Variable Name	sno
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Identification
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Household ID number
Imputed?	
Unit of Analysis	Interviewer
Question Information	
Ques. ID	
Ques. Text	
Valid Ranges	
Unit	Integers
Min	
Max	
Key	
Notes	
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1487
Mean	
Mean weighted?	
Weight of Mean	
Stdev.	
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	supno
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Identification
Description	

Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	supplementary number
Imputed?	
Unit of Analysis	Interviewer

Question Information

Ques. ID	
Ques. Text	

Valid Ranges

Unit	Integers
Min	
Max	
Key	
Notes	

Invalid Ranges

Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	

Sum Statistics

Total Responses	257
Mean	
Mean weighted?	
Weight of Mean	
Stdev.	
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**acid**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Identification
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	account ID
Imputed?	

Unit of Analysis	Interviewer

Ques. ID	
Ques. Text	

Valid Ranges

Unit	Integers
Min	
Max	
Key	
Notes	

Invalid Ranges

Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	

Sum Statistics

Total Responses	1487
Mean	
Mean weighted?	
Weight of Mean	
Stdev.	
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_2a**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question

Description

Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	In whose name(s) is the account? (1)
Imputed?	
Unit of Analysis	Interviewee

Question Information

Ques. ID	B12.2
Ques. Text	In whose name(s) is the account?

Valid Ranges

Unit	HH member ID number
Min	

Max
Key
Notes   refuse to answer=-997 don't know=-999

Invalid Ranges
Unit
Min
Max
Key
Notes
Undoc Codes
Universe
Sum Statistics
Total Responses   1483
Mean   1.939987
Mean weighted?
Weight of Mean
Stdev.   1.260759
Stdev. Weighted?
Weight of Stdev.
Text
Derivation
Deriv. Des.
Notes

Variable Name	b12_2b
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	In whose name(s) is the account? (2)
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.2
Ques. Text	In whose name(s) is the account?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	

Key	
Notes	
Undoc Codes	
Universe	

Total Responses	52
Mean	2.423077
Mean weighted?	
Weight of Mean	
Stdev.	0.9969788
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	b12_3
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	What type of account is this?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.3
Ques. Text	What type of account is this?
Valid Ranges	
Unit	integers
Min	1
Max	6
Key	
	1=Bank 2=Post Office 3=Savings with MFI (Microfinance Institution) 4=Savings with SHG (Self help group) 5=Savings with Neigborhood groups 6=Chit Funds
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	

Total Responses	1439
Mean	1.274496
Mean weighted?	
Weight of Mean	
Stdev.	1.038405
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_4**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Do you or any other household member deposit money in this account or does someone
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.4
Ques. Text	Do you or any other household member deposit money in this account or does someone collect savings from you?
Valid Ranges	
Unit	integers
Min	1
Max	2
Key	1=Deposit 2=Collection
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1482
Mean	1.031714
Mean weighted?	
Weight of Mean	
Stdev.	0.1752965

Stdev. Weighted?
Weight of Stdev.
Text
Derivation
Deriv. Des.
Notes

Variable Name	**b12_5**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Who deposits money in the account the most often?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.5
Ques. Text	Who deposits money in the account the most often?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1350
Mean	1.918519
Mean weighted?	
Weight of Mean	
Stdev.	1.240243
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	b12_6
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	Does any body else some time deposit money in the account?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.6
Ques. Text	Does any body else some time deposit money in the account?
Valid Ranges	
Unit	integers
Min	1
Max	2
Key	1=Yes 2=No
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1429
Mean	1.883135
Mean weighted?	
Weight of Mean	
Stdev.	0.3213717
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	b12_7a
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	

Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	Who else deposits money in the account? (1)
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.7
Ques. Text	Who else deposits money in the account?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	149
Mean	1.993289
Mean weighted?	
Weight of Mean	
Stdev.	1.188325
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_7b**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	Who else deposits money in the account? (2)
Imputed?	

Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.7
Ques. Text	Who else deposits money in the account?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	17
Mean	2.647059
Mean weighted?	
Weight of Mean	
Stdev.	1.271868
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_8**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Who withdraws money from the account the most often?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.8
Ques. Text	Who withdraws money from the account the most often?
Valid Ranges	
Unit	HH member ID number
Min	

Max	
Key	
Notes	refuse to answer=-997 don't know=-999

Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	

Sum Statistics

Total Responses	1424
Mean	1.906601
Mean weighted?	
Weight of Mean	
Stdev.	1.216708
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_9**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Does any body else some time withdraw money from the account?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.9
Ques. Text	Does any body else some time withdraw money from the account?
Valid Ranges	
Unit	integers
Min	1
Max	2
Key	1=Yes 2=No
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	

Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1477
Mean	1.902505
Mean weighted?	
Weight of Mean	
Stdev.	0.296731
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_10a**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	Who else withdraws money from the account? (1)
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.10
Ques. Text	Who else withdraws money from the account?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	138
Mean	2.115942

Mean weighted?	
Weight of Mean	
Stdev.	1.256065
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	b12_10b
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	Who else withdraws money from the account? (2)
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.10
Ques. Text	Who else withdraws money from the account?
Valid Ranges	
Unit	HH member ID number
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	13
Mean	3.615385
Mean weighted?	
Weight of Mean	
Stdev.	1.502135
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	

Deriv. Des.
Notes

Variable Name	**b12_11a1**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	When did you or any other household member last deposit money into this account?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.11a
Ques. Text	When did you or any other household member last deposit money into this account?
Valid Ranges	
Unit	Time in days/weeks/months
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1213
Mean	9.884584
Mean weighted?	
Weight of Mean	
Stdev.	30.3748
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_11a2**

Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	When did you last deposit money: (1)Days (2)Week (3) Month?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.11a
Ques. Text	When did you or any other household member last deposit money into this account?
Valid Ranges	
Unit	Time in days/weeks/months
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1269
Mean	2.717888
Mean weighted?	
Weight of Mean	
Stdev.	0.6675228
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_11b**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	

Weight Variable	
Format Type	long
Decimal	
Interval	
Dataset Label	How much was deposited in the account in the last transaction?
Imputed?	
Unit of Analysis	Interviewee

Ques. ID	B12.11b
Ques. Text	How much was deposited in the account in the last transaction?

Valid Ranges

Unit	Amount in Rs
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999

Invalid Ranges

Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	

Sum Statistics

Total Responses	1249
Mean	10124.68
Mean weighted?	
Weight of Mean	
Stdev.	39686.1
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_12a1**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	When did you or any other household member last withdraw money from this account
Imputed?	

Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.12a
Ques. Text	When did you or any other household member last withdraw money from this account
Valid Ranges	
Unit	Time in days/weeks/months
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	975
Mean	8.356923
Mean weighted?	
Weight of Mean	
Stdev.	14.07941
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_12a2**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	byte
Decimal	
Interval	
Dataset Label	When did you last withdraw money (1)Days (2)Week (3)Month?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.12a
Ques. Text	When did you or any other household member last withdraw money from this account
Valid Ranges	

Unit	Time in days/weeks/months
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
Sum Statistics	
Total Responses	1036
Mean	2.568533
Mean weighted?	
Weight of Mean	
Stdev.	0.7790333
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

Variable Name	**b12_12b**
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B12
Group Type	Question
Description	
Weight	
Weight Variable	
Format Type	long
Decimal	
Interval	
Dataset Label	How much was withdrawn from the account in the last transaction?
Imputed?	
Unit of Analysis	Interviewee
Question Information	
Ques. ID	B12.12b
Ques. Text	How much was withdrawn from the account in the last transaction?
Valid Ranges	
Unit	Amount in Rs
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
Invalid Ranges	
Unit	

Min
Max
Key
Notes
Undoc Codes
Universe

Total Responses	1026
Mean	10260.06
Mean weighted?	
Weight of Mean	
Stdev.	39167.5
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	