

<b>Variable Name</b>	<b>sno</b>
<b>Classification</b>	
<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Identification
<b>Description</b>	
<b>Weight</b>	
<b>Weight Variable</b>	
<b>Format Type</b>	int
<b>Decimal</b>	
<b>Interval</b>	
<b>Dataset Label</b>	Household ID number
<b>Imputed?</b>	
<b>Unit of Analysis</b>	Interviewer
<b>Question Information</b>	
<b>Ques. ID</b>	
<b>Ques. Text</b>	
<b>Valid Ranges</b>	
<b>Unit</b>	integers
<b>Min</b>	
<b>Max</b>	
<b>Key</b>	
<b>Notes</b>	
<b>Invalid Ranges</b>	
<b>Unit</b>	
<b>Min</b>	
<b>Max</b>	
<b>Key</b>	
<b>Notes</b>	
<b>Undoc Codes</b>	
<b>Universe</b>	
<b>Sum Statistics</b>	
<b>Total Responses</b>	4808
<b>Mean</b>	
<b>Mean weighted?</b>	
<b>Weight of Mean</b>	
<b>Stdev.</b>	
<b>Stdev. Weighted?</b>	
<b>Weight of Stdev.</b>	
<b>Text</b>	
<b>Derivation</b>	
<b>Deriv. Des.</b>	
<b>Notes</b>	

<b>Variable Name</b>	<b>supno</b>
<b>Classification</b>	
<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Identification
<b>Description</b>	

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           618  
 Mean  
 Mean weighted?  
 Weight of Mean  
 Stdev.  
 Stdev. Weighted?  
 Weight of Stdev.  
 Text  
 Derivation  
 Deriv. Des.  
 Notes

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#### **Variable Name            lid**

#### **Classification**

***Group***                    Spandana Baseline Questionnaire  
**Sub-Group**                Question B10  
**Group Type**                Identification

#### ***Description***

Weight  
 Weight Variable  
 Format Type            byte  
 Decimal  
 Interval  
 Dataset Label           loan ID  
 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 4808

Mean

Mean weighted?

Weight of Mean

Stdev.

Stdev. Weighted?

Weight of Stdev.

Text

Derivation

Deriv. Des.

Notes

**Variable Name** **lpc1**

Classification

**Group** Spandana Baseline Questionnaire

**Sub-Group** Question B10

**Group Type** Question

**Description**

Weight

Weight Variable

Format Type byte

Decimal

Interval

Dataset Label loan purpose code 1

Imputed?

Unit of Analysis Interviewee

**Question Information**

Ques. ID B10.2

Ques. Text For what purposes did you take out the loan?

**Valid Ranges**

Unit integers

Min 1

Max  
Key

36

1=Start a new business 2=Acquire new assets 3=To buy stock 4=Temporary difficulty 5=Repay old business debt 6=Health (household member) 7=Health (other) 8=Repay old household debt 9=Marriage 10=Funeral 11=Other ceremony 12=Buy household durable 13=Home improvements/repair 14=Unemployment 15=Land 16=Education 17=Home Construction 18=Purchase of plot 19=Jewellery purchase 20=Regular consumption 21=Auto repair 22=Drinking 23=Cloth 24=Vehicle purchase 25=Traveling expense 26=Water tank 27=Shop 28=Bore well 29=Buffalo purchase 30=House purches 31=Power Bill 32=House rent 33=Festival 34=Auto Finance 35=House Installment 36=Fertilizer  
refuse to answer=-997 don't know=-999

Notes

**Invalid Ranges**

Unit

Min

Max

Key

Notes

Undoc Codes

Universe

**Sum Statistics**

Total Responses 4807

Mean

Mean weighted?

Weight of Mean

Stdev.

Stdev. Weighted?

Weight of Stdev.

Text

Derivation

Deriv. Des.

Notes

**Variable Name**

**lpc2**

Classification

**Group**

Spandana Baseline Questionnaire

Sub-Group

Question B10

Group Type

Question

**Description**

Weight

Weight Variable

Format Type

byte

Decimal

Interval

Dataset Label

loan purpose code 2

Imputed?

