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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 sixth 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

India is administratively divided into 29 states and seven Union Territories (UTs). Each district within the states and territories is divided into wards (in urban areas) and villages (in rural areas). The sampling frame was the list of districts available in the 2011 census file. However, the survey coverage excluded the state of Jammu and Kashmir and the two union territories of Andaman and Nicobar, and Lakshadweep. Also, the seven North-Eastern Indian states (Meghalaya, Tripura, Mizoram, Manipur, Arunachal Pradesh, Nagaland and Sikkim) were grouped together and treated as one cluster for sampling purposes.

b. Sample allocation and selection

The target sample size for the 2018 India FII survey was 45,000 adults aged 15 and over residing in households. 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 sample size was first allocated to states, the cluster of northern states and UTs proportionally to their population size. However, the allocation was modified to ensure a minimum of 100 interviews per state, UT and northeastern cluster (Table 1).

The sample was a stratified multistage sample, with a stratum corresponding to the state, group of states or UT. The sample was selected independently in each state. In the first stage, 226 districts were selected as primary sampling units with probability proportional to population size (Table 1). Based on 200 interviews per district, the number of districts to be selected in each state was calculated.

In each of the selected districts, the required sample of 200 interviews was distributed to urban and rural areas within the district in proportion to their population size according the 2011 Census.

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1 The state of Telangana created after the 2011 Census from the state of Andhra Pradesh, was included in the survey.
In urban areas of sampled districts, wards were selected in the second stage using the systematic sampling method. Based on 20 interviews per ward, the number of selected wards was calculated. From each sampled ward, one Census Enumeration Block (CEB)\(^2\) was randomly selected from the list of the 2011 Census Enumeration Blocks (CEBs). Maps of selected CEBs were obtained from the state census offices prior to the fieldwork within the selected CEBs.

In rural areas of sampled districts, villages were selected in the second stage of sampling. Based on an average of 20 interviews per village, the number of selected villages was calculated. Prior to the selection of villages, villages with less than 50 households were removed from the sampling frame. This exclusion amounted to 0.3 percent of the country’s total population.

Assuming one interview per household in both urban and rural areas, 20 households were selected in each sampled CEB and village using the random walk methodology.

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

\(^2\) A Census Enumeration Block is a specific area allotted to a specific enumerator during the census for the purpose of carrying out population enumeration. CEBs usually contain 125 to 200 households.
Table 1. Sample allocation by state and Union Territories (UTs) (after rounding)

<table>
<thead>
<tr>
<th>STATES and UTs</th>
<th>RURAL</th>
<th>URBAN</th>
<th>TOTAL</th>
<th>Number of districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Madhya Pradesh</td>
<td>2,158</td>
<td>675</td>
<td>2,833</td>
<td>14</td>
</tr>
<tr>
<td>Chhattisgarh</td>
<td>789</td>
<td>203</td>
<td>992</td>
<td>5</td>
</tr>
<tr>
<td>Bihar</td>
<td>3,607</td>
<td>510</td>
<td>4,117</td>
<td>20</td>
</tr>
<tr>
<td>West Bengal</td>
<td>2,643</td>
<td>889</td>
<td>3,532</td>
<td>15</td>
</tr>
<tr>
<td>Odisha</td>
<td>1,378</td>
<td>268</td>
<td>1,646</td>
<td>8</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>818</td>
<td>472</td>
<td>1,290</td>
<td>6</td>
</tr>
<tr>
<td>Assam</td>
<td>962</td>
<td>255</td>
<td>1,217</td>
<td>6</td>
</tr>
<tr>
<td>North-East cluster</td>
<td>306</td>
<td>326</td>
<td>632</td>
<td>3</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>5,992</td>
<td>1,814</td>
<td>7,806</td>
<td>38</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>2,107</td>
<td>568</td>
<td>2,675</td>
<td>13</td>
</tr>
<tr>
<td>Punjab</td>
<td>674</td>
<td>416</td>
<td>1,090</td>
<td>5</td>
</tr>
<tr>
<td>Haryana</td>
<td>587</td>
<td>420</td>
<td>1,007</td>
<td>5</td>
</tr>
<tr>
<td>Delhi</td>
<td>20</td>
<td>630</td>
<td>650</td>
<td>3</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>256</td>
<td>132</td>
<td>388</td>
<td>2</td>
</tr>
<tr>
<td>Himachal Pradesh</td>
<td>200</td>
<td>66</td>
<td>266</td>
<td>1</td>
</tr>
<tr>
<td>Chandigarh</td>
<td>-</td>
<td>100</td>
<td>100</td>
<td>1</td>
</tr>
<tr>
<td>Andhra Pradesh &amp; Telangana</td>
<td>2,172</td>
<td>1,124</td>
<td>3,296</td>
<td>16</td>
</tr>
<tr>
<td>Kerala</td>
<td>687</td>
<td>617</td>
<td>1,304</td>
<td>6</td>
</tr>
<tr>
<td>Tamilnadu</td>
<td>1,560</td>
<td>1,214</td>
<td>2,774</td>
<td>14</td>
</tr>
<tr>
<td>Karnataka</td>
<td>1,611</td>
<td>786</td>
<td>2,397</td>
<td>11</td>
</tr>
<tr>
<td>Puducherry</td>
<td>40</td>
<td>69</td>
<td>109</td>
<td>1</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>2,477</td>
<td>1,910</td>
<td>4,387</td>
<td>19</td>
</tr>
<tr>
<td>Gujarat</td>
<td>1,351</td>
<td>1,006</td>
<td>2,357</td>
<td>11</td>
</tr>
<tr>
<td>Goa</td>
<td>40</td>
<td>60</td>
<td>100</td>
<td>1</td>
</tr>
<tr>
<td>Dadra &amp; Nagar Haveli</td>
<td>60</td>
<td>48</td>
<td>108</td>
<td>1</td>
</tr>
<tr>
<td>Daman &amp; Diu</td>
<td>20</td>
<td>84</td>
<td>104</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>32,515</td>
<td>14,662</td>
<td>47,177</td>
<td>226</td>
</tr>
</tbody>
</table>

c. Sampling weights

The sample for the 2018 FII India survey is not self-weighting; therefore, sampling weights were calculated. Weights were based on 2017 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 draws on the questionnaire used in previous FII surveys. It includes the following sections.

- Household roster
- Demographics
- Subjective well-being
- Know-your-customer documents
- Household characteristics
- Poverty Probability Index
- Gender
- Financial health
- Financial literacy
- Mobile technology
- Financial institutions
- Unified payments interface
- Experience with mobile money and banks
- Nonuse and non-registered use of mobile money
- Sending and receiving money
- Merchant payment
- Bill payment
- School fee payment
- Payment to the government
- Received payment from government
- Received wages
- Insurance
- Savings
- Investing
- Borrowing
- Proximity to points-of-service
- Literacy

The questionnaire was translated into 10 local languages (Hindi, Telugu, Tamil, Odiya, Malayalam, Marathi, Kannada, Gujarati, Bengali and Assamese), and scripted in SurveyToGo (STG). The script was used during the pretest, which took place from 12-16 August 2019, in the states of Delhi, Uttar Pradesh, Maharashtra, Andhra Pradesh and Odisha. In preparation for the pretest, five state field managers were trained in Delhi for four days, and were later in charge of training interviewers and supervisors in their respective states. Over 200 interviews were conducted across the five states with one team per state comprised of four interviewers and one supervisor.

After the questionnaire was pretested, debriefing sessions were held with the pretest staff to collect their observations from the field. Both the questionnaire and script were finalized based on these observations.

4. Recruitment and Field Staff Training

Recruitment of the field staff was based on education 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 trainers (ToT) attended by 18 state field managers was conducted in New Delhi from 28-31 August 2018.

This was followed by 17 state-level training sessions organized in three phases and conducted between 4 September 2018 and 16 September 2018. State-level trainings were led by the state field managers who were trained at the central training. About 300 interviewers and 75 supervisors participated in state-level training.
Field staff 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 state-level training and ran from 11 September to 27 December 2018. Data collection was carried out by 55 teams, each team consisted of four interviewers and one supervisor. The following three 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

6. Substitution

During fieldwork, 156 originally sampled villages and CEBs were replaced for the following reasons: the original sample was a non-residential area, lack of permission from local authorities, floods, and household respondents’ 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 possible 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 QC procedures included the following activities:

- **Direct observation**: 12 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**: 15 percent of all interviews were subject to an in-person random spot-check by a supervisor or a QC team member; another 26 percent were subject to a telephone check.

- **Callbacks (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 callbacks 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