stolen	
MM12_7	See filter MM12_1	I prefer to use cash	
MM13_1	IF (MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR MM4_8=1 OR MM4_9=1 OR MM4_10=1 OR MM4_11=1 or MM4_12=1 or MM4_13=1 or MM4_14=1 or MM4_15=1 OR MM4_16=1	I'm going to read some reasons for why individuals may decide to not register a mobile money account even though they use mobile money services. For each one that I read, please tell me how much you agree or disagree with this reason: A friend or family member already has an account that I can use	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree

OR
MM4_17=1
OR
MM4_96=1)
AND

(MM6_1=2
or
sysmis(MM6_
1)) AND
(MM6_2=2 or
sysmis(MM6_
2)) AND
(MM6_3=2 or
sysmis(MM6_
3)) AND
(MM6_4=2 or
sysmis(MM6_
4)) AND

(MM6_5=2
or
sysmis(MM6_
5)) AND
(MM6_6=2 or
sysmis(MM6_
6)) AND
(MM6_7=2 or
sysmis(MM6_
7)) AND
(MM6_8=2 or
sysmis(MM6_
8)) AND
(MM6_9=2 or
sysmis(MM6_
9)) AND
(MM6_10=2
or
sysmis(MM6_
10)) AND
(MM6_11=2
or
sysmis(MM6_
11)) AND
(MM6_12=2
or

sysmis(MM6_12)) AND
(MM6_13=2
or
sysmis(MM6_13)) AND
(MM6_14=2
or
sysmis(MM6_14)) AND
(MM6_15=2
or
sysmis(MM6_15)) AND
(MM6_16=2
or
sysmis(MM6_16)) AND
(MM6_17=2
or
sysmis(MM6_17)) AND
(MM6_96=2
or
sysmis(MM6_96)))

Others skip to
MM14_1
(applies to all
MM13)

MM13_2	See filter MM13_1	I do not have the required identification documents	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree
MM13_3	See filter MM13_1	I do not use products and services that require a registered account	4 = Somewhat agree 5 = Strongly agree
MM14_1	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR	I'm going to read some reasons for why some people start using mobile money. For each one that I read, please tell me how much you agree or disagree that this reason applies to your decision to start using mobile money? I had to send or receive money	

MM4_5=1

OR

MM4_6=1

OR

MM4_7=1

OR

MM4_8=1

OR

MM4_9=1

OR

MM4_10=1

OR

MM4_11=1

OR

MM4_12=1

OR

MM4_13=1

OR

MM4_14=1

OR

MM4_15=1

OR

MM4_16=1

OR

MM4_17=1

OR

MM4_96=1

(applies to all
MM14)

1 = Strongly disagree

2 = Somewhat disagree

3 = Neither disagree, nor agree

4 = Somewhat agree

5 = Strongly agree

MM14_2	See filter MM14_1	I wanted to save money
MM14_2 A	See filter MM14_1	I wanted a secure place to store money
MM14_3	See filter MM14_1	I was registered for a mobile money account by another individual or organization
MM14_4	See filter MM14_1	I wanted to take a loan
MM14_5	See filter MM14_1	I wanted to make a purchase

MM14_6	See filter MM14_1	I wanted to make an investment	
MM14_7	See filter MM14_1	I wanted to pay a bill	
MM14_8	See filter MM14_1	I got an incentive from the mobile money service during a promotion	
MM14A_1	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR MM4_8=1 OR MM4_9=1 OR MM4_10=1 OR MM4_11=1 OR MM4_12=1 OR MM4_13=1 OR MM4_14=1 OR MM4_15=1 OR MM4_16=1 OR MM4_17=1 OR MM4_18=1	Now I'm going to read a list of reasons why people might choose to use mobile money instead of other financial services such as banks, cooperatives, or microfinance institutions. Please tell me how much you agree or disagree with each reason to use mobile money instead of an alternative. Mobile money is more accessible than other financial services	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree

MM14A_2	See filter MM14A_1	Mobile money is cheaper to use than other financial services
MM14A_3	See filter MM14A_1	Mobile money is more secure than other financial services
MM14A_4	See filter MM14A_1	Mobile money meets my needs better than other financial services
MM14A_5	See filter MM14A_1	I trust mobile money more than other financial services
MM14A_6	See filter MM14A_1	Mobile money is easier to use than other financial services

10.3 MOBILE MONEY BASIC AND ADVANCED USE

	IF MM4_1=1		
	OR		
	MM4_2=1		
	OR		
	MM4_3=1		
	OR		
	MM4_4=1		
	OR		
	MM4_5=1		
	OR		
	MM4_6=1		
	OR		
	MM4_7=1	Please tell me whether or not you have ever used a mobile money account to do the following activities:	
	OR		
MM15_1	MM4_8=1		1=Yes
	OR		2=No
	MM4_9=1		
	OR	Deposited or withdrew money	
	MM4_10=1		
	OR		
	MM4_11=1		
	OR		
	MM4_12=1		
	OR		
	MM4_13=1		
	OR		
	MM4_14=1		
	OR		
	MM4_15=1		
	OR		

	MM4_16=1 OR MM4_17=1 OR MM4_96=1		
MM15_2	See filter MM15_1	Bought airtime top-ups or paid a mobile phone bill	
MM15_3	See filter MM15_1	Paid a school fee	
MM15_4	See filter MM15_1	Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV	
MM15_5	See filter MM15_1	Paid a government bill, including tax, fine or fee	
MM15_6	See filter MM15_1	Sent money to, or received money from, family members, friends, workmates or other acquaintances	
MM15_7	See filter MM15_1	Received a welfare, pension or other benefit payment from the government	1=Yes 2=No
MM15_8	See filter MM15_1	Received wages for your primary or secondary job	
MM15_9	See filter MM15_1	Made insurance payments or received claims on insurance	
MM15_10	See filter MM15_1	Took a loan or made payments on a loan	
MM15_11	See filter MM15_1	Saved money for any reason	
MM15_12	See filter MM15_1	Made an investment, including bought stock or shares	
MM15_13	See filter MM15_1	Paid for goods or services at a grocery store, clothing shop or any other store/shop	
MM17_1	IF MM15_1=1 Others skip to MM17A	When was the last time you used mobile money for the following activities, other than today?	1=Yesterday 2=In the past 7 days 3=In the past 30 days

	(applies to all MM17, respectively)	Deposited or withdrew money	4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
MM17_2	IF MM15_2=1	Bought airtime top-ups or paid a mobile phone bill	
MM17_3	IF MM15_3=1	Paid a school fee	
MM17_4	IF MM15_4=1	Paid a bill for medical expenses, housing, rent or utilities, such as electricity, water, solar, satellite TV or cable TV	
MM17_5	IF MM15_5=1	Paid a government bill, including tax, fine or fee	
MM17_6	IF MM15_6=1	Sent money to, or received money from, family members, friends, workmates or other acquaintances	
MM17_7	IF MM15_7=1	Received a welfare, pension or other benefit payment from the government	
MM17_8	IF MM15_8=1	Received wages for your primary or secondary job	
MM17_9	IF MM15_9=1	Made insurance payments or received claims on insurance	
MM17_10	IF MM15_10=1	Took a loan or made payments on a loan	
MM17_11	IF MM15_11=1	Saved money for any reason	
MM17_12	IF MM15_12=1	Made an investment, including bought stock or shares	
MM17_13	IF MM15_13=1	Paid for goods or services at a grocery store, clothing shop or any other store/shop	
MM17A	IF MM15_10=1	Do you currently have a loan through your mobile money account?	1=Yes 2=No

