

# **GSMA Connected Women & Altai Consulting – Gender Gap Study INDIA – English version**

**PSU**

Question ID	Question	Answer
1	In which State are you currently?	Andhra Pradesh Bihar Gujarat Karnataka Maharashtra NCT of Delhi Punjab Uttar Pradesh West Bengal
2	In which PSU of the {0} State are you currently?	Nizamabad Visakhapatnam Prakasam Anantapur Mahbubnagar Vijayawada Sheohar Begusarai Sitamarhi Gaya Muzaffarpur Patna Navsari Ahmadabad Rajkot Anand Ramanagara Haveri Bellary Osmanabad Amravati Aurangabad Nanded Jalgaon Ahmadnagar New Delhi Rupnagar Etawah Sonbhadra Chandauli Agra Bulandshahr Pratapgarh Ghaziपुर Sitapur Haora Uttar Dinajpur Maldah Paschim Medinipur

**Kish Template**

Question ID	Question	Answer
3	Kish Grid	1,1,1,1,1,1,1,1,1,1

		2,1,2,1,2,1,2,1,2,2 1,2,3,1,2,3,1,2,3,1 1,2,3,4,1,2,3,4,1,2 4,5,1,2,3,4,5,1,2,3 4,5,6,1,2,3,4,5,3,1 3,4,5,6,7,1,2,3,4,5 3,4,5,6,7,8,1,2,3,4 2,3,4,5,6,7,8,9,1,2 1,2,3,4,5,6,7,8,9,1
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### Main Survey

Question ID	Question	Answer
4	How many people aged above 15 are living here at the moment?	
5	Firstly, I need to decide whom I should interview from this household. Can you give me the first names and ages of all the people aged between 15 and above who are living here at the moment? Please start with the youngest and end with the eldest.	

### Adults Details Iteration 1

Question ID	Question	Answer
6	1 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 2

Question ID	Question	Answer
6	2 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 3

Question ID	Question	Answer
6	3 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 4

Question ID	Question	Answer
6	4 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 5

Question ID	Question	Answer
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6	5 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 6

Question ID	Question	Answer
6	6 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 7

Question ID	Question	Answer
6	7 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 8

Question ID	Question	Answer
6	8 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 9

Question ID	Question	Answer
6	9 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Adults Details Iteration 10

Question ID	Question	Answer
6	10 Persons name:	
7	{0}'s Age:	
8	{0}'s Gender	Female Male

### Kish Calculation

Question ID	Question	Answer
9	Dummy: Selected adult Index based on Kish Grid	

### Continue

Question ID	Question	Answer
10	The selected person is: {0}	

### Admin

Question ID	Question	Answer
11	Selected person's gender	Female Male
12	Selected person's age	
13	Date	
14	Starting time	
15	End time	
16	Selected person's name	

### Part 1: Admin

Question ID	Question	Answer
17	Is {0} at home?	Yes No
18	<p>“Greetings, My name is _____ . I work for _____, a company that does research here in [country]. We are doing some research on people’s ideas about and usage of mobile phones. This research will be used to help providers better understand how to improve the mobile phone services offered in [country]____. Your household has been selected to participate in this study. Would you be willing to answer some questions? The interview will take around 30 minutes. All information given by you will be kept strictly confidential and not revealed beyond the research team with your name/contact details without your prior permission. During our discussion, I will ask you questions about your everyday life and mobile phones. If you have trouble with one of the questions, don’t hesitate to point it out to me. Do you want to ask me anything about this survey before you decide to participate?”</p>	
19	Are you willing to participate now?	Yes No

### Part 2: Basic Socio Dem

Question ID	Question	Answer
20	How old are you?	
21	(Interviewer to record) Gender	Female Male
22	How many people live in your household? (including yourself) A household is composed of people who share the same roof and the same food	
	<i>Total</i>	
	<i>Number of males above 18 y.o.</i>	
	<i>Number of females above 18 y.o.</i>	

	<i>Number of males below 18 y.o.</i>	
	<i>Number of females below 18 y.o.</i>	
23	What is your marital status?	Single Married Unmarried but living with a partner Widowed Divorced

