Changes Lore 02/08

Savings Behavior in Rural India: Shop Questionnaire at endline

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 would like to ask you some more questions today. The objective of our surveys was to better understand how BCSAs work. We realized over the past couple of months that there are a large number of shortcomings. Today, we would like to ask you some more questions about that, and we would also like to write down all the comments, requests and ideas you have for improving the system. We hope that these can be used to improve the banking services in the future. This survey is anonymous, only the people doing the survey know your identity and your personal ideas about the system. They will not communicate that to anyone else.
Before starting this survey, we would like to thank you for the time you gave to our study and for all the effort done during the past 10 months. It was a nice collaboration, for which we are extremely grateful to you. We might come back in the future for some others studies, and we hope you will continue supporting us.

Sanjay: we were thinking about buying a small gift for the BCSAs. Do you have an idea about something they might like? We can bring it from Europe as well :).
It is very hard to identify their need ☺ but it may be

1. A small bag in which they can put their Sub-K machine and register.
2. A good calculator for their shop
3. A kit of nice diary (notebook) and pen

And I am trying to know some other useful things in coming weeks and let you know.

BASIC SURVEY INFORMATION

Enumerator: _____

Date of Interview: _____

GPS coordinates (retake those for each shop!):

E		°		‘		‘’
N		°		‘		‘’

For example, the Taj Mahal coordinates are:

N	27	°	10	‘	29	‘’
E	78	°	02	‘	32	‘’

Village_____

Name of the respondent_____

If more than one person is taking care of the banking activities, the respondent should be the main BCSA, i.e. the person who has been helping us over the past months.

Mobile Nr (*11 digits – up-date if necessary*)_____

SECTION A : THE SHOP (apart from BCSA activities)

QA.1 Do you sometimes provide loans in cash to regular customers of your shop? ☐ *1…Yes; 2…No; If no → QA.4*

QA.2 If yes, what is the interest rate you charge to regular customers? ☐ *Rs. per 100 Rs. borrowed per month*

QA.3 On average, for how many days regular costumers take a loan? ☐ *# Days*

QA.4 Do you sometimes provide loans in cash to other villagers (apart from regular customers)? ☐ *1…Yes; 2…No; If no → QA.7*

QA.5 If yes, what is the interest rate you charge to those villagers? ☐ *Rs. per 100 Rs. borrowed per month*

QA.6 On average, for how many days those villagers take the loan? ☐ *# Days*

QA.7 Do you sometimes sell goods on credit to customers? ☐ *1…Yes; 2…No; If no → QA.11*

QA.8 If yes, do you usually increase the price of the good? ☐ *1…Yes; 2…No*

QA.9 Do you have any other method to charge for this credit? ☐ *..Yes; 2…No; If no → QA.11*

QA.10 If yes, how? _____

QA.11 How many loans or goods on credit do you provide since we started our surveys 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.*

QA.12 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 B: TRUST

QB.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*

QB.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*

QB.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*

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

QB.5 We would like to ask you some questions about your relationship with some villagers who participated in the study.

Total number of villagers on the information sheet [ ]

Carefully copy the ID of the household from the information sheet. Follow the same order as on the sheet (!!!). The name of the respondent, and the name of his/her spouse are given, but should not be entered in CsPro.

The information we ask is about the respondent himself/herself, not about his/her household.

With help 'in person' we refer to spending time to help someone else (joining to visit a doctor, doing some labor at home, etc.)

(*) Note: From QB.5.13 onwards, the questions relate to the period before the baseline survey started. "Before the baseline survey" refers to the period before our research team came to the village and started surveying households, i.e. the period prior to September 2013

QB.5.1 ID of household	**QB.5.2** Do you know this person? *0…No → Next person* *1…Yes*	**QB.5.3** Relationship to you *Use relationship codes*	**QB.5.4** Did you visit his / her house in the past 6 months? *0…No* *1…Yes*	**QB.5.5** Did he/she visit your house in the past 6 months? *0…No* *1…Yes*	**QB.5.6** Did you discuss about the survey together? *0…No* *1…Yes*	**QB.5.7** In the last 6 months, have you made a gift to him / her? *0…No* *1…Yes*	**QB.5.8** In the last 6 months, have you received a gift from him/her? *0…No* *1…Yes*	**QB.5.9** In the last 6 months, have you made a loan to him/her? *0…No* *1…Yes*	**QB.5.10** In the last 6 months, have you taken a loan from him/her? *0…No* *1…Yes*	**QB.5.11** In case of need today, can you rely on him/her for help in cash, in kind or in person? *0…No* *1…Yes*	**QB.5.12** In case of need today, can he/she rely on you for help in cash, in kind or in person? *0…No* *1…Yes*