10.4 MOBILE MONEY ECOSYSTEM

MM18_1	IF MM15_6=1	In the past 12 months, approximately how many different people did you send money to using mobile money?	1=1 or 2 people 2=3 to 5 people 3= 6 to 10 people 4=more than 10 people 5=None 99=DK - DO NOT READ
MM18_2	IF MM15_6=1	In the past 12 months, approximately how many different people did you receive money from using mobile money?	1=1 or 2 people 2=3 to 5 people 3=6 to 10 people 4=more than 10 people 5=None 99=DK - DO NOT READ
MM18A	IF (MM2_1=1 or MM2_2=1 or MM2_3=1 or MM2_4=1 or MM2_5=1 or MM2_6=1 or MM2_7=1 or or MM2_8 or MM2_9 or MM2_10 or MM2_11 or MM2_12 or MM2_13 or MM2_14 or MM2_15 or MM2_16=1 or MM2_17 =1 or MM2_96=1 or MM3_1=1 or MM3_2=1 or MM3_3=1 or MM3_4=1	Thinking about the places where you usually shop, about how many merchants accept mobile money?	1 = None 2 = A few 3 = Some 4 = Most 5 = Almost all

or MM3_5=1
or MM3_6=1
or MM3_7=1
or MM3_8=1
or MM3_9=1
or
MM3_10=1
or
MM3_11=1
or
MM3_12=1
or
MM3_13=1
or
MM3_14=1
or
MM3_15=1
or
MM3_16=1
or
MM3_17=1)

MM23

IF MM6_1=1
OR
MM6_2=1
OR
MM6_3=1
OR
MM6_4=1
OR
MM6_5=1
OR
MM6_6=1
OR
MM6_7=1
OR
MM6_8=1
OR
MM6_9=1
OR
MM6_10=1
OR
MM6_11=1
OR
MM6_12=1

On average, for how many days do you keep
money on a mobile money account before you
withdraw or transfer or spend it?

x >= 0
-2 = DK - DO NOT READ

OR
MM6_13=1
OR
MM6_14=1
OR
MM6_15=1
OR
MM6_16=1
OR
MM6_17=1
OR
MM6_96=1
Others skip to
MM25

IF MM4_1=1
OR
MM4_2=1
OR
MM4_3=1
OR
MM4_4=1
OR
MM4_5=1
OR
MM4_6=1
OR
MM4_7=1
OR
MM25_1 MM4_8=1
OR
MM4_9=1
OR
MM4_10=1
OR
MM4_11=1
OR
MM4_12=1
OR
MM4_13=1
OR
MM4_14=1
OR
MM4_15=1
OR

I am going to read some statements regarding the cost of mobile money. Please tell me how much you agree or disagree with the following statements:

The cost of mobile money transfers changes often.

1 = Strongly disagree
2 = Somewhat disagree
3 = Neither disagree, nor agree
4 = Somewhat agree
5 = Strongly agree

MM4_16=1
OR
MM4_17=1
OR
MM4_96=1

OTHERS
skip to MM29

MM25_2	See filter MM25_1	The cost of using mobile money agents is higher now than it was in the past.
MM25_3	See filter MM25_1	The costs associated with using mobile money change without warning.
MM25_4	See filter MM25_1	Considering current costs, I may not be able to afford to continue using mobile money.
MM25_5	See filter MM25_1	The cost of mobile money is fair for the convenience that it provides.

IF MM6_1=1
OR
MM6_2=1
OR
MM6_3=1
OR
MM6_4=1
OR
MM6_5=1
OR
MM6_6=1
OR
MM6_7=1
OR
MM6_8=1
OR
MM6_9=1
OR
MM6_10=1
OR
MM6_11=1
OR
MM6_12=1
OR
MM6_13=1

MM29A

How many people know the PIN number of your mobile money account or otherwise have access to your account?

x>=0
99=DK - DO NOT READ

OR
MM6_14=1
OR
MM6_15=1
OR
MM6_16=1
OR
MM6_17=1
OR
MM6_96=1
Others skip to
MM31

IF MM6_1=1
OR
MM6_2=1
OR
MM6_3=1
OR
MM6_4=1
OR
MM6_5=1
OR
MM6_6=1
OR
MM6_7=1
OR
MM6_8=1
OR
MM6_9=1
OR
MM6_10=1
OR
MM6_11=1
OR
MM6_12=1
OR
MM6_13=1
OR
MM6_14=1
OR
MM6_15=1
OR
MM6_16=1
OR

MM30_1

About how often do the following people make transactions on your behalf using the mobile money account registered in your name?

1=Never
2=Sometimes
3=Often
4=Almost always

Relatives

MM6_17=1
OR
MM6_96=1
Others skip to
MM31

MM30_2 See filter Friends
MM30_1

MM30_3 See filter Mobile money agents
MM30_1

10.5 POWER RELATIONS – MOBILE MONEY

IF MM4_1=1
OR
MM4_2=1
OR
MM4_3=1
OR
MM4_4=1
OR
MM4_5=1
OR
MM4_6=1
OR
MM4_7=1
OR
MM4_8=1
OR
MM31_1 MM4_9=1 How involved or uninvolved are you in deciding
how your mobile money account is used?
OR
MM4_10=1
OR
MM4_11=1
OR
MM4_12=1
OR
MM4_13=1
OR
MM4_14=1
OR
MM4_15=1
OR
MM4_16=1
OR
MM4_17=1

1 = Very uninvolved
2 = Somewhat uninvolved
3 = Neither uninvolved, nor involved
4 = Somewhat involved
5 = Very involved
99=DK - DO NOT READ

OR
MM4_96=1

OTHERS
skip to MMP1

MM31_2

See filter
MM31_1

How involved or uninvolved are your family members (e.g., your spouse, parents/in-laws or older siblings) in deciding how your mobile money account is used?

1 = Very uninvolved
2 = Somewhat uninvolved
3 = Neither uninvolved, nor involved
4 = Somewhat involved
5 = Very involved

97=I don't have these family members -
DO NOT READ
99=DK - DO NOT READ

10.6 MOBILE MONEY PROFICIENCY

IF MM4_1=1

OR

MM4_2=1

OR

MM4_3=1

OR

MM4_4=1

OR

MM4_5=1

OR

MM4_6=1

OR

MM4_7=1

MM32_1

OR

MM4_8=1

OR

MM4_9=1

OR

MM4_10=1

OR

MM4_11=1

OR

MM4_12=1

OR

MM4_13=1

OR

MM4_14=1

OR

Now I'm going to read a list of actions that people take when using mobile money. For each one that I read, please tell me how easy or difficult is it for you to perform the action without assistance from anyone?