### Part 3: Access

Question ID	Question	Answer
24	Have you ever used a mobile phone?	Yes No
25	Have you used a mobile phone in the past 3 months?	Yes No
26	Do you personally own at least one active SIM (a SIM that you carry with you most of the day)?	Yes No
27	Do you personally own at least one working handset (a handset that you carry with you most of the day)?	Yes No
28	The last time you used a mobile phone, who did you borrow the handset and/or SIM from?	I used the handset and/or SIM that is available and jointly used in my household I borrowed a handset and/or SIM from a friend or someone in my family I used a handset and/or SIM that is available in my community I used a handset and/or SIM from work I used a handset and/or SIM from a dealer Other
29	From whom did you borrow this handset and/or SIM?	From my spouse (husband or wife) From my son From my daughter From my father/father-in-law From my mother/mother-in-law From another male relative (brother, cousin, uncle, etc.) From another female relative (sister, cousin, aunt, etc.) From a male friend (including neighbors) From a female friend (including neighbors) Other
30	How soon were you able to get hold of this handset and/or SIM?	I accessed it immediately I had to wait but could use it within the day I had to wait longer than a day Other
31	Did you have to ask someone to use this handset and/or SIM, and if yes then why?	Yes, I had to ask the owner because this was not my handset and/or SIM Yes, I had to ask someone because I needed permission to use the handset and/or SIM

		Yes, I had to ask someone because I needed their help to use the handset and/or SIM No, I did not have to ask anyone Other
32	Did you have to pay to use this handset and/or SIM?	Yes, I paid a fee or it was part of my overall subscription fee as a postpaid connection No, I bartered it against products and/or services No
33	Where did the money come from?	My own money The general household budget My spouse (husband or wife) My father/father-in-law My mother/mother-in-law Another male relative (brother, cousin, uncle, etc.) Another female relative (sister, cousin, aunt, etc.) A male friend (including neighbors) A female friend (including neighbors) Other
34	How often do you borrow a handset and/or a SIM for a fee?	Every day Several times a week Every week Every two weeks Every three weeks Every month Every two to three months Less than every three months Never
35	How much do you usually spend each time you borrow for a fee? (in INR)	

#### Part 4: Handset ownership

Question ID	Question	Answer
36	How many working handsets do you own (handset that you carry with you most of the day)?	
37	Does your handset have the following?	
	<i>QWERTY/AZERTY keyboard</i>	Yes No Do not know
	<i>Touchscreen</i>	Yes No Do not know
	<i>Ability to access to the internet</i>	Yes No Do not know
	<i>Ability to download apps</i>	Yes No Do not know
38	Is this handset a second-hand phone?	Yes No Do not know

39	How did you get this handset?	<p>I went to a shop and bought it</p> <p>A friend or relative went to a shop and bought it on my behalf</p> <p>It was a gift from my friend or relative</p> <p>A friend or relative gave it to me as it was a handset that they no longer needed</p> <p>It was given to me by my employer</p> <p>It was given to me by a local leader or community organization / group</p> <p>I received it as part of a subscription or service contract</p> <p>Other</p>
40	Who gave you this handset or went to the shop on your behalf?	<p>My spouse (husband or wife)</p> <p>My son</p> <p>My daughter</p> <p>My father/father-in-law</p> <p>My mother/mother-in-law</p> <p>Another male family member (brother, cousin, uncle, ...)</p> <p>Another female family member (sister, cousin, aunt, ...)</p> <p>A male friend (including neighbors)</p> <p>A female friend (including neighbors)</p> <p>Other</p>
41	Did you have to pay for this handset?	<p>Yes, I paid a fee or it was part of my overall subscription fee as a postpaid connection</p> <p>No, I bartered it against products and/or services</p> <p>No</p>
42	Who paid for this handset?	<p>My own money</p> <p>The general household budget</p> <p>My spouse (husband or wife)</p> <p>My son</p> <p>My daughter</p> <p>My father/father-in-law</p> <p>My mother/mother-in-law</p> <p>Another male family member (brother, cousin, uncle, ...)</p> <p>Another female family member (sister, cousin, aunt, ...)</p> <p>A male friend (including neighbors)</p> <p>A female friend (including neighbors)</p> <p>Other</p>
43	Did you have to ask permission to spend this money?	<p>Yes</p> <p>No</p>
44	What role, if any, did you play in selecting your handset?	<p>The decision was made by another person(s) (without any input from me)</p> <p>I contributed my input, but another person(s) made the final decision</p> <p>I made the decision</p>
45	Which person was most influential in making or helping you make the decision on your handset?	<p>The dealer / shopkeeper</p> <p>Local leader or community organization/group</p> <p>My spouse (husband or wife)</p>

