Savings Behavior in Rural India: Village and Hamlet 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.*

We are conducting a survey on the financial status of your village and its hamlets. In total, we have selected 18 villages in three different districts (Raipur, Dhamtariand Gariyabandh). The objective of the survey is to better understand how financial inclusion through the Business Correspondent model works, in order to be able to improve the banking services in the future. Our research project is funded by the Norwegian Research Council, and the main researchers are registered with the Government of India in Delhi. This project is in co-operation with Basix Sub-K and the Block Development Officer is aware of our presence.
We would like to ask you some questions about your village and its hamlets. 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 to be able to come back to you if needed.

Do you have any questions?
We thank you very much for your collaboration.

Village [ ]

GramPanchayat : _____Block (tehsil): [ ] *1…Magarload; 2…Rajim; 3…Abhanpur*

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

Date of Interview:_____ Investigator's name _____

PART 1: VILLAGE LEVEL QUESTIONS

Name of keyrespondent: _____

Respondents may be 1) VillagePradhan/ Up Pradhan / Ward Member 2) Any other Panchayat member or secretary 3) School teacher 4) Gram Sewak 5) Anganwadi teacher with village community. Try to find a good respondent per hamlet.

SECTION A: MAIN CHARACTERISTICS

I would like to ask you some questions about the hamlets, facilities, and government schemes in this village.
List all the hamlets in the village and try to find a good respondent for each hamlet

QA.1 How many hamlets are there in this village? [ ]

Hamlet 1 is the hamlet where all the respondents are gathered. Ask them the names of all other hamlets and how long it takes to walk from one hamlet to the other.

QA.2 Code	**QA.3** Name of the hamlet	**QA.4** How much time does it take to walk from one hamlet to the other hamlets? *(# minutes)*					
		1	2	3	4	5	6
1							
2							
3							
4							
5							
6							

SECTION B: FACILITIES

I would like to ask you some questions about the availability of different facilities in each of the hamlets.

FACILITY	**QB.1** Is there such a facility available in the hamlet? *1…Yes* *2…No*						**QB.2**If the facility is NOT available in the village, how far is the closest facility from hamlet 1? *Km*
HAMLETS	1	2	3	4	5	6	
1. Metalled road							
2. Bus stop							
3. Railway station							
4. Haat / local market							
5. Post office							
6. Fair Price Shop (PDS)							
7. Chemist							
8. Gram Panchayat							
9. Block Development Office							
10. District Headquarters							
11. Police station							
12. Anganwadi center							
13. Primary school (class 1 to 5)							
14. Middle school (class 6 to 8)							
15. High school (class 9 to 10)							
16. Junior college (class 11 to 12)							
17. Midwife							
18. ANM centre							
19. Traditional healer (Quack)							
20. Unregistered doctor							
21. Registered doctor							
22. Primary Health Centre (PHC)							
23. Government hospital							
24. Private hospital							
25. Veterinary hospital							

SECTION C: WAGES

QC.1 What is the normal wage for casual workers in and outside agriculture?
(Include remuneration in kind evaluated at its monetary value)

	IN AGRICULTURE		OUTSIDE AGRICULTURE	
	Peak season* *Rs per day*	Low season** *Rs per day*	Peak season* *Rs per day*	Low season** *Rs per day*
A) Casual labor: Male				
B) Casual labor: Female				
C) Casual child labor (age <15) *998…Not applicable*				
D) Skilled labor (carpentry, mason, etc.)				
E) MGNREGA labor				

* *Peak season – During sowing, transplanting and harvesting of kharif, rabi and summer crops.*
** *Low season – Outside sowing, transplanting and harvesting of kharif, rabiand summer crops (when there is a lower request for laborers)*

SECTION D: VILLAGE LEVEL INTERVENTIONS:GOVERNMENT SCHEMES / PROGRAMS

I would like to ask some questions about the governmental schemes and programs that are running in your village.