Open a mobile money menu

1 = Very difficult
2 = Somewhat difficult
3 = Neither difficult, nor easy
4 = Somewhat easy
5 = Very easy

MM4_15=1
 OR
 MM4_16=1
 OR
 MM4_17=1
 OR
 MM4_96=1

OTHERS
 skip to MMP1

MM32_2	See filter MM32_1	Find a particular menu option (e.g., an option for a money transfer)
MM32_3	See filter MM32_1	Initiate a transaction
MM32_4	See filter MM32_1	Complete a transaction
MM32_5	See filter MM32_1	Correct an error in the amount or phone number for a transaction recipient
MM32_6	See filter MM32_1	Reverse or cancel a transaction

10.7 MOBILE MONEY AGENT AND PROVIDER EXPERIENCE

MA1_1	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR MM4_8=1 OR MM4_9=1 OR MM4_10=1	I am going to read some statements about mobile money services. For each one that I read, please tell me how much you agree or disagree: My mobile money provider is able to keep my money safe and secure	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
--------------	--	---	---

OR
MM4_11=1
OR
MM4_12=1
OR
MM4_13=1
OR
MM4_14=1
OR
MM4_15=1
OR
MM4_16=1
OR
MM4_17=1
OR
MM4_96=1

OTHERS
skip to MMP1

MA1_2	See filter MA1_1	My transactions are usually completed without any problem	
MA1_3	See filter MA1_1	When I need to access my money, I am usually able to do so without any problem	
MA1_4	See filter MA1_1	When I use mobile money services with a merchant, the merchant is usually able to accept my payment without any problem	
MA1_5	See filter MA1_1	I am comfortable using mobile money to make digital payments to merchants	
MA1_6	See filter MA1_1	I am, or would be, comfortable receiving my salary in a mobile money account	
MA1_7	See filter MA1_1	I am comfortable making deposits and withdrawals in cash using mobile money	
MA1_8	See filter MA1_1	It is easier for me to save in a mobile money account rather than in cash	
MA2_1	See filter MA1_1	How often have you experienced any of the following issues with a mobile money agent?	1=Never 2=Once or twice

		Agent was absent	3=Sometimes 4=Often 5=Almost always
MA2_2	See filter MA1_1	Agent provided poor service	
MA2_3	See filter MA1_1	Agent did not have enough cash or e-float and could not perform the transaction	
MA2_5	See filter MA1_1	Agent did not know how to perform the transaction	
MA2_6	See filter MA1_1	Agent overcharged for the transaction	
MA2_7	See filter MA1_1	Agent did not give all the cash that was owed	
MA2_8	See filter MA1_1	Agent system or mobile network was down	
MA2_13	See filter MA1_1	Agent was dismissive of women	
MA2_15	See filter MA1_1	Agent's place was not secure/there were suspicious people at agent's place	
MA2_16	See filter MA1_1	Agent shared your personal/account information with other people without your knowledge/permission	

10.8 USE OF MOBILE MONEY PRODUCTS

		Have you ever used any of the following mobile based products for any financial activity?	
MMP1_1	ALL	United Payments Interface (UPI)	
MMP1_2	ALL	BHIM App	1=Yes
MMP1_3	ALL	Chillr	2=No (if ALL=NO, skip to IF1)
MMP1_4	ALL	Citrus Pay	
MMP1_5	ALL	Ezetap	
MMP1_6	ALL	Freecharge	
MMP1_7	ALL	FTcash	

MMP1_8	ALL	HDFC PayZapp
MMP1_9	ALL	ICICI Pockets
MMP1_10	ALL	Itzcash
MMP1_11	All	JusPay Safe
MMP1_12	All	Life
MMP1_13	All	Mobikwik
MMP1_14	All	PayMate
MMP1_15	All	PayUmoney
MMP1_16	All	PhonePe
MMP1_17	All	State Bank Buddy
MMP1_18	All	Trupay
MMP1_96	ALL	Other (specify)

MMP2_1 IF
MMP1_1=1

When was the last time you used this mobile based product, other than today?

United Payments Interface (UPI)

MMP2_2	IF MMP1_2=1	BHIM App
MMP2_3	IF MMP1_3=1	Chillr
MMP2_4	IF MMP1_4=1	Citrus Pay
MMP2_5	IF MMP1_5=1	Ezetap
MMP2_6	IF MMP1_6=1	Freecharge
MMP2_7	IF MMP1_7=1	FTcash

1=Yesterday
2=In the past 7 days
3=In the past 30 days
4=In the past 90 days
5=Between 90 days and 1 year
6=More than 1 year

MMP2_8	IF MMP1_8=1	HDFC PayZapp
MMP2_9	IF MMP1_9=1	ICICI Pockets
MMP2_10	IF MMP1_10=1	Itzcash
MMP2_11	If MMP1_11=1	JusPay Safe
MMP2_12	If MMP1_12=1	Life
MMP2_13	If MMP1_13=1	Mobikwik
MMP2_14	If MMP1_14=1	PayMate
MMP2_15	If MMP1_15=1	PayUmoney
MMP2_16	If MMP1_16=1	PhonePe
MMP2_17	If MMP1_17=1	State Bank Buddy
MMP2_18	If MMP1_18=1	Trupay
MMP2_9 6	IF MMP1_96=1	Other

11. Payments Banks

PB1	ALL	Have you ever heard of something called a payments bank?	1 = Yes 2 = No
PB2_1	ALL	Have you ever heard of the following	1 = Yes 2 = No
PB2_2	ALL	Airtel Payments Bank PayTM Payments Bank	

PB2_3	ALL	India Post Payments Bank	
	If PB2_1=1	Have you ever used any of the following:	
PB3_1		Airtel Payments Bank	1 = Yes
			2 = No
PB3_2	If PB2_2=1	PayTM Payments Bank	
PB3_3	If PB2_3=1	India Post Payments Bank	
	If PB2_1=1	Do you have an account with any of the following:	
PB4_1		Airtel Payments Bank	1 = Yes
			2 = No
PB4_2	If PB2_2=1	PayTM Payments Bank	
PB4_3	If PB2_3=1	India Post Payments Bank	
PB5_1	If PB3_1=1 AND PB4_1=1	When was the last time you used your payments bank account at the following for any financial transaction, other than today	
		Airtel Payments Bank	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
PB5_2	If PB3_2=1 AND PB4_2=1	PayTM Payments Bank	
PB5_3	If PB3_3=1 AND PB4_3=1	India Post Payments Bank	

12. NON-BANK FINANCIAL INSTITUTIONS (NBFI)

IFI1_1	ALL	Have you ever used any of the following for any financial activity? Microfinance institution (MFI)	1=Yes 2=No (Skip to IFI1_2)
IFI2_1	IF IFI1_1=1	When was the last time you used this financial service for any financial activity, other than today? Microfinance institution (MFI)	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year

			6=More than 1 year
IFI3_1	All	Do you have an account/membership in your name with any of the following? Microfinance institution (MFI)	1=Yes 2=No
IFI4_1	IF IFI3_1=1	When was the last time you used the account/membership that is in your name for this service, other than today? Microfinance institution (MFI)	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
IFI1_2	ALL	Have you ever used any of the following for any financial activity? Post Office Account	1=Yes 2=No
IFI2_2	IF IFI1_2=1	When was the last time you used this financial service for any financial activity, other than today? Post Office Account	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
IFI3_2	ALL	Do you have an account/membership in your name with any of the following? Post Office Account	1=Yes 2=No
IFI4_2	IF IFI3_2=1	When was the last time you used the account/membership that is in your name for this service, other than today? Post Office Account	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
IFI1_3	ALL	Have you ever used any of the following for any financial activity? Formal savings and/or lending group	1=Yes 2=No
IFI2_3	IF IFI1_3=1	When was the last time you used this financial service for any financial activity, other than today? Formal savings and/or lending group	1=Yesterday 2=In the past 7 days 3=In the past 30 days

