ANNEXURE

QUESTIONNAIRE

1. Is the respondent the head of household? AGE IN YEARS

Yes..................1

No.................2

2. What is the relationship of [ … ] to the head of household?

1. Self
2. Spouse
3. Son/Daughter
5. Stepson/stepdaughter
6. Grandchild
7. Brother/Sister
9. Father/Mother
10. Father-in-law/ Mother-in-law
11. Grandparent

3. Is head of household male or female?

1. Male
2. Female

4. What age is the head of household? Write years completed.

_______________________________________

5. What is head of household’s marital status?

1. Married
2. Separated/divorced
3. Widowed
4. Never married

6. Educational qualification of the head of the household?
1. Primary
2. High school
3. Higher secondary
4. Diploma/ITI
5. Graduate
6. Post graduate
7. Professional degree

7. What is the category of the head of household?
1. Scheduled Caste (SC)
2. Scheduled Tribe (ST)
3. Backward Caste (BC)
4. Most Backward Caste (MBC)
5. General

8. Does the household own land? How much land does the household own?

Ask about ALL land, including agricultural and land for house.

1. Yes, house only
2. Yes, house and other land
3. Yes, own land but house is rented
4. No land and no house

House: ____________ acres  sq. yards CENT

Land: ____________ acres  sq. yards CENT

9. For each household member, ask about how many bank accounts member has as well as membership in SHGs, MFIs, chit funds, and other loans from family, friends, or moneylenders Bank, Co-Operative bank, NBFC (not MFI), Government SHG Chit Fund Friends, Family, Moneylenders, Shop owners.

No of accounts...............No of credits...................

10. Did the household receive any money transfers from family members living outside of household in the past year?

1. Yes
2. No

11. Of all household sources of income, which are the two main sources for the entire household (including sources other than those earned by head of
household and any transfers indicated above)? READ CHOICES. SELECT MAXIMUM OF TWO.

1. Agriculture – own land
2. Agriculture – wage labor/coolie
3. Agriculture – sale of farm produce or dairy products
4. Wage labor/coolie – other
5. NREGA/100 days work
6. Salaried/wage employment
7. Own business
8. Pension, rent, remittances

OTHER (specify):__________

12 List all bank accounts held by HH members with any of the institutions below:

1. Commercial Bank
2. Public Sector Bank
3. RRB
4. Co-Op/PAC
5. Post Office

13 What is the name of the institution/ group?

14 What is the current balance in the account?

15 In the last 2 months, how many times have you traveled to the branch to deposit or withdraw from the account?

16. How much time do you spend in total to get to this source and do transactions there?

HR|MIN

17. Do you have to maintain a minimum balance at all times?

1. Yes
2. No

18. Why was the account opened?

1. To receive loan
2. Receive govn’t benefits (specify)
3. Receive insurance
4. Receive salary
5. Savings
   others (specify)

19. Why have you not taken a formal bank account? CIRCLE ALL THAT APPLY.
1. Applied but rejected
2. Save through other means
3. No or not enough savings for bank account
4. Don’t want/need
5. Have no idea about banks or bank products
6. Procedures/application too difficult to understand
7. Branch too far
8. Branch officials not friendly/courteous
9. Not trustworthy
10. Fees/expenses
11. Takes too much time
12. Don’t have proper documentation

OTHER (specify):_____________________

20. Does any HH member own a credit card?
1. Yes
2. No

21. Why have you not borrowed from any of these sources? If any HH member had borrowed from another source (check roster), why did they not borrow from bank in that instance?
   CIRCLE ALL THAT APPLY.

1. Application rejected
2. Interest rates too high ...
3. Have no idea about these sources or their products.
4. Forms or procedures too complicated
5. Branch too far
6. Staff not friendly/courteous
7. Not trustworthy
8. Have never borrowed from source before
9. Fees/expenses
10. Takes too much time to receive loan
11. Prefer other sources (specify):
12. Already had or could get loan from another source

OTHER (specify): ______________________

22. Where is this loan from?

1. Commercial Bank
2. Public Sector Bank
3. RRB
4. Co-op
5. Government program (specify)

OTHER (specify)

23. How much was received?

24. What is the repayment schedule? READ CHOICES.

1. Equal payments of interest & principal
2. Periodical interest & principal at end of loan
3. Single payment at end of loan