		<p>My son  My daughter  My father/father-in-law  My mother/mother-in-law  Another male family member  (brother, cousin, uncle, ...)  Another female family member  (sister, cousin, aunt, ...)  A male friend (including neighbors)  A female friend (including  neighbors)  Nobody influenced my choice of  handset  Other</p>
46	Which, if any, of the following types of advertisement most influenced your choice of handset?	<p>Sales speech by the dealer  Advertisement on TV  Advertisement on the radio  Advertisement on a billboard  Advertisement on the Internet  Advertisement on a brochure or  leaflet  Advertisements did not influence  my choice of handset  Other</p>
47	What were the most important criteria used to select your handset?	<p>I don't know, I did not chose this  handset  Price  Design  Brand  Battery durability  Robustness  Size of handset  Size of screen  It has access to Internet  It has other special features  (camera, flashlight)  Other  Do not know</p>
48	Who first taught you to use this handset?	<p>I worked it out for myself  My spouse (husband or wife)  My son  My daughter  My father/father-in-law  My mother/mother-in-law  Another male family member  (brother, cousin, uncle, ...)  Another female family member  (sister, cousin, aunt, ...)  A male friend (including neighbors)  A female friend (including  neighbors)  The dealer/the shopkeeper  The call-centre of my mobile  operator  Local leader or community  organization/group  Other</p>

**Part 5: SIM ownership and recharge**

Question ID	Question	Answer
49	Please think about the first SIM card that you ever owned (carried with you most of the day). When did you purchase/were given this SIM card?	Less than 3 months ago 3 to 6 months ago 7 months to a year ago A year to 2 years ago More than 2 years ago Do not know
50	For each of the following operators, how many SIM do you currently own (carry with you most of the day) that you have used at least once in the past 3 months?	
	<i>VODAFONE</i>	0 1 2 3 4 5 6 and more
	<i>CONNECT</i>	0 1 2 3 4 5 6 and more
	<i>MTS India</i>	0 1 2 3 4 5 6 and more
	<i>RELIANCE</i>	0 1 2 3 4 5 6 and more
	<i>TATA DOCOMO</i>	0 1 2 3 4 5 6 and more
	<i>VIDEOCON</i>	0 1 2 3 4 5 6 and more
	<i>UNINOR</i>	0 1 2 3 4 5

		6 and more
	AIRTEL	0 1 2 3 4 5 6 and more
	AIRCEL	0 1 2 3 4 5 6 and more
	IDEA	0 1 2 3 4 5 6 and more
	LOOP MOBILE	0 1 2 3 4 5 6 and more
	MTNL	0 1 2 3 4 5 6 and more
	BSNL	0 1 2 3 4 5 6 and more
51	Please specify the number of SIM from VODAFONE that you have.	
52	Please specify the number of SIM from CONNECT that you have.	
53	Please specify the number of SIM from MTN INDIA that you have.	
54	Please specify the number of SIM from RELIANCE that you have.	
55	Please specify the number of SIM from TATA DOCOMO that you have.	
56	Please specify the number of SIM from VIDEOCON that you have.	
57	Please specify the number of SIM from UNINOR that you have.	
58	Please specify the number of SIM from AIRTEL that you have.	

59	Please specify the number of SIM from AIRCEL that you have.	
60	Please specify the number of SIM from IDEA that you have.	
61	Please specify the number of SIM from LOOP MOBILE that you have.	
62	Please specify the number of SIM from MTNL that you have.	
63	Please specify the number of SIM from BSNL that you have.	
64	“ Now we are going to discuss the SIM you use the most. Let’s call this your 'main SIM card' ”	
65	From which operator is your main SIM card?	VODAFONE CONNECT MTS India RELIANCE TATA DOCOMO VIDEOCON UNINOR AIRTEL AIRCEL IDEA LOOP MOBILE MTNL BSNL Do not know
66	When did you purchase/were given your main SIM card?	Less than 3 months ago 3 to 6 months ago 7 months to a year ago A year to 2 years ago More than 2 years ago Do not know
67	Is your main SIM card registered under your name?	Yes No Do not know
68	What role, if any, did you play in selecting your main SIM card	The decision was made by another person(s) (without any input from me) I contributed my input, but another person(s) made the final decision I made the decision
69	Which person was most influential in making or helping you make the decision on your main SIM card?	The dealer / shopkeeper Local leader or community organization/group My spouse (husband or wife) My son My daughter My father/father-in-law My mother/mother-in-law Another male family member (brother, cousin, uncle, ...) Another female family member (sister, cousin, aunt, ...) A male friend (including neighbors) A female friend (including neighbors) Nobody influences my choice on my main SIM Other

70	Which, if any, of the following types of advertisement most influenced your choice of main SIM card?	Sales speech by the dealer Advertisement on TV Advertisement on the radio Advertisement on a billboard Advertisement on the Internet Advertisement on a brochure or leaflet Advertisements did not influence my choice of SIM card Other
71	In the past four weeks, how did you recharge/pay the monthly bills on all the SIMs that you own?	
	<i>I didn't recharge in the past four weeks</i>	Yes No
	<i>Scratch card</i>	Yes No
	<i>E-top-up</i>	Yes No
	<i>Recharge through mobile money</i>	Yes No
	<i>Monthly bills for postpaid SIM</i>	Yes No
	<i>Recharge sent electronically to my SIM by a friend or relative</i>	Yes No
	<i>Other</i>	Yes No
	<i>Do not know</i>	Yes No
72	Other : Specify	
73	In the past four weeks, who recharged on all the SIMs that you own?	
	<i>I recharged at a dealer(s) on my own (without any help from anyone)</i>	Yes No
	<i>A friend or relative came with me to a dealer(s) and helped me to recharge</i>	Yes No
	<i>I recharged at a dealer(s) with some assistance from the dealer(s)</i>	Yes No
	<i>A friend or relative went to a dealer(s) to recharge on my behalf</i>	Yes No
	<i>I recharged through mobile money on my own (without any help from anyone)</i>	Yes No
	<i>I recharged through mobile money with some assistance from a friend or relative</i>	Yes No
	<i>I recharged through mobile money with some assistance from the dealer(s)</i>	Yes No
	<i>Other</i>	Yes No
74	Other : Specify	
75	Why do you need help from a friend or a relative or the dealer to recharge?	
	<i>Dealers selling recharge are far away from where I live</i>	Yes No
	<i>I feel unsafe or uncomfortable</i>	Yes

	<i>travelling out to the dealers' shop</i>	No
	<i>I feel uncomfortable interacting with dealers</i>	Yes No
	<i>It is not appropriate for me to go to the shop on my own</i>	Yes No
	<i>It is not convenient for me to go to the shop (inconvenient opening hours, no time, etc.)</i>	Yes No
	<i>The person who pays for my recharge goes to the shop himself/herself</i>	Yes No
	<i>I am uncomfortable giving my phone number to the dealer(s) myself</i>	Yes No
	<i>My family does not want me to buy recharge myself</i>	Yes No
	<i>I was never explained how to recharge and I don't know how to do it</i>	Yes No
	<i>I am worried that if I recharge myself I will make a mistake or accidentally lose money</i>	Yes No
	<i>Other</i>	Yes No
76	Other : Specify	
77	Why haven't you used e-top-up in the last four weeks?	
	<i>E-top-up is not available at the dealer(s) accessible to me</i>	Yes No
	<i>I am uncomfortable giving my phone number to the dealer(s)</i>	Yes No
	<i>I don't know what e-top-up is</i>	Yes No
	<i>I don't know how to use e-top-up</i>	Yes No
	<i>I don't trust e-top-up</i>	Yes No
	<i>Other</i>	Yes No
78	Other : Specify	
79	Where does the money to recharge or pay your monthly bill usually come from?	My own money The general household budget My spouse (husband or wife) My son My daughter My father/father-in-law My mother/mother-in-law Another male family member (brother, cousin, uncle, ...) Another female family member (sister, cousin, aunt, ...) A male friend (including neighbors) A female friend (including neighbors) Other
80	Do you usually have to ask permission to spend the money?	Yes, always Yes, most of the time Sometimes No
81	How often do you recharge (across all the SIM cards you currently use)?	Every day Several times a week Every week

		Every two weeks Every three weeks Every month Every two to three months Less than every three months
82	How much do you usually spend each time when recharging? (in INR)	

### Part 6: Non-users & borrowers barriers

Question ID	Question	Answer
83	Now we are going to talk about some possible reasons that might be preventing you from using a mobile phone. Please tell me the extent to which you agree or disagree with the following statements?	
	<i>I am not able to afford one</i>	Strongly agree Agree Disagree Strongly disagree Do not know
	<i>I never had the opportunity to try a mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know
	<i>My friends and relatives tell me I do not need one</i>	Strongly agree Agree Disagree Strongly disagree Do not know
	<i>It is inappropriate for me to use a mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know
84	We will discuss additional barriers later on	
85	If tomorrow someone gave you a mobile phone (handset and SIM) for free, would you use it and top it up on a regular basis?	Yes, definitely Yes, most probably No, probably not No, definitely not Do not know
86	How often do you think that you would recharge?	Every day Several times a week Every week Every two weeks Every three weeks Every month Every two to three months Less than every three months Don't know
87	And how much would you pay to recharge each time? (in INR)	
88	Now we are going to talk about the impacts that you might derive from using this mobile phone. Please tell me to what extent you agree or	

	disagree with the following statements?	
	<i>I would find it easier to stay in touch with my family and/or friends</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>It would help my business or my employment opportunities</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would feel safer</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>It would save me time</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>It would save me money</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would be able to do small/routine jobs more conveniently and/or cheaply</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would be able to manage my money better through mobile financial services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would have a better access to health information and services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would have a better access to education services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would have better access to information on agriculture</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would have a better access to governmental services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would stay aware of the latest news</i>	Strongly agree Agree Disagree

		Strongly Disagree Do not know
	<i>I would be able to access entertainment / access entertainment more easily (games, music, radio, etc.)</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would improve my social status</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would be able to access the internet / access the internet more easily</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would feel more autonomous/ independent</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would feel more controlled by others</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would feel more stressed</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would be bothered by advertising SMS and calls</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I would be bothered by strangers</i>	Strongly agree Agree Disagree Strongly Disagree Do not know

**Part 7: Awareness & Barriers for all interviewees**

Question ID	Question	Answer
89	Have you ever heard of the following mobile services?	
	SMS	Yes No
	Internet on a mobile phone	Yes No
	E-mail on a mobile phone	Yes No
	Facebook on a mobile phone	Yes No
	Twitter on a mobile phone	Yes No
	Mobile money on a mobile phone	Yes

		No
	<i>Mobile Apps on a mobile phone</i>	Yes No
	<i>Radio on a mobile phone</i>	Yes No
	<i>Music on a mobile phone</i>	Yes No
	<i>Games on a mobile phone</i>	Yes No
90	I would like to ask your opinion of men and women using mobile phones in your community. Please tell me the extent to which you agree or disagree with the following statements?	
	<i>Men should be supervised when using a mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer
	<i>Women should be supervised when using a mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer
	<i>It is acceptable for a husband to check the numbers on his wife's mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer
	<i>It is acceptable for a wife to check the numbers on her husband's mobile phone</i>	Strongly agree Agree Disagree Strongly disagree Do not know Prefers not to answer
91	Now we are going to talk about some possible reasons that might be preventing you from using a mobile phone or using a mobile phone more often or for more varied usages than you are today. Please tell me the extent to which you agree or disagree with the following statements ?	
	<i>There is no coverage or poor coverage where I live</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I do not have the right registration documents/ID</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>Handset prices are expensive</i>	Strongly agree Agree Disagree Strongly Disagree

		<i>Do not know</i>
	<i>SIM cards are expensive</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>Recharge / Monthly bill is expensive</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>Charging the battery of my handset is / would be expensive</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I have trouble reading and/or understanding handsets and/or content language</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I have / would have difficulty being able to charge the battery of my handset</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I am / would be bothered by advertising SMS and calls</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>Dealers are far away from where I live</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I would sometimes feel uncomfortable interacting with dealers</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>Dealers would not be very good at helping answer my mobile phone-related questions</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>Dealers or operators sometimes would cheat me</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I already have a landline</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i> <i>Do not know</i>
	<i>I don't need a mobile phone to contact the people I frequently speak to (for example: they live next to me, they do not have a mobile phone)</i>	<i>Strongly agree</i> <i>Agree</i> <i>Disagree</i> <i>Strongly Disagree</i>

		<i>Do not know</i>
	<i>I already have easy access to the internet elsewhere (eg fixed line at home, internet café)</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>Although it is possible to receive information/services on a mobile phone, I don't think there is much information/services that is/are relevant to me personally</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>I don't know how to use a mobile phone/ how to use the more complex features of my mobile phone</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>I am worried that I would make a mistake with my mobile phone and lose money</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>I have security concerns (for example handset theft)</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>I am / would be contacted by strangers</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>
	<i>My family would not be / is not always comfortable with me using mobile phones or mobile services</i>	<i>Strongly agree Agree Disagree Strongly Disagree Do not know</i>

### Part 8: Usage (Owners & Borrowers)

Question ID	Question	Answer
92	When did you last use a mobile to... <i>Make a call</i>	<i>Yesterday In the past 7 days In the past 30 days More than 30 days ago Never</i>
	<i>Receive a call</i>	<i>Yesterday In the past 7 days In the past 30 days More than 30 days ago Never</i>
	<i>Deliberately make a missed call (flashing/bipping)</i>	<i>Yesterday In the past 7 days In the past 30 days More than 30 days ago Never</i>
	<i>Send an SMS</i>	<i>Yesterday In the past 7 days In the past 30 days</i>

		<p><i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Receive an SMS</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use the internet on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Send an e-mail on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use Facebook on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use Twitter on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use mobile money to receive money</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use mobile money to send money</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use mobile money to recharge</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Download an app on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Use the radio on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Listen to music on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i>  <i>More than 30 days ago</i>  <i>Never</i></p>
	<i>Play games on a mobile phone</i>	<p><i>Yesterday</i>  <i>In the past 7 days</i>  <i>In the past 30 days</i></p>

		More than 30 days ago Never
	Download a ringtone on a mobile phone	Yesterday In the past 7 days In the past 30 days More than 30 days ago Never
93	Do you have your own mobile money account?	Yes No
94	Do you know how to do the following operations without any help?	
	Make a call	Yes No Do not know
	Receive a call	Yes No Do not know
	Deliberately make a missed call (flashing/bipping)	Yes No Do not know
	Send SMS	Yes No Do not know
	Receive SMS	Yes No Do not know
	Use the internet on a mobile phone	Yes No Do not know
	Send an e-mail from a mobile phone	Yes No Do not know
	Use Facebook on a mobile phone	Yes No Do not know
	Use Twitter on a mobile phone	Yes No Do not know
	Use mobile money to receive money	Yes No Do not know
	Use mobile money to send money	Yes No Do not know
	Use mobile money to recharge	Yes No Do not know
	Download an app on a mobile phone	Yes No Do not know
	Listen to the radio on a mobile phone	Yes No Do not know
	Listen to music on a mobile phone	Yes No Do not know
	Play games on a mobile phone	Yes No Do not know

	<i>Download a ringtone on a mobile phone</i>	Yes No Do not know
95	Please think about how using a mobile phone has impacted your life. Please tell me the extent to which you agree or disagree with the following statements	
	<i>I find it easier for me to stay in touch with my family and/or friends</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I have more business and/or employment opportunities</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I feel safer</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>It saves me time</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>It saves me money</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I am able to do small/routine jobs more conveniently and/or cheaply</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I am able to manage my money better through mobile financial services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I have better access to health information and services</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I have better access to education services/learning opportunities</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I have better access to information on agriculture</i>	Strongly agree Agree Disagree Strongly Disagree Do not know
	<i>I have better access to governmental services</i>	Strongly agree Agree

		<p>Disagree Strongly Disagree Do not know</p>
	<i>I can stay aware of the latest news</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I access more entertainment (games, music, radio, etc.)</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I have improved my social status</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I now have easy access to internet</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I feel more autonomous/ independent</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I feel more controlled by others</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I feel more stressed</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I am bothered by advertising SMS and calls</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
	<i>I am bothered by strangers</i>	<p>Strongly agree Agree Disagree Strongly Disagree Do not know</p>
96	If you had a question regarding how to use your mobile phone, who would you usually first ask for help?	<p>No one, I would search for the solution by myself A dealer The call center of my mobile operator Local leader or community organisation/group My spouse (husband or wife) My son My daughter My father/father-in-law My mother/mother-in-law</p>