			4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
IFI3_3	ALL	Do you have an account/membership in your name with any of the following? Formal savings and/or lending group	1=Yes 2=No
IFI4_3	IF IFI3_3=1	When was the last time you used the account/membership that is in your name for this service, other than today? Formal savings and/or lending group	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year 7=Never
IFI1_4	ALL	Have you ever used any of the following for any financial activity? A digital card (a card that is not attached to a bank or MFI account)	1=Yes 2=No
IFI2_4	IF IFI1_4=1	When was the last time you used this financial service for any financial activity, other than today? A digital card (a card that is not attached to a bank or MFI account)	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
IFI1_5	ALL	Have you ever used any of the following? Private money lender	1=Yes 2=No
IFI2_5	IF IFI1_5=1	When was the last time you used this financial service for any financial activity, other than today? Private money lender	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
IFI1_6	ALL	Have you ever used any of the following? A money guard/ someone in the workplace or neighborhood who collects and keeps savings deposits on a regular basis	1=Yes 2=No
IFI2_6	IF IFI1_6=1	When was the last time you used this financial service for any financial activity, other than today?	1=Yesterday 2=In the past 7 days

		A money guard/ someone in the workplace or neighborhood who collects and keeps savings deposits on a regular basis	3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year
IFI1_7	ALL	Have you ever used any of the following? Life Insurance Corporation of India (LIC)	1=Yes 2=No
IFI2_7	IF IFI1_7=1	When was the last time you used this financial service for any financial activity, other than today? Life Insurance Corporation of India (LIC)	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year 6=More than 1 year

12.1 NBFI ACCOUNT CLOSURE

IFI3A_1	IF IFI1_1=1	Have you ever had an account with the following that you have since stopped using or closed - Microfinance institution	
IFI3A_2	IF IFI1_2=1	Have you ever had an account with the following that you have since stopped using or closed - Post Office Account	1 = Yes 2 = No
IFI3A_3	IF IFI1_3=1	Have you ever had an account with the following that you have since stopped using or closed - Savings and/or lending group	
IFI3B_1	IF IFI3A_1=1 Others skip to IFI3C(applies to all IFI3B)	Now I'm going to read a list of reasons why people might close their account with a microfinance institution. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account: The products or services offered no longer met my needs	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
IFI3B_2	IF IFI3A_1=1	Improvement in my circumstances took away the need I had for the products or services offered	
IFI3B_3	IF IFI3A_1=1	A change in my status made me ineligible for products or services	

IFI3B_4	IF IFI3A_1=1	The microfinance institution no longer serves customers like me	
IFI3B_5	IF IFI3A_1=1	It became more difficult to travel to the point of service	
IFI3B_6	IF IFI3A_1=1	Other financial institutions or service providers offer better products or services	
IFI3C_1	IF IFI3A_2=1 Others skip to IFI3D (applies to all IFI3C)	Now I'm going to read a list of reasons why people might close their Post Office Account. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account: The products or services offered no longer met my needs	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
IFI3C_2	IF IFI3A_2=1	Improvement in my circumstances took away the need I had for the products or services offered	
IFI3C_3	IF IFI3A_2=1	A change in my status made me ineligible for products or services	
IFI3C_4	IF IFI3A_2=1	The post office no longer serves customers like me	
IFI3C_5	IF IFI3A_2=1	It became more difficult to travel to the point of service	
IFI3C_6	IF IFI3A_2=1	Other financial institutions or service providers offer better products or services	
IFI3D_1	IF IFI3A_3=1 Others skip to IFI3E	Now I'm going to read a list of reasons why people might close their account with a savings and/or lending group. For each one that I mention, please tell me how much you agree or disagree that this reason applies to your decision to close your account: The products or services offered no longer met my needs	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
IFI3D_2	IF IFI3A_3=1	Improvement in my circumstances took away the need I had for the products or services offered	
IFI3D_3	IF IFI3A_3=1	A change in my status made me ineligible for products or services	

IFI3D_4	IF IFI3A_3=1	The savings/lending group no longer serves customers like me	
IFI3D_5	IF IFI3A_3=1	It became more difficult to travel to the point of service	
IFI3D_6	IF IFI3A_3=1	Other financial institutions or service providers offer better products or services	
12.2 FULL SERVICE AND DIGITAL NBF ACCOUNTS			
IFI5_1	IF IFI1_1=1 OR IFI3_1=1 Others skip to IFI5_2	Does your Microfinance institution offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.	1 = Yes 2 = No
IFI6_1	IF IFI1_1=1 OR IFI3_1=1	Does your Microfinance Institution offer the following services? It does not matter if you use those services, I just want to know whether they are offered. A mobile phone application or website that can be used to access the account and make transactions	99=DK - DO NOT READ
IFI6_2	IF IFI1_1=1 OR IFI3_1=1	A debit/ATM card	
IFI6_3	IF IFI1_1=1 OR IFI3_1=1	A credit card	
IFI6_4	IF IFI1_1=1 OR IFI3_1=1	Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /cooperative)	
IFI5_2	IF IFI1_2=1 OR IFI3_2=1 Others skip to IFI5_3	Does your Post Office Account offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.	1 = Yes 2 = No 99=DK - DO NOT READ

IFI7_1	IF IFI1_2=1 OR IFI3_2=1	Does your Post Office Account offer the following services? It does not matter if you use those services, I just want to know whether they are offered. A mobile phone application or website that can be used to access the account and make transactions	
IFI7_2	IF IFI1_2=1 OR IFI3_2=1	A debit/ATM card	
IFI7_3	IF IFI1_2=1 OR IFI3_2=1	A credit card	
IFI7_4	IF IFI1_2=1 OR IFI3_2=1	Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /cooperative)	
IFI5_3	IF IFI1_3=1 OR IFI3_3=1 Others skip to IFI5_4	Does your saving and/or lending group offer at least one of the following services: savings, money transfers, insurance, or investment? It does not matter if you use those services, I just want to know whether they are offered.	1 = Yes 2 = No 99=DK - DO NOT READ
IFI8_1	IF IFI1_3=1 OR IFI3_3=1	Does your saving and/or lending group offer the following services? It does not matter if you use those services, I just want to know whether they are offered. A mobile phone application or website that can be used to access the account and make transactions	
IFI8_2	IF IFI1_3=1 OR IFI3_3=1	A debit/ATM card	

IFI8_3	IF IFI1_3=1 OR IFI3_3=1	A credit card	
IFI8_4	IF IFI1_3=1 OR IFI3_3=1	Money transfers to and from this account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to/from another bank/mobile money /SACCO/cooperative)	
12.3 BASIC AND ADVANCED NFI USE			
IFI10_1	IF IFI1_1=1 Others skip to IFI11 (applies to all IFI10)	When was the last time you used your MFI account to do any of the following activities, other than today? Deposited or withdrew money	
IFI10_2	IF IFI1_1=1	Sent or received money from family, friends, colleagues	1=Yesterday 2=In the past 7 days 3=In the past 30 days
IFI10_3	IF IFI1_1=1	Paid bills, utilities, rent, taxes	4=In the past 90 days 5=Between 90 days and 1 year
IFI10_4	IF IFI1_1=1	Received wages, pension payments, or government assistance payments	6=More than 1 year
IFI10_5	IF IFI1_1=1	Made insurance payments or received claims on insurance	7=Never
IFI10_6	IF IFI1_1=1	Took a loan or made payments on a loan	
IFI10_7	IF IFI1_1=1	Saved money for any reason	
IFI10_8	IF IFI1_1=1	Made an investment, including bought stock or shares	
IFI11_1	IF IFI1_2=1 Others skip to IFI12 (applies to all IFI11)	When was the last time you used your Post Office Account to do any of the following activities, other than today? Deposited or withdrew money	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year
IFI11_2	IF IFI1_2=1	Sent or received money from family, friends, colleagues	6=More than 1 year 7=Never
IFI11_3	IF IFI1_2=1	Paid bills, utilities, rent, taxes	