	QD.1 Does such a program / scheme exist in the village? *1…Yes* *2. ..No → next program* *99...Does not know → next program*	**QD.2** How many years ago did the program / scheme start? *# of years* *99…Doesn't know*	**QD.3** How many households are currently benefitting from this program / scheme? *#* *9999…Doesn't know*
Mid-day Meal nutrition & education			
Cash transfer for school attendance			
SarvaSikshaAbiyan (SSA) -*Education infrastructure*			
Swajaladhara Scheme (NalJalYojana) - *Water supply*			
Watershed Development Programme			

	QD.1 Does such a program / scheme exist in the village? *1…Yes* *2. ..No → next program* *99...Does not know → next program*	**QD.2** How many years ago did the program / scheme start? *# of years* *99…Doesn't know*	**QD.3** How many households are currently benefitting from this program / scheme? *#* *9999…Doesn't know*
RashtriyaKrishiVikasYojana (RKVY) - *National Agriculture Development Programme (NADP)*			
National Rural Livelihood Mission (NRLM)			
PradhanMantri Gram SadakYojna, (PMGSY) – *Access to road*			
Rajiv Gandhi GrameenVidyutikaranYojana (RGGVY) - *Access to electricity*			
Indira AawashYojana (IAY) - *Rural Housing*			
Central Rural Sanitation Programme			
MG National Rural Employment Guarantee Act (MGNREGA)			
Ration Cards under Public Distribution Schemes (PDS)			
National Old Age Pension Scheme (NOAPS)			
Widow pension			
National Family Benefit Scheme (NFBS) *After natural or accidental death*			
National Maternity Benefit Scheme (NMBS) (JananiSurakshaYojana)			
RashtriyaSwasthyaBimaYojana (RSBY)			
Other, specify			

QD.4 How are MGNREGA workers paid in the village? ☐ *Multiple options are possible. 1…Cash in hand; 2…Post office account; 3…Fino account; 4…Other, specify*

QD.5 How are welfare schemes transferred? ☐ *Multiple options are possible. 1…Cash in hand; 2…Post office account; 3…Fino account; 4…Other, specify*

SECTION E: VILLAGE LEVEL INTERVENTIONS: GOVERNMENT OFFICIALS AND COMMITTEES

QE.1 Are Gram Sabha meetings organized in the village? ☐ *1...Yes; 2…No; If no, go to QE.3*

QE.2 If yes, how many meetings took place over the past 12 months? ☐

QE.3 Can you provide the following information on government officials visiting the village?

Person/official	**QE.3.1** Has this official visited the village over the past 5 years? *1…Yes* *2… No→ next official* *99…Doesn't know→ next official*	**QE.3.2**How many visits this official made over the past 5 years? \#
BDO (Block Development Officer)		
MP (Member of Parliament)		
MLA (Member of Legislative Assembly)		
Other, specify		

PART 2: HAMLET LEVEL QUESTIONS

Hamlet number: _____

Hamlet name: _____

Names of Respondent: _____

Respondents may be 1) Village Pradhan/ Up Pradhan / Ward Member 2) Any other Panchayat member or secretary 3) School teacher 4) Gram Sewak 5) Anganwadi teacher with village community. Try to find a good respondent per hamlet.

SECTION A: MAIN CHARACTERISTICS

I would like to ask you some questions about your hamlet

QA.1 How many households are there in this hamlet? ☐

QA.2 What is the total population in this hamlet? ☐

QA.3 How many male adults are there in this hamlet? ☐
If possible, ask for the voter list, so we have the exact number

QA.4 How many female adults are there in this hamlet? ☐
If possible, ask for the voter list, so we have the exact number

QA.5 How many households have access to electricity? ☐

QA.6 What is the main source of drinking water? ☐ *1…Hand-Pump/tube-well;2…Piped/tap water; 3…Covered well; 4…Open well; 5…Pond; 6…River/ spring/ stream; 7…Other, specify*

QA.7 What is the main type of dwelling? ☐ *1…Kachha; 2…Pucca; 3…Semi-pucca*

QA.8 What is the main religion? ☐ *1...Hindu; 2...Buddhist; 3...Muslim; 4...Christian; 5...Other, specify*

QA.9 How many households have a BPL card? ☐

QA.10 What is the main means of access to the hamlet? ☐ *1…Trail; 2…Unpaved; 3…Gravel road; 4…Tarmac road*

QA.11 Over a year, during how many months is the hamlet accessible to vehicles?*(# months)* ☐

QA.12 Approximately: what is the total agricultural land in this hamlet?

