

RESPONDENT NAME	:	
ADDRESS	:	
TOWN/Village	:	
Tehsil/BLOCK	:	
District	:	
PIN CODE	:	
Respondent Mobile No	:	169-178
Date of Interview	:	2 0 1 3 179-182
ACCOMPANIED		BACK CHECKED
		SCRUTINIZED

TL	1
EIC	2
OFE	3
FM	4

183-186

	P	T
TL	1	5
EIC	2	6
OFE	3	7
FM	4	8

187-194

TL	1
EIC	2
OFE	3
FM	4

195-198

Signature: TL/EIC/OFE/FM

Signature: TL/EIC/OFE/FM

Signature: TL/EIC/OFE/FM

Interviewer Name											
I3. Interviewer Number											215-224
I3a. Interviewer Gender	Male	1	Female	2							225
Supervisor Name											
I4. Supervisor Number											226-235

I5. Day of interview	
Monday	1
Tuesday	2
Wednesday	3
Thursday	4
Friday	5
Saturday	6
Sunday	7

236

I6. Date of Interview							
				2	0	1	3
D	D	M	M	Y	Y	Y	Y

237-240

I7. Interview Start Time (24 Hr Clock)				I8. Interview End Time (24 Hr Clock)				I9. Interview Length (Minutes)		
H	H	M	M	H	H	M	M	M	M	M

241-244 245-248 249-251

Section AB Interview Information: Interviewer: Complete section

Name.....

Relation to Minor..... ID.....

Signature.....

Date.....

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

Project Coordinator	OR	Project Manager
---------------------	----	-----------------

Or call the IMRB office Delhi (Tel 011-42697800).

Thank you very much for your help and support/

Yours sincerely
Project Manager

SECTION I: DEMOGRAPHICS																																												
Subsection 1. General Demographic Characteristics																																												
Age	<p>DG1. What year were you born?"(999 for DK/Refused). RECORD VERBATIM IN SPACE BELOW</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; height: 20px;"></td> <td style="width: 25%; height: 20px;"></td> <td style="width: 25%; height: 20px;"></td> <td style="width: 25%; height: 20px;"></td> <td rowspan="2" style="padding-left: 10px; vertical-align: middle;">273-276</td> </tr> <tr> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> </tr> </table>					273-276	Y	Y	Y	Y																																		
				273-276																																								
Y	Y	Y	Y																																									
Gender	<p>DG2. Is the respondent a male or a female? SINGLE CODING ONLY</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: left;">DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER</td> <td style="text-align: center;">DG2</td> <td rowspan="3" style="padding-left: 10px; vertical-align: middle;">277</td> </tr> <tr> <td style="width: 60%;">Male</td> <td style="width: 35%;"></td> <td style="text-align: center;">1</td> </tr> <tr> <td>Female</td> <td></td> <td style="text-align: center;">2</td> </tr> </table>	DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER		DG2	277	Male		1	Female		2																																	
DO NOT ASK. RECORD AS YOU OBSERVE. SINGLE ANSWER		DG2	277																																									
Male		1																																										
Female		2																																										
Marital status	<p>DG3. What is your marital status? SINGLE CODING ONLY. DO NOT AID WITH LIST. CODE AS PER RESPONDENT'S RESPONSE</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: left;">DO NOT READ. PROBE. SINGLE ANSWER.</td> <td style="text-align: center;">DG3</td> <td rowspan="10" style="padding-left: 10px; vertical-align: middle;">278</td> </tr> <tr> <td style="width: 60%;">Single/ never married</td> <td style="width: 35%;"></td> <td style="text-align: center;">1</td> </tr> <tr> <td>Polygamously married (i.e., has multiple spouses)</td> <td></td> <td style="text-align: center;">2</td> </tr> <tr> <td>Monogamously married</td> <td></td> <td style="text-align: center;">3</td> </tr> <tr> <td>Divorced</td> <td></td> <td style="text-align: center;">4</td> </tr> <tr> <td>Separated</td> <td></td> <td style="text-align: center;">5</td> </tr> <tr> <td>Widowed</td> <td></td> <td style="text-align: center;">6</td> </tr> <tr> <td>Living together/ cohabiting</td> <td></td> <td style="text-align: center;">7</td> </tr> <tr> <td>Other (Specify)</td> <td></td> <td style="text-align: center;">8</td> </tr> <tr> <td>DK/Refused</td> <td></td> <td style="text-align: center;">9</td> </tr> </table>	DO NOT READ. PROBE. SINGLE ANSWER.		DG3	278	Single/ never married		1	Polygamously married (i.e., has multiple spouses)		2	Monogamously married		3	Divorced		4	Separated		5	Widowed		6	Living together/ cohabiting		7	Other (Specify)		8	DK/Refused		9												
DO NOT READ. PROBE. SINGLE ANSWER.		DG3	278																																									
Single/ never married		1																																										
Polygamously married (i.e., has multiple spouses)		2																																										
Monogamously married		3																																										
Divorced		4																																										
Separated		5																																										
Widowed		6																																										
Living together/ cohabiting		7																																										
Other (Specify)		8																																										
DK/Refused		9																																										
Level of education	<p>DG4. What is your highest level of education? SINGLE CODING ONLY</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: left;">DO NOT READ. PROBE. SINGLE ANSWER.</td> <td style="text-align: center;">DG4</td> <td rowspan="14" style="padding-left: 10px; vertical-align: middle;">279</td> </tr> <tr> <td style="width: 60%;">Illiterate- no formal education</td> <td style="width: 35%;"></td> <td style="text-align: center;">01</td> </tr> <tr> <td>Literate without formal education (knows how to read and write but has not formally studied in a school)</td> <td></td> <td style="text-align: center;">02</td> </tr> <tr> <td>Below Primary Schooling (Schooling till standard 4th)</td> <td></td> <td style="text-align: center;">03</td> </tr> <tr> <td>Primary (Schooling till standard 5th)</td> <td></td> <td style="text-align: center;">04</td> </tr> <tr> <td>Middle (Schooling till standard 6th-8th)</td> <td></td> <td style="text-align: center;">05</td> </tr> <tr> <td>Matriculation/Secondary (schooling till standard 10th)</td> <td></td> <td style="text-align: center;">06</td> </tr> <tr> <td>Higher secondary (schooling till standard 12th) / Intermediate/Pre University/ Senior Secondary</td> <td></td> <td style="text-align: center;">07</td> </tr> <tr> <td>Non technical diploma or certificate not equal to degree</td> <td></td> <td style="text-align: center;">08</td> </tr> <tr> <td>Technical diploma or certificate not equal to degree</td> <td></td> <td style="text-align: center;">09</td> </tr> <tr> <td>Graduate</td> <td></td> <td style="text-align: center;">10</td> </tr> <tr> <td>Post Graduate and above</td> <td></td> <td style="text-align: center;">11</td> </tr> <tr> <td>Other (Specify)</td> <td></td> <td style="text-align: center;">12</td> </tr> <tr> <td>DK/Refused</td> <td></td> <td style="text-align: center;">13</td> </tr> </table>	DO NOT READ. PROBE. SINGLE ANSWER.		DG4	279	Illiterate- no formal education		01	Literate without formal education (knows how to read and write but has not formally studied in a school)		02	Below Primary Schooling (Schooling till standard 4 th)		03	Primary (Schooling till standard 5 th)		04	Middle (Schooling till standard 6 th -8 th)		05	Matriculation/Secondary (schooling till standard 10 th)		06	Higher secondary (schooling till standard 12 th) / Intermediate/Pre University/ Senior Secondary		07	Non technical diploma or certificate not equal to degree		08	Technical diploma or certificate not equal to degree		09	Graduate		10	Post Graduate and above		11	Other (Specify)		12	DK/Refused		13
DO NOT READ. PROBE. SINGLE ANSWER.		DG4	279																																									
Illiterate- no formal education		01																																										
Literate without formal education (knows how to read and write but has not formally studied in a school)		02																																										
Below Primary Schooling (Schooling till standard 4 th)		03																																										
Primary (Schooling till standard 5 th)		04																																										
Middle (Schooling till standard 6 th -8 th)		05																																										
Matriculation/Secondary (schooling till standard 10 th)		06																																										
Higher secondary (schooling till standard 12 th) / Intermediate/Pre University/ Senior Secondary		07																																										
Non technical diploma or certificate not equal to degree		08																																										
Technical diploma or certificate not equal to degree		09																																										
Graduate		10																																										
Post Graduate and above		11																																										
Other (Specify)		12																																										
DK/Refused		13																																										
Documented/u	<p>DG5. Do you have any of the following types of official identification? SINGLE CODING PER OPTION</p>																																											

ndocum ented status	READ OUT.		Yes	No	
	Aadhaar card/Universal ID		1	2	311
	Non-Aadhaar national ID such as PAN card		1	2	312
	Passport		1	2	313
	Driver's license		1	2	314
	School-issued ID / College-issued ID		1	2	315
	Voters card		1	2	316
	Ration card		1	2	317
	Employee ID (for government/civil servants)		1	2	318
	Military ID		1	2	319
	Bank passbook		1	2	320
	Other (Specify)		1	2	321

Subsection 2. Livelihood

Employ ment status, source of income, occupat ion	DL1. Do you currently have a job that earns you income? It does not matter if the job is formal or informal, part-time or full time. SINGLE CODING ONLY				
	SINGLE ANSWER.			DL1	
	Yes	1		GO TO DL2	
No	2		SKIP TO DL6		

322

SHOWCARD DL2

DL2. What is your primary job (i.e., the job where you spend most of your time)?(PROBE. CHOOSE CODE FROM THE LIST BELOW) . **SINGLE CODING ONLY**

Farmer		01	Tailor		12	Business owner (specify)		23
Farm worker		02	Secretary		13	Salonist		24
Public or health service worker (non-professional)		03	Manager		14	Money lender		25
Professional, i.e., doctor, teacher, nurse (specify)		04	Watchman		15	Landlord/Landlady		26
Clerk		05	Messenger/courier		16	Retired		27
Carpenter/mason		06	Policeman		17	Student		28
Mechanic		07	Conductor		18	Housewife		29
Electrician		08	Factory employee		19	Manual Labor of any kind		30
Cleaner/house help		09	Shop owner		20	Other (specify in row)		31
Waiter/cook		10	Salesperson in a store		21	Refused/ prefer not to say		32
Driver, including personal driver, taxi, rickshaw, puller and autorickshaw		11	Street vendor/hawker		22			323-324

SHOWCARD DL3

DL3. What is your secondary or side job (additional job to substitute primary job earnings)? If you have more than one secondary job, list all of them.(PROBE. CHOOSE CODE FROM THE LIST BELOW) **MULTIPLE CODING POSSIBLE**
 " _____ "

Farmer		01	Tailor		12	Business owner (specify)		23
Farm worker		02	Secretary		13	Salonist		24
Public or health service worker (non-professional)		03	Manager		14	Money lender		25
Professional, i.e., doctor, teacher, nurse (specify)		04	Watchman		15	Landlord/Landlady		26
Clerk		05	Messenger/courier		16	Retired		27

Carpenter/mason	06	Policeman	17	Student	28
Mechanic	07	Conductor	18	Housewife	29
Electrician	08	Factory employee	19	Manual Labor of any kind	30
Cleaner/house help	09	Shop owner	20	Other (specify in row)	31
Waiter/cook	10	Salesperson in a store	21	No secondary job	32
Driver, including personal driver, taxi, rickshaw, puller and autorickshaw	11	Street vendor/hawker	22	Refused/prefer not to say	33
					325-340

SHOWCARD DL5

DL5. Do you currently receive any of the following? **SINGLE CODING PER OPTION**

READ OUT. SHOWCARD.		Yes	No
1. Government pension		1	2
3. Other government benefits (including subsidies)		1	2
4. Government educational stipend or scholarship		1	2
5. Business/start-up grant from the government or government-associated agency		1	2
6. Research/science grant from the government or government-associated agency		1	2
7. Donor/NGO benefits		1	2
8. Donor/NGO educational stipend		1	2
9. Business/start-up grant from a donor or an NGO		1	2
10. Research/science grant from a donor or an NGO		1	2
11. Other (Specify)		1	2

341-351

ASK DL6 AND DL7 TO ALL CODING NO (CODE 2) IN DL1

DL6. You said you do not have a job that brings you an income. What is your main source of money for daily expenses? **SINGLE CODING ONLY. DO NOT AID WITH LIST. CODE AS PER SPONTANEOUS RESPONSE**

DL7. What are your other/secondary sources of income? Mark all that apply. **MULTIPLE CODING POSSIBLE. DO NOT AID WITH LIST. CODE AS PER SPONTANEOUS RESPONSE**

DO NOT READ. CODE TO FIT		DL6 SINGLE ANSWER	DL7 MARK ALL THAT APPLY
Government educational stipend or scholarship		01	01
Government pension		02	02
Pension from a non-government agency		03	03
Remittances/monetary or other help from family members, relatives or friends		04	04
Savings		05	05
Interest on stock and shares		06	06
Other government benefits (including subsidies)		08	08
Other donor/NGO benefits		09	09
Occasional paid assignments, labor for hire		10	10
Occasionally sell household/my belongings		11	11
Occasionally sell vegetable produce (e.g., fruits, vegetables, other greens)		12	12
Occasionally sell cattle produce (e.g., milk or meat)		13	13
Occasionally sell poultry produce (e.g., eggs or meat)		14	14
Other (Specify)		15	15
None/I do not have any income(SINGLE ANSWER)		16	16
Refused (SINGLE ANSWER)		17	17

	352-353	354-371																					
Progress out of poverty index or Level of individual daily consumption	DL11. How many household members are 17-years-old or younger? (By household, we mean that if two of the three characteristics are true - All those who (1) share the same kitchen, (2) share the same roof or (3) have a common decision maker. SINGLE CODING ONLY																						
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">Four or more</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>Three</td><td></td><td style="text-align: center;">2</td></tr> <tr><td>Two</td><td></td><td style="text-align: center;">3</td></tr> <tr><td>One</td><td></td><td style="text-align: center;">4</td></tr> <tr><td>Zero</td><td></td><td style="text-align: center;">5</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">411</td></tr> </table>			READ OUT. SINGLE ANSWER			Four or more		1	Three		2	Two		3	One		4	Zero		5			411
READ OUT. SINGLE ANSWER																							
Four or more		1																					
Three		2																					
Two		3																					
One		4																					
Zero		5																					
		411																					
DL12. What is the general education level of the male head/spouse? SINGLE CODING ONLY																							
<ul style="list-style-type: none"> • If head of the house is a man, record his education • If head of the house is a woman, then record education level of her husband. In case her husband is deceased or the female head is unmarried, then code 1 																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">No male head/spouse</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>Not literate, no formal school, or primary or below</td><td></td><td style="text-align: center;">2</td></tr> <tr><td>Middle</td><td></td><td style="text-align: center;">3</td></tr> <tr><td>Secondary or higher secondary</td><td></td><td style="text-align: center;">4</td></tr> <tr><td>Diploma/certificate course, graduate, or post graduate and above</td><td></td><td style="text-align: center;">5</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">412</td></tr> </table>			READ OUT. SINGLE ANSWER			No male head/spouse		1	Not literate, no formal school, or primary or below		2	Middle		3	Secondary or higher secondary		4	Diploma/certificate course, graduate, or post graduate and above		5			412
READ OUT. SINGLE ANSWER																							
No male head/spouse		1																					
Not literate, no formal school, or primary or below		2																					
Middle		3																					
Secondary or higher secondary		4																					
Diploma/certificate course, graduate, or post graduate and above		5																					
		412																					
DL13. What is your household type? (Ask their primary source of household income in last 1 year) SINGLE CODING ONLY ()																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">Labour (agricultural, casual, or other)</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>Self-employed (agriculture or non-agriculture), regular wage/salary-earning, or others</td><td></td><td style="text-align: center;">2</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">413</td></tr> </table>			READ OUT. SINGLE ANSWER			Labour (agricultural, casual, or other)		1	Self-employed (agriculture or non-agriculture), regular wage/salary-earning, or others		2			413									
READ OUT. SINGLE ANSWER																							
Labour (agricultural, casual, or other)		1																					
Self-employed (agriculture or non-agriculture), regular wage/salary-earning, or others		2																					
		413																					
DL14. What is the primary source of energy for cooking? SINGLE CODING ONLY																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">Firewood and chips, dung cake, kerosene, charcoal, coke or coal, gobar gas, or other</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>LPG/Cooking gas or electricity</td><td></td><td style="text-align: center;">2</td></tr> <tr><td>No cooking arrangement</td><td></td><td style="text-align: center;">3</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">414</td></tr> </table>			READ OUT. SINGLE ANSWER			Firewood and chips, dung cake, kerosene, charcoal, coke or coal, gobar gas, or other		1	LPG/Cooking gas or electricity		2	No cooking arrangement		3			414						
READ OUT. SINGLE ANSWER																							
Firewood and chips, dung cake, kerosene, charcoal, coke or coal, gobar gas, or other		1																					
LPG/Cooking gas or electricity		2																					
No cooking arrangement		3																					
		414																					
DL15. Does your household possess any casseroles, thermos, or thermoware?(By Thermoware, we mean utensils that are used to maintain temperature of food items- hot or cold). SINGLE CODING ONLY																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">Yes</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>No</td><td></td><td style="text-align: center;">2</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">415</td></tr> </table>			READ OUT. SINGLE ANSWER			Yes		1	No		2			415									
READ OUT. SINGLE ANSWER																							
Yes		1																					
No		2																					
		415																					
DL16. Does your household possess a television and a VCR/VCD/DVD player? SINGLE CODING ONLY																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">No, neither one</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>Yes, only one</td><td></td><td style="text-align: center;">2</td></tr> <tr><td>Yes, both</td><td></td><td style="text-align: center;">3</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">416</td></tr> </table>			READ OUT. SINGLE ANSWER			No, neither one		1	Yes, only one		2	Yes, both		3			416						
READ OUT. SINGLE ANSWER																							
No, neither one		1																					
Yes, only one		2																					
Yes, both		3																					
		416																					
DL17. Does your household possess a mobile handset and a telephone instrument (landline)? SINGLE CODING ONLY																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">No, neither one of these</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>Yes, only a mobile</td><td></td><td style="text-align: center;">2</td></tr> <tr><td>Yes, a landline, regardless of mobile</td><td></td><td style="text-align: center;">3</td></tr> <tr><td colspan="2"></td><td style="text-align: center;">417</td></tr> </table>			READ OUT. SINGLE ANSWER			No, neither one of these		1	Yes, only a mobile		2	Yes, a landline, regardless of mobile		3			417						
READ OUT. SINGLE ANSWER																							
No, neither one of these		1																					
Yes, only a mobile		2																					
Yes, a landline, regardless of mobile		3																					
		417																					
DL18. Does your household possess a sewing machine? SINGLE CODING ONLY																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="3" style="text-align: left;">READ OUT. SINGLE ANSWER</td></tr> <tr><td style="width: 60%;">Yes</td><td style="width: 20%;"></td><td style="width: 20%; text-align: center;">1</td></tr> <tr><td>No</td><td></td><td style="text-align: center;">2</td></tr> </table>			READ OUT. SINGLE ANSWER			Yes		1	No		2												
READ OUT. SINGLE ANSWER																							
Yes		1																					
No		2																					

		418
DL19. Does your household possess an almirah/dressing table? SINGLE CODING ONLY		
READ OUT. SINGLE ANSWER		
Yes		1
No		2
		419
DL20. Does your household possess a bicycle, motorcycle/scooter, or motor car/jeep? SINGLE CODING ONLY		
READ OUT. SINGLE ANSWER		
No, none of these options		1
Yes, bicycle only, no motorcycle/scooter, or car		2
Motorcycle/scooter, but no car (regardless of bicycle)		3
Motor car/jeep (regardless of others)		4
		420

SECTION II: ACCESS TO AND OWNERSHIP OF MOBILE TECHNOLOGY

Mobile phone: owners hip and access **MT1.** Do you personally own a mobile phone? By personally I mean that you use it the most and control how to use this phone? **SINGLE CODING ONLY**

SINGLE ANSWER		MT1	
Yes		1	GO TO MT4
No		2	GO TO MT2
		421	

MT2. You said you don't own a personal mobile phone. Do you access a mobile phone elsewhere that belongs to someone else either by borrowing or paying for its use? **SINGLE CODING ONLY**

SINGLE ANSWER		MT2	
Yes		1	GO TO MT4
No		2	SKIP TO G2P1
		422	

**ASK MT4 IF CODED 1 IN MT1 OR MT2
SHOWCARD MT4**

MT4. What type of a mobile phone do you own or have access to? **SINGLE CODING PER OPTION**

READ OUT. SHOWCARD.		Yes	No	
Basic phone- only allows calling, messaging, saving numbers/contacts etc		1	2	423
Feature phone- has camera, radio etc		1	2	424
Smartphone or iPhone- has email, applications etc		1	2	425
DK/Refused		1		426

MT5. Do you personally own an active SIM card?. That is, registered in your name. **SINGLE CODING ONLY**

SINGLE ANSWER		MT5	
Yes		1	GO TO MT6
No		2	SKIP TO MT8
		427	

ASK MT6 IF CODED 1 IN MT5. IF CODED 2 IN MT5, SKIP TO MT8

MT6. How many SIM cards do you own? (99 FOR DK/Refused). **RECORD NUMBER IN THE SPACE BELOW. RECORD WITH LEADING ZEROES**

		428-429
--	--	---------

MT7. Do you have a SIM card with any of the following providers? **SINGLE CODING PER OPTION**

READ OUT.		Yes	No	
Aircel		1	2	430
Airtel		1	2	431
BSNL		1	2	432
Tata Docomo		1	2	433
Dolphin (MTNL) / Garuda		1	2	434
Idea		1	2	435
Loop Mobile		1	2	436
Reliance		1	2	437
Spice Telecom		1	2	438
Vodafone		1	2	439
MTS		1	2	440
Uninor		1	2	441
Videocon		1	2	442
Other (specify) ()_____		1	2	443
Don't know		9		444

ASK MT8 ONLY IF NO IS CODED IN MT5, ELSE GO TO MT10

MT8. You said you don't personally own a SIM card. Do you use a SIM card that belongs to somebody else or is registered in someone else's name? **SINGLE CODING ONLY**

SINGLE ANSWER		MT8	
Yes		1	GO TO MT10
No		2	SKIP TO G2P1
		445	

Mobile phone: use **ASK MT10 ONLY IF CODED 1 IN MT8. ELSE SKIP TO G2P1**

SHOWCARD MT10

MT10. Apart from today, when was the last time you used a mobile phone to make a call, send an SMS, make a transaction or for any other activity (radio, games, taking photos etc)? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		MT10
Yesterday		1
In the past 7 days		2
In the past 30 days		3
In the past 90 days		4
More than 90 days ago		5
Never		6
		446

SECTION III: GOVERNMENT BENEFITS AND WELFARE PROGRAMS

ASK G2P1 ONLY IF

- **CODING YES FOR ANY OF DL5.1-DL5.6**
- **DL6.1=YES OR DL6.2= YES OR DL6.8=YES**
- **DL7.1=YES OR DL7.2= YES OR DL7.8=YES**

SHOWCARD G2P1

G2P1. You mentioned that you are receiving payments from the government that are not salary payments. Do you receive any of the following payments? **SINGLE CODING PER OPTION**

READ OUT.SHOWCARD	Yes	No	
Antyodaya Anna Yojana (AAY)	1	2	447
Fertilizer Subsidies	1	2	448
Dhanlakshmi scheme / Abaad Scheme	1	2	449
Indira AwaasYojna (IAY)	1	2	450
Indira Gandhi MatritvaSahyogYojana (IGMSY)	1	2	451
JananiSurakshaYojana (JSY)	1	2	452
LPG / Cooking Gas subsidies	1	2	453
MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)	1	2	454
Pension, old age	1	2	455
Pension, disability	1	2	456
Pension, widow	1	2	457
Scholarship and fellowship programs for students (for students in SC, ST and OBC categories)	1	2	458
Skill development, coaching, vocational training stipends	1	2	459
Laadli scheme	1	2	460
Other (Specify) ----- -----	1	2	461
DK/Refused	9		462

ASK G2P2-G2P6 IF1 IS CODED FOR AT LEAST ONE PROGRAM IN G2P1. OTHERS SKIP TO INSTRUCTIONS BEFORE FB1.

INSTRUCTIONS TO INTERVIEWER

- **ASK G2P2-G2P6 TOGETHER FOR THE MOST RECENT PAYMENT,**
- **THEN ASK G2P2-G2P6 TOGETHER FOR THE SECOND MOST RECENT ACTIVITY**
- **THEN ASK G2P2-G2P6 TOGETHER FOR THE THIRD MOST RECENT ACTIVITY**
- **IF NO PAYMENTS RECEIVED IN THE PAST 6 MONTHS, SKIP TO INSTRUCTIONS BEFORE FB1**

G2P2-G2P6. Please, tell me about the three (3) most recent payments that you received from the government as a part of your benefits program/programs in **the past 6 months**. Start with the most recent one. **(Explain to respondent that only benefits received as payments should be mentioned here and not those benefis that were received as goods and services)**

G2P2. What date did you request/expect the payment DD-MM-YYYY	G2P3. How long did it take you to receive the money? days	G2P4. How was the payment delivered? 01=Direct deposit to a bank 02=Personal pick-upby self 03=Courier delivery 04=Post office transfer 05=Direct Benefits transfer (DBT) 06=Own m- money account 07=Agent's m-money account 08=Other person's m-money account 09=Digital card	G2P5. Was the payment received in full, i.e., the full amount minus any applicabl e transacti on fees? 1=Yes 2=No	G2P6. Did you have to pay a bribe or other informal commission to access your payment? 1=Yes 2=No
--	--	---	---	---

			10=Western Union/ Money Gram 11=Door-to-door agents 12 = Collected by someone else on your behalf (a friend or a relative) 13= Deposit into Microfinance account 14=Other		
	PAYMENT DATE	TIME TAKEN	PAYMENT METHOD	FULL OR NOT	COMMISSION
1.					
2.					
3.					

511-525
525-542
543-559

SECTION III: FINANCIAL BEHAVIOR

ASK ALL

Now, I would like to ask you just a few questions about your financial habits and preferences.

INSTRUCTIONS TO INTERVIEWER

- **ASK FB1-FB5 TOGETHER FOR THE FIRST ACTIVITY,**
- **THEN ASK FB1-FB5 TOGETHER FOR THE SECOND ACTIVITY AND SO ON.**

FB1. In the *past 30 days(1 month)*, how many times did you do the following...? (READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER) **RECORD NUMBER WITH LEADING ZEROES**

FB2. Now, how many times did you do the following activities in the *past 90 days(3 months)*? (READ OUT THE LIST OF ACTIVITIES. WRITE DOWN THE NUMBER) **RECORD NUMBER WITH LEADING ZEROES**

ASK FB3 ONLY FOR ACTIVITES THAT THE RESPONDENT CODED IN FB2. IF '00' CODED FOR ALL ACTIVITIES IN FB2, THEN, SKIP TO FB6

FB3. What was the *average* amount you ... (READ THE ACTIVITY MARKED IN FB2) in the past 90 days, do not include charges or transaction fees? **RECORD VERBATIM. RECORD WITH LEADING ZEROES**

ASK FB4 ONLY FOR ACTIVITES THAT THE RESPONDENT CODED IN FB2. IF NO ACTIVITIES REPORTED IN FB1 OR FB2 SKIP TO INSTRUCTION BEFORE FB6

SHOWCARD FB4

FB4. Which of those payment methods did you use *most frequently* for this activity (READ THE ACTIVITY MARKED IN FB2, THEN READ OUT THE LIST OF METHODS IN FB4)? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	FB4	Codes		
	Cash	01	Cashless payment: Digital card	06
	Gold	02	Cashless Payment: e transfer	07
	Airtime	03	Cheque/Demand Draft	08
	Barter trade for food or other goods	04	Other (Specify)	09
	Cashless payments: m-money	05		

ASK FB5 ONLY FOR ACTIVITES THAT THE RESPONDENT CODED IN FB2. IF NO ACTIVITIES REPORTED IN FB1 OR FB2 SKIP TO INSTRUCTION BEFORE FB6

SHOWCARD FB5

FB5. Which of those delivery methods did you use *most frequently* for this activity (READ THE ACTIVITY MARKED IN FB2, THEN READ OUT THE LIST OF METHODS IN FB5)? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	FB5	Codes	FB5	
	Direct deposit to a bank	01	Other person's m-money account	08
	Personal delivery by self	02	Digital card	09
	Courier delivery	03	Western Union/ Money Gram	10
	Post office transfer	04	Door-to-door	11

				agents		
	Tatkal and other Informal Services		05	Delivery through friend/relative		12
	Own m- money		06	Other		13
	Agent's m-money account		07			

ASK FB1-FB5 TOGETHER FOR THE FIRST ACTIVITY, THEN ASK FB1-FB5 TOGETHER FOR THE SECOND ACTIVITY AND SO ON. IF '00' CODED FOR ALL ACTIVITIES IN FB2, THEN, SKIP TO FB6

READ OUT. SHOWCARD.	FB1 P1M freq	FB2 P3M freq	FB3 (Ask for all marked in FB2) AVERAGE AMOUNT IN INR	FB4 (Ask for all marked in FB2) PAYMENT METHOD	FB5 (ask for all marked in FB2) DELIVERY METHOD	
Deposit money						611-625
Withdraw money						626-640
Buy airtime top-ups						641-655
Pay a school fee						656-670
Pay a medical bill						671-685
Pay a utility bill						711-725
Pay a government bill, including tax, fine or fee						726-740
Send money to family members, friends, workmates or other acquaintances for regular support/allowances						741-755
Send money to family members, friends, workmates or other acquaintances to help with emergencies						756-770
Receive money from family members, friends, workmates or other acquaintances for regular support/allowances						771-785
Receive money from family members, friends, workmates or other acquaintances to help with emergencies						811-825
Receive welfare or pension from the government or other government payment						826-840
Receive other benefit payments from the government or government agency (Specify) _____						841-855
Receive wages for primary job						856-870
Receive wages for secondary job(s)						871-885
Pay for large acquisitions, including land, cattle, residence						911-925
Make insurance-related payments						926-940
Receive claims on insurance						941-955
Make payments on a loan						956-970
Receive payments on a loan						971-985
Pay for goods at grocery store						1011-1025
Pay for clothing shop or any other store/shop						1026-1040

FB6. Have you ever done the following activity? SINGLE CODING PER OPTION

READ OUT	Yes	No	
Take a loan	1	2	1051
Give a loan	1	2	1052
Save money for a future purchase or payment	1	2	1053
Set aside money for pension, paid pension contributions	1	2	1054
Make an investment, including buy stock or shares	1	2	1055

ASK FB7 FOR ALL OPTIONS FOR WHICH YES IS CODED IN FB6. IF NO CODED FOR ALL OPTIONS, THEN SKIP TO FF1

SHOWCARD FB7

FB7. If so, what means did you use for each activity? ASK FOR EACH OPTION CODED YES= 1IN FB6 ONE BY ONE. MULTIPLE CODING POSSIBLE PER OPTION

READ OUT. MARK ALL THAT APPLY	Take a Loan	Give a Loan	Save money for a future purchase or payment	Set aside money for pension, paid pension contributions	Make an investment, including buy stock or shares
Through a bank (state, private, cooperatives)	01	01	01	01	01
Through a Microfinance account	02	02	02	02	02
Village-level savings group	03	03	03	03	03
Private money lenders	04	04	04	04	04
Someone in workplace who gives loans or collects savings	05	05	05	05	05
Through a mobile money account	06	06	06	06	06
Post office Account	07	07	07	07	07
Savings collectors	08	08	08	08	08
Chits and chit fund groups	09	09	09	09	09
Gold	10	10	10	10	10
Other (Specify) -----	11	11	11	11	11
Other (Specify) -----	12	12	12	12	12
	1056-1075	1111-1130	1131-1150	1151-1170	1171-1190

SECTION IV: FINANCIAL INSTRUMENTS

Subsection 1: Formal Financial Instruments

Owners hip, access and use	FFI1. Do you personally own a bank account? (Bank account includes Savings, Current, Fixed Deposit, Recurring or Student Account) SINGLE CODING ONLY		
	SINGLE ANSWER	FFI1	
	Yes	1	SKIP TO FFI5
	No	2	GO TO FFI2
		1211	
	IF CODED 2 IN FFI1, ASK FFI2. ELSE SKIP TO FFI5		
	FFI2. What is <i>the main reason</i> you do not have your own bank account? SINGLE CODING ONLY. CODE AS PER RESPONDENT'S SPONTANEOUS RESPONSE		
	DO NOT READ. CODE TO FIT. SINGLE ANSWER		FFI2
	I do not know what it is		01
	I do not know how to open one		02
	I do not have a state-issued/national ID or other required documents		03
	There are no banks close to where I live		04
	I do not have money		05
	I do not need one, I do not make any transactions		06
	Registration paperwork is too complicated		07
	Registration fee is too high		08
	Using a bank account is difficult		09
	Fees for using a bank account are too high		10
	I do not have money to pay for transaction fees with such account		11
	No one among my friends or family has such account		12
	I do not understand the purpose of such account, I do not know what I can use it for		13
	A bank has agents but they are not accessible		14
Banks are not reliable		15	
Banks do not offer the services I need		16	
Bank staff/agents are unfriendly; they make me feel unwelcomed		17	
I can't afford the minimum balance		18	
Bank hours are not convenient for me		19	
I never thought about using a bank		20	
I do not trust banks/that my money is safe in a bank		21	
I would prefer to have my money close to me		22	

Other (specify) _____	23
DK/Refused	24
	1212-1213

FFI3. Do you use a bank account that belongs to somebody else if you need to? **SINGLE CODING ONLY**

SINGLE ANSWER	FFI3	
Yes	1	GO TO FFI4
No	2	SKIP TO MM1
	1214	

ASK FFI4 IF CODED 1 IN FFI3. ELSE SKIP TO MM1

FFI4. Whose bank account are you *most likely* to access if you need to? **SINGLE CODING ONLY. CODE AS PER RESPONDENT'S SPONTANEOUS RESPONSE**

DO NOT READ. CODE TO FIT. SINGLE ANSWER	FFI4
Family member in my household	1
Family member in a different household	2
Other relative (Specify)	3
Workmate or a business partner	4
Neighbor, not a relative	5
Mobile Operator's agent/bank agent	6
Other (Specify)	7
	1215

ASK FFI5 TO ALL CODING 1= YES IN FFI1

FFI5. How many of the following types of bank account do you own? **RECORD VERBATIM WITH LEADING ZEROES**

ASK FFI6 TO ALL CODING 1=YES IN FFI3

FFI6. How many of the following types of bank account do you have access to? **RECORD VERBATIM WITH LEADING ZEROES**

READ OUT. MARK ALL THAT APPLY	FFI5 ENTER NUMBER	FFI6 ENTER NUMBER
Current		
Savings		
Student		
Recurring		
Fixed Deposit		
Other (Specify) -----		
	1216-1227	1230-1241

1228-1229,
1242-1243

IF ONLY RECURRING /FIXED DEPOSIT IS CODED IN FFI5 OR FFI6, THEN GO TO MM1. ELSE CONTINUE WITH THIS SECTION

FFI7. Why did you decide to start using a bank account? **SINGLE CODING ONLY. CODE AS PER RESPONDENT'S SPONTANEOUS RESPONSE. DO NOT AID WITH THE LIST**

DO NOT READ. CODE TO FIT. SINGLE ANSWER	FFI7
I had to send money to another person	01
I had to receive money from another person	02
Somebody requested I opened an account	03
I had to send money to an organization/government agency: e.g., had to pay a bill.	04
I had to receive money from an organization/government agency: e.g., pension or unemployment payment	05
An organization/government agency requested I signed up for an account	06
An agent or sales person convinced me	07
I saw posters/billboards/radio/TV advertising that convinced me	08
A person I know, who uses a bank account, recommended I use it because it is better than other financial instruments I use	09
I saw other people using it and wanted to try myself	10
I wanted to start saving money with a bank	11
I wanted a safe place to store my money	12

My parents opened an account for me when I was young and keep money in it for my use		13
Other (Specify)		14
DK/Refused		15
		1244-1245

SHOWCARD FF19

FF19. Apart from today, when was the last time you used a bank account for any financial activity (includes sending, receiving, saving, storing money or making payments of any kind)? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		FF19	
Yesterday		1	GO TO FF110
In the past 7 days		2	
In the past 30 days		3	
In the past 90 days		4	
More than 90 days ago		5	
Never		6	SKIP TO MM1
		1246	

CONTINUE TO FF110 IF CODED 1/2/3/4/5 IN FF19. SKIP TO MM1 IF CODED 6 IN FF19

SHOWCARD FF110

FF110. How important is a bank account in your finances? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		FF110	
Very important, use it for almost all my financial activities		1	GO TO FF111
Important, use it frequently or for large transaction		2	
Somewhat important, use it infrequently or for small transactions		3	
Somewhat unimportant, rarely use it		4	
Not at all important, never use it		5	SKIP TO MM1
		1247	

CONTINUE IF CODED 1/2/3/4 IN FF110. SKIP TO MM1 IF CODED 5 IN FF110, INSTRUCTIONS TO INTERVIEWER

- **ASK FF111-FF113 TOGETHER FOR THE FIRST OPTION,**
- **THEN ASK FF111-FF113 TOGETHER FOR THE SECOND OPTION AND THIRD OPTION IN A SIMILAR MANNER**
- **IF NO CODED FOR ALL OPTIONS IN FF111, THEN GO TO FF116**

FF111. When you access a bank account for any financial activity, do you use any of the following? (IF A RESPONDENT HAS MORE THAN ONE BANK ACCOUNT, ASK THEM ABOUT THE ONE THEY USE MOST FREQUENTLY) **SINGLE CODING PER OPTION**

ASK FF112 FOR ALL OPTIONS FOR WHICH YES=1 IS CODED IN FF111

SHOWCARD FF112

FF112. How far(in km) is the closest _____ from the place where you live? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	FF112		Codes
	0.5 km or less		1
	More than 0.5 km to 1km		2
	More than 1km to 5km		3
	More than 5km to 10km		4
	More than 10km to 15km		5
	More than 15km		6

ASK FF113 FOR ALL OPTIONS FOR WHICH YES=1 IS CODED IN FF111

SHOWCARD FF113

FF113. If you have to walk, how many minutes does it take you to get to the closest _____ from the place where you live? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	FF113		Codes
	15 minutes or less		1
	More than 15 to 30 minutes		2
	More than 30 minutes to an hour		3
	More than an hour to 2 hours		4
	More than 2 hours to 4 hours		5
	More than 4 hours		6

- **ASK FF111-FF113 TOGETHER FOR THE FIRST OPTION,**
- **THEN ASK FF111-FF113 TOGETHER FOR THE SECOND OPTION AND SO ON AND THIRD OPTION IN A SIMILAR MANNER**
- **IF NO CODED FOR ALL OPTIONS IN FF111, THEN GO TO FF116**

READ OUT.		FFI11 1=Yes 2=No MARK ALL THAT APPLY		FFI12 SINGLE ANSWER. SHOWCARD ASK ONLY FOR THOSE MARKED IN FFI11	FFI13 SINGLE ANSWER. SHOWCARD. ASK ONLY FOR THOSE MARKED IN FFI11
		USED		DISTANCE	TIME TAKEN
		Yes	No		
Over the counter in a branch of the bank		1	2		
ATM		1	2		
Bank's website		1	2		
Mobile application		1	2		
Over the counter at a retail store, such as EKO counter		1	2		
A door-to-door agent, banking correspondent or another person who is associated with this bank		1	2		
Other (Specify) ----- ----- ----	----- ----- -----	1	2		
		1248-1254		1255-1261	1262-1268

FFI14. What is your preferred way of accessing money from a bank account? SINGLE CODING ONLY

READ OUT. SINGLE ANSWER		FFI14
Over the counter in a branch of the bank		1
Via ATM		2
Bank's website		3
Mobile application		4
Over the counter at a retail store, such as EKO counter		5
Using an agent or another person who is associated with this bank		6
Other (Specify) ----- ----- -----	----- ----- -----	7
		1269

FFI15. What is the main reason you prefer this method? SINGLE CODING ONLY. DO NOT AID WITH LIST. CODE AS PER SPONTANEOUS RESPONSE

DO NOT READ. CODE TO FIT. SINGLE ANSWER		FFI15
Safe		01
Fast		02
Easy		03
Close to my home		04
All my friends and workmates use it		05
My parents and other family members use it		06
My business partners and/or customers use it		07
It is cheaper than other methods		08
This is the only option available		09
This is the only way I know how to access my money		10
Other (Specify)		11
No particular reason		12
		1270-1271

INSTRUCTIONS TO INTERVIEWER

- ASK FFI16-FFI19 TOGETHER FOR THE FIRST OPTION,
- THEN ASK FFI16-FFI19 TOGETHER FOR THE SECOND OPTION AND SO ON

FFI16. Which of the following have you ever done using your bank account? **MULTIPLE CODING POSSIBLE**

ASK FFI18 FOR ALL ACTIVITIES CODED IN FFI16

FFI18. What was the minimum amount you ever... (READ THE ACTIVITY MARKED IN FFI16), do not include charges or transaction fees? **ASK FOR EACH OPTION ONE BY ONE. RECORD VERBATIM WITH LEADING ZEROES**

ASK FFI17 FOR ALL ACTIVITIES CODED IN FFI16

FFI17. What was the maximum amount you ever... (READ THE ACTIVITY MARKED IN FFI16), do not include charges or transaction fees? **ASK FOR EACH OPTION ONE BY ONE. RECORD VERBATIM WITH LEADING ZEROES**

ASK FFI19 FOR ALL ACTIVITIES CODED IN FFI16

FFI19. In the past 30 days, how many times did you use a bank account for such activities? **ASK FOR EACH OPTION ONE BY ONE. RECORD VERBATIM WITH LEADING ZEROES**

ASK FFI16-FFI19 TOGETHER FOR THE FIRST OPTION, THEN ASK FFI16-FFI19 TOGETHER FOR THE SECOND OPTION AND SO ON.

- ASK FFI16-FFI19 TOGETHER FOR THE FIRST OPTION,
- THEN ASK FFI16-FFI19 TOGETHER FOR THE SECOND OPTION AND SO ON

	FFI16 EVER USED	FFI18 RECORD MINIMUM AMOUNT						FFI17 RECORD MAXIMUM AMOUNT						FFI19 P1M freq			
Deposit money	01																1351- 1367
Withdraw money	02																1368- 1384
Buy airtime top-ups	03																1411- 1427
Pay a school fee	04																1428- 1444
Pay a medical bill	05																1445- 1461
Pay a utility bill	06																1462- 1478
Pay a government bill, including tax, fine or fee	07																1479- 1495
Send money to family members, friends, workmates or other acquaintances for regular support/allowances	08																1511- 1527
Send money to family members, friends, workmates or other acquaintances to help with emergencies	09																1528- 1544
Receive money from family members, friends, workmates or other acquaintances for regular support/allowances	10																1545- 1561
Receive money from family members, friends, workmates or other acquaintances to help with emergencies	11																1562- 1578
	FFI16 EVER USED	FFI18 RECORD MINIMUM AMOUNT						FFI17 RECORD MAXIMUM AMOUNT						FFI19 P1M freq			
Receive welfare or pension from the government or other government payment	12																1579- 1595
Receive other benefit payments from the government or government agency (Specify) _____	13																1611- 1627
Receive wages for primary job	14																1628- 1644
Receive wages for secondary job(s)	15																1645- 1661
Pay for large acquisitions, including land, cattle, residence	16																1662- 1678
Make insurance-related payments	17																1679- 1695

FFI22-FFI28. Please, tell me about 3 most recent transactions you attempted in the past 6 months, either deposit or withdrawal, at a branch of a bank (over-the bank branch-counter transactions) where you have an account or have access to an account. Start with the most recent one. **IF NO TRANSACTIONS IN THE PAST 6 MONTHS SKIP TO FFI30.**

FFI22. What was the date of the activity? DD/MM/YYYY	FFI23. How long did it take you to get to the bank? minutes	FFI24. How much, if anything, did you have to pay in transportation costs? Rupees	FFI25. What was the amount you were depositing/withdrawing? _____Rupees	FFI26. How long did the activity take, including standing in the queue? minutes	FFI27. How much did you have to pay for the financial activity? _____Rupees	FFI28. Were you able to complete the activity? 1=Yes GO TO FFI30 2=No	
DATE	TRAVEL TIME TAKEN	TRANSPORTATION FEE	AMOUNT DEPOSITED/ WITHDRAWN	IN-BRANCH TIME	CHARGES	COMPLETION	
1.							1911-1943
2.							2011-2043
3.							2111-2143

ASK FFI29 IF NO=2CODED FOR ANY ACTIVITY IN FFI28

FFI29. Why were you unable to complete the activity? **MULTIPLE CODING POSSIBLE. DO NOT AID WITH LIST. PROBE AND CODE AS PER SPONTANEOUS RESPONSE**

DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY	FFI29
Technical problems with the network	01
The bank closed for a lunch-break/for the day	02
I did not have a proper ID	03
There was not enough cash	04
I did not have enough money to pay the fee	05
I did not have enough time to wait	06
Other (Specify) _____	07
Other (Specify) _____	08
DK/Refused	09
	2144-2163

ASK ALL SHOWCARD FFI30

FFI30. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial products/services available to you through your bank account. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10	2164-2165
Extremely Bad										Extremely Good	

Subsection III: Digital Financial Services/Mobile Money

Mobil e mone y aware ness, sourc es of infor matio n	<p>MM1. Please tell me the names of any mobile money services that you are aware of? (Mobile Money is use Mobile Phone in order to do financial activities like transfer funds between banks/accounts, deposit/withdraw funds or pay bills, purchase items)</p> <p>ASK MM2 ONLY FOR SERVICES NOT CODED IN MM1. MM2.Have you ever heard about the following mobile money services? MULTIPLE CODING POSSIBLE</p> <p>ASK MM3 ONLY FOR SERVICES FOR WHICH CODED YES ie '1' IN MM1/MM2. IF CODED "NO" FOR ALL SERVICES IN MM1 AND MM2, SKIP MM3 AND GO TO SFC1 MM3. From which source of information did you first learn about this mobile money service? SINGLE CODING PER OPTION. CODE AS PER SPONTANEOUS RESPONSE. DO NOT AID WITH LIST</p>
--	--

		MM1 SPONTANEOUS RECALL		MM2 PROMPTED RECALL		MM3.		
		1=Yes 2=No		ASK ONLY ABOUT SERVICES NOT MENTIONED IN MM1 1=Yes 2=No		ASK FOR ALL CASES WHERE MM1=1 OR MM2=1. DO NOT READ. SINGLE ANSWER FOR EACH OPTION CODED IN MM1/MM2 01=Radio 02=TV 03=Hoarding 04=Newspapers or magazines 05=Family members in this household 06=Family members in another household 07=Other relatives, friends, neighbors 08=Workmates or business partners 09=Customers of your business 10=Elected/administrative officials 11=Employees of a bank or MFI 12=Members of an informal financial group, including a village savings association, cooperative, merry-go-round, etc. 13= Mobile money agents/Kirana Stores/Shops 14=Field agents/promoters of mobile money 15= Online/through internet 16= other (specify)		
		MM1 SPONTANEOUS RECALL		MM2 AIDED RECALL		MM3 SOURCE OF INFORMATION		
		Yes	No	Yes	No			
Aircel Money		1	2	1	2			2211-2214
Airtel Money		1	2	1	2			2215-2218
Beam Money		1	2	1	2			2219-2222
Cashpor Microcredit		1	2	1	2			2223-2226
Citi Mobile		1	2	1	2			2227-2230
Eko Counter		1	2	1	2			2231-2234
Fino		1	2	1	2			2235-2238
Hello Money		1	2	1	2			2239-2242
Idea Mycash		1	2	1	2			2243-2246
Money on Mobile		1	2	1	2			2247-2250
M-Pesa		1	2	1	2			2251-2254
Oxigen		1	2	1	2			2255-2258
Union Bank Money		1	2	1	2			2259-2262
Alpha Money		1	2	1	2			2263-2266
Other (specify)		1	2	1	2			2269-2272
None		1		1				

INSTRUCTIONS TO INTERVIEWERS

- ASK MM6-MM10 TOGETHER FOR THE FIRST SERVICE
- THEN ASK MM6-MM10 TOGETHER FOR THE SECOND SERVICE AND SO ON.

ASK MM6 FOR FOR SERVICES FOR WHICH CODED YES ie '1' IN MM1/MM2
MM6. Have you ever used this mobile money service for any financial activity yourself or with someone's help?(financial activities includes transfer funds between banks/accounts, deposit/withdraw funds or pay bills, purchase items)

ASK MM7 ONLY FOR OPTIONS FOR WHICH YES=1 IS CODED IS CODED IN MM6

drivers

IF NO CODED FOR ALL OPTIONS IN MM6, THEN SKIP TO SFC1 SHOWCARD MM7

MM7. Apart from today, when was the last time you conducted any financial activity with this mobile money service? **ASK FOR EACH OPTION CODED INMM6 ONE BY ONE. SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	MM7		Codes
	Yesterday		1
	In the past 7 days		2
	In the past 30 days		3
	In the past 90 days		4
More than 90 days ago		5	

MM8. Do you have a registered account with this mobile money service? **SINGLE CODING PER OPTION**

ASK MM8a FOR ALL OPTIONS CODED YES= 1 IN MM8. IF ALL OPTIONS CODED NO=2, THEN SKIP TO MM11

MM8a. Are you permitted to withdraw funds from your registered mobile money account? **SINGLE CODING PER OPTION**

ASK MM9 ONLY FOR OPTIONS FOR WHICH YES=1 IS CODED IN MM8. IF ALL OPTIONS CODED NO=2, THEN SKIP TO MM11

SHOWCARD MM9

MM9. Apart from today, when was the last time you conducted any financial activity using these registered accounts? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	MM9		Codes
	Yesterday		1
	In the past 7 days		2
	In the past 30 days		3
	In the past 90 days		4
	More than 90 days ago		5
Never		6	

ASK MM10 ONLY FOR OPTIONS FOR WHICH YES=1 IS CODED IN MM8. IF ALL OPTIONS IN MM8 CODED NO=2, THEN SKIP TO MM11

SHOWCARD MM10

MM10. How important is this account in your finances? **SINGLE CODING PER OPTION**

LEGEND ONLY. DO NOT CODE HERE	MM10		Codes
	Very important		1
	Important		2
	Somewhat important		3
	Somewhat unimportant		4
Not at all important		5	

ASK MM6-MM10 FOR FOR SERVICES FOR WHICH CODED YES ie '1' IN MM1/MM2.

- **ASK MM6-MM10 TOGETHER FOR THE FIRST SERVICE**
- **THEN ASK MM6-MM10 TOGETHER FOR THE SECOND SERVICE AND SO ON.**

	MM6		MM7 (ask only for MM6= YES) LAST USED	MM8 1=Yes 2=No		MM8a. (ask only for MM8=YES)		MM9 (ask only for MM8= YES) LAST USAGE	MM10. (ask only for MM8=YES) IMPORTANCE
	EVER USED			REGISTERED ACCOUNT		PERMITTED TO WITHDRAW			
	Yes	No		Yes	No	Yes	No		
Aircel Money	1	2		1	2	1	2		2311-2216
Airtel Money	1	2		1	2	1	2		2217-2222
Beam Money	1	2		1	2	1	2		2223-2228
Cashpor Microcredit	1	2		1	2	1	2		2229-2234
Citi Mobile	1	2		1	2	1	2		2235-2240
Eko Counter	1	2		1	2	1	2		2241-2246
Fino	1	2		1	2	1	2		2247-2252
Hello Money	1	2		1	2	1	2		2253-2258
Idea Mycash	1	2		1	2	1	2		2259-2264
Money on Mobile	1	2		1	2	1	2		2265-2270
M-Pesa	1	2		1	2	1	2		2271-2276
Oxigen	1	2		1	2	1	2		2277-2282

Union Bank Money		1	2		1	2	1	2			2283-2288
Alpha Money		1	2		1	2	1	2			2289-2294
Other (specify)		1	2		1	2	1	2			2311-2316 (2323-2324)
None		1			1		1				2317-2322

ASK MM11 ONLY WHERE MM6=YES AND MM8=NO FOR ANY OPTION.OTHERS SKIP TO MM14

MM11.. You said you do not have a registered account with this mobile money provider. How do you access this mobile money service? **MULTIPLE CODING POSSIBLE**

READ OUT. ACCEPT MULTIPLE ANSWERS		
Over the counter or by using an agent's account		1
Account of a family member in this household		2
Account of a family member in another household, other relative, friend or a neighbor		3
Account of a workmate or a business partner		4
Other (Specify) _____		5
		2325-2329

ASK MM14 ONLY IF AT LEAST ONE MOBILE MONEY SERVICE IS SELECTED IN MM6, THAT IS, CODED YES FOR AT LEAST ONE OPTION IN MM6. OTHERS GO TO SFC1.

MM14. Why did you start using mobile money? **MULTIPLE CODING POSSIBLE. DO NOT AID WITH LIST. CODE AS PER SPONTANEOUS RESPONSE. PROBE THOROUGHLY**

DO NOT READ. CODE TO FIT. MARK ALL THAT APPLY		MM14
I had to send money to another person		01
I had to receive money from another person		02
Somebody requested I opened an account		03
I had to send money to an organization/government agency: e.g., had to pay a bill.		04
I had to receive money from an organization/government agency: e.g., pension or unemployment payment		05
An organization/government agency requested I signed up for an account		06
An agent or sales person convinced me		07
I saw posters/billboards/radio/TV advertising that convinced me		08
A person I know, who uses a bank account, recommended I use it because it is better than other financial instruments I use		09
I saw other people using it and wanted to try myself		10
I got a discount on airtime		11
I got a promotional amount of money to spend if I start using m-money		12
Other (Specify) _____		13
		2330-2345

ASK MM16-MM19 TOGETHER FOR FIRST OPTION, THEN ASK MM16-MM19 TOGETHER FOR THE SECOND SERVICE AND SO ON.

MM16. Have you ever used mobile money to do the following...? (Read out). **SINGLE CODING PER OPTION**

ASK MM18 ONLY FOR OPTIONS FOR WHICH YES=1 IS CODED IN MM16. IF NO IS CODED FOR ALL ACTIVITIES IN MM16, THEN, GO TO MM20.

MM18. What was the minimum amount you ever...(READ THE ACTIVITY MARKED IN MM16), do not include charges or transaction fees? **RECORD VERBATIM WITH LEADING ZEROES**

MM17. What was the maximum amount you ever... READ THE ACTIVITY MARKED IN MM16), do not include charges or transaction fees? **RECORD VERBATIM WITH LEADING ZEROES**

MM19 .In the past 30 days, how many times did you use a mobile money account(s) for such financial activities? **RECORD VERBATIM WITH LEADING ZEROES**

READ OUT	MM16		MM18					MM17					MM19			
	Yes	No	Record min. amount					Record max amount					P1M freq			
Deposit money	1	2														2411-2426
Withdraw money	1	2														2427-2442
Buy airtime top-ups	1	2														2443-2458
Pay a school fee	1	2														2459-2474
Pay a medical bill	1	2														2475-2490
Pay a utility bill	1	2														2511-2526
Pay a government bill, including tax, fine or fee	1	2														2527-2542
Send money to family members, friends, workmates or other acquaintances for regular support/allowances	1	2														2543-2558
Send money to family members, friends, workmates or other acquaintances to help with emergencies	1	2														2559-2574
Receive money from family members, friends, workmates or other acquaintances for regular support/allowances	1	2														2575-2590
Receive money from family members, friends, workmates or other acquaintances to help with emergencies	1	2														2611-2626
Receive welfare or pension from the government or other government payment	1	2														2627-2642
Receive other benefit payments from the government or government agency (Specify) _____	1	2														2643-2658
Receive wages for primary job	1	2														2659-2674
Receive wages for secondary job(s)	1	2														2675-2690
Pay for large acquisitions, including land, cattle, residence	1	2														2711-2726
Make insurance-related payments	1	2														2727-2742
Receive claims on insurance	1	2														2743-2758
Take a loan or make payments on a loan	1	2														2759-2774
Give a loan or receive payments on a loan	1	2														2775-2790
Save money for a future purchase or payment	1	2														2811-2826
Set aside money for pension, paid pension contributions	1	2														2827-2842
Make an investment, including buy stock or shares	1	2														2843-2858
Pay for goods at grocery store	1	2														2859-2874
Pay for clothing shop or any other store/shop	1	2														2875-2890

MM20. Do you use a mobile money account to make the following business payments/purchases? **SINGLE CODING PER OPTION**

READ OUT.		Yes	No
Paid employees		1	2
Paid suppliers		1	2
Received payments from customers		1	2
Received payments from distributors		1	2
Made investment, for example bought new equipment or expanded the office/business building		1	2
Paid business-associated expenses, including rent, taxes, utility and transportation bills		1	2
		2911-2916 (fixed)	

ASK MM21 ONLY IF "NO=2" IS CODED FOR ALL OPTIONS IN MM20, OTHERS SKIP TO MM22.

MM21. You said you do not use a mobile money account for any business transactions. Please, tell me why? **MULTIPLE CODING POSSIBLE. PROBE AS PER SPONTANEOUS RESPONSE. DO NOT AID. PROBE FULLY**

DO NOT READ. CODE TO FIT. ACCEPT MULTIPLE ANSWERS		MM21
I do not have a business		01
I will have to pay extra taxes		02
I will have to pay bribes to government officials to avoid taxation/licensing/paper work		03
My business is not registered, it is not formal		04
To pay account fees I will have to raise prices and people won't buy from me		05
My business is too small to need an account		06
Other (specify)		07
Other (specify)		08
DK/Refused		09
		2917-2930

MM22. Do you tend to use the same mobile money agent all or most of the time? **SINGLE CODING ONLY**

SINGLE ANSWER	MM22	
Yes	1	GO TO MM23
No	2	SKIP TO MM29
	2931	

ASK MM23 IF CODED 1 IN MM22. ELSE, SKIP TO MM29

SHOWCARD MM23

MM23. How far is your regular mobile money agent from the place where you live? Is he/she _____ away? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		MM23
0.5 km or less		1
More than 0.5 km to 1km		2
More than 1km to 5km		3
More than 5km to 10km		4
More than 10km to 15km		5
More than 15km		6
		2932

MM24. How do you usually get to your regular agent? Do you... **SINGLE CODING ONLY**

READ OUT. SINGLE ANSWER		M24
Walk		1
Use a motorcycle taxi or a mini-bus taxi		2
Use a regular bus		3
Have to take a train		4
The agent comes to me		5
Ride a bicycle		6
Ride in my own car		7
Other (Specify)		8
		2933

SHOWCARD MM25

MM25. How long does it take you to get to your regular agent? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		MM25
15 minutes or less		1
More than 15 to 30 minutes		2
More than 30 minutes to an hour		3
More than an hour to 2 hours		4
More than 2 hours to 4 hours		5
More than 4 hours		6
		2934

MM28. What is *the main reason* you are using this agent regularly? **SINGLE CODING ONLY. DO NOT AID WITH LIST. CODE AS PER SPONTANEOUS RESPONSE**

Point-of-service (POS)/mobile money agent - related experiences of mobile money users

DO NOT READ. CODE TO FIT. SINGLE ANSWER		MM28
Out of courtesy		01
The agent is fast		02
I trust this agent		03
Reliability: the agent is always present during work hours		04
Reliability: the agent always has e-float and/or cash to help with my transaction		05
Proximity to where I live		06
Agent is knowledgeable/helpful		07
Agent is friendly and engaged		08
This agent is my personal friend, family member or a relative		09
My family members, friends or workmates use this agent		10
Out of a habit		11
This is the only agent in my area		12
Other (Specify)		13
No particular reason		14
		2935-2936

MM29 Have you ever experienced any of the following issues with any agent? **SINGLE CODING PER OPTION**

ASK MM30 FOR ALL OPTIONS FOR WHICH YES= 1 IS CODED IN MM29. IF NO IS CODED FOR ALL OPTIONS, THEN SKIP TO MM32

SHOWCARD MM30

MM30. How many times in the past 6 months have you experienced this issue? **SINGLE CODING PER OPTION**

READ OUT		MM29. 1=Yes 2=No	MM30. ASK ONLY FOR MM29=YES 1=Less than 3 times 2=3-6 times 3=7-12 times 4=More than 12 times
		Yes	No
Agent was absent		1	2
Agent was rude		1	2
Agent did not have enough cash and could not perform the transaction		1	2
Agent did not have enough e-float and could not perform the transaction	-	1	2
Agent refused to perform transaction for no reason		1	2
Agent did not know how to perform the transaction		1	2
Agent overcharged for the transaction or asked to pay a deposit		1	2
Agent did not give all the cash that was owed		1	2
GSM or mobile network was down		1	2
Agent system was down		1	2
It was very time consuming		1	2
I did not get a receipt		1	2
Other (Specify)		1	2
		2937-2949 (fixed)	2950-2962 (fixed)

MM32-MM38. Please, tell me about your three (3) most recent attempted transactions with your regular agent, either deposit or withdrawal, in the past 6 months. Start with the most recent one. IF NO TRANSACTIONS IN THE PAST 6 MONTHS SKIP TO MM40.

MM32. What was the date of the financial activity? DD/MM/YYYY	MM33. How long did it take you to get to the agent? minutes	MM34. How much, if anything, did you have to pay in transportation costs? Rupees Rupees	MM35. What was the amount you were depositing/withdrawing? Rupees	MM36. How long did the transaction take, including standing in the queue? minutes	MM37. How much fees did you have to pay for the transaction? Rupees 3162-3176	MM38. Were you able to complete the transaction? 1=Yes 2=No
DATE	TIME TO REACH AGENT	TRANSPORTATION COST	AMOUNT WITHDRAWN/DEPOSITED	TOTAL TIME TAKEN	FEE CHARGED	COMPLETION
1						
2						
3						

3011-3041
3111-3141
3211-3241

ASK MM39 ONLY IF NO=2 IS CODED FOR ANY TRANSACTION IN MM38. ELSE SLIP TO MM40
MM39. Why were you unable to complete the financial activity? **MULTIPLE CODING POSSIBLE**

DO NOT READ, CODE TO FIT. MARK ALL THAT APPLY		M39
Technical problems with the network		1
The agent closed for a lunch-break/for the day		2
I did not have a proper ID		3
There was not enough cash		4
There was not enough e-float		5
I did not have enough money to pay the fee		6
I did not have enough time to wait		7
Other (Specify)		8
DK/Refused		9
		3242-3250

SHOWCARD MM40

MM40. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of mobile money products available to you through your mobile money account. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10	3251-3252
Extremely Bad										Extremely Good	

Subsection V: Satisfaction with financial service providers and products

ASK SFC1 AND SFC2 ONLY IF YES= 1 IS CODED IN FF11 OR FF13 (I.E. THOSE WHO HAVE ACCESS TO A BANK ACCOUNT). OTHERS SKIP TO INSTRUCTION BEFORE SFC3

SHOWCARD SFC2

SFC2. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that is available to you now **after** you gained access to a bank account. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10	3253-3254
Extremely Bad										Extremely Good	

SHOWCARD SFC1

SFC1. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you **before** you had access to a bank account. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10	3254-3256
Extremely Bad										Extremely Good	

ASK SFC3 AND SFC4 ONLY IF AT LEAST ONE PROVIDER IS CODED YES= 1 IN MM6 (I.E. THOSE WHO USE A MOBILE MONEY SERVICE). OTHERS SKIP TO INSTRUCTIONS BEFORE TS1.

SHOWCARD SFC4

SFC4. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that are available to you now

after you started using a mobile money service. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10
Extremely Bad									Extremely Good	

3257-3258

SHOWCARD SFC3

SFC3. On a scale from 0 (Extremely bad) to 10 (Extremely good), rate the choice of financial options that was available to you **before** you started using a mobile money service. **SINGLE CODING ONLY**

0	1	2	3	4	5	6	7	8	9	10
Extremely Bad									Extremely Good	

3259-3260

SECTION V: OPTIONAL MODULES

Trust in financial instruments

ASK ALL

Now, I would like to ask your opinion about various financial organizations and financial instruments.

SHOWCARD TS1

TS1. Tell me if you fully trust, rather trust, rather do not trust or do not trust at all the following institutions. **ASK FOR EACH OPTION ONE BY ONE. SINGLE CODING PER OPTION**

READ OUT. SHOWCARD FOR THE SCALE.	Fully trust	Rather trust	Rather do not trust	Do not trust at all	Neither trust nor distrust	DK/ Refused	
State owned banks	1	2	3	4	5	6	3261
Private banks	1	2	3	4	5	6	3262
Foreign banks	1	2	3	4	5	6	3263
Regional rural banks	1	2	3	4	5	6	3264
Public sector banks	1	2	3	4	5	6	3265
Customer Service Point/ Banking Correspondent/ Agent	1	2	3	4	5	6	3266
Village level savings groups	1	2	3	4	5	6	3267
Chits and chit funds	1	2	3	4	5	6	3268
M-money services	1	2	3	4	5	6	3269
M-money agents	1	2	3	4	5	6	3270
Microfinance institutions (MFI)	1	2	3	4	5	6	3271
Private lending agencies	1	2	3	4	5	6	3272
Insurance agencies/brokers	1	2	3	4	5	6	3273
Cooperative banks	1	2	3	4	5	6	3274
Savings collectors	1	2	3	4	5	6	3275
Post office	1	2	3	4	5	6	3276
LIC (Life Insurance Corporation of INDIA)	1	2	3	4	5	6	3277
Tatkal services and other informal services	1	2	3	4	5	6	3278
Religious funds	1	2	3	4	5	6	3279
Other (Specify) _____	1	2	3	4	5	6	3280

TS2. Have you ever experienced the following issues while dealing with a bank? **ASK FOR EACH OPTION ONE BY ONE. SINGLE CODING PER OPTION**

READ OUT.MARK ALL THAT APPLY		Yes	No
Lost money due to fraud		1	2
Lost money because the bank misplaced it		1	2
A bank/MFI employee extorted a bribe from me		1	2
A bank/MFI employee overcharged me for the service		1	2
A bank/MFI employee was rude and/or disrespectful		1	2
I was robbed inside the bank building		1	2
I was robbed on my way to or from my bank		1	2
I was not able to withdraw/deposit money because the bank did not have enough cash		1	2
I was not able to withdraw/deposit money because the bank electronic system was down		1	2
I was not able to withdraw/deposit money because the bank was closed on a regular working day		1	2
I was not able to withdraw/deposit money because the bank's working hours were too limited		1	2
I lost all my money because my bank went bankrupt		1	2
Other (Specify) _____		1	2
Never dealt with a bank		1	2
DK/Refused		1	
		3311-3325	

TS3. Tell me if you agree or disagree with the following statements... **ASK FOR EACH OPTION ONE BY ONE. SINGLE CODING PER OPTION**

READ OUT. SINGLE ANSWER		Agree	Disagree
Banks act in their customers' best interests		1	2
Banks consistently offer high-quality services		1	2
Banks are a good solution for all or most practical financial needs		1	2
Banks regularly communicate with their consumers about new and existing services		1	2
My money is safe with a bank and bank employees/agents		1	2
My bank offers a good value for the price I pay for the services		1	2
I would be willing to pay premium to be able to use my bank		1	2
I recommend my bank to other people		1	2
		3326-3333	

SHOWCARD TS4

TS4. To your mind, what is the best tool for small to medium monetary transactions such as food purchasing? **SINGLE CODING ONLY**

SHOWCARD TS5

TS5. To your mind, what is the best tool for large monetary transactions such as buying land? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER		TS4	TS5
A bank account or a bank deposit		01	1
Village level savings groups		02	2
Chits and chit fund		03	3
Mobile-money services		04	4
Microfinance institutions (MFI)		05	5
In cash		06	6
Self-help Groups (SHG)		07	7
Agency Banking/Banking correspondent		08	8
Digital card		09	9
Cooperatives		10	10
Savings collectors		11	11
Other (Specify)		12	12
DK/Refused		13	13
		3334-3335	3336-3337

TS6. To your mind, what are the advantages of keeping money in cash? **MULTIPLE CODING POSSIBLE. CODE AS PER SPONTANEOUS RESPONSE. DO NOT AID. PROBE FULLY**

TS7. Among the advantages that you named, which one is *the most important* to you personally? **SINGLE CODING ONLY**

DO NOT READ. CODE TO FIT.		TS6 MULTIPLE ANSWERS	TS7 SINGLE ANSWER
Can't make daily/regular purchases other than in cash		01	01
Can't make infrequent purchases (e.g. clothes) or payments (e.g. school fees, utility payments) except in cash		02	02
More expensive if not paid in cash		03	03
Too habitual to cash and can't change and adopt alternates easily		04	04
Resistant to change/cannot adopt alternatives easily		05	05
It is easier to keep/ transact in cash"		06	06
I can access it whenever I want		07	07
I have control of my money		08	08
I get better deals when I pay in cash		09	09
It makes me feel rich; I feel good about myself	,	10	10
My family can access it if something happens to me		11	11
Other (Specify) _____		12	12
Other (Specify) _____		13	13
DK/Refused		14	14
		3338- 3359	3360-3361

TS8. What, if any, disadvantages you see of keeping your money in cash? **MULTIPLE CODING POSSIBLE. CODE AS PER SPONTANEOUS RESPONSE. DO NOT AID. PROBE FULLY**

TS9. Among the disadvantages that you named, which one is *the most important* to you personally? **SINGLE CODING ONLY**

DO NOT READ. CODE TO FIT		TS8 MULTIPLE ANSWERS	TS9 SINGLE ANSWER
I am tempted to spend more than I need		01	01
There is no formal proof of payment when you pay in cash		02	02
I can get mugged or robbed		03	03
I can lose cash by accident		04	04
Cash can get devaluated/loose value		05	05
My relatives/friends/neighbors keep asking me to give them money		06	06
Cannot accumulate savings		07	07
Cannot budget and track expenses		08	08
Not eligible to get a line of credit due to lack of transaction history		09	09
Other (Specify) _____		10	10
DK/Refused		11	11
		3411-3430	3431-3432

SHOWCARD TS10

TS10. If for some reason you could no longer use cash, which of the following financial instruments would you use? **SINGLE CODING ONLY**

READ OUT. SHOWCARD. SINGLE ANSWER.		
A bank account or a bank deposit		1
Village level savings groups		2
Chits and chit fund		3
Mobile-money services		4
Microfinance institutions (MFI)		5
Cooperative bank account		6
Savings collectors		7
Post office account		8
Physical assets such as cattle or homegrown vegetables		9
Other (Specify) _____		10
DK/Refused		11
		3433-3434

Literacy and Numeracy **SHOWCARD LN1**
LN1. Can you read this text for me, please? **ASK THE RESPONDENT TO READ OUT LOUD THE PHOTOGRAPHY CONSENT FORM BELOW AND CONFIRM THAT THEY UNDERSTAND IT.**
SINGLE CODING FOR READING AND SINGLE CODING FOR UNDERSTANDING

Reading		
Respondent read the photography consent form fluently and without any help from the interviewer		1
Respondent read the photography consent form well but had a little help from the interviewer		2
Respondent struggled to read the photography consent form and had a lot of help from the interviewer		3
Respondent unable to read the photography form and requested the interviewer read it to them		4
		3435
Understanding		
The respondent fully understood the photography consent form without any help from the interviewer (confirm by asking)		1
Respondent understood the photography consent form well but asked for a little help from the interviewer		2
Respondent struggled to understand the photography consent form and asked for a lot of help from the interviewer		3
Respondent unable to understand the photography consent form and interviewer explained in full using simpler language		4
		3436

LN2. You went to the market with 500 INR and you bought 5 kilograms of potatoes at 40 INR per kilogram, how much money would you have in change? **SINGLE CODING ONLY**

SINGLE ANSWER		
Correct answer (300)		1
Any incorrect answer		2
DK/Refused		3
		3437

LN3. If you divide 100 sweets among 10 people evenly, how many would each person get? **SINGLE CODING ONLY**

SINGLE ANSWER		
Correct answer (10)		1
Any incorrect answer		2
DK/Refused		6
		3438

LN4. If a person is paid 2150 INR per day, how much will they earn for 6 days? **SINGLE CODING ONLY**

SINGLE ANSWER		
Correct answer (12900 INR or 2150X6)		1
Any incorrect answer		2
DK/Refused		3
		3439

RESPONDENT INFORMATION SECTION

1	Respondent Name Please also record nickname or common name) 3441-3455										
2	Household physical location description (Please draw descriptive map on the back of this questionnaire) 3456-3475										
3	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages? It does not matter if that number is owned by you or someone else but the number should be used regularly by you and not for occasional purposes. (IF RESPONDENT HAS MORE THAN 5 MOBILE PHONE NUMBERS, ASK HIM/HER WHICH ARE THE 5 MOST REGULARLY USED NUMBERS)										
	Mobile Number (1)										
	Mobile Number (2)										
	Mobile Number (3)										
	Mobile Number (4)										
	Mobile Number (5) 3511-3560										
4	Email 3561-3575										
5.	Can we share your phone number with our client? We will not share any of your other details. 3576	Yes	1	No	2						

ASK Q1 FOR ALL MOBILE NUMBERS WHICH RESPONDENT USES (MAY OR MAYNOT OWN THEM) AND IS WILLING TO SHARE DETAILS OF THE SAME

Q1. DO NOT ASK. Record all mobile phone numbers from respondent information box above. RECORD ONE NUMBER IN EACH ROW AND IN CAPITAL LETTERS.

ASK Q2 TO Q5 FOR ALL MOBILE NUMBERS RECORDED IN Q1 ONE BY ONE. FIRST ASK Q2-Q5 FOR 1ST NUMBER, THEN ASK Q2-Q5 FOR 2ND NUMBER AND SO ON

SHOWCARD Q2

Q2. Think about all the calls that are made from this phone number. How many of those calls are made by you and how many by others? SINGLE CODING ONLY FOR EACH PHONE NUMBER

LEGEND ONLY. DO NOT CODE HERE	Q2	Codes
	I make all or almost all, the calls from this phone number	1
	I make more than half of the calls from this phone number	2
	I make less than half of the calls from this phone number	3
	Other people make almost all the calls from this phone number	4

SHOWCARD Q3

Q3. Think about all the messages that are made from this phone number. How many of those messages are made by you and how many by others? SINGLE CODING ONLY FOR EACH PHONE NUMBER

LEGEND ONLY. DO NOT CODE HERE	Q3	Codes
	I make all or almost all the messages from this phone number	1
	I make more than half of the messages from this phone number	2
	I make less than half of the messages from this phone number	3
	Other people make almost all the messages from this phone number	4

SHOWCARD Q4

Q4. Think about all the calls that come to this phone number. How many of those calls are for you and how many are for others? SINGLE CODING ONLY FOR EACH PHONE NUMBER

LEGEND ONLY. DO NOT CODE HERE	Q4	Codes
	All or almost all the calls to this phone number are for me	1
	More than half of the calls to this phone number are for me	2
	Less than half of the calls to this phone number are for me	3
	Calls to this phone number are almost always for other people	4

SHOWCARD Q5

Q5. Think about all the messages that **come to this phone number**. How many of those messages are for you and how many are for others? **SINGLE CODING ONLY FOR EACH PHONE NUMBER**

LEGEND ONLY. DO NOT CODE HERE	Q5	Codes
	All or almost all the messages to this phone number are for me	1
	More than half of the messages to this phone number are for me	2
	Less than half of the messages to this phone number are for me	3
	Messages to this phone number are almost always for other people	4

Q1-Q5 GRID

Q1. List all phone numbers from respondent information box above		Q2. Calls that are <u>made from this phone number</u>	Q3. Messages that are <u>made from this phone number</u>	Q4. Calls that <u>come to this phone number</u>	Q5. Messages that <u>come to this phone number</u>	
RECORD MOBILE NUMBERS		RECORD SINGLE CODE	RECORD SINGLE CODE	RECORD SINGLE CODE	RECORD SINGLE CODE	
1						3611-
2						3624
3						3625-
4						3638
5						3639-
						3652
						3653-
						3666
						3667-
						3680

ASK Q6 IF ANY OF THE OPTIONS 2/3/4 ARE CODED FOR ANY OF THE MOBILE PHONE NUMBERS IN Q2 OR Q3 OR Q4 OR Q5

Q6. Who beside yourself, make or receive calls or messages on this phone number?

READ OUT. MARK ALL THAT APPLY	YES	NO	
Family member(s) in my household	1	2	3681
Family member(s)/ in a different household	1	2	3682
Other relative(s) (Specify)	1	2	3683
Workmate(s) or a business partner(s)	1	2	3684
Neighbor(s), not a relative	1	2	3685
Mobile Operator's agent/employee	1	2	3686
Friend(s)	1	2	3687
People who pay me to make or receive calls and messages	1	2	3688
Other (Specify) _____	1	2	3689
None (SINGLE ANSWER)	1		3690

INT: (ADMINISTER THE INFORMED CONSENT FORM BELOW TO ALL RESPONDENTS WHO OWN A MOBILE PHONE (CODED 'YES' IN MT1).

CHECK MM6. IF CODED YES FOR ANY SERVICE IN MM6, ADMINISTER THE THE INFORMED CONSENT FORM. ELSE SKIP TO THE RESPONDENT INFORMATION SECTION)

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

**FINANCIAL HABITS RESEARCH PROGRAM
INFORMED CONSENT FORM**

Company: IMRB & Intermedia

Purpose: You are invited to participate in a study on financial habits conducted by IMRB in India on behalf of InterMedia . The primary objective of the survey is to explore the uptake and usage of digital financial services (DFS) among Indian adults over the next two years and to introduce service improvements to benefit Indian households.

Potential Benefits: By participating in this study, you directly contribute to research aimed at enhancing financial services (for example, services offered by banks or mobile money providers) so that households like yours can take advantage of improved financial products. As we mentioned earlier in the interview, we've selected only 45,000 people in India for this study and the participation of each selected person is very important for the success of the study.

Description of Procedures: For the purpose of this study, we will track and analyze m-money account transactions and voice and airtime usage associated with SIM cards used by you personally. To protect your privacy, we will remove all personal identifying information from your survey responses and mobile data including identifying information for senders and receivers of mobile money.

Confidentiality: InterMedia and IMRB will not disclose any personal information gathered through this study with any third party or without your consent. All information will be treated with the strictest confidence. The consent forms with signatures, your survey responses and the data on your mobile phone activities collected from the Mobile Network Provider will be stored securely and separately from each other to prevent unauthorized access to information that might identify your household.

Potential Risks: There are minimal risks to participation in this study. You will be informed immediately in case of any breach of confidentiality.

Voluntary Participation: Your participation in this follow-up study is entirely voluntary. If you do not want to take part in this follow-up, there will be no penalty or loss of incentives to which you are entitled through your participation in the survey. It also will not affect your relationship with IMRB.

You retain the right to stop participating at any point. If you choose to stop participating in the study, contact any of the personnel listed in the section "Contact Information" below and inform them of your decision.

Contact Information: Before you decide to accept this invitation to take part in this study, you may ask any questions that you might have. If you have any questions at any time before, during or after your participation you can address them to the interviewer. If you are not satisfied with the answers, feel free to contact Project Manager in India, at 011-42697800.

If you have questions beyond those answered by the research team, you may contact Dr. Anastasia Mirzoyants at +254 720 109 183.

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

Refused Consent	1	Thank & Go to Photograph consent form
Granted Consent	2	Complete Signature Section Below

3440

Name of Respondent (WRITE IN CAPTIAL LETTERS)	Signature	Date
Name of Person Obtaining Consent	Signature	Date



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
	3557	

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 Respondent (WRITE IN CAPTIAL LETTERS)	Signature	Date

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