IFI11_4	IF IFI1_2=1	Received wages, pension payments, or government assistance payments	
IFI11_5	IF IFI1_2=1	Made insurance payments or received claims on insurance	
IFI11_6	IF IFI1_2=1	Took a loan or made payments on a loan	
IFI11_7	IF IFI1_2=1	Saved money for any reason	
IFI11_8	IF IFI1_2=1	Made an investment, including bought stock or shares	
IFI12_1	IF IFI1_3=1 Others skip to IFI13 (applies to all IFI12)	When was the last time you used your saving and/or lending group account to do any of the following activities, other than today? Deposited or withdrew money	
IFI12_2	IF IFI1_3=1	Sent or received money from family, friends, colleagues	1=Yesterday 2=In the past 7 days 3=In the past 30 days 4=In the past 90 days 5=Between 90 days and 1 year
IFI12_3	IF IFI1_3=1	Paid bills, utilities, rent, taxes	
IFI12_4	IF IFI1_3=1	Received wages, pension payments, or government assistance payments	6=More than 1 year
IFI12_5	IF IFI1_3=1	Made insurance payments or received claims on insurance	7=Never
IFI12_6	IF IFI1_3=1	Took a loan or made payments on a loan	
IFI12_7	IF IFI1_3=1	Saved money for any reason	
IFI12_8	IF IFI1_3=1	Made an investment, including bought stock or shares	

13. PROXIMITY TO FINANCIAL POINT OF SERVICE

		How close are the following to where you live?	
IFI14_1	ALL	Bank branch	1=Less than .5 km 2=Between .5 km and 1km 3=Between 1km and 5km 4=More than 5km 99=DK - DO NOT READ
IFI14_2	ALL	ATM	
IFI14_3	ALL	Bank deposit or withdrawal over the counter at a retail store	

IFI14_4	ALL	Mobile money agent	
IFI14_5	ALL	Retail store/kiosk with over-the-counter mobile money services	
IFI14_6	ALL	MFI	
IFI14_7	ALL	Savings and/or lending group	
IFI14_8	ALL	Post office bank	
IFI14_9	ALL	Payments Banks	
IFI15_1	ALL	If you had to go to this institution, how much time would it take you? Bank branch	
IFI15_2	ALL	ATM	
IFI15_3	ALL	Bank deposit or withdrawal over the counter at a retail store	1=15 minutes or less 2=More than 15 to 30 minutes 3=More than 30 minutes to an hour 4=More than an hour to 2 hours 5=More than 2 hours to 4 hours 6=More than 4 hours 99=DK - DO NOT READ
IFI15_4	ALL	Mobile money agent	
IFI15_5	ALL	Retail store/kiosk with over-the-counter mobile money services	
IFI15_6	ALL	MFI	
IFI15_7	ALL	Savings and/or lending group	
IFI15_8	ALL	Post office bank	
IFI15_9		Payments Banks	

14. INFORMAL FINANCIAL INSTITUTIONS

IFI18	ALL	How many informal societies or group saving schemes do you personally belong to?	0<=x (IF IFI18=0, SKIP TO IFI24) 99=DK - DO NOT READ
IFI20_1	IF IFI18>0	Do you receive the following services through any of the informal societies or group saving schemes that you personally belong to? Welfare/clan group – we help each other out for things like funerals	1 = Yes 2 = No

IFI20_2	IF IFI18>0	We receive loan/credit	
IFI20_3	IF IFI18>0	We collect money and give to each member a lump sum (pot) or gift in turn	
IFI20_4	IF IFI18>0	We save and lend money to members and/or non-members to be repaid with interest	
IFI20_5	IF IFI18>0	We periodically distribute all monies held by the group to its members	
IFI20_6	IF IFI18>0	We save together and put the money in an account	
IFI20_7	IF IFI18>0	We make other kinds of investments as a group (e.g., property, business)	
IFI20_8	IF IFI18>0	We invest in the stock market as a group	
IFI21_1	IF IFI18>0	Now I'm going to read a list of reasons why some people join informal societies or group saving schemes. For each one that I mention, please tell me how important or unimportant this reason is for your decision to join? To have a lump sum to use when it's your turn	1 = Very unimportant 2 = Somewhat unimportant 3 = Neither important nor unimportant 4 = Somewhat important 5 = Very important
IFI21_2	IF IFI18>0	To help when there is a death in the family or any other emergency	
IFI21_3	IF IFI18>0	To have access to loans or credit when needed	
IFI21_4	IF IFI18>0	Easier to use or more accessible than other financial service providers	
IFI23_1	IF IFI18>0	Do any of your savings and loans groups have a bank account?	1 = Yes 2 = No
IFI23_2	IF IFI18>0	Are any of your savings and loans groups linked to a mobile money account?	
IFI24_1	IF IFI18=0 Others skip to GN1 (applies to all IFI24)	Now I'm going to read a list of reasons why some people do not join informal societies or group saving schemes. For each one that I mention, please tell me how important or unimportant this reason is for your decision not to join? Don't have any money left for savings	1 = Very unimportant 2 = Somewhat unimportant 3 = Neither important nor unimportant 4 = Somewhat important 5 = Very important

IFI24_2	IF IFI18=0	Don't know about them
IFI24_3	IF IFI18=0	Don't trust them/people steal your money
IFI24_4	IF IFI18=0	Don't need any service from them/their services are better served by other financial service providers

15. GENDER AND FINANCES

GN1	ALL	In your best estimate, about how much of your household's income do you provide each month?	<p>1 = None 2 = A little 3 = About half 4 = Most 5 = Almost all</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN2_1	ALL	About how involved or uninvolved are you typically in deciding how to spend your household's income?	<p>1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN2_2	ALL	About how involved or uninvolved are you typically in deciding how your household's income is spent on basic needs like food and clothing?	<p>1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN2_3	ALL	About how involved or uninvolved are you typically in deciding how your household's income is spent on other things beyond basic needs?	<p>1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN3_1	ALL	If you were to speak your mind on a decision regarding how to spend your household's income,	<p>1 = None 2 = A little</p>

		about how much influence do you think you would have on the final decision?	<p>3 = A fair amount 4 = Most 5 = Almost all</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN3_2	ALL	If your spouse were to speak his/her mind on a decision regarding how to spend your household's income, about how much influence do you think your spouse would have on the final decision?	<p>1 = None 2 = A little 3 = A fair amount 4 = Most 5 = Almost all</p> <p>97=No Spouse - DO NOT READ</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN3_3	ALL	If your parents or in-laws were to speak their mind on a decision regarding how to spend your household's income, about how much influence do you think your parents or in-laws would have on the final decision?	<p>1 = None 2 = A little 3 = A fair amount 4 = Most 5 = Almost all</p> <p>97=No Parents/In-laws - DO NOT READ</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN4	ALL	If you happened to disagree with a decision about how your household's income is spent, how likely would you be to voice disagreement?	<p>1 = Very unlikely 2 = Somewhat unlikely 3 = Neither unlikely, nor likely 4 = Somewhat likely 5 = Very likely</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>
GN5	ALL	If you said you disagree with a decision on how the income in your household is spent, please tell me, do you think there would be a change in how this income is spent? Please use a scale of 1 to 5 where 1 means 'very unlikely to change' and 5 means 'very likely to change'.	<p>1 = Very unlikely 2 = Somewhat unlikely 3 = Neither unlikely, nor likely 4 = Somewhat likely 5 = Very likely</p> <p>98 = Refused - DO NOT READ 99=DK - DO NOT READ</p>