QB.5.1 ID of household	**QB.5.13** Did you know this person before the baseline survey *(*)*? *0…No → Next person* *1…Yes*	**QB.5.14** Did you visit his / her house before the baseline survey? *0…No* *1…Yes*	**QB.5.15** Did he/she visit your house before the baseline survey? *0…No* *1…Yes*	**QB.5.16** Have you ever made a gift to him / her before the baseline survey? *0…No* *1…Yes*	**QB.5.17** Have you ever received a gift from him/her before the baseline survey? *0…No* *1…Yes*	**QB.5.18** Have you ever made a loan to him/her before the baseline survey? *0…No* *1…Yes*	**QB.5.19** Have you ever taken a loan from him/her before the baseline survey? *0…No* *1…Yes*	**QB.5.20** In case of need, could you rely on him/her for help in cash, in kind or in person before the baseline survey? *0…No* *1…Yes*	**QB.5.21** In case of need, could he/she rely on you for help in cash, in kind or in person before the baseline survey? *0…No* *1…Yes*

SECTION C: BCSA ACTIVITIES

QC.1 Which type of services do you provide to your clients as a BCSA?

	QC.1.1 Do you provide this service? *0…No → QC1.3* *1…Yes*	**QC.1.2** If yes, what is the cost for your client of this service?		**QC.1.3** Would you like to provide this service? *0…No* *1…Yes*
		Unit *0…Rs (=fixed amount)* *1…%* *2…Other, specify* *98…Doesn't know*	**#**	
Deposit				
Withdrawal				
Cheque clearance				
Mobile top-up				
DTH top-up				
Bill payment (electricity, water, etc.)				
Government transfers				
Account to account transfers (family, friends, etc.)				
Insurance				
Other, specify (*)				

(*) If there is nothing else, answer 0 in both QC.1.1 and QC.1.3. If there is something else they would like to provide, answer 0 in QC.1.1 and 1 in QC.1.3.

QC.2 What is the minimum amount someone can deposit? [ ] *Rs.*

QC.3 What is the maximum amount someone can deposit? [ ] *Rs.*

QC.4 What is the minimum amount someone can withdraw? [ ] *Rs.*

QC.5 What is the maximum amount someone can withdraw? ☐ *Rs.*

QC.6 Do you go door-to-door to do transactions? ☐ *0…No, 1…Yes*

QC.7 How many adults are there more or less in the village? ☐

QC.8 How many men opened an account with you? ☐

QC.9 How many men use it actively, i.e. at least once every 3 months? ☐

QC.10 How many men have a positive balance on their account? ☐

QC.11 How many women opened an account with you? ☐

QC.12 How many women use it actively, i.e. at least once every 3 months? ☐

QC.13 How many women have a positive balance on their account? ☐

QC.14 On average, how many transactions do you do per day? ☐

SECTION D: BCSA FUNCTIONING

QD.1 Is being the BCSA a profitable activity? ☐ *0…No, 1…Yes*

QD.2 On average how much did you earn per month from your BCSA activities in the past six months? *Rs*

QD.3 Did your business gain from being the BCSA? ☐ *0…No, 1…Yes; If no → QD.5*

QD.4 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*

QD.5 Did your opening hours change since you took the job as BCSA? ☐ *0…No, 1…Yes*

QD.6 Can clients come to your house if they need an urgent transaction when the shop is closed? ☐ *0…No, 1…Yes*

QD.7 Do you sell a larger variety of goods since you took the job as BCSA? ☐ *0…No, 1…Yes*

QD.8 Do you sometimes have problems in connecting the device? ☐ *0…No, 1…Yes; If no → QD.11*

QD.9 When was the last time that you had problems in connecting the device? ☐ *# days ago, write 0 if today*

QD.10 How many times did you have problems in connecting the device in the last 30 days? ☐

QD.11 Do you sometimes have problems with the fingerprint recognition? ☐ *0…No, 1…Yes; If no → QD.13*

QD.12 When was the last time that you had problems with the fingerprint recognition? ☐ *# days ago, write 0 if today*

QD.13 How often did you re-register a fingerprint in the last 30 days? ☐

QD.14 Did you face any other important problem? ☐ *0…No, 1…Yes; If no → QD.16*

QD.15 Which problem(s)? *Open question*

QD.16 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.17 Does your job as BCSA satisfy your expectation? *Yes or no is not sufficient, we also want an explanation.*

QD.18 Is there any other important information you want to give us? *Open question*

THANK YOU

RELATIONSHIP CODES

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
19. Uncle/aunt
20. Nephew/niece