Unit of Analysis

Interviewee

**Question Information**

Ques. ID

B10.2

Ques. Text

For what purposes did you take out the loan?

<b>Valid Ranges</b>	
Unit	integers
Min	1
Max	36
Key	1=Start a new business 2=Acquire new assets 3=To buy stock 4=Temporary difficulty 5=Repay old business debt 6=Health (household member) 7=Health (other) 8=Repay old household debt 9=Marriage 10=Funeral 11=Other ceremony 12=Buy household durable 13=Home improvements/repair 14=Unemployment 15=Land 16=Education 17=Home Construction 18=Purchase of plot 19=Jewellery purchase 20=Regular consumption 21=Auto repair 22=Drinking 23=Cloth 24=Vehicle purchase 25=Traveling expense 26=Water tank 27=Shop 28=Bore well 29=Buffalo purchase 30=House purches 31=Power Bill 32=House rent 33=Festival 34=Auto Finance 35=House Installment 36=Fertilizer
Notes	refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
<b>Sum Statistics</b>	
Total Responses	447
Mean	
Mean weighted?	
Weight of Mean	
Stdev.	
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

<b>Variable Name</b>	<b>lamt</b>
<b>Classification</b>	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question
<b>Description</b>	
Weight	
Weight Variable	
Format Type	long
Decimal	
Interval	
Dataset Label	How much was the loan for (b10.7a)?
Imputed?	
Unit of Analysis	Interviewee

<b>Question Information</b>	
Ques. ID	B10.7
Ques. Text	How much of the loan did you get in your hand i.e. the lender may cut interest in the beginning itself and give you smaller amt
<b>Valid Ranges</b>	
Unit	amount in Rs
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
<b>Sum Statistics</b>	
Total Responses	4808
Mean	
Mean weighted?	
Weight of Mean	
Stdev.	
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

<b>Variable Name</b>	<b>b10_3</b>
<b>Classification</b>	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question
<b>Description</b>	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	From whom did your household take the loan?
Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.3
Ques. Text	From whom did your household take the loan?
<b>Valid Ranges</b>	
Unit	integers
Min	1

**Max Key** 32  
 1=Family Member 2=Commercial Bank 3=Spandana 4=Other MFI 5=SHG  
 6=Village money lender 7=moneylender here 8=friend 9=neighbor  
 10=shopkeeper 11=Your Client 12=Your Source for Input 13=Coooperative  
 14=Chit Fund 15=Finance Company 16=Provident Fund 17=RTC 18=Laxmi  
 Industry Office 19=Bharti 20=Office 21=P M R Y 22=Allahabad Bank  
 23=Mahila mandal 24=Asmita 25=Relative 26=LIC Loan 27=Society Loan  
 28=Andhra Bank Loan 29=ICICI Bank Loan 30=Contractor 31=G.E.  
 Countrywide 32=AP. Trang Co  
**Notes** refuse to answer=-997 don't know=-999

#### **Invalid Ranges**

**Unit**

**Min**

**Max**

**Key**

**Notes**

**Undoc Codes**

**Universe**

#### **Sum Statistics**

**Total Responses** 4769  
**Mean** 7.340533  
**Mean weighted?**  
**Weight of Mean**  
**Stdev.**  
**Stdev. Weighted?**  
**Weight of Stdev.**  
**Text**  
**Derivation**  
**Deriv. Des.**  
**Notes**

#### **Variable Name b10\_4a**

**Classification**

**Group** Spandana Baseline Questionnaire

**Sub-Group** Question B10

**Group Type** Question

#### **Description**

**Weight**

**Weight Variable**

**Format Type** int

**Decimal**

**Interval**

**Dataset Label** How long ago did you take the loan?

**Imputed?**

**Unit of Analysis** Interviewee

#### **Question Information**

**Ques. ID** B10.4

**Ques. Text** How long ago did you take the loan?

#### **Valid Ranges**

**Unit** number in years/months/weeks

**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 4709  
Mean 4.072627  
Mean weighted?  
Weight of Mean  
Stdev. 4.5133389  
Stdev. Weighted?  
Weight of Stdev.  
Text  
Derivation  
Deriv. Des.  
Notes

**Variable Name b10\_4b**

Classification

Group Spandana Baseline Questionnaire

Sub-Group Question B10

Group Type Question

**Description**

Weight

Weight Variable

Format Type int

Decimal

Interval

Dataset Label How long ago did you take the loan: Years (1), Months (2), Days(3)

Imputed?