GN6	ALL	To what extent do you typically agree or disagree with the final decisions about how your household's income is usually spent?	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 98 = Refused - DO NOT READ 99=DK - DO NOT READ
GN7_1	ALL	To what extent do you agree or disagree with the following statements regarding the money you personally earn or receive? You make the final decision on how your money is spent or saved.	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 98 = Refused - DO NOT READ 99=DK - DO NOT READ
GN7_2	ALL	Family members make final decisions about how your money is spent or saved.	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 97 = I don't have family members - DO NOT READ 98 = Refused - DO NOT READ 99=DK - DO NOT READ
GN7_3	ALL	I am concerned about family members interfering with how I use my money	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 97 = I don't have family members - DO NOT READ 98 = Refused - DO NOT READ 99=DK - DO NOT READ
GN9_1	ALL	How involved are you in deciding what kind of financial services you use?	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 98 = Refused - DO NOT READ 99=DK - DO NOT READ

GN9_2	ALL	How involved are your family members (e.g., your spouse, parents/in-laws or older siblings) in deciding what kind of financial services you use.	1 = Very uninvolved 2 = Somewhat uninvolved 3 = Neither uninvolved, nor involved 4 = Somewhat involved 5 = Very involved 97 = I don't have these family members DO NOT READ 98 = Refused - DO NOT READ 99=DK - DO NOT READ
GN10	ALL	To what extent do you agree with the following statement related to financial service providers – I am concerned that financial service providers may share my personal information with others without my consent	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree 97 = N/A 98 = Refused – DO NOT READ 99=DK - DO NOT READ
16. FINANCIAL HEALTH			
FL1	ALL	How often do you make a plan for how to spend your income, whether it is earned through a job, received from the government or from other people?	1=Never (SKIP TO FL6) 2=Sometimes 3=Often 4=Almost always
FL2	IF FL1>1 Others skip to FL6	When you make a plan for how to spend your income, how often do you follow the plan?	1=Never 2=Sometimes 3=Often 4=Almost always
FL6_1	ALL	About how much do you agree or disagree with the following statements when considering your personal financial situation: I have enough money to pay for my living expenses	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree
FL6_2	ALL	I spend less money than I make each month	4 = Somewhat agree
FL6_3	ALL	I pay my bills on time and in full	5 = Strongly agree
FL6_4	ALL	I have an emergency fund that is large enough to cover unplanned expenses	

FL6_5	ALL	I am confident that my income will grow in the future
FL6_6	ALL	I earn enough money to pay back debt and also pay for my living expenses
FL6_7	ALL	Friends and family rely on me to help with their finances
FL6_8	ALL	I have savings or assets that will keep me financially secure in the future
FL6_9	ALL	I have the skills and knowledge to manage my finances well

FL11	ALL	If you had an emergency and urgently needed to pay a sum equal to one year of your income, how likely is it that you could gather sufficient funds?	1=Very unlikely 2=Somewhat unlikely 3=Neither unlikely, nor likely 4=Somewhat likely 5=Very likely 99=DK - DO NOT READ
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17. FINANCIAL LITERACY

FL12	ALL	Imagine you have 2,000 Rs. Somebody gave you 200 Rs. How much total money will you have?	1=2,200 Rs 2=Any other answer 99=DK - DO NOT READ
		DO NOT READ ANSWER CHOICES. SINGLE ANSWER.	

FL13	ALL	Imagine you have 1,000 Rs and you have to divide it among 5 people. How much money will each person receive if you divide it equally?	1=200 Rs 2= Any other answer 99=DK - DO NOT READ
		DO NOT READ ANSWER CHOICES. SINGLE ANSWER.	

FL14	ALL	Is it safer to put your money into one business or investment, or to put your money into multiple businesses or investments?	1=One business or investment 2=Multiple businesses or investments 99=DK - DO NOT READ
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FL15	ALL	Suppose over the next 10 years the prices of the things you buy double. If your income also doubles, will you be able to buy less than you can buy today,	1=Less 2=The same
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		the same as you can buy today, or more than you can buy today?	3=More 99=DK - DO NOT READ
FL16	ALL	Suppose you need to borrow 1,000 Rs. Which is the lower amount to pay back: 1,050 Rs or 1,000 Rs plus 3 percent?	1=1,050 Rs 2=1,000 Rs plus 3 percent 99=DK - DO NOT READ
FL17	ALL	Suppose you put money in the bank for two years and the bank agrees to add 15 percent per year to your account. Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money both years?	1=The same 2=More 99=DK - DO NOT READ
FL18	ALL	Suppose you had 1,000 Rs. in a savings account and the bank adds 10 percent per year to the account. How much money would you have in the account after five years if you did not remove any money from the account?	1=Exactly 1,500 Rs 2=More than 1,500 Rs 3=Less than 1,500 Rs 99=DK - DO NOT READ

18. Borrowing

			1=Never 2=1 or 2 times 3=3 to 10 times 4=More than 10 times 99=DK - DO NOT READ (IF FB13A=1, SKIP TO FB16X)
FB13A	ALL	About how many times have you ever borrowed money from outside your household, including for business/commercial purposes?	
FB13	IF FB13A>1	How many times <u>in the past 12 months</u> have you borrowed money from outside your household?	1=Never 2=1 or 2 times 3=3 to 10 times 4=More than 10 times 99=DK - DO NOT READ (IF FB13A=1, SKIP TO FB16X)

FB16A_1	IF FB13A>1 Others skip to FB16X (applies to all FB16A)	Do you currently have a loan with this organization? Bank, personal or business loans	
FB16A_2	IF FB13A>1	Microfinance account	
FB16A_3	IF FB13A>1	Post office account	1=Yes 2=No
FB16A_4	IF FB13A>1	Mobile money account	
FB16A_5	IF FB13A>1	Formal saving and/or lending group	
FB16A_96	IF FB13A>1	Any other institution or financial service provider	
FB17_1	IF FB16A_1=1 Others skip to FB18	What interest rate do you pay on your loan(s) from the following? Bank, personal or business loans	
FB17_2	IF FB16A_2=1	Microfinance account	x%>=0
FB17_3	IF FB16A_3=1	Post office account	99=DK - DO NOT READ
FB17_4	IF FB16A_4=1	Mobile money account	
FB17_5	IF FB16A_5=1	Saving and/or lending group	
FB17_96	IF FB16A_96=1	Any other institution or financial service provider	

FB18	IF FB13A>1 Others skip to FB16X	About how much do you agree or disagree with the following statement - when you repay your loans, you repay in full before the deadline.	1 = Strongly disagree 2 = Somewhat disagree 3 = Neither disagree, nor agree 4 = Somewhat agree 5 = Strongly agree
FB19_1	IF FB13>1 Others skip to FB16X (applies to all FB19)	Now I'm going to read a list of reasons why some people borrow money. For each one that I read, please tell me whether or not you borrowed in the past 12 months for this purpose? To pay for emergency expenses (e.g., medical bills)	1 = Yes 2 = No
FB19_2	IF FB13>1	To pay for daily expenses (e.g., food, transportation, etc.)	
FB19_3	IF FB13>1	To invest in a business	
FB19_4	IF FB13>1	To invest in home construction	

19. SAVING

FB22X	ALL	Have you ever saved money through your mobile phone, regardless of which financial service provider/institution they came from?	1=Yes 2=No
FB22_1	IF FF1=1 OR FF1A=1 OR FF4=1	Do you save with any of the following? Bank	
FB22_2	IF MM4_1=1 OR MM4_2=1 OR MM4_3=1 OR MM4_4=1 OR MM4_5=1 OR MM4_6=1 OR MM4_7=1 OR	Mobile money account or mobile money product	1=Yes 2=No

