QUESTIONNAIRE

- 1. Personal Details :-
- Name -
- Age (18-60) years -
- Gender a)1 b)2 c)3[1-Male,2-Female,3-Others]
- Place of Residence -
- Educational Qualification a)0 b)1 c)2 d)3 e)4
 [0-No Schooling,1-School dropout, 2-Class 10 pass, 3-Class 12 pass, 4Undergraduate]
- Relationship status a)1 b)2
 [1-Married, 2-Unmarried]
- If married then number of children a) 1 b) 2 c) More than 2
- Number of dependents in family a) 1 b) 2 c) More than 2
- 2. Business Profile :-
- Kind of street vending activity a)1 b)2 c)3 d)4 e)5
 [1-Eatables, 2-Fruit seller, 3-Juice, 4-Household items, plastic items; 5-Footwear,]
- Income per month a)1, b)2, c)3, d)4
 [1-(1000-5000)Rupees,2-(5001-10000)Rupees,
 3-(10001-15000)Rupees, 4Above 15000 Rupees]
- Number of Years into business a) Less than 1 year
 b) (1-3) years c) More than 3 years
- Any other activity or income source a) Yes
 b) No
- 3. Did you have to compromise in the following due to reduction or absence of income during lockdown for COVID-19?
- Meals per day: a) 1 b) 2 c) 3 d) 4

(Consumption: 1. Milk - a) Reduced b) Stopped

- 2. Non-veg a) Reduced b) Stopped
- 3. Fruits a) Reduced b)Stopped
- 4. Vegetables a) Reduced b) Stopped)
- Hospital during emergency other than COVID-19: a) Yes b) No
- Bought medicines during emergencies other than COVID-19? :
 a) Yes
 b) No
- Did children (if any) continue schooling during lockdown? : a)
 Yes b) No
- Did you compromise with electricity usage?
- a) Reduced consumption b) Discontinued connection c) Continued as usual
- Did you compromise with water usage?
- a) Reduced Consumption b) Continued as usual
- 4. Access to Credit usually :- a) Formal b) Informal c) Both c)
- 5. Purpose of Credit :- a) Business b) Education c) Personal loan d) Medical Emergency e) Other purposes
- 6. Form in which credit taken :- a) Formal b) Informal c) Both
- 7. How daily expenses met during lockdown due to COVID-19?
- a) Savings kept at home b) Formal banking c) Informal borrowing d) Beneficiary of Scheme e) Others (specify)
- 8. How medical expenses or educational expenses met during lockdown due to COVID-19? a) Savings kept at home b) Formal

- banking c) Informal borrowing d) Beneficiary of scheme e) Others (specify)
- 9. Experience of formal banking : a) (0-1) Poor b) (2-5) Fair c) (6-7) Good d) (8-9) Very Good e) 10 (Excellent)
- 10. Experience of Informal Credit (if taken): a) (0-1) Poor b) (2-5) Fair
- c) (6-7) Good d) (8-9) Very Good e) 10 (Excellent)
- 11. If Informal Credit taken, what were the reasons: a) Ease of transactions due to less or no paperwork b) Due to lots of paperwork in formal banking c) Due to long travelling distance to banks d) Illiteracy e) Any other reason (specify)
- I. Transaction processing type- a)1, b)2, c)3, d)4, e)5 [based on literacy-digital & paper]
- II. Transaction fee charge- a)1, b)2, c)3, d) 4, e)5
- III. Transaction ease- a)1, b)2, c)3, d)4, e)5 [reach to institution-virtually & physically]
- IV. Outliers-any other

[1-very easy, 2-easy, 3-normal, 4-hard, 5very hard]

- 12. How frequent are informal borrowings taken by you? a) (0) None b) (1-5) Occasionally c) (6-8) Frequently d) (9-10) Very Frequently
- 13. Have you taken any formal loan or informal borrowing recently or during lockdown due to COVID-19? a) None b) Formal loan c) Informal borrowing
- 14. What is the amount of credit taken (if any) during lockdown? a) (10005000)Rupees b) (5001-10000)Rupees c) (10,001-15000)Rupees d) Above 15,000 Rupees

- 15. Have you been able to pay the loan back (either taken formally or informally) during lockdown due to COVID-19? a) Yes b) No c) Partially paid
- 16. What was the method used to recover the credit given (if any taken by you) by informal lenders, on a scale of (1-10) points? a) Lenient behavior (14)points b) Coercive methods (5-7)points c) Highly coercive and exploitative (810)points
- 17. What was the kind of behaviour and recovery method adopted by formal banks when you (for any reason) couldn't repay the loan on time, on a scale of (1-10) points? a) Explained the terms and conditions and gave an official legal notice (1-5)points b) Rude behavior, threatening (if done), didn't explain the consequences and gave the legal notice (6-10)points
- 18. Have you availed benefit of any scheme (e.g. PM SVANidhi scheme) during lockdown due to COVID-19? a) Yes b) No
- 19. If not availed, what are the reasons? a) Illiteracy b) No proper documents
- c) Unaware d) Other reasons (specify)
- 20. Do you have a certificate/ID for street vending provided by the municipality? a) Yes b) No c) Unaware about it
- 21. Have You faced challenges like eviction threats or harassment by municipality or police during street vending? 1) No (0) 2) Occasionally (1-4) points 3) Frequently but no use of force (5-7) points 3) Frequently with use of force (8-10) points