Unit of Analysis Interviewee

**Question Information**

Ques. ID B10.4

Ques. Text How long ago did you take the loan?

**Valid Ranges**

Unit integers

Min 1

Max 3

Key 1=Weeks 2=Month 3=Year

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

**Invalid Ranges**

Unit

Min

Max



Key  
Notes  
Undoc Codes  
Universe

**Sum Statistics**

Total Responses	4717
Mean	1.477846
Mean weighted?	
Weight of Mean	
Stdev.	0.5399508
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

**Variable Name** **b10\_5**

**Classification**

Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question

**Description**

Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	Who decided to take this loan?
Imputed?	
Unit of Analysis	Interviewee

**Question Information**

Ques. ID	B10.5
Ques. Text	Who decided to take this loan?

**Valid Ranges**

Unit	HH member ID
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	4766
Mean	1.354385

Mean weighted?  
 Weight of Mean  
 Stdev. 0.6683433  
 Stdev. Weighted?  
 Weight of Stdev.  
 Text  
 Derivation  
 Deriv. Des.  
 Notes

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**Variable Name** **b10\_6**

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**Classification**

**Group** Spandana Baseline Questionnaire

**Sub-Group** Question B10

**Group Type** Question

**Description**

**Weight**

**Weight Variable**

**Format Type** int

**Decimal**

**Interval**

**Dataset Label** In whose name was the loan taken?

**Imputed?**

**Unit of Analysis** Interviewee

**Question Information**

**Ques. ID** B10.6

**Ques. Text** In whose name was the loan taken?

**Valid Ranges**

**Unit** HH member ID

**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** 4754

**Mean** 1.380942

**Mean weighted?**

**Weight of Mean**

**Stdev.** 0.645218

**Stdev. Weighted?**

**Weight of Stdev.**

**Text**

**Derivation**

Deriv. Des.  
Notes

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**Variable Name**                      **b10\_7**

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**Classification**

**Group**                                      Spandana Baseline Questionnaire

**Sub-Group**                                Question B10

**Group Type**                                Question

**Description**

**Weight**

**Weight Variable**

**Format Type**                                long

**Decimal**

**Interval**

**Dataset Label**                            How much of the loan did you get in hand

**Imputed?**

**Unit of Analysis**                           Interviewee

**Question Information**

**Ques. ID**                                    B10.7

**Ques. Text**                                How much of the loan did you get in hand? i.e. though the loan is of Rs 5000, the lender may cut interest in the beginning itself and give you lesser than Rs 5000.

**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**                           4677

**Mean**                                        17873.11

**Mean weighted?**

**Weight of Mean**

**Stdev.**                                        30947.93

**Stdev. Weighted?**

**Weight of Stdev.**

**Text**

**Derivation**

**Deriv. Des.**

**Notes**

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**Variable Name**                      **b10\_8**

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**Classification****Group** Spandana Baseline Questionnaire**Sub-Group** Question B10**Group Type** Question**Description****Weight****Weight Variable****Format Type** int**Decimal****Interval****Dataset Label** Did you have to give any collateral/guarantee for the loan?**Imputed?****Unit of Analysis** Interviewee**Question Information****Ques. ID** B10.8**Ques. Text** Did you have to give any collateral/guarantee for the loan?**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** 4791**Mean** 1.96093**Mean weighted?****Weight of Mean****Stdev.** 0.2772777**Stdev. Weighted?****Weight of Stdev.****Text****Derivation****Deriv. Des.****Notes****Variable Name** **b10\_9****Classification****Group** Spandana Baseline Questionnaire**Sub-Group** Question B10**Group Type** Question**Description****Weight****Weight Variable**

Format Type	int
Decimal	
Interval	
Dataset Label	Which type of collateral did you give
Imputed?	
Unit of Analysis	Interviewee

#### Question Information

Ques. ID	B10.9
Ques. Text	Which type of collateral did you give?