	MM4_8=1 OR MM4_9=1 OR MM4_10=1 OR MM4_11=1 OR MM4_12=1 OR MM4_13=1 OR MM4_14=1 OR MM4_15=1 OR MM4_16=1		
FB22_3	IF IFI1_1=1	Microfinance institution (MFI)	
FB22_4	IF IFI1_2=1	Post Office Account	
FB22_5	IF IFI1_3=1	Savings and/or lending group	
FB22_6	IF PB4_1=1 OR PB4_2=1 OR PB4_3=1	Payments bank	
FB22_7	ALL	Savings through buying something (agricultural inputs, livestock, other property)	
FB22_8	ALL	Digital/recharge card	
FB22_9	ALL	Other people (e.g., family, friends, neighbors, shopkeepers, money guards, etc.)	
FB22_10	ALL	In a safe place at home or on yourself in cash	
FB22_11	ALL	In-kind assets, such as gold	
FB23_1	IF FB22_1=1 Others skip to FB27_1 (applies to all FB23)	What interest rate do you earn on your savings from...? Bank	0<=x% 99=DK - DO NOT READ

FB23_2	IF FB22_2=1	Mobile money account or mobile money product
FB23_3	IF FB22_3=1	Microfinance institution (MFI)
FB23_4	IF FB22_4=1	Post Office Account
FB23_5	IF FB22_5=1	Savings and/or lending group
FB23_6	IF FB22_6=1	Payments bank
FB23_7	IF FB22_7=1	Savings through buying something (agricultural inputs, livestock, other property)

20. INSURANCE

		Do you have any of the following types of insurance?	
FB27_1	ALL	Health insurance/Mediclaim	
FB27_2	ALL	Life	
FB27_3	ALL	Car, vehicle	
FB27_4	ALL	Agriculture	
FB27_5	ALL	House/property/asset/fire	1=Yes
FB27_6	ALL	Unemployment/income protection	2=No
FB27_7	ALL	Retirement/pension/old age	
FB27_8	ALL	Cattle/livestock insurance	
FB27_9	ALL	Spousal or family insurance coverage	
FB27_10	ALL	Commercial	
FB27_11	ALL	Travel	
FB27_12	ALL	Pet	
FB27_96	ALL	Other	

21. INVESTMENT

		Do you invest in any of the following places?	
FB29_1	ALL		1=Yes 2=No

		Your own business
FB29_2	ALL	Other people's businesses (e.g., neighbors, friends, relatives)
FB29_3	ALL	Assets (e.g., real estate, land, precious metals, gemstones, art, etc.)
FB29_4	ALL	Buy shares of foreign enterprises (e.g., Coca Cola, Toyota, Stanbic, etc.)
FB29_5	ALL	Buy shares of local enterprises
FB29_6	ALL	Buy government bonds

22. DEMONETIZATION

I would like to ask you a few questions about your experience with demonetization/cash crisis.

DM1_1	ALL	To what extent did you experience difficulties as a result of the cash crisis / after effects of demonetization with the following Purchasing groceries/meals/food staples	1 = No problems – I could perform this activity as I normally would 2 = Some problems – I could perform this activity but with some difficulty 3 = Many problems – I could not reasonably perform this activity
DM1_2	ALL	Purchasing transportation (e.g. buses, rickshaws, taxis, etc.)	
DM1_3	ALL	Paying for regular debts such as bills and rent	
DM2A	ALL	How many visits to a bank or private money changer did you make in order to exchange your demonetized currency?	0 < x < 99
DM2B	ALL	About how many days following demonetization did it take for you to exchange all of your demonetized currency?	0 < x < 99
DM3	ALL	Did you use any cashless payments, such as an ATM card, Mobile Money, PayTM, or UPI for the first time as a result of the cash crisis?	0 = No 1 = Yes
DM4	IF DM3=1	How likely are you to continue using these services over the next 3 months?	1 = Very unlikely 2 = Somewhat unlikely

			3 = Neither unlikely, nor likely 4 = Somewhat likely 5 = Very likely
DM5_1	ALL	I am going to read some statements about demonetization. Please tell me whether you agree or disagree with them. Demonetization was a necessary step to combat black money	
DM5_2	ALL	Demonetization policy was successfully implemented	1 = Strongly disagree
DM5_3	ALL	The effects of demonetization were more beneficial than disruptive	2 = Somewhat disagree 3 = Neither disagree, nor agree
DM5_4	ALL	During the demonetization period, merchants, vendors and service providers who previously only accepted cash started accepting other types of non-cash payments	4 = Somewhat agree 5 = Strongly agree 99 = DK/Refuse
DM5_5	ALL	After the currency exchange ended, more merchants, vendors and service providers continued accepting types of non-cash payments than before demonetization	
DM5_6	ALL	In the future, cash will be used less often by typical Indians for routine purchases	
DM5_7	ALL	I trust the government to implement similar policies in the future	
DM6_1	ALL	Following the demonetization experience, to what extent has your feeling of trust changed towards the following groups: Banks	1 = Trust much less 2 = Trust somewhat less 3 = No change 4 = Trust somewhat more
DM6_2	ALL	Regular bank employees	5 = Trust much more
DM6_3	ALL	The Government of India	99 = DK/Refuse

DM6_4	ALL	Merchants, vendors and service providers	
DM6_5	ALL	Providers of cashless payments (e.g., PayTM, Aircel)	
		To what extent do you agree with the following statement:	
DM7_1	ALL	People poorer than me benefited from demonetization	1 = Strongly disagree 2 = Somewhat disagree
DM7_2	ALL	People richer than me benefited from demonetization	3 = Neither disagree, nor agree 4 = Somewhat agree
DM7_3	ALL	People about the same as me, financially, benefited from demonetization	5 = Strongly agree
DM7_4	ALL	Everyone benefited from demonetization equally	99 = DK/Refuse
DM7_5	ALL	Merchants, vendors and service providers benefited from demonetization	

23. LITERACY

			1= Respondent read the informed consent form fluently and without any help from the interviewer
		Can you read this text for me, please? (Reading)	2= Respondent read the informed consent form well but had a little help from the interviewer
LN1A	ALL	ASK THE RESPONDENT TO READ THE CONSENT FORM ABOUT TAKING PHOTOS AND CONFIRM THAT THEY UNDERSTAND IT	3= Respondent struggled to read the informed consent form and had a lot of help from the interviewer 4= Respondent was unable to read the consent form and requested the interviewer read it to them

LN1B	ALL	Can you read this text for me, please? (Understanding)	ASK THE RESPONDENT TO READ THE CONSENT FORM ABOUT AND CONFIRM THAT THEY UNDERSTAND IT	<p>1= The respondent fully understood the informed consent form without any help from the interviewer (confirm by asking)</p> <p>2= Respondent understood the informed consent form well but asked for a little help from the interviewer</p> <p>3= Respondent struggled to understand the informed consent form and asked for a lot of help from the interviewer</p> <p>4= Respondent was unable to understand the informed consent form and interviewer explained it, in full, using simpler language</p>
LN2_1	ALL	On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas:	Reading in [questionnaire language]	<p>1= Cannot do this at all</p> <p>2= Very badly</p> <p>3= Somewhat badly</p> <p>4= Good</p> <p>5= Excellent</p>
LN2_2	ALL	Writing in [questionnaire language]		<p>1= Cannot do this at all</p> <p>2= Very badly</p> <p>3= Somewhat badly</p> <p>4= Good</p> <p>5= Excellent</p>

24. Harmonization Indicators

We've almost reached the end of the interview; I just have a few more questions. These questions are being tested for next year as a way to make the survey shorter. The questions ask for information that you provided already, but in a new way. I would be very grateful if you could answer these last few questions accurately, as you did earlier.