OTHER (specify)

25. Did member have to pay extra fees to receive the loan? What were the fees for?

1. Processing fee
2. Loan officer fee
3. Bribe

OTHER (specify)

26. How much were the fees?

27. In the last 2 months, how many times has member traveled to the branch to deposit or withdraw from the account?

28. In the last 2 months, how much time have you spent in total to travel to branch and do transactions there?

   Hours:
   Minutes:
   None.....555

29. What was the loan used for?

1. Start new business
2. Buy agricultural machinery or inputs (seed, fertilizers, etc)
3. Purchase stock for existing business
4. Repay old debt
5. Health
6. Marriage
7. Funeral
8. Other Festival
9. Home improvement/repair/construction
10. Unemployment
11. Purchase land
12. Education
13. Purchase jewelry
14. Household consumption
15. Buy livestock
OTHER (specify)

30. Does member currently have an outstanding loan?

IF MORE THAN ONE LOAN, RECORD

IN ADJOINING COLUMNS

1. Yes
2. No

31. What was/is loan used for? WRITE ACTUAL USE OF LOAN

1. Start new business
2. Buy agricultural machinery or inputs (seed, fertilizers, etc)
3. Purchase stock for existing business
4. Repay old debt
5. Health
6. Marriage
7. Funeral
8. Other Festival
9. Home improvement/repair/construction
10. Unemployment
11. Purchase land
12. Education
13. Purchase jewelry
14. Household consumption
15. Buy livestock

OTHER (specify)
32. What repayment schedule was agreed upon?

1. Equal payments at agreed times  
2. Periodical interest & principal at end of loan  
3. Single payment at end of loan  
4. Repay as and when able to pay  

OTHER (specify): ____________________

33. Did member have to provide any of the following before receiving the loan? (READ CHOICES)

1. Land  
2. Mortgage of land  
3. Equipment  
4. Livestock  
5. Bicycle  
6. Building  
7. Guarantee  
8. Harvest Storage  
9. Labor  
10. Jewelry  

NONE................................-555

OTHER (specify):__

34. What was the loan taken for?

1. Start new business  
2. Buy agricultural machinery/inputs (seed, fertilizers, etc)  
3. Purchase stock for existing business  
4. Repay old debt  
5. Health  
6. Marriage  
7. Funeral  
8. Other Festival  
9. Home improvement/repair/construction  
10. Unemployment  
11. Purchase land  
12. Education  
13. Purchase jewelry  
14. Household consumption  
15. Buy livestock
35. How do you know the borrower?
   1. Family
   2. Neighbor
   3. Friend

36. Does HH have govt Health Insurance?
   1. Yes
   2. No

37. Why does HH not have govt Health Insurance?
   1. Don’t know about it
   2. Did not receive card

38. Does anyone in the HH currently have any other kind of insurance? (READ CHOICES BELOW)
   1. Yes
   2. No

39. Which kind of insurance? (Check all)
   1. Life
   2. Health
   3. Fire
   4. Theft
   5. Cattle
   6. Accident
   7. Crop/Weather

40. Why does HH not have insurance?
   1. Don’t see usefulness
   2. Don’t know how to obtain
   3. No idea about insurance or it works
4. Procedure is too difficult
5. Requires too much documentation
6. Too expensive

OTHER (specify)

41. Would you like to have insurance?
   1. Yes
   2. No

42. Which insurance would you want the most? Choose one
   1. Life
   2. Health
   3. Fire
   4. Theft
   5. Cattle
   6. Accident
   7. Crop/Weather

OTHER (specify)
Cash Transfer

43. Do you know about the gov’t announcement about direct cash transfer?
   Yes…………..       1
   No…………..        2

44. Do your family get any government subsidy from government?
   Yes…………..       1
   No…………..        2

45. If yes, what benefit did they receive?

46. Do you prefer getting subsidy through bank?
   Yes…………..       1
   No…………..        2

47. If you get subsidy from government for what you will use?
   Food…………..       1
   Education……….       2
   Health ……        3
   Recreation……….       4
   Liquor……….       5
   Cigarette……..       6
   Other (specify)…………

48. If you get direct cash transfer, do you know to access your account?
Yes…………..       1
No…………..        2

49.  If smart phone is given, do you know to access your account through phone?

Yes…………..       1
No…………..        2