		A male friend (including neighbors) A female friend (including neighbors) Another male family member (brother, cousin, uncle, ...) Another female family member (sister, cousin, aunt, ...) Other
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### Part 9 : Socio-demographics

Question ID	Question	Answer
97	Could you answer this question for me?	
	<i>Hindi</i>	Yes No
	<i>Telugu</i>	Yes No
	<i>Marathi</i>	Yes No
	<i>Gujarati</i>	Yes No
	<i>Bengali</i>	Yes No
	<i>Kannada</i>	Yes No
	<i>English</i>	Yes No
98	What is the highest level of education you have ever attended but not necessarily completed?	Primary school (Add a definition per country) Secondary school (Add a definition per country) Higher education (college/university, vocational, professional) Non-standard curriculum (Add a definition per country, madrassa, home schooling...) No education Other Do not know
99	In the last 30 days, what was your approximate household expenditure? (daily expenses excluding exceptional expenses, in INR)	
100	What role, if any, do you play in making decisions regarding daily household expenses?	I do not take any decisions regarding daily expenses (decisions are all made by someone else in my household) I make decisions regarding daily expenses together with someone else in my household I make decisions regarding daily expenses on my own (without any help from anyone else in my household)
101	What is your main occupation?	Housewife/househusband Retired Unemployed

		<p>Student Farmer Casual labor / Irregular job / Daily worker Qualified worker (Plumber, electrician, etc.) Business owner / Self-employed (Shop owner, etc.) Middle level full-time salaried job (private companies employees, teacher, policemen, etc.) Highly qualified position/Manager (Lawyer, doctor, professor, high-ranking officers etc.) Other</p>
102	Have you contributed to the overall household income in the last 30 days?	<p>Yes, with money from my own business Yes, with money from my agricultural income Yes, with money from selling handcraft or homemade products Yes, with a salary from a regular job I have Yes, with a salary from a casual / irregular job I have Yes, with money received from family or friends outside the household Yes, with money I have borrowed from family or friends outside the household Yes, with money from my savings group Yes, with money from my rental income Yes, with money from another source No, although I have earned money or received money from outside the household, I haven't contributed this to the household income No, I have not earned or received any money from outside the household, and haven't contributed to the household income</p>
103	Do you have the following equipment in your household?	
	<i>Running water</i>	<p>Yes No <i>Do not know</i></p>
	<i>Access to electricity</i>	<p>Yes No <i>Do not know</i></p>
	<i>A landline phone</i>	<p>Yes No <i>Do not know</i></p>
	<i>A television</i>	<p>Yes No <i>Do not know</i></p>

	<i>A radio</i>	Yes No <i>Do not know</i>
	<i>A car</i>	Yes No <i>Do not know</i>
	<i>A motorcycle</i>	Yes No <i>Do not know</i>
	<i>A cycle</i>	Yes No <i>Do not know</i>
	<i>A computer</i>	Yes No <i>Do not know</i>
	<i>A tablet</i>	Yes No <i>Do not know</i>
	<i>A game console</i>	Yes No <i>Do not know</i>
	<i>A fixed Internet connection</i>	Yes No <i>Do not know</i>
104	Do you consent to me sharing the phone number of your main SIM card with the company I work for, in case they want to call you back to check my work?	Yes No
105	Do you consent to the phone number on your main SIM card being shared with {0} so that the research team can get more information on usage patterns across all respondents in this survey? Please note that none of your individual details or survey responses will be shared with your mobile operator, and sharing your number will not result in your mobile operator sending you unwanted texts or calls.	Yes No
106	Thanks a lot for your time !	

### Part 10: Interviewer to record

Question ID	Question	Answer
107	(Interviewer to record) What type of house does the interviewee live in?	Mud walls Soft brick Fire brick Wood walls Stone walls Concrete walls
108	(Interviewer to record after the interview) Was the interviewee supervised by a friend or family during the interview	Yes No

### Conclusion

Question ID	Question	Answer
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109	Reason for dropping the interview	Not home Refused to answer Less than 15 y.o.
110	Click "Capture" in order to capture the GPS coordinates and quit the survey.	