FA1	ALL	Do you use one of the following financial service providers either through your own account or someone else's account: a bank, mobile money, a Microfinance, Post Office Account, Payments Bank, or saving and/or lending group?	<p>1=Yes</p> <p>2=No</p> <p>99=DK - DO NOT READ</p>
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FA2	IF FA1=1	Do any of the financial service providers that you use offer at least one of the following services: savings, money transfers, insurance, or investment?	1=Yes 2=No 99=DK - DO NOT READ
FA3	IF FA1=1	Do any of the financial service providers that you use offer services electronically without using cash? This could be by using a phone menu or app, website, debit or credit card, or any way to get or send money electronically?	1=Yes 2=No 99=DK - DO NOT READ
FA4	IF FA1=1	Do you have an account that is registered in your name with one of the financial service providers that you use?	1=Yes 2=No 99=DK - DO NOT READ
FA5	IF FA4=1	Have you used an account registered in your name for anything in the past 90 days?	1=Yes 2=No 99=DK - DO NOT READ
FA6	IF FA4=1	Have you ever used an account electronically, for at least one of the following things: to buy or pay for anything, receive your salary from your job, receive money from the government, get a loan, save money, make an investment, or receive claims on insurance?	1=Yes 2=No 99=DK - DO NOT READ

25. Respondent Information

RI4	ALL	Would you consent to taking part in a follow-up study with us?	1=Yes 2=No
RI5	ALL	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?	n/a
RI6_1	ALL	Think about all the calls and messages that are made from this phone number . How many of those calls and messages are made by you and how many by others? Mobile Phone Number 1	1= I make all, or almost all, the calls and messages from this phone number 2= I make more than half of the calls and messages from this phone number 3= I make less than half of the calls and messages from this phone number

RI6_2	ALL	How many of those calls and messages are made by you and how many by others? Mobile Phone Number 2	4= Other people make almost all the calls and messages from this phone number
RI6_3	ALL	How many of those calls and messages are made by you and how many by others? Mobile Phone Number 3	
RI7_1	ALL	Think about all the calls and messages that come to this phone number . How many of those calls and messages are for you and how many are for others? Mobile Phone Number 1	1= All, or almost all, the calls and messages to this phone number are for me 2= More than half of the calls and messages to this phone number are for me 3= Less than half of the calls and messages to this phone number are for me 4= Calls and messages to this phone number are almost always for other people
RI7_2	ALL	How many of those calls and messages are for you and how many are for others? Mobile Phone Number 2	
RI7_3	ALL	How many of those calls and messages are for you and how many are for others? Mobile Phone Number 3	
RI8_1	ALL	Who, besides yourself, makes or receives calls or messages on this phone? Family Member(s) in my household	1=Yes
RI8_2	ALL	Family Member(s) in a different household	2=No
RI8_3	ALL	Other relative(s) Specify	
RI8_4	ALL	Workmate(s) or a business partner(s)	
RI8_5	ALL	Neighbor(s), not a relative	

RI8_6	ALL	Mobile operator's agent or employee	
RI8_7	ALL	Friend(s)	
RI8_8	ALL	People who pay me to make or receive calls and messages	
RI8_9	ALL	Other	

26. CLOSING

INTERVIEWER: ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE (MT2=1) ELSE GO TO PHOTOGRAPHY CONSENT FORM ASK THE RESPONDENT TO SIGN THE PHOTOGRAPHY CONSENT FORM IF THEY HAVE NOT ALREADY DONE SO.

Informed Consent Form to Participate in a Separate Follow-up Study

InterMedia Africa and MARKET XCEL would like to invite you to participate in a follow-up study which explores the use of digital financial services (DFS) in Kenya to introduce service improvements. For this study, we will track and analyze mobile money account transactions and voice and airtime use associated with your personal SIM card.

InterMedia and MARKET XCEL will not disclose any personal information gathered through this study without first asking for your permission. Everything we learn from you will be treated with the strictest confidence. To protect your privacy, we will remove all personal identifying information, as well as information for senders and recipients of mobile money, or recipients of voice calls and text messages from the survey. In case of any breach of confidentiality, you will be informed immediately.

Your participation in this follow-up study is entirely voluntary and you can stop participating at any point even if you agree to the study and then change your mind. But your participation will directly contribute to the work on enhancing financial services (for example, services offered by banks or mobile money providers) so that households like yours can take advantage of the improvements.

Before you decide to accept this invitation to take part in this study, you may ask the interviewer any questions about the study. If you are not satisfied with the answers, feel free to contact the Project Manager in Kenya: Name and telephone number

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over.	Thank & Close
Granted Consent	Complete Signature Section Below

Name of Subject (please print)	Signature	Date
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Name of Person Obtaining Consent	Signature	Date
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Photography Consent Form and Literacy Assessment Text

PHOTOGRAPHY CONSENT FORM – Please read carefully

We would like to take some photographs of you and your household. We will include some of the photographs in our reports. We might also publish some of them online on our website.

If you agree to being photographed and to your photograph being published, please sign below

Refused Consent	1	Thank & Close
Granted Consent	2	Complete Signature Section Below

I, _____ consent to being photographed for the Financial Inclusion Insights study. I further authorize that the photographs may be published for any purpose and in any form.

Name of Subject (please print)	Signature	Date
Name of Person Obtaining Consent <i>(Interviewer)</i>	Signature	Date

Respondent Information

R1	Respondent Name (Please also record nickname or common name)	
RI4	Would you consent to taking part in a follow-up study with us?	1=Yes 2=No

Respondent contacts

1. Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?
2. Think about all the calls and messages that are made **from this phone number**. How many of those calls and messages are made by you and how many by others?
3. Think about all the calls and messages that come **to this phone number**. How many of those calls and messages are for you and how many are for others?

RI5. List all phone numbers	RI6. Ask for each phone number SINGLE ANSWER	RI7. Ask for each phone number SINGLE ANSWER
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	1=I make all, or almost all, the calls and messages from this phone number 2=I make more than half of the calls and messages from this phone number 3=I make less than half of the calls and messages from this phone number 4=Other people make almost all the calls or messages from this phone number	1=All, or almost all, the calls and messages to this phone number are for me 2=More than half of the calls and messages to this phone number are for me 3=Less than half of the calls and messages to this phone number are for me 4=Calls and messages to this phone number are almost always for other people

RI8. ASK ONLY IF OTHER PEOPLE USE THE PHONE NUMBER (OPTIONS 2-4 IN QUESTIONS 2 AND 3). Who beside yourself, makes or receives calls or messages on this phone number.

READ OUT. MARK ALL THAT APPLY	1=Yes 2=No
Family member(s) in my household	
Family member(s)/ in a different household	
Other relative(s) (Specify)	
Workmate(s) or a business partner(s)	
Neighbor(s), not a relative	
Mobile operator's agent/employee	
Friend(s)	
People who pay me to make or receive calls and messages	
Other	
None (SINGLE ANSWER)	

<u>Quality Control Checks</u>	
QUESTIONNAIRE ID:	

QC1	Accompanied by Supervisor	Name:	Date:
QC2	Reviewed by Supervisor after fieldwork	Name:	Date:
QC3	Back Checked by Supervisor (Physical Visit)	Name:	Date:
QC4	Back Checked by Supervisor (Phone Call)	Name:	Date: