Household Survey on India's Consumer Economy and Citizen's Environment

(ICE 360^0 Survey 2014)

Sample Summary

Sample size

States	21
Districts	72
Towns/cities	81
Villages (Rural)	300
Urban blocks(Urban)	710
Households	
Rural	5,997
Urban	14,198
All India	20,195

Reference period	**Financial Year 2014**

Univariate

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
			Total	***20,195***	***27,00,76,088***
Q1_2	State Code	2	Himachal Pradesh	240	23,35,654
		3	Punjab	680	63,90,960
		4	Chandigarh	220	8,13,644
		5	Uttaranchal	360	35,50,966
		6	Haryana	880	67,44,995
		7	NCT OF Delhi	640	51,52,897
		8	Rajasthan	859	1,43,42,836
		9	Uttar Pradesh	1,820	2,87,89,861
		10	Bihar	820	2,43,97,567
		18	Assam	360	55,22,968
		19	West Bengal	1,600	2,83,70,711
		20	Jharkhand	560	79,53,343
		21	Odisha	739	1,46,44,000
		22	Chhattisgarh	460	97,06,389
		23	Madhya Pradesh	1,241	1,73,02,349
		24	Gujarat	1,800	1,16,94,924
		27	Maharashtra	2,160	2,28,74,164
		28	Andhra Pradesh	1,258	1,99,66,133
		29	Karnataka	1,239	2,02,83,445
		32	Kerala	759	58,28,635
		33	Tamil Nadu	1,500	1,34,09,646
Q1_3	Sector	1	Rural	5,997	17,94,86,515
		2	Urban	14,198	9,05,89,574
Q2_3	Caste of the household	1	SC	4,040	5,49,44,860
		2	ST	1,456	2,69,07,499
		3	OBC	7,228	10,53,18,459
		4	Others	7,471	8,29,05,271
Q2_4	Religion of the household	1	Hindu	16,901	23,09,89,075
		2	Muslim	2,246	2,88,12,490
		3	Christian	340	37,75,895
		4	Sikh	522	48,31,410
		5	Others	186	16,67,218

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_5	What is the ownership status of your house?	1	Owned Inherited	12,536	18,88,90,728
		2	Owned Self-Purchased/Constructed	5,490	6,46,88,187
		3	Rented	1,748	1,26,62,533
		4	Provided by Employer	215	14,73,694
		5	Received as Gift/Dowry	97	10,82,094
		6	Others	109	12,78,853
Q2_6	What is the type of house/apartment you are currently living in?	1	Flat/Apartment in Multi-Storied Building	2,209	1,37,52,438
		2	Villa/Bungalow/Kothi	6,954	4,75,72,391
		3	Slum	2,743	1,56,64,030
		4	Others	2,353	1,56,88,477
		5	Kaccha House	1,475	5,63,82,336
		6	Semi-Pucca House	2,051	5,96,45,182
		7	Pucca House	2,410	6,13,71,236
Q2_7	If you are staying in owned house (Q2.5="1" or "2"or "5"), approximately how many years back was this house built?		Mean	29	30
			Minimum	1	1
			Maximum	99	99
Q2_8	Does your household have a ration card?	1	APL	10,404	11,44,45,910
		2	BPL	5,638	10,05,86,822
		3	Antodaya	836	1,49,75,323
		4	No Card	2,867	3,40,93,350
Q2_9	Do you have any legal proof of your present residence?	1	Registration Papers of House	1,972	2,30,54,475
		2	Adhaar Card	5,075	6,31,01,606
		3	Driving License	546	45,25,891
		4	Ration Card	8,092	11,73,52,715
		5	Bank Account	1,667	2,36,75,087
		6	Electricity Bill	2,335	3,15,77,894
		7	Passport	84	13,52,291
		8	Land Line Phone Bill	14	1,08,330
		9	Rent Agreement	97	7,92,680
		10	Others	80	13,54,881
		11	No Legal Residence Proof	233	31,80,238
Q2_10A1	Aware - MNREGA	1	Yes	14,393	21,92,66,269
		2	No	5,759	5,00,87,139
Q2_10A2	Own - MNREGA Card	1	Yes	2,707	7,56,04,936
		2	No	12,030	14,45,51,261

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_10A3	Benefited - MNREGA	1	Yes	2,006	5,71,28,244
		2	No	1,328	2,55,04,536
Q2_10A4	Satisfy - MNREGA	1	Yes	1,052	3,43,10,121
		2	No	929	2,21,09,178
Q2_10B1	Aware - KCC	1	Yes	11,919	18,06,15,722
		2	No	8,230	8,87,60,995
Q2_10B2	Own - KCC	1	Yes	1,481	2,99,07,329
		2	No	11,079	15,54,03,623
Q2_10B3	Benefited - KCC	1	Yes	1,135	2,35,89,673
		2	No	1,065	1,67,31,458
Q2_10B4	Satisfy - KCC	1	Yes	567	1,45,11,318
		2	No	550	86,37,626
Q2_10C1	Aware - SGSY	1	Yes	4,927	6,91,05,137
		2	No	15,191	19,97,11,678
Q2_10C3	Benefited - SGSY	1	Yes	437	51,79,473
		2	No	4,456	6,37,51,313
Q2_10C4	Satisfy - SGSY	1	Yes	63	8,84,973
		2	No	364	41,72,627
Q2_10D1	Aware - SSSY	1	Yes	4,459	5,11,83,607
		2	No	15,665	21,73,45,515
Q2_10D3	Benefited - SSSY	1	Yes	403	39,29,839
		2	No	4,226	5,09,16,418
Q2_10D4	Satisfy - SSSY	1	Yes	44	4,15,675
		2	No	346	34,42,284
Q2_10E1	Aware - IAY	1	Yes	12,684	18,35,22,580
		2	No	7,460	8,57,54,755
Q2_10E3	Benefited - IAY	1	Yes	1,179	2,37,83,503
		2	No	11,265	15,31,17,953
Q2_10E4	Satisfy - IAY	1	Yes	591	1,40,88,206
		2	No	553	92,07,449
Q2_10F1	Aware - RSBY	1	Yes	10,185	13,26,17,256
		2	No	9,943	13,63,76,683
Q2_10F3	Benefited - RSBY	1	Yes	1,298	2,02,53,876
		2	No	8,936	11,46,61,736
Q2_10F4	Satisfy - RSBY	1	Yes	615	1,04,24,913
		2	No	619	90,33,661

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_10G1	Aware - ICDS	1	Yes	17,217	23,47,79,860
		2	No	2,927	3,41,79,622
Q2_10G3	Benefited - ICDS	1	Yes	5,490	8,36,16,610
		2	No	11,619	14,91,62,992
Q2_10G4	Satisfy - ICDS	1	Yes	3,974	5,85,58,323
		2	No	1,352	2,18,24,520
Q2_11	For how many years is your family living in this location (City/Village)?		Mean	68	78
			Minimum	0	0
			Maximum	99	99
Q2_12	Is your native place (place of domicile) different from present place of residence?	1	Yes	3,395	2,51,83,479
		2	No	15,810	22,56,71,357
Q2_13	Native Place - Sector	1	Rural	2,065	1,67,59,742
		2	Urban	1,263	86,45,574
Q2_14	What is the reason for migrating to this place from your native place?	1	In Search of Employment/New employment	1,819	1,18,40,224
		2	Business	582	39,80,363
		3	Transfer of Service	243	18,55,365
		4	Marriage	158	15,22,443
		5	Proximity to PLace of Work	275	29,65,021
		6	Studies	70	6,01,206
		7	Natural Disater	34	5,65,955
		8	Post Retirement	14	2,55,311
		9	Displacement by Development Projects	21	90,871
		10	Others	204	17,01,627
Q2_15	Are some of your family members currently staying at your native place?	1	Yes	1,963	1,49,16,230
		2	No	1,533	1,30,56,365
Q2_16	Do you have a regular financial transaction with your family members at your native place?	1	Send	633	45,30,087
		2	Receive	172	15,79,016
		3	Both	394	33,06,943
		4	None	1,247	1,00,01,873
Q2_17A	Does your household own - Electricity	1	Yes	19,196	23,53,60,458
		2	No	999	3,47,15,631
Q2_17B	Does your household own - Toilet	1	Yes	15,874	16,15,81,699
		2	No	4,305	10,81,09,792
Q2_17C	Does your household own - LPG	1	Yes	14,938	13,72,34,885
		2	No	5,247	13,27,84,223

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_17D	Does your household own - Separate Kitchen	1	Yes	13,670	14,18,19,669
		2	No	6,499	12,77,62,771
Q2_17E	Does your household own - Cable/Dish	1	Yes	15,418	15,47,65,914
		2	No	4,737	11,44,81,276
Q2_17F	Does your household own - Internet	1	Yes	1,025	76,33,711
		2	No	18,824	25,77,43,830
Q2_18	Have you engaged anyone in your household as regular maid servant or driver?	1	Maid Servant	382	23,51,827
		2	Driver	288	33,49,527
		3	Both	64	4,28,751
		4	None	18,173	24,34,02,077
Q2_19	How much do you pay every month for maid and servant? (Rs.)		Mean	3,437	3,343
			Minimum	1	1
			Maximum	20,000	20,000
Q2_20	On an average, How many hours of electricity do you receive in a day (hours)?		Mean	20	17
			Minimum	1	1
			Maximum	24	24
Q2_21	What is your average monthly electricity bill? (Rs.)		Mean	464	347
			Minimum	10	10
			Maximum	12,000	12,000
Q2_22	Is there been a change in the supply of electricity during last 5 years?	1	Getting Better	10,221	11,11,48,896
		2	No Change	6,003	7,51,41,107
		3	Worse	1,976	3,23,93,189
		4	No comments/ Don't Know	836	1,35,42,326
Q2_23	Are you willing to pay more for better electricity supply?	1	Yes	7,688	10,31,21,267
		2	No	10,981	12,39,44,985
Q2_24	What is the primary source of drinking water in your household?	1	Tap Water within Premises	10,375	9,80,01,266
		2	Hand Pump	4,949	11,20,32,385
		3	Bore Well Pump	2,028	2,52,93,789
		4	Well	1,126	1,68,38,544
		5	Stand Post	992	1,03,78,744
		6	Others	703	70,74,237
Q2_25	How do you perceive the quality of drinking water?	1	Safe	16,797	21,87,67,431
		2	Unsafe	2,889	4,31,85,863
		3	Don't Know	509	81,22,795
Q2_26	Is the quantity of drinking water available to you, adequate?	1	Adequate	16,433	21,82,23,403
		2	Not Adequate	3,699	5,11,47,241

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_27	If “Not adequate” in Q2.26, are you willing to pay more to get more water?	1	Yes	3,154	4,35,31,133
		2	No	2,317	2,86,78,082
Q2_28	Is there any change in the supply of drinking water during last 5 years	1	Getting Better	8,319	10,22,77,042
		2	No Change	8,957	12,74,59,020
		3	Worse	1,321	1,47,08,948
		4	No comments/ Don't Know	1,525	2,48,07,150
Q2_29	Is there any unemployed person in your family?	1	Yes	2,677	3,19,01,810
		2	No	17,518	23,81,74,279
Q2_30A	What are the reasons for unemployment? - First Reason	1	Don't have Require Skill	963	1,09,65,487
		2	Not Sufficient Educated	744	94,11,619
		3	No Information about Available Jobs	331	39,83,399
		4	Don't have Right Connections	211	18,70,236
		5	Unable to Give Bribes	91	13,22,933
		6	Jobs are Scarce	129	13,59,107
Q2_30B	What are the reasons for unemployment? - Second Reason	1	Don't have Require Skill	1	4,418
		2	Not Sufficient Educated	667	80,00,392
		3	No Information about Available Jobs	403	42,68,052
		4	Don't have Right Connections	418	45,03,508
		5	Unable to Give Bribes	275	26,15,384
		6	Jobs are Scarce	130	17,08,729
Q2_30C	What are the reasons for unemployment? - Third Reason	1	Don't have Require Skill	2	64,874
		2	Not Sufficient Educated	9	61,370
		3	No Information about Available Jobs	200	30,13,631
		4	Don't have Right Connections	201	25,67,276
		5	Unable to Give Bribes	387	36,40,231
		6	Jobs are Scarce	486	54,60,908
Q2_31	What according to the most important factor in choosing an occupation?	1	Good Income	7,871	10,10,11,358
		2	Job Security	5,858	7,52,89,340
		3	Job Satisfaction	3,393	4,35,68,975
		4	Don't know	1,793	3,20,00,895
Q2_32A	Are you a member of any of the - Trade Union	1	Yes	1,142	79,90,284
		2	No	18,996	26,14,47,076
Q2_32B	Are you a member of any of the - Civil Society	1	Yes	1,102	78,86,001
		2	No	19,039	26,15,45,016
Q2_32C	Are you a member of any of the - Labour Group	1	Yes	1,476	1,49,92,216
		2	No	18,650	25,42,36,994

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_32D	Are you a member of any of the - Religious Organisation	1	Yes	2,071	2,40,08,800
		2	No	18,072	24,53,13,602
Q2_32E	Are you a member of any of the - Other institution	1	Yes	1,033	1,05,71,264
		2	No	18,398	25,01,26,884
Q2_33	How much attachment do you have with your locality (Neighbourhood)?	1	No Attachment	2,054	2,42,61,388
		2	Little Attachment	7,383	9,15,14,577
		3	Greate Deal of Attachment	10,758	15,43,00,123
Q2_34	How interested would you say you are in politics?	1	Very Much	5,193	6,18,79,026
		2	Not Much	9,175	11,66,59,642
		3	Not at All	5,827	9,15,37,421
Q2_35	Have you ever participated in any protest, demonstration, struggle or movement?	1	Yes	3,721	4,97,28,173
		2	No	16,282	21,75,15,722
Q2_36	How secure do you feel in your neighbourhood?	1	Very Much	13,867	18,92,12,645
		2	Not Much	5,249	6,72,59,144
		3	Not at All	893	1,07,69,637
Q2_37	Has someone in your family been the victim of crime in last 3 years?	1	Yes	1,138	1,23,18,833
		2	No	18,830	25,41,45,625
Q2_38A	How frequently it occur in your neighbourhood/ locality - Robbery in Locality	1	Frequently	2,107	2,38,22,141
		2	Sometimes	9,452	12,82,23,226
		3	Never	8,058	10,88,09,751
		4	No Opinion	550	87,72,783
Q2_38B	How frequently it occur in your neighbourhood/ locality - Alcohol Consumption in Locality	1	Frequently	2,630	3,43,75,496
		2	Sometimes	9,865	13,60,74,219
		3	Never	6,848	8,59,00,237
		4	No Opinion	819	1,31,30,264
Q2_38C	How frequently it occur in your neighbourhood/ locality - Police Interference in Locality	1	Frequently	862	88,57,309
		2	Sometimes	4,721	6,13,60,877
		3	Never	13,070	17,54,77,767
		4	No Opinion	1,493	2,36,03,582
Q2_38D	How frequently it occur in your neighbourhood/ locality - Communial Riots in Locality	1	Frequently	639	62,54,172
		2	Sometimes	3,565	4,05,95,305
		3	Never	13,923	19,38,56,769
		4	No Opinion	2,013	2,83,93,759

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q2_38E	How frequently it occur in your neighbourhood/ locality - Woman Related Crime in Locality	1	Frequently	1,040	1,16,63,448
		2	Sometimes	6,256	7,30,25,872
		3	Never	11,381	16,41,68,416
		4	No Opinion	1,470	2,04,98,971
Q2_39A	How often have you felt discriminated on - Economic status	1	Frequently	2,038	2,45,15,856
		2	Sometimes	7,568	10,26,61,537
		3	Never	9,780	13,13,93,702
		4	No Opinion	759	1,07,53,301
Q2_39B	How often have you felt discriminated on - Caste	1	Frequently	890	1,14,60,944
		2	Sometimes	4,974	6,33,47,607
		3	Never	13,071	17,79,39,590
		4	No Opinion	1,209	1,66,74,373
Q2_39C	How often have you felt discriminated on - Religion	1	Frequently	872	1,07,31,890
		2	Sometimes	3,616	4,53,07,790
		3	Never	14,024	18,99,64,189
		4	No Opinion	1,623	2,32,23,867
Q2_39D	How often have you felt discriminated on - Gender	1	Frequently	697	88,98,904
		2	Sometimes	2,850	3,47,91,668
		3	Never	14,810	19,89,15,335
		4	No Opinion	1,779	2,64,43,999
Q2_39E	How often have you felt discriminated on - Origin/Region	1	Frequently	684	90,27,123
		2	Sometimes	3,544	4,46,53,781
		3	Never	13,408	17,99,09,932
		4	No Opinion	2,491	3,55,83,679
Q2_40A	How much trust do you have in - Central Govt.	1	No Opinion	331	65,92,556
		2	None at All	1,182	1,77,62,473
		3	Some	7,047	9,35,59,197
		4	Great Deal	11,599	15,15,90,913
Q2_40B	How much trust do you have in - State Govt.	1	No Opinion	324	54,81,711
		2	None at All	2,159	3,01,01,054
		3	Some	9,246	13,21,45,188
		4	Great Deal	8,425	10,18,01,692
Q2_40C	How much trust do you have in - Bureaucrats	1	No Opinion	1,105	1,82,15,137
		2	None at All	4,255	6,13,58,661
		3	Some	9,586	12,49,31,856
		4	Great Deal	5,125	6,39,75,010

Question No.	Question Label	Code	Label	Frequency	
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Q2_40D	How much trust do you have in - Police	1	No Opinion	737	1,26,25,603
		2	None at All	4,783	6,67,62,372
		3	Some	9,256	12,47,98,929
		4	Great Deal	5,320	6,45,29,620
Q2_40E	How much trust do you have in - Army	1	No Opinion	484	84,39,802
		2	None at All	1,865	2,93,63,953
		3	Some	3,843	4,62,50,144
		4	Great Deal	13,942	18,52,05,051
Q2_40F	How much trust do you have in - Judiciary	1	No Opinion	784	1,18,94,053
		2	None at All	2,952	4,25,21,805
		3	Some	7,613	10,17,72,867
		4	Great Deal	8,788	11,29,92,018
Q3_1	Chief Wage Earner - Age		Mean	43	44
			Minimum	17	17
			Maximum	99	99
Q3_2	Chief Wage Earner - Gender	1	Male	18,415	23,95,49,455
		2	Female	1,780	3,05,26,635
Q3_3	Chief Wage Earner - Marital Status	1	Married	17,633	22,73,24,541
		2	Unmarried	730	1,00,44,481
		3	Divorce	149	26,04,091
		4	Widowed	1,632	2,92,40,680
		5	Others	51	8,62,296
Q3_4	Chief Wage Earner - Highest Education Completed	1	Illiterate	2,900	6,34,71,606
		2	Literate but without Formal Schooling	892	1,62,90,919
		3	Upto 4th Standard	1,337	2,24,66,309
		4	Primary (5th - 7th)	2,243	3,14,76,731
		5	Middle (Completed 7th-9th)	2,130	3,05,57,598
		6	Matric (Completed 10th-11th)	3,508	3,82,40,219
		7	Higher Secondary (12th)	3,002	3,10,61,873
		8	Technical/ Diploma/ Vocational	727	56,90,822
		9	Graduate - Genral	1,974	1,78,45,574
		10	Graduate - Professional	757	65,63,625
		11	Post-Graduate & Above General	451	39,98,084
		12	Post-Graduate & Above Professional	252	21,83,424
		13	Others	22	2,29,305

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q3_5	Chief Wage Earner - Primary Occupation	1	SE-Agriculture	2,802	6,25,42,164
		2	SE-Non-Agriculture	6,399	5,51,75,023
		3	Regular Salaried	6,135	5,20,11,988
		4	Labour-Agriculture	663	2,90,86,543
		5	Labour-Non-Agriculture	2,879	5,67,51,613
		6	Others	1,317	1,45,08,758
Q3_6	Chief Wage Earner - Bank Account Owned	1	1	17,651	22,30,96,111
		2	2	382	34,88,655
		3	3	29	2,73,955
		4	4	7	42,376
Q3_7	Chief Wage Earner - Mobile Phone Owned	1	1	17,492	21,08,58,040
		2	2	171	20,18,656
		3	3	4	8,884
Q3_8	Chief Wage Earner - Own Aadhar Card (UID)	1	Yes	16,156	19,21,95,284
		2	No	4,006	7,75,37,166
Q3_9	Total members in the household		Mean	5	5
			Minimum	1	1
			Maximum	36	36
Q3_10	Total Number of earners in the household		Mean	1	1
			Minimum	1	1
			Maximum	10	10
Q4_1	Considering all (Cash and Kind) income earned by ALL MEMBERS OF HOUSEHOLD during the reference period April 2013-March 2014, what is your ANNUAL household income (Rs.)?		Mean	2,54,734	1,96,888
			Minimum	3,300	3,300
			Maximum	27,90,000	27,90,000
Q4_1A	Income - Self-Employed in Agriculture		Mean	25,891	39,161
			Minimum	0	0
			Maximum	18,40,000	18,40,000
Q4_1B	Income - Self-Employed in Non-Agriculture		Mean	86,310	50,494
			Minimum	0	0
			Maximum	22,90,000	22,90,000
Q4_1C	Income - Salary		Mean	99,049	58,305
			Minimum	0	0
			Maximum	22,00,000	22,00,000
Q4_1D	Income – Casual Wage Agricultural Labour		Mean	4,894	10,866
			Minimum	0	0
			Maximum	5,49,000	5,49,000

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q4_1E	Income – Casual Wage Non-Agricultural Labour		Mean	24,417	28,100
			Minimum	0	0
			Maximum	9,15,000	9,15,000
Q4_1F	Income - Other sources		Mean	14,176	9,961
			Minimum	0	0
			Maximum	13,20,000	13,20,000
Q5	Annual Household Expenses (R + NR)		Mean	2,05,350	1,61,975
			Minimum	3,200	3,200
			Maximum	21,82,100	21,82,100
Q5_1_1	Routine Expenditure – Rice		Mean	12,439	11,744
			Minimum	0	0
			Maximum	1,75,600	1,75,600
Q5_1_2	Routine Expenditure – Wheat		Mean	8,921	7,706
			Minimum	0	0
			Maximum	1,75,600	1,75,600
Q5_1_3	Routine Expenditure – Other Cereals		Mean	3,273	2,805
			Minimum	0	0
			Maximum	1,42,700	1,42,700
Q5_1_4	Routine Expenditure – Pluses & Pulse Products		Mean	5,950	5,327
			Minimum	0	0
			Maximum	1,14,100	1,14,100
Q5_1_5	Routine Expenditure – Fruits & Vegetables		Mean	14,486	12,893
			Minimum	0	0
			Maximum	1,75,600	1,75,600
Q5_1_6	Routine Expenditure – Milk & Milk Products		Mean	12,629	10,759
			Minimum	0	0
			Maximum	1,53,600	1,53,600
Q5_1_7	Routine Expenditure – Meat, Eggs etc		Mean	8,318	7,541
			Minimum	0	0
			Maximum	1,42,700	1,42,700
Q5_1_8	Routine Expenditure – Edible Oil		Mean	6,154	5,450
			Minimum	0	0
			Maximum	1,14,100	1,14,100
Q5_1_9	Routine Expenditure – Beverages		Mean	3,049	2,544
			Minimum	0	0
			Maximum	65,800	65,800

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q5_1_10	Routine Expenditure – Packaged Food		Mean	3,894	2,947
			Minimum	0	0
			Maximum	1,09,700	1,09,700
Q5_1_11	Routine Expenditure – Sugar		Mean	4,058	3,506
			Minimum	0	0
			Maximum	1,09,700	1,09,700
Q5_1_12	Routine Expenditure – Other Food items		Mean	3,902	3,082
			Minimum	0	0
			Maximum	2,19,500	2,19,500
Q5_1_13	Routine Expenditure – Annual HHD Exp on Food		Mean	87,073	76,305
			Minimum	1,700	1,700
			Maximum	7,24,400	7,24,400
Q5_2_1	Routine Expenditure – House Rent		Mean	3,053	1,504
			Minimum	0	0
			Maximum	3,29,500	3,29,500
Q5_2_2	Routine Expenditure – LPG		Mean	5,818	3,745
			Minimum	0	0
			Maximum	60,400	60,400
Q5_2_3	Routine Expenditure – Cooking Fuel		Mean	2,114	2,789
			Minimum	0	0
			Maximum	64,100	64,100
Q5_2_4	Routine Expenditure – Conveyance- Public Transport		Mean	5,720	4,458
			Minimum	0	0
			Maximum	1,75,700	1,75,700
Q5_2_5	Routine Expenditure – Fuel for Vehicle		Mean	12,219	7,879
			Minimum	0	0
			Maximum	1,75,700	1,75,700
Q5_2_6	Routine Expenditure – Toiletry & Cosmetics		Mean	4,225	3,276
			Minimum	0	0
			Maximum	87,900	87,900
Q5_2_7	Routine Expenditure – Clothing		Mean	8,207	6,961
			Minimum	0	0
			Maximum	1,46,400	1,46,400
Q5_2_8	Routine Expenditure – Footwear		Mean	2,537	2,140
			Minimum	0	0
			Maximum	54,900	54,900

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q5_2_9	Routine Expenditure – Other Non-Food Exp		Mean	2,177	1,440
			Minimum	0	0
			Maximum	1,75,700	1,75,700
Q5_2_10	Routine Expenditure – Annual HHD exp on Non-Food		Mean	46,071	34,190
			Minimum	0	0
			Maximum	4,52,500	4,52,500
Q5_3_1	Routine Expenditure – Education		Mean	12,415	8,781
			Minimum	0	0
			Maximum	6,80,700	6,80,700
Q5_3_2	Routine Expenditure – Health		Mean	6,229	5,205
			Minimum	0	0
			Maximum	2,52,500	2,52,500
Q5_3_3A	Routine Expenditure – Mobile		Mean	4,042	3,121
			Minimum	0	0
			Maximum	1,75,700	1,75,700
Q5_3_3B	Routine Expenditure – Landline		Mean	121	67
			Minimum	0	0
			Maximum	79,000	79,000
Q5_3_3C	Routine Expenditure – Internet		Mean	341	187
			Minimum	0	0
			Maximum	43,900	43,900
Q5_3_4	Routine Expenditure – Electricity		Mean	9,280	6,121
			Minimum	0	0
			Maximum	1,75,700	1,75,700
Q5_3_5	Routine Expenditure – Water		Mean	1,244	728
			Minimum	0	0
			Maximum	65,900	65,900
Q5_3_6	Routine Expenditure – Entertainment		Mean	3,699	2,449
			Minimum	0	0
			Maximum	1,09,800	1,09,800
Q5_3_7	Routine Expenditure – Servants		Mean	1,964	1,015
			Minimum	0	0
			Maximum	3,29,400	3,29,400
Q5_3_8	Routine Expenditure – Other Consumer Services		Mean	1,575	1,155
			Minimum	0	0
			Maximum	1,75,700	1,75,700

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q5_3_9	Routine Expenditure – Annual HHD Exp on Consumer Services		Mean	40,910	28,829
			Minimum	0	0
			Maximum	9,88,100	9,88,100
Q5_4_1	Non Routine Expenditure – Consumer Durable		Mean	3,436	2,198
			Minimum	0	0
			Maximum	3,66,100	3,66,100
Q5_4_2	Non Routine Expenditure – Other Large Expense		Mean	2,896	2,012
			Minimum	0	0
			Maximum	16,47,600	16,47,600
Q5_4_3	Non Routine Expenditure – Social Obligation		Mean	7,343	5,476
			Minimum	0	0
			Maximum	9,15,300	9,15,300
Q5_4_4	Non Routine Expenditure – Education		Mean	5,282	3,887
			Minimum	0	0
			Maximum	6,40,700	6,40,700
Q5_4_5	Non Routine Expenditure – Travel		Mean	2,889	1,978
			Minimum	0	0
			Maximum	5,49,200	5,49,200
Q5_4_6	Non Routine Expenditure – Health		Mean	4,124	3,484
			Minimum	0	0
			Maximum	9,15,300	9,15,300
Q5_4_7	Non Routine Expenditure – EMI		Mean	2,677	1,650
			Minimum	0	0
			Maximum	5,05,200	5,05,200
Q5_4_8	Non Routine Expenditure – Remittances		Mean	1,243	744
			Minimum	0	0
			Maximum	3,66,100	3,66,100
Q5_4_9	Non Routine Expenditure – Purchase House		Mean	1,407	1,223
			Minimum	0	0
			Maximum	14,64,500	14,64,500
Q6_1	Do you or any member of your household save for the future in any of the forms	1	Yes	19,413	25,35,09,157
		2	No	782	1,65,66,932
Q6_2	Has your household saving changed over the last five years?	1	Increased	8,756	10,02,39,264
		2	Decreased	4,217	5,81,33,192
		3	No Change	5,605	8,31,25,143
		4	Don't Know	1,172	1,93,02,836

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q6_3	The most important barrier in saving?	1	Expenditure Higher than Income	3,718	5,12,71,582
		2	Unexpected Expenses	3,857	4,93,55,748
		3	No Regular Income	2,584	4,78,06,867
		4	Loan	310	31,02,749
		5	Family Commitment	769	1,06,82,179
		6	Others	299	32,90,206
Q6_4A	First most important modes of saving/investment	1	Keep Cash at Home	8,154	12,27,03,018
		2	Lend it	395	42,59,402
		3	Bank Saving Account	7,481	8,98,32,924
		4	Bank Fixed Deposit	1,161	1,20,02,842
		5	Public Provident Fund	105	13,49,238
		6	Equity/Shares/Mutual Funds	91	9,71,417
		7	Life Insurance	1,231	1,19,55,855
		8	Postal Savings	292	40,41,195
		9	Chit Funds/NBFCs	140	13,75,724
		10	Other Financial Assets	36	3,55,021
		11	Gold	142	12,88,203
		12	Other Jewellery	9	67,237
		13	Consumer Durables	63	14,37,314
		14	Real Estate	34	2,34,335
		15	Farm Assets	20	5,00,704
		16	Other Physical Assets	25	4,50,167
Q6_4B	Second most important modes of saving/investment	1	Keep Cash at Home	2,641	3,90,42,863
		2	Lend it	1,208	1,41,71,834
		3	Bank Saving Account	6,507	8,97,02,015
		4	Bank Fixed Deposit	1,977	2,03,81,640
		5	Public Provident Fund	187	14,41,223
		6	Equity/Shares/Mutual Funds	72	7,61,441
		7	Life Insurance	2,815	2,85,56,536
		8	Postal Savings	945	1,30,48,676
		9	Chit Funds/NBFCs	380	45,47,298
		10	Other Financial Assets	233	37,67,611
		11	Gold	409	42,56,621
		12	Other Jewellery	38	3,51,012
		13	Consumer Durables	356	46,69,568
		14	Real Estate	48	4,90,721

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
		15	Farm Assets	120	24,61,233
		16	Other Physical Assets	34	2,36,667
Q6_4C	Third most important modes of saving/investment	1	Keep Cash at Home	1,891	2,37,75,956
		2	Lend it	256	44,42,297
		3	Bank Saving Account	1,301	1,54,12,274
		4	Bank Fixed Deposit	1,137	1,05,02,021
		5	Public Provident Fund	262	23,40,975
		6	Equity/Shares/Mutual Funds	128	12,55,823
		7	Life Insurance	2,709	3,18,42,753
		8	Postal Savings	1,232	1,48,32,093
		9	Chit Funds/NBFCs	643	58,95,289
		10	Other Financial Assets	1,220	1,66,48,903
		11	Gold	1,000	1,02,39,791
		12	Other Jewellery	72	10,25,742
		13	Consumer Durables	523	63,06,563
		14	Real Estate	137	11,04,926
		15	Farm Assets	103	26,84,409
		16	Other Physical Assets	245	32,72,787
Q6_5A	First most important purposes for which you saved/invested	1	For Contingencies	4,488	6,23,10,811
		2	For old Age Security	4,922	6,35,31,540
		3	For Medical Emergencies	3,302	4,71,43,507
		4	For Social/Religious Ceremonies	1,667	1,99,00,737
		5	To Buy Large Consumer Goods	313	41,12,631
		6	To Buy Real Estate or Build House	453	43,85,155
		7	To Improve or Expand Business	550	49,52,523
		8	For Education of Children	3,090	3,84,29,560
		9	For Gifts/ Donations/Pilgrimages	40	6,02,344
		10	Against Income Uncertainty	457	57,41,926
		11	Other Reason	81	16,32,657
Q6_5B	Second most important purposes for which you saved/invested	1	For Contingencies	913	1,40,60,620
		2	For old Age Security	3,478	4,71,84,671
		3	For Medical Emergencies	5,779	7,79,59,133
		4	For Social/Religious Ceremonies	2,746	3,34,93,035
		5	To Buy Large Consumer Goods	717	83,46,360
		6	To Buy Real Estate or Build House	768	76,93,443
		7	To Improve or Expand Business	821	89,64,396

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
		8	For Education of Children	2,670	3,24,82,432
		9	For Gifts/ Donations/Pilgrimages	141	14,89,746
		10	Against Income Uncertainty	500	67,14,695
		11	Other Reason	133	16,99,656
Q6_5C	Third most important purposes for which you saved/invested	1	For Contingencies	1,073	1,38,55,482
		2	For old Age Security	1,728	2,24,56,063
		3	For Medical Emergencies	2,682	3,36,06,184
		4	For Social/Religious Ceremonies	1,946	2,38,90,998
		5	To Buy Large Consumer Goods	728	85,25,838
		6	To Buy Real Estate or Build House	865	97,34,638
		7	To Improve or Expand Business	820	1,02,63,858
		8	For Education of Children	3,197	3,67,43,551
		9	For Gifts/ Donations/Pilgrimages	286	30,08,334
		10	Against Income Uncertainty	841	1,17,56,718
		11	Other Reason	666	1,12,85,995
Q6_6A	If you keep your major savings at home (Q6.4 Rank1=1), what is the First reasons for it?	1	Need Cash on regular Basis	7,705	11,72,37,896
		2	Not Enough Cash to keep in Bank	1,347	1,95,28,979
		3	Bank/Financial Institution too Far Away	184	21,48,269
		4	Unaware About Saving Options	103	12,21,351
		5	No Bank Account	133	25,54,341
		6	Cumbersome Process	38	8,76,527
		7	Others	51	5,04,811
Q6_6B	If you keep your major savings at home (Q6.4 Rank1=1), what is the Second reasons for it?	1	Need Cash on regular Basis	579	91,90,208
		2	Not Enough Cash to keep in Bank	2,100	3,41,82,981
		3	Bank/Financial Institution too Far Away	856	1,10,31,039
		4	Unaware About Saving Options	463	62,38,965
		5	No Bank Account	452	67,10,784
		6	Cumbersome Process	578	79,15,655
		7	Others	1,114	1,30,87,226
Q7_1	Does your household have any loan or debt (formal and informal) outstanding as on the date of survey?	1	Formal	2,157	2,85,49,328
		2	Informal	3,332	5,05,01,467
		3	Both	637	81,87,104
		4	None	14,069	18,28,38,190
Q7_2A	What is the total outstanding loan of your household as of today? (Rs.) - Formal		Mean	96,728	76,191
			Minimum	4	4
			Maximum	30,00,000	30,00,000

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q7_2B	What is the total outstanding loan of your household as of today? (Rs.) - Informal		Mean	33,536	27,718
			Minimum	2	2
			Maximum	8,00,000	8,00,000

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q7_3A	Purpose for which the loan is taken - First Purpose	1	Purchase of House/Land/Real Estate	597	68,91,813
		2	Purchase of Automobile	717	63,14,670
		3	Purchase of Commercial Vehicle	76	8,55,154
		4	Purchase of Other Consumer Durables	203	21,48,058
		5	For Business Requirement/Expansion	819	85,14,687
		6	For Repayment of Other Loan/Debt	299	41,29,132
		7	For Medical Emergencies	1,168	1,84,31,757
		8	For Meeting Social Obligations	436	59,45,519
		9	For Children's Education	405	53,31,066
		10	For Consumption Purpose	422	87,51,375
		11	Agricultural Loan	624	1,49,25,829
		12	Others	158	21,36,631
Q7_3B	Purpose for which the loan is taken - Second Purpose	1	Purchase of House/Land/Real Estate	11	88,020
		2	Purchase of Automobile	48	2,31,538
		3	Purchase of Commercial Vehicle	25	2,64,656
		4	Purchase of Other Consumer Durables	42	3,02,830
		5	For Business Requirement/Expansion	122	8,29,342
		6	For Repayment of Other Loan/Debt	67	5,82,563
		7	For Medical Emergencies	279	32,01,795
		8	For Meeting Social Obligations	203	22,55,519
		9	For Children's Education	354	41,44,007
		10	For Consumption Purpose	197	32,32,890
		11	Agricultural Loan	207	48,34,147
		12	Others	93	14,84,179
Q7_3C	Purpose for which the loan is taken - Third Purpose	1	Purchase of House/Land/Real Estate	0	0
		2	Purchase of Automobile	3	11,327
		3	Purchase of Commercial Vehicle	1	3,437
		4	Purchase of Other Consumer Durables	4	24,770
		5	For Business Requirement/Expansion	10	54,342
		6	For Repayment of Other Loan/Debt	11	50,951
		7	For Medical Emergencies	47	2,53,728
		8	For Meeting Social Obligations	75	6,03,037
		9	For Children's Education	180	18,57,356
		10	For Consumption Purpose	88	10,32,910
		11	Agricultural Loan	79	17,55,621
		12	Others	40	3,80,913

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q7_3D	Purpose for which the loan is taken - Fourth Purpose	1	Purchase of House/Land/Real Estate	6	32,480
		2	Purchase of Automobile	0	0
		3	Purchase of Commercial Vehicle	0	0
		4	Purchase of Other Consumer Durables	0	0
		5	For Business Requirement/Expansion	0	0
		6	For Repayment of Other Loan/Debt	0	0
		7	For Medical Emergencies	1	2,414
		8	For Meeting Social Obligations	10	43,161
		9	For Children's Education	11	1,16,604
		10	For Consumption Purpose	21	2,83,954
		11	Agricultural Loan	19	5,58,073
		12	Others	14	89,434
Q7_4A	Sources from which the loan is taken - First Source	1	Banks/Co-operative Societies/RRBs	2,182	2,96,14,575
		2	Employer	98	8,31,893
		3	Other Government Schemes	148	20,82,974
		4	NBFIs/NBFCs/MFIs	251	22,97,564
		5	Money Lender/Landlords	747	1,33,79,101
		6	SHGs/ Chit Funds	328	61,65,972
		7	Friends & relatives	1,902	2,59,57,929
		8	Others	145	27,21,062
Q7_4B	Sources from which the loan is taken - Second Source	1	Banks/Co-operative Societies/RRBs	19	2,05,677
		2	Employer	36	2,00,525
		3	Other Government Schemes	36	2,82,939
		4	NBFIs/NBFCs/MFIs	31	2,79,986
		5	Money Lender/Landlords	198	26,24,889
		6	SHGs/ Chit Funds	187	39,50,409
		7	Friends & relatives	551	71,88,297
		8	Others	132	22,11,275
Q7_4C	Sources from which the loan is taken - Third Source	1	Banks/Co-operative Societies/RRBs	0	0
		2	Employer	2	2,781
		3	Other Government Schemes	1	2,724
		4	NBFIs/NBFCs/MFIs	1	841
		5	Money Lender/Landlords	35	2,28,585
		6	SHGs/ Chit Funds	52	5,18,972
		7	Friends & relatives	124	16,59,596
		8	Others	29	4,67,250

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q7_4D	Sources from which the loan is taken - Fourth Source	1	Banks/Co-operative Societies/RRBs	1	706
		2	Employer	0	0
		3	Other Government Schemes	1	2,416
		4	NBFIs/NBFCs/MFIs	1	2,414
		5	Money Lender/Landlords	4	66,785
		6	SHGs/ Chit Funds	2	7,552
		7	Friends & relatives	28	3,00,569
		8	Others	1	4,960
Q8_1	How often do you or your household member purchase or invest in gold?	1	Annually	1,985	2,26,65,842
		2	Bi-annually	364	40,24,545
		3	Quarterly	105	8,41,942
		4	Monthly	43	3,40,615
		5	Occasionally	15,521	20,31,24,314
		6	Never	2,176	3,90,68,951
Q8_2A	When did you or your household member last purchase or invest in gold? - Month	1	1	1,090	1,39,63,890
		2	2	2,092	2,72,50,706
		3	3	1,778	2,24,58,183
		4	4	2,106	2,94,08,767
		5	5	1,879	2,28,76,215
		6	6	2,137	2,83,28,394
		7	7	1,238	1,63,50,403
		8	8	1,175	1,47,89,408
		9	9	918	99,99,708
		10	10	963	1,19,45,705
		11	11	731	85,01,644
		12	12	387	48,47,193
		1964	1964	1	11,210
		1965	1965	1	9,859
		1970	1970	1	9,859
		1974	1974	1	23,012
		1976	1976	1	23,097
		1977	1977	1	3,727
		1980	1980	10	81,949
		1982	1982	6	2,88,162
		1983	1983	4	85,781
		1984	1984	5	1,87,969

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q8_2B	When did you or your household member last purchase or invest in gold? - Year	1985	1985	22	3,61,184
		1986	1986	8	93,350
		1987	1987	8	1,41,652
		1988	1988	11	1,84,300
		1989	1989	16	2,26,215
		1990	1990	94	14,06,530
		1991	1991	13	1,54,827
		1992	1992	54	4,77,538
		1993	1993	28	5,59,824
		1994	1994	38	5,05,688
		1995	1995	99	16,67,852
		1996	1996	76	9,53,920
		1997	1997	88	10,02,725
		1998	1998	189	27,09,997
		1999	1999	144	18,33,166
		2000	2000	636	90,45,401
		2001	2001	385	63,84,277
		2002	2002	411	51,83,444
		2003	2003	394	59,79,168
		2004	2004	549	66,69,892
		2005	2005	563	83,18,543
		2006	2006	816	1,31,07,754
		2007	2007	762	93,52,122
		2008	2008	1,427	1,80,20,662
		2009	2009	1,685	2,25,05,738
		2010	2010	2,199	2,85,45,543
		2011	2011	1,660	1,99,81,764
		2012	2012	2,463	3,05,92,359
		2013	2013	2,172	2,44,94,811
		2014	2014	955	95,78,709
Q8_3	In what form did you last purchase gold ?	1	Coin/bar	2,536	1,53,52,106
		2	Jewellery	14,164	19,96,90,636
		3	Both	1,207	1,47,04,508
		4	Others	131	15,09,080

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q8_4A	Why did you purchase gold? - First Reason	1	Future investment - to fund your childrens' wedding	5,210	6,26,75,998
		2	Future investment - to fund your childrens' education	1,185	1,15,56,340
		3	Future investment - to buy/build a house	679	63,43,858
		4	Gifting purpose	7,457	10,71,93,728
		5	Liquidity	1,224	1,59,94,193
		6	Religious/cultural/auspicious purpose	1,094	1,18,86,856
		7	Betterment of social status	985	1,25,31,743
		8	Others	207	30,86,602
Q8_4B	Why did you purchase gold? - Second Reason	1	Future investment - to fund your childrens' wedding	1,283	1,49,95,446
		2	Future investment - to fund your childrens' education	3,412	4,01,26,581
		3	Future investment - to buy/build a house	974	1,02,41,205
		4	Gifting purpose	2,568	3,00,27,037
		5	Liquidity	1,544	1,84,65,015
		6	Religious/cultural/auspicious purpose	2,022	2,62,25,255
		7	Betterment of social status	2,258	3,26,83,408
		8	Others	482	61,01,066
Q8_4C	Why did you purchase gold? - Third Reason	1	Future investment - to fund your childrens' wedding	1,017	1,41,62,933
		2	Future investment - to fund your childrens' education	718	98,22,239
		3	Future investment - to buy/build a house	1,460	1,62,50,309
		4	Gifting purpose	1,201	1,40,56,292
		5	Liquidity	759	75,93,271
		6	Religious/cultural/auspicious purpose	1,088	1,11,78,188
		7	Betterment of social status	2,515	3,42,55,995
		8	Others	1,548	1,97,21,848
Q8_5A	What were the major two sources from where you last purchased gold? - First Source	1	Jewellery shop	16,580	21,45,42,153
		2	Banks	410	39,15,533
		3	Post office	95	6,85,586
		4	Department stores	627	69,33,393
		5	Others	306	49,20,592
Q8_5B	What were the major two sources from where you last purchased gold? - Second Source	1	Jewellery shop	447	48,24,092
		2	Banks	856	72,71,994
		3	Post office	463	43,48,549
		4	Department stores	4,043	5,06,91,485
		5	Others	1,470	2,13,79,497

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q8_6	Are you aware that you can pledge your gold and take a loan?	1	Aware and taken loan	1,639	2,20,34,287
		2	Aware but not taken loan	14,722	18,99,97,856
		3	Not aware and not taken loan	3,833	5,80,34,065
Q8_7	Please specify the year in which you have taken loan against gold MOST RECENTLY? (YEAR)	1970	1970	1	2,431
		1972	1972	1	7,788
		1974	1974	1	2,431
		1980	1980	1	3,546
		1984	1984	2	45,642
		1989	1989	2	46,337
		1990	1990	3	1,23,893
		1993	1993	1	1,425
		1994	1994	2	33,098
		1995	1995	5	74,428
		1996	1996	3	33,038
		1997	1997	1	2,287
		1998	1998	9	3,16,506
		1999	1999	11	2,10,827
		2000	2000	47	9,45,161
		2001	2001	42	6,12,887
		2002	2002	15	3,70,296
		2003	2003	17	1,89,080
		2004	2004	24	1,95,074
		2005	2005	38	5,42,422
		2006	2006	59	9,08,833
		2007	2007	63	5,43,475
		2008	2008	106	14,17,869
		2009	2009	160	20,67,415
		2010	2010	258	29,68,145
		2011	2011	175	22,69,026
		2012	2012	147	23,83,817
		2013	2013	213	30,41,196
		2014	2014	62	8,68,605

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q8_8	The main purpose of taking loan against gold?	1	To repay other loan	224	35,48,408
		2	Social occasion	537	74,33,455
		3	Medical emergency	374	56,55,012
		4	Financial crisis	199	22,29,351
		5	Childrens' education/wedding	142	18,77,599
		6	Others	0	0
		99	Not applicable	18,718	24,93,22,384
Q8_9	From where have you taken this loan?	1	Money lender	266	41,36,420
		2	Friends/relatives	185	25,79,299
		3	Jewellers	711	1,07,61,971
		4	Banks	399	35,61,174
		5	Private company	88	10,84,424
		6	Micro finance institution	36	5,14,147
		7	Others	17	1,45,736
Q8_10	Purity of gold matters to consumers. Do you believe that hallmarking (government certification on gold purity) is important to ensure gold purity?	1	Important	14,904	18,29,61,522
		2	Not important	1,843	2,52,03,486
		3	Not aware about hallmarking	3,447	6,19,01,202
Q8_11	If banks/post offices give interest on gold deposits, would you like to deposit gold in banks/post office?	1	Yes	9,714	11,69,46,728
		2	No	10,480	15,31,19,481
Q8_12	If a recognized builder accepts gold from you as security in lieu of down payment and returns it after the agreed amount is paid, would you keep gold in	1	Yes	5,294	6,04,35,436
		2	No	14,900	20,96,30,773
Q8_13	If government issues “Paper Gold” that ensures regular income/returns, would you invest in it?	1	Yes	7,337	8,32,79,100
		2	No	12,857	18,67,87,109
Q8_14A	what are the MAJOR TWO hurdles that prevent people from buying or investing in gold? - First Hurdle	1	No sufficient income	9,415	13,67,74,850
		2	High gold prices	6,447	8,54,51,380
		3	High price fluctuation	1,957	2,27,71,701
		4	Concerned about purity	497	51,26,406
		5	Inaccessibility of trustworthy retail outlets	0	0
		6	Concern about secure storage	351	34,21,708
		7	Having enough gold	0	0
		8	Better alterative investment	368	30,01,317
		9	Others	1,159	1,35,18,847

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q8_14B	what are the MAJOR TWO hurdles that prevent people from buying or investing in gold? - Second Hurdle	1	No sufficient income	1,499	2,48,08,699
		2	High gold prices	7,000	9,93,97,989
		3	High price fluctuation	3,056	3,55,10,407
		4	Concerned about purity	1,340	2,05,82,060
		5	Inaccessibility of trustworthy retail outlets	469	43,63,048
		6	Concern about secure storage	636	62,78,039
		7	Having enough gold	541	46,74,104
		8	Better alterative investment	910	82,09,802
		9	Money gets blocked	763	96,47,086
		10	No interest in gold	982	1,27,63,826
		11	Loss in investment	259	29,97,128
		12	Others	231	29,55,705
		99	Others	0	0
Q9_1A	Activities do you do at least once in month? - First	1	Exercise or Play Games/Sports	3,331	3,72,79,179
		2	Go to Cinema	2,095	1,94,84,061
		3	Go Out to a restaurant	1,746	1,46,26,792
		4	Visit Friends and Family	6,740	10,29,71,271
		5	Visit Malls	419	53,56,711
		6	Travel to nearby Picnics/Tourist spots	303	35,97,084
		7	None of the Above	5,211	8,31,25,849
Q9_1B	Activities do you do at least once in month? - Second	1	Exercise or Play Games/Sports	2	14,364
		2	Go to Cinema	550	55,77,921
		3	Go Out to a restaurant	1,279	1,09,83,745
		4	Visit Friends and Family	3,343	3,47,59,589
		5	Visit Malls	1,251	1,16,93,801
		6	Travel to nearby Picnics/Tourist spots	1,136	1,27,33,171
		7	None of the Above	257	38,00,487
Q9_1C	Activities do you do at least once in month? - Third	1	Exercise or Play Games/Sports	0	0
		2	Go to Cinema	2	33,087
		3	Go Out to a restaurant	185	15,90,600
		4	Visit Friends and Family	762	73,31,468
		5	Visit Malls	907	78,69,906
		6	Travel to nearby Picnics/Tourist spots	1,339	1,09,63,206
		7	None of the Above	166	14,43,514

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q9_1D	Activities do you do at least once in month? - Fourth	1	Exercise or Play Games/Sports	2	11,643
		2	Go to Cinema	3	46,971
		3	Go Out to a restaurant	0	0
		4	Visit Friends and Family	135	11,69,224
		5	Visit Malls	176	12,34,960
		6	Travel to nearby Picnics/Tourist spots	232	17,55,900
		7	None of the Above	18	86,889
Q9_2	What best describes your eating preferences?	1	Vegetarian Food Only	6,058	8,02,46,843
		2	Vegetarian Food, Also Take Eggs	2,980	3,64,43,139
		3	Non-Vegetarian	11,113	15,24,95,311
Q9_3	Do you smoke?	1	Yes	7,036	10,11,82,064
		2	No	13,126	16,84,02,922
Q9_4	Do you take alcohol?	1	Yes	5,304	7,09,91,060
		2	No	14,853	19,85,63,587
Q9_5	How do you mostly travel to your place of work?	1	Metro Rail	155	17,15,386
		2	Local Train	407	35,48,761
		3	Bus	3,030	3,69,07,642
		4	Taxi	615	68,18,482
		5	Auto-Rickshaw	1,540	1,76,40,111
		6	Car/Office Car	627	44,09,700
		7	Motor Cycle/ Scooter/ Moped	6,864	6,59,77,043
		8	Bicycle	2,009	3,62,28,210
		9	Walk	4,434	8,88,04,151
		10	Others	278	41,65,152
Q10_1	How satisfied are you with the financial situation of your household?	1	Completely Dissatisfied	535	99,39,894
		2	Dissatisfied to Some Extent	1,731	2,57,50,495
		3	Neither Satisfied Nor Dissatisfied	5,702	8,48,33,308
		4	Satisfied to Some Extent	8,830	10,43,04,205
		5	Completely Satisfied	1,471	1,47,59,261
Q10_2	How has the financial situation of your household changed in the past 3 years?	1	Better	5,467	5,99,94,164
		2	Worse	1,914	2,68,12,588
		3	About the Same	6,755	9,12,33,442
		4	Can't Say	2,536	3,93,34,561

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q10_3	Thinking of your household's total monthly income, is your household able to meet the basic needs?	1	No Comments	264	46,65,586
		2	With Great Difficulty	2,037	3,34,02,515
		3	With Some Difficulty	8,553	11,94,22,120
		4	Easily	6,727	7,40,02,254
		5	Very Easily	683	79,37,025
Q10_4	How confident are you about the stability in the major source of household income?	1	Can't Say	1,123	1,68,63,104
		2	Least Confident	1,228	2,02,51,173
		3	Less Confident	5,676	8,66,71,498
		4	Confident	8,477	9,71,67,890
		5	Most Confident	1,762	1,85,82,191
Q10_5	In case the major source of household income is discontinued, how much time will you take to find the equivalent source?	1	Less than 6 Months	4,738	5,32,89,392
		2	1 Year	3,914	4,57,37,940
		3	2 Years	2,323	2,91,20,117
		4	More than 2 Years	1,113	1,67,08,947
		5	Can't Say	6,092	9,37,63,513
Q10_6	People sometimes describe themselves as belonging to the working class, middle class, the upper class or lower class. Would you describe yourself as belonging to the…?	1	Rich	229	16,40,108
		2	Upper Middle Class	1,467	1,37,21,466
		3	Middle Class	7,285	8,08,05,431
		4	Lower Middle Class	6,327	8,86,32,976
		5	Poor	2,697	5,15,68,499
Q10_7	Shown below is an income scale where 1 indicates the lowest income group and 10 the highest income group in our country. We would like to know which group you perceive your household to be in?	1	Lowest	1,045	1,95,34,199
		2	2	1,940	3,12,04,271
		3	3	3,822	5,30,88,262
		4	4	4,122	5,31,86,477
		5	5	3,455	3,88,00,964
		6	6	2,034	2,56,02,605
		7	7	674	73,56,706
		8	8	849	81,20,418
		9	9	239	18,36,652
		10	Highest	56	3,35,279
Q10_8	Do you agree with the current slogan "Achche Din Aayenge"?	1	Strongly Agree	8,764	10,98,30,973
		2	Somewhat Agree	5,385	6,80,49,403
		3	Somewhat Disagree	1,759	2,44,49,008
		4	Strongly Disagree	803	1,06,03,536
		5	Can't Say/No Comment	1,506	2,62,14,353

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q10_9	What is the first step that you will take in case of financial crisis?	1	Use Own Savings	7,646	9,41,79,514
		2	Take a Loan	3,432	4,32,61,413
		3	Sell an Asset	913	99,21,281
		4	Look for Family Support	2,916	4,20,68,233
		5	Do Extra Job/Over Time	2,370	3,60,23,775
		6	Curtail Other Expenses	606	72,67,055
		7	Others	386	67,16,442
Q10_10	How do you expect that the economic situation of your household shall change over next 3 years?	1	Better	6,918	8,11,56,275
		2	Worse	1,554	1,94,46,657
		3	About the Same	4,060	5,58,97,877
		4	Can't Say	5,733	8,29,56,100
Q11_1	Ownership of - Car	1	Yes	1,502	1,15,25,285
		2	No	18,693	25,85,50,804
Q11_2	Ownership of - Motor Cycle	1	Yes	7,836	8,31,13,461
		2	No	12,359	18,69,62,628
Q11_3	Ownership of - Scooter	1	Yes	1,216	95,01,930
		2	No	18,979	26,05,74,159
Q11_4	Ownership of - Moped	1	Yes	630	60,61,798
		2	No	19,565	26,40,14,291
Q11_5	Ownership of - Tractor	1	Yes	73	10,62,237
		2	No	20,122	26,90,13,852
Q11_6	Ownership of - Bicycle	1	Yes	5,253	8,80,40,674
		2	No	14,942	18,20,35,415
Q11_7	Ownership of - Colour TV	1	Yes	14,999	16,02,05,765
		2	No	5,196	10,98,70,324
Q11_8	Ownership of - Refrigerator	1	Yes	7,386	6,39,55,859
		2	No	12,809	20,61,20,230
Q11_9	Ownership of - Washing Machine	1	Yes	2,582	2,11,99,520
		2	No	17,613	24,88,76,569
Q11_10	Ownership of - Microwave	1	Yes	218	13,71,445
		2	No	19,977	26,87,04,644
Q11_11	Ownership of - Music System	1	Yes	4,394	4,76,56,360
		2	No	15,801	22,24,19,729
Q11_12	Ownership of - AC	1	Yes	467	32,68,486
		2	No	19,728	26,68,07,603

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q11_13	Ownership of - Computer	1	Yes	1,536	1,19,80,995
		2	No	18,659	25,80,95,094
Q11_14	Ownership of - Mobile Phone	1	Yes	16,419	19,79,47,267
		2	No	3,776	7,21,28,822
Q11_15	Ownership of - Pressure Cooker	1	Yes	12,573	12,79,54,725
		2	No	7,622	14,21,21,364
Q11_16	Ownership of - Fan	1	Yes	16,620	19,58,90,764
		2	No	3,575	7,41,85,325
Q11_17	Ownership of - Power Backup	1	Yes	1,189	99,84,505
		2	No	19,006	26,00,91,584
Q12_1	At what age did you start earning?		Mean	32	28
			Minimum	1	1
			Maximum	2,010	2,010
Q12_2	Have you changed your occupation in last three years?	1	Yes	4,329	5,07,63,585
		2	No	13,876	18,79,65,266
Q12_3	Are you satisfied with your current occupation?	1	Yes	12,916	15,97,73,622
		2	No	5,253	7,87,52,796
Q12_4	What could be the main reason for dissatisfaction	1	Insufficient Income	2,993	4,50,21,419
		2	Irregular/Uncertain Earnings	1,413	2,14,54,634
		3	No Social Security	221	27,43,300
		4	Too much Work Pressure	196	23,56,643
		5	Occupation does not Match my Qualification	86	11,08,692
		6	Work Timings do not Suit Me	40	4,22,707
		7	Travel to Work Place takes lot of Time	29	3,67,062
		8	Others	335	51,43,918
Q12_5	Have you or any other member of the household ever taken any skill development or vocational training?(	1	Yes	2,136	2,03,38,721
		2	No	15,499	21,27,53,110
Q12_6	What is the type of job contract?	1	No Written job Contract	5,657	8,67,22,087
		2	Written job Contract for 1 yaer or Less	475	57,68,350
		3	Written job contract 1 year to 3 years	236	20,62,583
		4	Written job contract More than 3 years	323	28,62,963
		5	Appointment letter	2,007	1,72,20,112
Q12_7	Are you eligible for paid leave?	1	Yes	4,023	4,31,60,299
		2	No	4,645	7,11,76,486

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q12_8	Do you get at least a day off in a week?	1	Yes	4,020	3,74,66,155
		2	No	3,046	5,30,27,603
		3	Sometimes	1,586	2,35,55,377
Q12_9	What is the method of payment of your salary or wage?	1	Regular Monthly Salary	5,574	5,12,55,078
		2	Regular Weekly Payment	711	92,96,606
		3	Daily Payment	1,975	4,61,65,678
		4	Piece rate Payment+Others	338	68,92,485
Q12_10A	Retirement schemes are you currently covered under - Provident Fund	1	Yes	2,678	2,32,36,140
		2	No	4,353	6,38,25,354
Q12_10B	Retirement Scheme are you currently covered under - Pension Scheme	1	Yes	1,524	1,39,38,103
		2	No	5,416	7,23,39,193
Q12_10C	Retirement Scheme are you currently covered under - Gratuity	1	Yes	1,645	1,35,93,699
		2	No	5,239	7,19,23,706
Q12_10D	Retirement Scheme are you currently covered under - None	1	Yes	1,622	2,42,27,074
		2	No	4,254	5,15,24,975
Q12_11	How long have you been working with your present employer?	1	Less than 3 Months	878	1,79,68,528
		2	3 to 6 Months	702	1,10,52,459
		3	More than 6 Months	6,706	7,86,36,686
Q12_12	Has your present business/work been started by you or by your parents/grandparents?	1	First Generation Business	4,489	4,46,70,770
		2	Hereditary Business	1,790	1,77,64,626
Q12_13	Have you ever taken a loan to start or expand your business/work?	1	Yes Bank Loan	580	55,96,800
		2	Yes, Informal Loan	925	88,24,332
		3	No Loan	4,772	4,76,14,745
Q13_1A	Indicate the importance of - High Level of Inclusinve Economic Growth	1	Most Important	9,483	11,89,99,590
		2	Important	7,191	9,56,42,905
		3	Not Important	1,061	1,57,88,704
		4	No Opinion	510	83,79,874
Q13_1B	Indicate the importance of - Creation of More Jobs	1	Most Important	8,265	10,12,56,150
		2	Important	8,312	11,07,89,159
		3	Not Important	1,195	1,80,50,381
		4	No Opinion	471	88,21,273
Q13_1C	Indicate the importance of - Low Inflation	1	Most Important	5,846	7,46,78,793
		2	Important	9,004	11,23,95,263
		3	Not Important	2,434	3,49,22,838
		4	No Opinion	898	1,60,90,940

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q13_1D	Indicate the importance of - Adequate and Better Education	1	Most Important	9,310	11,74,79,397
		2	Important	6,704	8,91,63,738
		3	Not Important	1,679	2,26,34,602
		4	No Opinion	510	93,95,909
Q13_1E	Indicate the importance of - Better Health	1	Most Important	9,542	12,48,91,446
		2	Important	6,572	8,20,71,076
		3	Not Important	1,559	2,20,35,378
		4	No Opinion	550	96,92,716
Q13_1F	Indicate the importance of - Better Infrastructure	1	Most Important	7,211	8,83,27,425
		2	Important	8,312	10,94,70,947
		3	Not Important	1,941	2,75,12,916
		4	No Opinion	745	1,34,52,525
Q13_1G	Indicate the importance of - Better Law and Order	1	Most Important	8,265	10,59,91,470
		2	Important	7,550	9,70,89,736
		3	Not Important	1,733	2,38,02,495
		4	No Opinion	676	1,20,26,756
Q13_2A	To what degree are you worried about - Losing My Job or Not Finding a Job	1	Very Much	7,514	9,50,14,509
		2	To Some Extent	6,758	9,00,49,514
		3	Not Much	2,826	3,59,77,140
		4	Not At all	1,121	1,74,82,821
Q13_2B	To what degree are you worried about - Not Being Able to Give Good Education to Children	1	Very Much	6,754	8,66,61,650
		2	To Some Extent	7,277	9,39,39,966
		3	Not Much	2,721	3,69,84,075
		4	Not At all	1,437	2,04,89,646
Q13_2C	To what degree are you worried about - Daughter's Wedding	1	Very Much	5,587	6,99,92,086
		2	To Some Extent	5,804	7,56,89,779
		3	Not Much	4,144	5,78,65,795
		4	Not At all	2,589	3,36,84,982
Q13_2D	To what degree are you worried about - Personal or Family Health	1	Very Much	8,321	11,01,28,850
		2	To Some Extent	7,041	8,80,26,803
		3	Not Much	2,194	2,85,38,922
		4	Not At all	595	1,10,17,087
Q13_2E	To what degree are you worried about - Safety and Security	1	Very Much	8,280	10,88,22,864
		2	To Some Extent	6,576	8,29,37,047
		3	Not Much	2,355	3,08,16,845
		4	Not At all	969	1,54,83,922

Question No.	Question Label	Code	Label	Frequency	
				Unweighted	Weighted
Q13_2F	To what degree are you worried about - Discrimination Against Girls/Women	1	Very Much	6,981	8,57,33,498
		2	To Some Extent	6,829	9,34,91,668
		3	Not Much	2,962	3,68,74,232
		4	Not At all	1,422	2,19,19,432
Q13_2G	To what degree are you worried about - Poor Infrastructure	1	Very Much	6,425	8,10,15,929
		2	To Some Extent	7,862	10,34,84,715
		3	Not Much	2,838	3,74,76,823
		4	Not At all	1,078	1,63,03,533
Cluster	Economic Cluster	1	Metros	4,000	1,91,94,503
		2	Boom Towns	2,559	1,18,60,512
		3	Niche Cities	3,960	1,34,85,010
		4	Other Urban Towns	3,679	4,60,49,550
		5	Developed Rural	1,379	2,77,71,676
		6	Emerging Rural	2,019	5,28,83,482
		7	Under-Developed Rural	2,599	9,88,31,357