Savings Behavior in Rural India: Shop Questionnaire

Notes to the enumerator:

- *Ask the questions the way they are written; do not say what is written in italics, those are instructions for your purpose only.*
- *Wherever we are recording amount in Rs, record the actual amount as it is, e.g. Rs. 500000 and not Rs. 5 lacs*
- *Wherever there are skips to be followed, the same has been mentioned. When it is not mentioned, it implies that you have to continue. On template: skips will be done automatically, so every question that appears should be asked.*
- *When we ask information about the last 7 or 30 days, the information should not include the day of the interview. E.g., if the interview takes place on Friday, the last 7 days are from Friday the week before till Thursday.*

INTRODUCTION

We are working with Basix Sub-K, and are doing a survey about the status of your shop and your activities as a BCSA. We have selected 18 BCSA in the area. We would like to ask you some questions. The objective of the survey is to better understand how BCSAs work, in order to be able to improve the banking services in the future. This survey is anonymous, only the people doing the survey know your identity and they will not communicate it to anyone else. We will only ask for your name and phone number because we would like to ask you a few other questions in a few months. So we need this minimal information to be able to come back to you.

We thank you very much for your collaboration.

BASIC SURVEY INFORMATION

Enumerator: _____

Date of Interview: _____

GPS coordinates:

N		°		‘		‘’
E		°		‘		‘’

For example, the Taj Mahal coordinates are:

N	27	°	10	‘	29	‘’
E	78	°	02	‘	32	‘’

Name of respondent_____

If more than one person is taking care of the banking activity, the respondent is the main BCSA (the person selected by Sub-K).

Mobile Nr (*11 digits*)_____ Name of the shop_____

Village [ ]

Hamlet : _____ Block (tehsil): [ ] *1…Magarload; 2…Rajim; 3…Abhanpur*

District: [ ] *1…Dhamtari; 2…Gariyabandh; 3…Raipur* State: Chhattisgarh

Other indication to help find the shop: _____

_____

SECTION A: INDIVIDUAL BACKGROUND AND HOUSEHOLD

I would like to ask some questions about you (the main BCSA) and your family members.

QA.1 What is your gender? ☐ *1…Male; 2…Female*

QA.2 What is your age? ☐ *# Years*

QA.3 What is your highest level of schooling completed? ☐ *Use education codes. If <13 or >19, skip to QA.5.*

QA.4 If you studied beyond 12th standard: In which faculty did you study? ☐ *Several options are possible 1…Science; 2…Commerce / business administration; 3…Arts; 4…Engineering; 5…Medicine; 6…Vocational diploma; 7…Management studies; 8…Others, specify*

QA.5 What type of institution did you attend? ☐ *If he / she attended several schools, answer for the last school he/she joined. 1…Government school; 2…Private aided school; 3…Religious school; 4… Private school; 5…Other, specify*

QA.6 What is your marital status? ☐ *1…Married, living with spouse; 2…Married, not living with spouse yet; 3…Separated; 4…Divorced; 5…Widow/widower; 6…Never married → QA.9*

QA.7 How many sons do you have? ☐

QA.8 How many daughters do you have? ☐

QA.9 What is your religion? ☐ *1…Hindu; 2…Muslim; 3…Buddhist; 4…Christian; 5…Other, specify*

QA.10 What is your caste? ☐ *Use Caste Codes*

QA.11 What is your caste category? ☐ *1…Schedule tribe; 2…Schedule caste; 3…Other backward caste; 4… Forward caste*

QA.12 Which language is spoken in your household? ☐ *Use language Codes*

QA.13 Is your household on the official BPL list? ☐ *1…Yes; 2…No*

QA.14 Which type of ration card does your household hold? ☐ *1…No card; 2…BPL Card; 3…AAY; 4…APL Card; 5…Other, specify*

QA.15 Does your household have a MGNREGA job card? ☐ *1…Yes; 2…No*

QA.16 How much land does your household own?

- Measurement: ☐ *1…Acres/Khandi; 2…Kattha; 3…Other, specify*
- ☐ #

QA.17 Can you provide the following information on the household members?

The BCSA himself/herself should be included in the figures. By household member, we mean all people who

- *Live under this "roof" or within the same house at least 30 days in the past year, and*
- *When they are together, they share food from a common source, and*
- *Contribute to and/or share in a common resource pool*

QA.17.1 How many men of 18 years and above are there in your household? ☐

QA.17.2 How many women of 18 years and above are there in your household? ☐

QA.17.3 How many girls below 18 years are there in your household? ☐

QA.17.4 How many boys below 18 years are there in your household? ☐

SECTION B: THE SHOP (apart from BCSA activities)

I would like to ask some information about your shop.

QB.1 Which type of shop(s) do you own? ☐ *Different options are possible 1…Grocery shop; 2…Computer shop; 3…Mobile shop; 4…Photo studio; 5…Stationary shop; 6…Agriculture inputs (fertilizer, pesticides); 7…Cycle repair shop; 8…Beetle shop; 9…Other, specify*

QB.2 When does your shop usually open in the morning? ☐ *a.m .*

QB.3 When does your shop usually close in the evening? ☐ *p.m.*

QB.4 On average, how long does your lunch break take? ☐ *# hours*

QB.5 How many other shops are there in the village?

QB.5.1 Shops that mostly sell the same products: ☐

QB.5.2 Other shops: ☐

QB.6 Is this business started by you? ☐ *1…Yes; 2…No*

QB.7 How many years ago did you start the shop or take it over? ☐ *Code '0' for less than 1 year*

QB.8 Do you pay a rent for this shop? ☐ *1…Yes; 2…No; If no → QB.10*

QB.9 If yes, how much do you pay on average per month? ☐ *Rs.*

QB.10 What were you doing before you started this job? ☐ *1…Other full time job; 2…Daily labourer; 3…Housework; 4…Staying idle; 5…In school/college; 6…Farming; 7…Other, specify*

QB.11 On average, how many customers visit your shop per day? ☐

QB.12 How many days did you work in this business in the last 7 days? ☐ *# Days*

QB.13 On average, how many hours did you work each day in this business in the last 7 days? ☐ *# Hours*

QB.14 Do you currently have any employee? ☐ *1…Yes; 2…No; If no → QB.16*
Employees are individuals who earn a wage for working for you, only include household members who are paid for working in the shop.
If yes, how many employees do you have? ☐

QB.15 Can you provide the following information for each of these employees?

QB.15.1 ID	**QB.15.2** What is your employee's name?	**QB.15.3** Is he/she male or female? *1…Male* *2…Female*	**QB.15.4** How old is he/she now? *# Years*	**QB.15.5** What is his/her level of education? *Use education codes*	**QB.15.6** What is his/her relationship to you? *Use relationship codes;* *if code < 13 → QB.15.10*	**QB.15.7** What is his/her religion? *1…Hindu* *2…Muslim* *3…Buddhist* *4…Christian* *5…Other, specify*	**QB.15.8** What is his/her caste? *Use caste code*	**QB.15.9** What is his/her caste category? *1…Scheduled tribe* *2…Scheduled caste* *3…Other Backward caste* *4…Forward caste*

QB.15.1 ID	**QB.15.10** Is the work in your shop his/her main occupation? *1…Yes → QB15.12* *2…No*	**QB.15.11** What is his / her main occupation? *Use occupation codes*	**QB.15.12** Does he/she work on a regular basis in your shop? *1…Yes* *2…No → QB15.18*	**QB.15.13** How many days per week does he/she work in your shop? *# Days*	**QB.15.14** Does he/she usually work in the early morning? *1…Yes* *2…No*	**QB.15.15** Does he/she usually work in the morning? *1…Yes* *2…No*	**QB.15.16** Does he/she usually work in the afternoon? *1…Yes* *2…No*

QB.15.1 ID	**QB.15.17** Does he/she usually work in the evening? *1…Yes; 2…No* *Skip to QB15.19*	**QB.15.18** Provide an idea about how often he/she works in your shop	**QB.15.19** How many days did he/she work in your shop in the last 30 days? *# Days*	**QB.15.20** On average, how many hours did he/she work per day in your shop in the last 30 days? *# Hours*	**QB.15.21** How often do you pay him/her? *1…Daily* *2…Weekly* *3…Monthly* *4…Other, specify*	**QB.15.22** How much does he/she receive per unit? *Rs.* *Payments in kind should be evaluated at their monetary value*

QB.15.1 ID	**QB.15.23** Did he/she help you with opening bank accounts? *1…Yes* *2…No*	**QB.15.24** Does he/she sometimes help you in doing BCSA transactions? *1…Yes* *2…No → next employee*	**QB.15.25** Who trained this person to do transactions? *1…BCSA* *2…Sub-K* *3…Nobody* *4…Other, specify*	**QB.15.26** How many transactions does this person facilitate on average per week? *# Transactions*	**QB.15.27** Is he/she in charge on a regular basis to do transactions? *1…Yes,* *2…No → QB.15.33*	**QB.15.28** How many days per week does he/she help you with transactions? *# Days*	**QB.15.29** Does he / she usually help you with transactions in the early morning? *1…Yes* *2…No*

QB.15.1 ID	**QB.15.30** Does he/she usually help you with transactions in the morning? *1…Yes* *2…No*	**QB.15.31** Does he/she usually help you with transactions in the afternoon? *1…Yes* *2…No*	**QB.15.32** Does he/she usually help you with transactions in the evening? *1…Yes; 2…No* *Skip to QB15.34*	**QB.15.33** Provide an idea about how often he/she helps you with transactions	**QB.15.34** Does he/she sometimes go door-to-door to do transactions? *1…Yes* *2…No → QB.15.36*	**QB.15.35** If yes, on average how many days per week? *# Days*	**QB.15.36** Does he/she receive part of the commission for his/her work done as BCSA? *1…Yes* *2…No*

QB.16 Does anyone else from the household work in your business without receiving a salary? [ ] *1…Yes; 2…No; If no → QB.18*
If yes, how many household members do so? [ ]

QB.17 Can you provide the following information on these household members?

QB.17.1 ID	**QB.17.2** What is his/her name?	**QB.17.3** Is he/she male or female? *1…Male* *2…Female*	**QB.17.4** How old is he /she now? *# Years*	**QB.17.5** What is his / her level of education? *Use education codes*	**QB.17.6** What is his/her relationship to you? *Use relationship codes*	**QB.17.7** Is the work in your shop his/her main occupation? *1…Yes → QB17.9* *2…No*	**QB.17.8** What is his / her main occupation? *Use occupation codes*	**QB.17.9** Does he/she work on a regular basis in your shop? *1…Yes* *2…No → QB17.15*	**QB.17.10** How many days per week does he/she work in your shop? *# Days*

QB.17.1 ID	**QB.17.11** Does he/she usually work in the early morning? *1…Yes* *2…No*	**QB.17.12** Does he/she usually work in the morning? *1…Yes* *2…No*	**QB.17.13** Does he/she usually work in the afternoon? *1…Yes* *2…No*	**QB.17.14** Does he/she usually work in the evening? *1…Yes; 2…No* *Skip to QB17.16*	**QB.17.15** Provide an idea about how often he/she works in your shop	**QB.17.16** How many days did he/she work in your shop in the last 30 days? *# Days*	**QB.17.17** On average, how many hours did he/she work per day in your shop in the last 30 days? *# Hours*

QB.17.1 ID	**QB.17.18** Did he/she help you with opening bank accounts? *1…Yes* *2…No*	**QB.17.19** Does he/she sometimes help you in doing BCSA transactions? *1…Yes* *2…No → next household member*	**QB.17.20** Who trained this person to do transactions? *1…BCSA* *2…Sub-K* *3…Nobody* *4…Other, specify*	**QB.17.21** How many transactions does this person facilitate on average per week? *# Transactions*	**QB.17.22** Is he/she in charge on a regular basis to do transactions? *1…Yes,* *2…No → QB.17.28*	**QB.17.23** How many days per week does he/she help you with transactions? *# Days*	**QB.17.24** Does he / she usually help you with transactions in the early morning? *1…Yes* *2…No*

QB.17.1 ID	**QB.17.25** Does he/she usually help you with transactions in the morning? *1…Yes* *2…No*	**QB.17.26** Does he/she usually help you with transactions in the afternoon? *1…Yes* *2…No*	**QB.17.27** Does he/she usually help you with transactions in the evening? *1…Yes; 2…No* *Skip to QB17.29*	**QB.17.28** Provide an idea about how often he/she helps you with transactions	**QB.17.29** Does he/she sometimes go door-to-door to do transactions? *1…Yes* *2…No → QB.17.31*	**QB.17.30** If yes, on average how many days per week? *# Days*	**QB.17.31** Does he/she receive part of the commission for his/her work done as BCSA? *1…Yes* *2…No*

QB.18 Approximately, how much did you sell in the last two days that the shop was open, in total value? [ ] *Rs.*

QB.19 How much do you sell in a normal week, in total value? [ ] Rs.
This should be 3 to 4 times higher than the amount of question QB.18. Otherwise, ask them whether it was a particularly good or bad week.

QB.20 For each of the following categories, which are the two items that you sell most often?
If the two items he/she sold most are two different types of the same good (e.g., chocolate and candies are both prepared sweets), provide information for each of them in a separate row.

	NAME	UNIT	PRICE	SOLD
	QB.20.1 Name of the item *98…They do not sell any good, or only one good in the category*	**QB.20.2** In which unit is it usually sold? *1…Kg* *2…Piece* *3…Liters* *4…Bundles* *5…Other, specify*	**QB.20.3** What is the price per unit? *Rs.*	**QB.20.4** How many units did you sell in the last two days that the shop was open?
GRAIN/CEREAL *1…Rice; 2…Chira; 3…Muri; 4…Maize & products (jowar, bajra, millet); 5…Wheat & products (flour, suji, maida, sewai, bread); 6…Other grain or cereals, specify; 7…Cereal substitutes (tapioca, jackfruit seeds)*				
1				
2				
PULSES/LENTILS *8…Arhar; 9…Bengal gram; 10…Horse gram; 11…Moong; 12…Masoor; 13…Urad; 14…Peas; 15…Rajma; 16…Other pulses, specify*				
1				
2				
MILK PRODUCTS *17…Milk; 18…Curd; 19…Ghee; 20…Paneer; 21…Other milk products, specify*				
1				
2				
EDIBLE OILS *22…Mustard oil; 23…Refined oil (olive, sunflower, soya been oil); 24…Other oil, specify*				
1				
2				

	NAME	UNIT	PRICE	SOLD
VEGETABLES/EGGS*; 25…Potatoes; 26…Onions; 27…Radish; 28…Sweet potato; 29…Pumpkin; 30…Torai; 31…Karela; 32…Cucumber; 33…Jhinga; 34…Parwal; 35…Green papaya; 36…Cauliflower; 37…Cabbage; 38…Brinjal; 39…Soya beans; 40…Ladyfinger; 41…Spinach; 42…Tomato; 43…Peas; 44…Capsicum; 45…Lemon; 46…Garlic; 47…Other vegables, specify; 48…eggs*				
1				
2				
FRESH AND DRIED FRUITS *49…Banana; 50…Guava; 51…Oranges; 52…Apple/pear; 53…Mangoes; 54…Papaya; 55…Other fresh fruit, specify; 56…Groundnut; 57…Coconut; 58…Other dried fruits and nuts, specify*				
1				
2				
SUGAR, SALT AND SPICES *59…Sugar; 60…Gur; 61…Other sweeteners, specify (misri, honey, etc.); 62…Salt; 63…Dry spices; 64…Linseed; 65…Other spices and oilseeds, specify*				
1				
2				
BEVERAGES, SNACKS, TEA LEAVES *66…Tea cups; 67…Tea leaves; 68…Cold drinks; 69…Biscuits; 70…Namkeen; 71…Prepared sweets; 72…Cooked meals; 73…Samosa; 74…Pakoda; 75…Other beverages and snacks, specify*				
1				
2				
PAN, TOBACCO & INTOXICANTS *76…Gutka; 77…Pan; 78…Bidi; 79…Cigarettes; 80…Leaf tobacco; 81…Other tobacco products, specify; 82…Toddy; 83…Other country liquor (mahua, hadhiya); 84…Beer; 85…Foreign or refined liquor*				
1				
2				
FUEL & LIGHT *86…Firewood; 87…Dung cakes; 88…Coal; 89…Kerosene; 90…LPG; 91…Matches and candles; 92…Other fuels, specify*				
1				
2				
COSMETICS / PERSONAL ITEMS *93…Soap for bath; 94…Toothpaste; 95…Toothbrush; 96…Hair oil; 97…Shampoo; 98…Lotion (face, body); 99…Perfume; 100…Shaving articles; 101…Soap and powder for clothes ; 102…Soap and powder for dishes; 103…Other, specify*				
1				
2				

	NAME	UNIT	PRICE	SOLD
CLOTHING, FOOTWEAR AND BEDDING *104…Dhoti/lungi; 105…Sari; 106…Cloth for stitching; 107…Ready-made clothes; 108…Hosiery articles (undergarments, socks); 109…Bed sheets, bed cover; 110…Rug, blanket; 111…Pillow, mattress, mats; 112…Mosquito net; 113…Shoes; 114…Slippers; 115…Umbrella; 116…Raincoat; 117…Other clothing, specify*				
1				
2				
EDUCATION AND PERSONAL EXPENSES *118…Books; 119…Pen; 120…Pencils; 121…Sharpeners; 122…Erasers; 123…Mosquito repellents; 124…Other, specify*				
1				
2				
PRODUCTS FOR FARMING *125…Seeds; 126…Urea; 127…Potash; 128…Phosphate; 129…DAP; 130…Vermi-compost; 131…Insecticides; 132…Pesticides; 133…Other, specify*				
1				
2				
COMPUTER OR MOBILE SERVICES *134…Documentation; 135…Internet; 136…Print out; 137…Xerox; 138…Photograph; 139…Mobile Top-up; 140…Mobile repair and accessories; 141… Other, specify*				
1				
2				
OTHER PRODUCTS THAT YOU OFTEN SELL *142…Specify product; 998...No (more) such good*				
1				
2				

QB.21 Apart from your lunch break, are you absent from your shop on a regular basis during the day? [ ] *1…Yes; 2…No; If no → QB.23*
e.g. Fixed hours to go to the market, second occupation, etc.

QB.22 If yes, can you give us the hours during which you are <u>not</u> available? [ ] *to* [ ]

QB.23 Do you sometimes provide loans <u>in cash</u> to <u>regular customers</u> of your shop? [ ] *1…Yes; 2…No; If no → QB.26*

QB.24 If yes, what is the interest rate you charge to regular customers? [ ] *Rs. per 100 Rs. borrowed per month*

QB.25 On average, for how many days regular costumers take a loan? [ ] *# Days*

QB.26 Do you sometimes provide loans in cash to other villagers (apart from regular customers)? ☐ *1…Yes; 2…No; If no → QB.29*

QB.27 If yes, what is the interest rate you charge to those villagers? ☐ *Rs. per 100 Rs. borrowed per month*

QB.28 On average, for how many days those villagers take the loan? ☐ *# Days*

QB.29 Do you sometimes sell goods on credit to customers? ☐ *1…Yes; 2…No; If no → QB.33*

QB.30 If yes, do you usually increase the price of the good? ☐ *1…Yes; 2…No*

QB.31 Do you have any other method to charge for this credit? ☐ *1…Yes; 2…No; If no → QB.33*

QB.32 If yes, how? _____

QB.33 How many loans or goods on credit do you provide since you became the BCSA as compared to before? ☐ *If they do not provide loans at all, write '0' (cross check with previous questions). 0…No loans given; 1…Same as before, 2…Less than before; 3…More than before; If 0, 1 or 2, go to Section C.*

QB.34 If more, which type of loans do you provide more often? ☐ *1…Cash loans; 2…Goods on credit; 3…Both cash loans and goods on credit*

SECTION C: TRUST

QC.1 As a shopkeeper, if you give by mistake too much change to a customer that you meet for the first time. Do you agree with the following: "the client will keep the change"? ☐ *Read the possible answers aloud. 1…I agree strongly, 2…I agree somewhat; 3…I disagree somewhat; 4…I disagree strongly*

QC.2 Do you agree with the following: "when dealing with strangers, it's better to be cautious before trusting them? ☐ *Read the possible answers aloud. 1…I agree strongly, 2…I agree somewhat; 3…I disagree somewhat; 4…I disagree strongly*

QC.3 How often do you lend personal possessions to your friends (bicycle, mobile, watch, radio/music player, carrying bags, draft animals, utensils, rooms for guest of friends etc.)? ☐ *Read the possible answers aloud. 1…Never; 2…Infrequently; 3…Frequently; 4…Very frequently*

QC.4 How often do you lend money to your friends? ☐ *Read the possible answers aloud. 1…Never; 2…Infrequently; 3…Frequently; 4…Very frequently*

QC.5 We would like to ask you a few questions about the relationship that you have with some specific clients.
With help 'in person' we refer to spending time to help someone else (joining to visit a doctor, doing some labor at home, etc.)

QC.5.1 ID of client List should be provided with name + name spouse + ID number	**QC.5.2** Name	**QC.5.3** Do you know who that person is? *1…Yes 2…No → Next person*	**QC.5.4** Relationship to you *Use relationship codes*	**QC.5.5** In the last 6 months, have you made a gift to him/her? *1…Yes 2…No*	**QC.5.6** In the last 6 months, have you received a gift from him/her? *1…Yes 2…No*	**QC.5.7** In the last 6 months, have you made a loan to him/her? *1…Yes 2…No*	**QC.5.8** In the last 6 months, have you taken a loan from him/her? *1…Yes 2…No*	In case of needs, can you personally rely on him/her for help…			In case of needs, can he/she rely on you for help…		
								QC.5.9 In cash? *1…Yes 2…No*	**QC.5.10** In kind? *1…Yes 2…No*	**QC.5.11** In person? *1…Yes 2…No*	**QC.5.12** In cash? *1…Yes 2…No*	**QC.5.13** In kind? *1…Yes 2…No*	**QC.5.14** In person? *1…Yes 2…No*

QC.5.1 ID of client List should be provided with name + name spouse + ID number	**QC.5.2** Name	**QC.5.3** Do you know who that person is? *1…Yes 2…No → Next person*	**QC.5.4** Relationship to you *Use relationship codes*	**QC.5.5** In the last 6 months, have you made a gift to him/her? *1…Yes 2…No*	**QC.5.6** In the last 6 months, have you received a gift from him/her? *1…Yes 2…No*	**QC.5.7** In the last 6 months, have you made a loan to him/her? *1…Yes 2…No*	**QC.5.8** In the last 6 months, have you taken a loan from him/her? *1…Yes 2…No*	In case of needs, can you personally rely on him/her for help…			In case of needs, can he/she rely on you for help…		
								QC.5.9 In cash? *1…Yes 2…No*	**QC.5.10** In kind? *1…Yes 2…No*	**QC.5.11** In person? *1…Yes 2…No*	**QC.5.12** In cash? *1…Yes 2…No*	**QC.5.13** In kind? *1…Yes 2…No*	**QC.5.14** In person? *1…Yes 2…No*

SECTION D: BCSA ACTIVITIES

QD.1 Why did you want to be a BCSA? ☐ *1…It is a profitable activity; 2.. It attracts clients to the shop; 3…Providing social service; 4...Other, specify*

QD.2 When did you start your BCSA activity? ☐ *MM/YYYY*

QD.3 What is the name of the bank you work with? ☐, *2…Other, specify*

QD.4 Which type of services do you provide to your clients as a BCSA?

- **QD.4a** Savings accounts (deposit / withdrawal) ☐ *1…Yes; 2…No*
- **QD.4b** Cheque clearance ☐ *1…Yes; 2…No*
- **QD.4c** Mobile top-up ☐ *1…Yes; 2…No*
- **QD.4d** DTH top-up ☐ *1…Yes; 2…No*
- **QD.4e** Bill payment (electricity, water, etc.) ☐ *1…Yes; 2…No*
- **QD.4f** Government transfers ☐ *1…Yes; 2…No*
- **QD.4g** Transfers (from family, friends, etc.) ☐ *1…Yes; 2…No*
- **QD.4h** Insurance ☐ *1…Yes; 2…No*
- **QD.4i** Other, specify ☐ *1…Yes; 2…No*

QD.5 What is the minimum amount someone can deposit? ☐ *Rs.*

QD.6 What is the maximum amount someone can deposit? ☐ *Rs.*

QD.7 What is the minimum amount someone can withdraw? ☐ *Rs.*

QD.8 What is the maximum amount someone can withdraw? ☐ *Rs.*

QD.9 Did you go door-to-door to convince customers to open an account? ☐ *1…Yes; 2…No*

QD.10 Did someone else go door-to-door to convince customers to open an account? ☐ *1…Yes; 2…No*

QD.11 Do you go door-to-door to do transactions? ☐ *1…Yes; 2…No; If no go to QD.17*

QD.12 How many days per week do you go door-to-door to do transactions?

QD.13 Do you usually go door-to-door to do transactions in the early morning? ☐ *1…Yes; 2…No*

QD.14 Do you usually go door-to-door to do transactions in the morning? ☐ *1…Yes; 2…No*

QD.15 Do you usually go door-to-door to do transactions in the afternoon? ☐ *1…Yes; 2…No*

QD.16 Do you usually go door-to-door to do transactions in the evening? ☐ *1…Yes; 2…No*

QD.17 Is there someone else who sometimes helps you in doing the transactions? ☐ *1…Yes; 2…No, If no, go to QD.19*
Do not include paid employees (they are in QB.15) and household members who work in the shop (they are in QB.17).
We want to know about any other person, even if it is not regular. Also mention any Sub-K employee that does transactions.

If yes, how many? ☐

QD.18 Can you record the following information for each of those people?

QD.18.1 ID	**QD.18.2** What is his/her name?	**QD.18.3** Is he/she male or female? *1…Male* *2…Female*	**QD.18.4** How old is he /she now? *# Years*	**QD.18.5** What is his / her level of education? *Use education codes*	**QD.18.6** What is his/her relationship to you? *Use relationship codes;* *if code < 13 → QD.18.10*	**QD.18.7** What is his/her religion? *1…Hindu* *2…Muslim* *3…Buddhist* *4…Christian* *5…Other, specify*	**QD.18.8** What is his/her caste? *Use caste code*	**QD.18.9** What is his/her caste category? *1…Scheduled tribe* *2…Scheduled caste* *3…Other Backward caste* *4…Forward caste*	**QD.18.10** What is his / her main occupation? *Use occupation codes*

QD.18.1 ID	**QD.18.11** Did he/she help you with opening bank accounts? *1…Yes* *2…No*	**QD.18.12** Who trained this person to do transactions? *1…BCSA* *2…Sub-K* *3…Nobody* *4…Other, specify*	**QD.18.13** How many transactions does this person facilitate on average per week? *# Transactions*	**QD.18.14** Is he/she in charge on a regular basis to do transactions? *1…Yes,* *2…No → QD.18.20*	**QD.18.15** How many days per week does he/she help you with transactions? *# Days*	**QD.18.16** Does he / she usually help you with transactions in the early morning? *1…Yes* *2…No*

QD.18.1 ID	**QD.18.17** Does he/she usually help you with transactions in the morning? *1…Yes* *2…No*	**QD.18.18** Does he/she usually help you with transactions in the afternoon? *1…Yes* *2…No*	**QD.18.19** Does he/she usually help you with transactions in the evening? *1…Yes; 2…No* *Skip to QD.18.21*	**QD.20** Provide an idea about how often he/she helps you with transactions	**QD.18.21** Does he/she sometimes go door-to-door to do transactions? *1…Yes* *2…No → QD.18.23*	**QD.18.22** If yes, on average how many days per week? *# Days*	**QD.18.23** Does he/she receive part of the commission for his/her work done as BCSA? *1…Yes* *2…No*

QD.19 How many adults are there more or less in the village? ☐

QD.20 How many men opened an account with you? ☐

QD.21 How many men use it actively, i.e. at least once every 3 months? ☐

QD.22 How many men have a positive balance on their account? ☐

QD.23 How many women opened an account with you? ☐

QD.24 How many women use it actively, i.e. at least once every 3 months? ☐

QD.25 How many women have a positive balance on their account? ☐

QD.26 On average, how many transactions do you do per day? ☐

SECTION E: BCSA FUNCTIONING

QE.1 Is being the BCSA a profitable activity? ☐ *1…Yes; 2…No*

QE.2 Did your business gain from being the BCSA? ☐ *1…Yes; 2…No, If no → QE.4*

QE.3 If yes, how did your business gain? ☐ *1.. More shopping by the same clients; 2...More clients; 3...Can sell at better price; 4…Other, specify*

QE.4 Did your opening hours change since you took the job as BCSA? ☐ *1…Yes; 2…No*

QE.5 Can clients come to your house if they need an urgent transaction when the shop is closed? ☐ *1…Yes; 2…No*

QE.6 Do you sell a larger variety of goods since you took the job as BCSA? ☐ *1…Yes; 2…No*

QE.7 Do you sometimes have problems in connecting the device? ☐ *1…Yes; 2…No; If no → QE.10*

QE.8 When was the last time that you had problems in connecting the device? ☐ *# days ago, write 0 if today*

QE.9 How many times did you have problems in connecting the device in the last 30 days? ☐

QE.10 Do you sometimes have problems with the fingerprint recognition? ☐ *1…Yes; 2…No; If no → QE.13*

QE.11 When was the last time that you had problems with the fingerprint recognition? ☐ *# days ago, write 0 if today*

QE.12 How often did you re-register a fingerprint in the last 30 days? ☐

QE.13 Does your job as BCSA satisfy your expectation? *Explain*

THANK YOU

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1. CASTE / TRIBE CODES			2. LANGUAGE CODES
1. Santhals	36. Dhanwa	71. Pao	1. Santhali
2. Munda	37. Nagesia	72. Bhaina	2. Mundari
3. Oraon	38. Kharia	73. Bhoy	3. Oraon
4. Ho	39. Baiga	74. Basdev	4. Ho
5. Birhore	40. Pardhi	75. Sodhi	5. Hindi
6. Kole	41. Agharia	76. Gabel	6. Chhattisgarhi(Khaltahi)
7. Bhuiyans	42. Bauri	77. Thethwar	7. Laria
8. Dom	43. Karmakar	78. Sonar	8. Urdu
9. Harijan	44. Bhumij	79. Britiya	9. Khariya
10. Nai	45. Kandha	80. Dusadh	10. Oriya
11. Yadav (Ahir)	46. Ganda	81. Bhat	11. Nagpuri
12. Kurmi	47. Ghashi	82. Bairagi	12. Bhojpuri
13. Koeri	48. Turi	83. Nunia	13. Others, specify_____
14. Badhai (carpenter)	49. Meena	84. Gosai	99. Does not know
15. Teli	50. Bairwa	85. Others, specify_____	
16. Ghatwar	51. Khetik	99. Does not know	
17. Bania	52. Banjara		
18. Brahmin	53. Jogi		
19. Rajput	54. Gujjar		
20. Kayastha	55. Kahar		
21. Bhumihar	56. Mallah		
22. Korku	57. Lohar/Vishwakarma		
23. Goli (Yadav)	58. Pradhan		
24. Meo	59. Kamar		
25. Jatab	60. Bedia		
26. Kumhar	61. Muslim		
27. Mali (Saini)	62. Christian		
28. Satnami	63. Majhi		
29. Sahis	64. Rajwar		
30. Kewat	65. Pasi		
31. Patel	66. Dhobi		
32. Mehar	67. Kujara		
33. Kolta	68. Kalar		
34. Rathia	69. Panika		
35. Gond	70. Mirdha		

3. EDUCATION CODES	4. RELATIONSHIP CODES	5. OCCUPATION CODES	
0. No schooling 1. Class 1 2. Class 2 3. Class 3 4. Class 4 5. Class 5 6. Class 6 7. Class 7 8. Class 8 9. Class 9 10. Class 10 11. Class 11 12. Class 12 13. 1st year degree college 14. 2nd year degree college 15. 3rd year degree college 16. 4th year degree college 17. 1st year post graduation 18. 2nd year post graduation 19. Professional degree 20. Anganwadi / nursery 21. Other, specify 99. Does not know	1. Head 2. Spouse / partner 3. Son / daughter 4. Son-in-law / daughter-in-law 5. Stepson / stepdaughter 6. Grandchild 7. Brother / sister 8. Brother-in-law / sister-in-law 9. Father / mother 10. Father-in-law / mother-in-law 11. Grandparent 12. Great-grandchild 13. Household help 14. Lodger 15. Friend 16. Employee 17. Neighbor / villager 18. Other, specify	<u>NOT WORKING</u> 1. Child under 5 2. Child above 5 but not enrolled in school 3. Student in school 4. Disabled 5. Elderly person 6. Retired 7. Housewife 8. Unemployed, looking for work <u>EMPLOYED</u> 9. Agriculture: casual labourer 10. Agriculture: permanent worker (paid monthly) 11. Outside agriculture: MGNREGA worker 12. Outside agriculture: Non-MGNREGA casual labourer 13. Salaried worker with fixed salary (shop vendor, clerk, maid, servant) 14. Salaried worker with no fixed salary (e.g. construction or forestry industries) 15. Government employee 16. Driver <u>SELF-EMPLOYED</u> 17. Agriculture: farming (self-employed) 18. Paddy dehusking 19. Bidi making 20. Liquor/wine brewing 21. Leaf plate making 22. Collection and sales of non-timber forest products	23. Trading in vegetable and foodgrains 24. Weaving / spinning 25. Tasar weaving 26. Laque cultivation 27. Barber 28. Tailor 29. Gold/metal work (blacksmith - lohar) 30. Carpentry 31. Shoemaking, hide processing 32. Midwife 33. Machinery repair 34. Ploughing / renting material 35. Shepherd (animal grazing) 36. Moneylender 37. Shop retailer 38. Taxi services (owner) 39. Fisherman 40. Handicraft-making 41. Potter 42. Basket and net weaving 43. Rope making 44. Managing accommodation / restaurant facility (hotel) 45. Washing business 46. Food vendor (street / market) 47. Owner of construction business 48. Doctor / traditional healer 49. Trading in animals 50. Trading in meat (cutting pieces) 51. Agricultural services (veterinarian, etc.) 52. Frying rice / other grains 53. Making dairy products 54. Other, specify 99. Does not know