- Measurement: ☐ *1…Acres/Khandi; 2…Kattha; 3…Other, specify*
- ☐ *#, 9999 if they don't know*

QA.13 Approximately: what proportion of cultivable land in the hamlet is irrigated? *(%)* ☐

QA.14 What are the main sources of irrigation? ☐ *Several options are possible1…Wells; 2…Ponds; 3…Tube-well / Bore-well; 4…Streams; 5…Canal; 6…River; 7…Others, specify*

SECTION B: FORMAL / INFORMAL FINANCE

For SHGs, QB.1 is asking for the number of SHGs that always or sometimes meet in hamlet 1 and QB.3 for the number of SHG members that belong to this hamlet (independent of the hamlet in which they meet). For microfinance institutions, QB.1 is asking for the number of institutions that have an office in the hamlet.

	QB.1 How many of such facilities are there in the hamlet?	**QB.2** If the facility is NOT in the hamlet, how far is the closest facility?		**QB.3** How many households in the hamlet use the facility
	#	In village? *1…Yes → QB.3* *2…No*	Distance *Km* *99..Doesn't know*	# *9999..Doesn't know*
SHG				
Microfinance institution				
Moneylender				
BCSA				
Co-operative bank				
Rural bank				
Public sector bank or private commercial bank				
Other informal financial group (e.g. chit fund, Fino, village committee), specify				

QB.4 For each of those institutions (apart from moneylenders), can you provide the following information?

QB.4.1 Type of institutions *1…SHG* *2…Microfinance institution* *3…BCSA* *4…Co-operative bank* *5…Rural bank* *6…Public sector bank or private commercial bank* *7…Other informal financial group*	**QB.4.2**Name of the institution	**QB.4.3**When did it arrive in the hamlet?	
		Month *99…Doesn't know*	*Year* *9999…Doesn't know*

SECTION C: EDUCATION AND MIGRATION

QC.1 Which percentage of boys of primary school age (6-10) is enrolled at school? *(%)* ☐

QC.2 Which percentage of girls of primary school age (6-10) is enrolled at school? *(%)* ☐

QC.3 How many households have a male adult member who can read and write a letter? ☐

QC.4 How many households have a female adult member who can read and write a letter? ☐

QC.5 How many households have an adult member who can read and write a letter? ☐

QC.6 How many households have at least one adult who has permanently migrated out of the village? ☐
A permanent migrant earns his entire living outside the village and cannot commute from home.

QC.7 How many households have at least one adult who migrated seasonally last year? ☐
A seasonal migrant earns part of his living outside the village and cannot commute from home during this period.

SECTION D: DISTRIBUTION OF OCCUPATION, LAND AND CASTE

QD.1 Can you provide the distribution of all the households in the hamlet according to their main occupation? ☐
The total has to be equal to the number of households in question QA.1

Number of households whose livelihood is based on farming on own, shared or mortgaged land ☐

Number of households whose livelihood is based on casual labour in or outside agriculture ☐

Number of households whose livelihood is based on self-employment/petty business/trading ☐

Number of households who are salaried ☐

Number of households who are unemployed ☐

Others, specify ☐

QD.2 Can you provide the distribution of all the households in the hamlet according to their land ownership?
The total has to be equal to the number of households in question QA.1.