#### Valid Ranges

Unit	integers
Min	1
Max	9
Key	1=Title (land/house) 2=Jewelry 3=Vehicle 4=Labor 5=Future Sales 6=Surety from known person(Guarantor) 7=Bonds 8=PMRY Training Certificate 9=Pass Book
Notes	refuse to answer=-997 don't know=-999

#### Invalid Ranges

Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	

#### Sum Statistics

Total Responses	292
Mean	2.25
Mean weighted?	
Weight of Mean	
Stdev.	1.558427
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

#### Variable Name b10\_10

#### Classification

Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question

#### Description

Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	What were the number of days between applying for loan and receiving the loan?

Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.10
Ques. Text	What were the number of days between applying for loan and receiving the loan?
<b>Valid Ranges</b>	
Unit	Wait time days
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
<b>Sum Statistics</b>	
Total Responses	4569
Mean	8.96717
Mean weighted?	
Weight of Mean	
Stdev.	17.50084
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

<b>Variable Name</b>	<b>b10_11</b>
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question
<b>Description</b>	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	
	What is the value of other expenses incurred in getting the loan (bribes,transp
Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.11

**Ques. Text** What is the value of other expenses incurred in getting the loan (bribes,transport costs, etc)

**Valid Ranges**

**Unit** Value 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** 4560

**Mean** 31.39846

**Mean weighted?**

**Weight of Mean**

**Stdev.** 388.5452

**Stdev. Weighted?**

**Weight of Stdev.**

**Text**

**Derivation**

**Deriv. Des.**

**Notes**

**Variable Name** **b10\_12a**

**Classification**

**Group** Spandana Baseline Questionnaire

**Sub-Group** Question B10

**Group Type** Question

**Description**

**Weight**

**Weight Variable**

**Format Type** float

**Decimal**

**Interval**

**Dataset Label** What is the interest rate? (%) (Rs. Per 100)

**Imputed?**

**Unit of Analysis** Interviewee

**Question Information**

**Ques. ID** B10.12

**Ques. Text** What is the interest rate? (%) (Rs. Per 100)

**Valid Ranges**

**Unit** Rate in Rs/100

**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 4176

Mean 3.660477

Mean weighted?

Weight of Mean

Stdev. 2.30657

Stdev. Weighted?

Weight of Stdev.

Text

Derivation

Deriv. Des.

Notes

**Variable Name b10\_12b**

Classification

Group Spandana Baseline Questionnaire

Sub-Group Question B10

Group Type Question

**Description**

Weight

Weight Variable

Format Type int

Decimal

Interval

Dataset Label What is the interest rate? Per month (1) per year (2)

Imputed?

Unit of Analysis Interviewee

**Question Information**

Ques. ID B10.12

Ques. Text What is the interest rate? Per month (1) per year (2)

**Valid Ranges**

Unit integers

Min 1

Max 2

Key 1=Per Month 2=Per Year

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

**Invalid Ranges**

Unit

Min

Max

Key

Notes



Undoc Codes

Universe

**Sum Statistics**

Total Responses	3786
Mean	1.00766
Mean weighted?	
Weight of Mean	
Stdev.	0.087196
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

**Variable Name** **b10\_13**

**Classification**

Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question

**Description**

Weight	
Weight Variable	
Format Type	long
Decimal	
Interval	
Dataset Label	How much have you repaid in total?
Imputed?	
Unit of Analysis	Interviewee

**Question Information**

Ques. ID	B10.13
Ques. Text	How much have you repaid in total?