Number of households who own:

No land ☐

0 < land <= 0.5 acres ☐

0.5 < land <= 1 acres ☐

1 < land <= 2 acres ☐

2 < land <= 5 acres ☐

5 < land <=10 acres ☐

10 < land <= 50 acres ☐

> 50 acres ☐

QD.3 What is the largest amount of land owned by a household in the hamlet? (*acres*) ☐

QD.4 Can you provide the distribution of all the households in the hamlet according to their caste?
Start with the largest group of the same caste in each hamlet and proceed in descending order. For each caste group, also mention the caste category. The total has to be equal to the number of households in question QA.1

Caste: Use the caste codes
Caste category (CC): 1…Scheduled tribe; 2...Scheduled caste; 3…Other backward caste; 4…Forward caste

Caste 1	CC1	# of hhs 1	Caste 2	CC2	# of hhs 2	Caste 3	CC3	# of hhs 3	Caste 4	CC4	# of hhs 4	Caste 5	CC5	# of hhs 5	Caste 6	CC6	# of hhs 6	Caste 7	CC7	# of hhs 7	Caste 8	CC8	# of hhs 8

SECTION E: GPS COORDINATES (for the enumerator only)

QE.1 Enumerator, are you in the hamlet at this moment?*1*[ ] *2...No; If no, skip the next question*
If the enumerator is not in the hamlet at this moment, he should go there at the end of this questionnaire. At that moment, QE.1 should be replaced by '1' and the next question should be filled in.

QE.2 Enumerator, can you provide the GPS coordinates of a (random) public well in this village:

GPS coordinates:

N		°		'		''
E		°		'		''

For example, the TajMahal coordinates are:

N	27	°	10	'	29	''
E	78	°	02	'	32	''

PART 3: SCHOOL LEVEL QUESTIONS

Names of Respondent: _____

Try to get this information from the school teacher, or someone well informed.

Q3.1 School number	**Q3.2** List all the schools which are present in the village and otherwise the nearest primary school	**Q3.3** Which type of school is this? *1…Primary school 2…Middle school 3…High school 4…Junior College*	**Q3.4** What kind of school is this? *1…Government 2…Private 3…Religious*	**Q3.5** How many years ago did it start? *# Year 99… Doesn't know*	**Q3.6** How many students are presently enrolled in the school		**Q3.7** How many teachers are active in the school?		**Q3.8** How many rooms are there in the school?	**Q3.9** Does the school building have a roof *1…Yes 2…No*
					Boys	*Girls*	*Permanent Teacher*	*Teacher Aid*		
1										
2										
3										
4										

***Wall code**: 1…Cement; 2…Bricks; 3…Wood; 4…Mud; 5…Stone; 6…Other, specify*

School number	**Q3.10** What are the walls of the school-building made of? *Wall code*	**Q3.11** Is there a black-board in the class? *1…Yes 2…No*	**Q3.12** Do children receive a midday meal? *1…Yes 2…No 98…Not applicable*	**Q3.13** Do families in this village collectively contribute to the payment of a private teacher at the school? *1…Yes 2…No*	**Q3.14** If yes, how much do they contribute per year? *Rs/Year*
1					
2					
3					
4					

1. CASTE / TRIBE CODES		
		71. Pao
1. Santhals	36. Dhanwa	72. Bhaina
2. Munda	37. Nagesia	73. Bhoy
3. Oraon	38. Kharia	74. Basdev
4. Ho	39. Baiga	75. Sodhi
5. Birhore	40. Pardhi	76. Gabel
6. Kole	41. Agharia	77. Thethwar
7. Bhuiyans	42. Bauri	78. Sonar
8. Dom	43. Karmakar	79. Britiya
9. Harijan	44. Bhumij	80. Dusadh
10. Nai	45. Kandha	81. Bhat
11. Yadav (Ahir)	46. Ganda	82. Bairagi
12. Kurmi	47. Ghashi	83. Nunia
13. Koeri	48. Turi	84. Gosai
14. Badhai (carpenter)	49. Meena	85. Others, Specify_____
15. Teli	50. Bairwa	99. Does not know
16. Ghatwar	51. Khetik	
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	