**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	4628
Mean	5978.128
Mean weighted?	
Weight of Mean	

Stdev. 19389.48  
 Stdev. Weighted?  
 Weight of Stdev.  
 Text  
 Derivation  
 Deriv. Des.  
 Notes

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**Variable Name** **b10\_14**

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**Classification**

**Group** Spandana Baseline Questionnaire  
**Sub-Group** Question B10  
**Group Type** Question

**Description**

**Weight**  
**Weight Variable**  
**Format Type** long  
**Decimal**  
**Interval**  
**Dataset Label** What have you repaid of interest?  
**Imputed?**  
**Unit of Analysis** Interviewee

**Question Information**

**Ques. ID** B10.14  
**Ques. Text** What have you repaid of interest?

**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** 4053  
**Mean** 5064.717  
**Mean weighted?**  
**Weight of Mean**  
**Stdev.** 13957.02  
**Stdev. Weighted?**  
**Weight of Stdev.**

Text  
 Derivation  
 Deriv. Des.  
 Notes

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<b>Variable Name</b>	<b>b10_15</b>
<b>Classification</b>	
<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Question
<b>Description</b>	
<b>Weight</b>	
<b>Weight Variable</b>	
<b>Format Type</b>	long
<b>Decimal</b>	
<b>Interval</b>	
<b>Dataset Label</b>	What have you already repaid of principal?
<b>Imputed?</b>	
<b>Unit of Analysis</b>	Interviewee
<b>Question Information</b>	
<b>Ques. ID</b>	B10.15
<b>Ques. Text</b>	What have you already repaid of principal?
<b>Valid Ranges</b>	
<b>Unit</b>	Amount in Rs
<b>Min</b>	
<b>Max</b>	
<b>Key</b>	
<b>Notes</b>	refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
<b>Unit</b>	
<b>Min</b>	
<b>Max</b>	
<b>Key</b>	
<b>Notes</b>	
<b>Undoc Codes</b>	
<b>Universe</b>	
<b>Sum Statistics</b>	
<b>Total Responses</b>	1643
<b>Mean</b>	3362.466
<b>Mean weighted?</b>	
<b>Weight of Mean</b>	
<b>Stdev.</b>	13841.78
<b>Stdev. Weighted?</b>	
<b>Weight of Stdev.</b>	
<b>Text</b>	
<b>Derivation</b>	
<b>Deriv. Des.</b>	
<b>Notes</b>	

<b>Variable Name</b>	<b>b10_16</b>
<b>Classification</b>	
<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Question

<b>Description</b>	
Weight	
Weight Variable	
Format Type	long
Decimal	
Interval	
Dataset Label	How much will you need to repay in total ( including the interest)?
Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.16
Ques. Text	How much will you need to repay in total (including the interest)?
<b>Valid Ranges</b>	
Unit	Amount in Rs
Min	
Max	
Key	
Notes	refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
<b>Sum Statistics</b>	
Total Responses	2910
Mean	16264.28
Mean weighted?	
Weight of Mean	
Stdev.	27758.28
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

<b>Variable Name</b>	<b>b10_17a</b>
<b>Classification</b>	
<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Question
<b>Description</b>	
Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	What is your cycle of paying installment?

Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.17a
Ques. Text	
<b>Valid Ranges</b>	
Unit	Integers
Min	1
Max	6
Key	
Notes	1=daily 2=Weekly 3=Monthly 4=Quarterly 5=Bi-annual / half-yearly 6=Yearly refuse to answer=-997 don't know=-999
<b>Invalid Ranges</b>	
Unit	
Min	
Max	
Key	
Notes	
Undoc Codes	
Universe	
<b>Sum Statistics</b>	
Total Responses	3890
Mean	3.857326
Mean weighted?	
Weight of Mean	
Stdev.	1.589518
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

<b>Variable Name</b>	<b>b10_17b</b>
Classification	
Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question
<b>Description</b>	
Weight	
Weight Variable	
Format Type	float
Decimal	
Interval	
Dataset Label	How much did you pay in the last installment?
Imputed?	
Unit of Analysis	Interviewee
<b>Question Information</b>	
Ques. ID	B10.17b
Ques. Text	How much did you pay in the last installment?
<b>Valid Ranges</b>	

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	4128
Mean	932.3533
Mean weighted?	
Weight of Mean	
Stdev.	3693.978
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

#### **Variable Name**      **b10\_18**

#### **Classification**

<b>Group</b>	Spandana Baseline Questionnaire
<b>Sub-Group</b>	Question B10
<b>Group Type</b>	Question

#### **Description**

<b>Weight</b>	
<b>Weight Variable</b>	
<b>Format Type</b>	int
<b>Decimal</b>	
<b>Interval</b>	
<b>Dataset Label</b>	Do you pay the same amount every installment?
<b>Imputed?</b>	
<b>Unit of Analysis</b>	Interviewee

#### **Question Information**

<b>Ques. ID</b>	B10.18
<b>Ques. Text</b>	Do you pay the same amount every installment?

#### **Valid Ranges**

<b>Unit</b>	Integers
<b>Min</b>	1
<b>Max</b>	2
<b>Key</b>	1=Yes 2=No
<b>Notes</b>	refuse to answer=-997 don't know=-999

#### **Invalid Ranges**

Unit	
------	--

Min  
Max  
Key  
Notes  
Undoc Codes  
Universe

**Sum Statistics**

Total Responses	4523
Mean	1.53159
Mean weighted?	
Weight of Mean	
Stdev.	0.498887
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

**Variable Name** **b10\_19a**

**Classification**

Group	Spandana Baseline Questionnaire
Sub-Group	Question B10
Group Type	Question

**Description**

Weight	
Weight Variable	
Format Type	int
Decimal	
Interval	
Dataset Label	How long will you take to repay the loan in total?
Imputed?	
Unit of Analysis	Interviewee

**Question Information**

Ques. ID	B10.19
Ques. Text	How long will you take to repay the loan in total?

**Valid Ranges**

Unit	Time period in weeks/mths/years
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	2702
Mean	2.805699
Mean weighted?	
Weight of Mean	
Stdev.	3.731005
Stdev. Weighted?	
Weight of Stdev.	
Text	
Derivation	
Deriv. Des.	
Notes	

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**Variable Name**      **b10\_19b**

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**Classification**

**Group**      Spandana Baseline Questionnaire

**Sub-Group**      Question B10

**Group Type**      Question

**Description**

**Weight**

**Weight Variable**

**Format Type**      int

**Decimal**

**Interval**

**Dataset Label**      How long will you take to repay the loan: weeks(1) month(2) year(3)?

**Imputed?**

**Unit of Analysis**      Interviewee

**Question Information**

**Ques. ID**      B10.19

**Ques. Text**      How long will you take to repay the loan in total?

**Valid Ranges**

**Unit**      integers

**Min**      1

**Max**      3

**Key**      1=Weeks 2=Month 3=Year

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

**Invalid Ranges**

**Unit**

**Min**

**Max**

**Key**

**Notes**

**Undoc Codes**

**Universe**

**Sum Statistics**

**Total Responses**      3159

**Mean**      2.641026

**Mean weighted?**

**Weight of Mean**

**Stdev.**      0.517862

**Stdev. Weighted?**

**Weight of Stdev.**



Text  
Derivation  
Deriv. Des.  
Notes

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**Variable Name**                      **b10\_20**

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**Classification**

**Group**                                      Spandana Baseline Questionnaire

**Sub-Group**                                Question B10

**Group Type**                                Question

**Description**

**Weight**

**Weight Variable**

**Format Type**                              int

**Decimal**

**Interval**

**Dataset Label**                            Have you ever been late for a scheduled payment on this loan?

**Imputed?**

**Unit of Analysis**                           Interviewee

**Question Information**

**Ques. ID**                                    B10.20

**Ques. Text**                                Have you ever been late for a scheduled payment on this loan?

**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**                           4264

**Mean**                                        1.560038

**Mean weighted?**

**Weight of Mean**

**Stdev.**                                        0.496406

**Stdev. Weighted?**

**Weight of Stdev.**

**Text**

**Derivation**

**Deriv. Des.**

**Notes**

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