INSTITUTION ANNUAL RESURVEY, 2003(Rural)

TOWNSEND THAI PROJECT

Data Codebook

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How to Use the Data Dictionary

Variable Name: Data item names are unique throughout the entire file. Most of variable names are sequential identifier such as LA1, LA2 indicating the question number on the questionnaire that the variable comes from. Some derived variables may be a mnemonic string of character such as CASEID or INITEM.

Label: The label is a short description of the data item.

Type: The data type indicates whether the data item is numeric (N) or character (C).

Position: The position of a variable in the Stata data file.

Question Num: The question number indicates the original question in the questionnaire, where the variable comes from.

Question Text: Text from the questionnaire is provided if the variable was obtained directly.

Frequencies & **Means:** For most categorical variables in the codebook, the counts and percentages of each variable in the data file are shown. For continuous variables, we provide descriptive statistics on minimum, maximum, mean, and standard deviation. The number of valid cases and missing cases are also shown for all variables.

Unique Values: A list of all of the possible non-missing values for the variable and the description of the values.

Unique missing data codes: There are five types of missing values:

For Numeric Variable	For String Variable		Missing Value Type
.a	**RF**	=	refuse to answer
.b	**DK**	=	don't know the answer
.c	**NA**	=	not applicable
.x	**IV**	=	invalid value
.y	**MI**	=	missing value

.a or **RF**: The subject explicitly refused to answer the question or did not answer the question when he or she should have.
.b or **DK**: The subject was unable to answer the question, either because he or she had no opinion or because the required information was not available.
.c or **NA**: The subject was never asked the question for one reason or another. Usually this results from "skip patterns" that occur.
.x or **IV**: A response is inconsistent with related responses or is incompatible with response categories. The circumstances could be: interviewers/data-entry worker incorrectly record a response when recording or keying in the data.
.y or **MI**: Items should be filled out but have no data entry found. This is enumerator's own mistake and nothing to do with the respondent. The circumstances can be interviewers failing to ask a question or forgetting to record a response.

Variable Index
Institution Annual Resurvey, 2003

Institutional Identification

Item	Description	Location
ii1	Name of Institution	1
ii2d	Amphoe	1
ii2e	Changwat	1
ii2f	Postal Code	2
ii3	At what level	2
ii4	currently active	3
ii4a	institution close down	3
ii4b	what happened to cause	4
ii5	keep bank accounts	4
**		
ii3b	Moo	5
ii3c	Name of Villages	5
ii3d	of Members	5
**		
ii5a	Name of the other institution	6
ii5b	main activity	6

Background of Respondents

Item	Description	Location
br4	Whose phone is it ?	7
br5	Sex	8
br6	Age	8
br7	Years of residence	9
br8a	Years of residence	10
br8b	educational system	11
br9	Other professional training	12
br9o	other (specify)	13
br10	Current Occupation	13
br10o	other (specify)	14
br11	Type of worker	15
br11o	Other	15
br12a	Current positions	16
br12ao	other (specify)	16
br12b	Past positions	17
br12bo	other (specify)	18
br13	Current position	19
br13o	Other (specify)	19
br14	Number of years	20
br15	Number of years	20
br16	Responsibilities	21
br16o	Other (specify)	25
br17	any allowance	26
br18	How much allowance	26
br19	How often is paid	27

Identification of Activities

Item	Description	Location
ia3	provide savings service	28
ia4	currently offer savings	28
ia5	Why did not provide savings service?	29
ia9	keep record	29
ia12	provides lending service	30
ia13	currently offer lending	30
ia14	Why did not provide lending service anymore?	31
ia18	keep record or report of lending service	31
ia21	invest in income generating activities	32
ia22	Is still investing?	32
ia23	Why not invest?	33
ia27	keep record or report	33
**		
number	number	34
specify	specify	34
la28a	provide this service	35
la28b	service fee charged	35

Foundation

Item	Description	Location
fd21	training to the officers	36
fd24	How long did the training last ?	36
fd25	How many people attended the training session ?	37
fd26	topics covered	37
fd26oth	Other (specify)	39
fd34	training to general members	39
fd37	How long did the training last?	40
fd38	How many people	40
fd39	topics covered	41
fd39oth	Other (specify)	43

Member/Clients of the Institution

Item	Description	Location
mc2	who is members	44
mc2oth1	Other (specify)	45
mc2oth2	Other (specify)	45
mc5	membership application form	46
mc6	interview applicants	46
mc7	Evaluate	47
mc7oth1	Other	49
mc7oth2	Other (specify)	50
mc7a	two most important	50
mc9	application fee for membership	50
mc9a	How much	51
mc10	Is there a membership fee?	51
mc10a	How much?	52
mc11a	Present No.	52
mc11b	Present No. of Members	53
mc12	Why did the change happen?	53

Internal Savings

Item	Description	Location
sv1	current form of deposits	54
sv1oth	other (Specify)	54
sv4	types of savings	55
sv4oth	other (specify)	55
sv5	types of savings	56
sv5oth	other (specify)	56
sv6	Why there was change?	57
sv18d	minimum amount of first savings	57
sv18e	minimum amount of first savings	58
sv18f	non-member can deposit	58
sv18g	evaluation of capability to save	59
sv19a	number of depositors(savings)	59
sv19b	number of depositors(savings)	60
sv20	Why there was a change	60
**		
number	Number	61
sv4	types of savings	61
sv7a	type of saving	62
sv7c	How often	62
sv7coth	other (specify)	63
sv7d	The least deposit.	63
sv7e	The most deposit.	64
sv7f	The average deposit per	64
sv7m	Interest rate	65
sv7o	Interest rate before.	65
sv7p	Why change?	66
sv18a	Total amount of savings	66
sv18b	Total amount of savings	67
sv18c	Why change?	67

Internal Lending

Item	Description	Location
ld1	current form of loans	68
ld1oth	other (Specify)	68
ld4	have a loan application form	69
ld4a	interview before giving	69
ld4b	What questions	70
ld5	what criteria are used	70
ld5oth	other (Specify)	72
ld10a	collateral for a loan	72
ld10b	What kinds	73
ld10c	What is the ration	73
ld10d	What was the ratio?	73
ld10e	why there's a change in ratio?	74
ld11a	Guarantor	74
ld11b	How many?	75
ld11c	Have to be the members?	75
ld15	institution follow up the loan	76
ld15a	How many?	76
ld15b	How many?	77
ld15c	How many?	77
ld18a	How many loan contracts?	78
ld18b	How many loan contracts	78
ld18c	Why did the change happen?	79
ld21a	The total amount (value) of loan	79
ld21b	The total amount (value) of loan	80
ld21c	Why did the change happen?	80
ld24a	Present Interest Rate	81
ld24a1	Present Interest Rate	81
ld24ao	record details	82
ld24b	interest rate	82
ld24b1	at present, what was interest rate?	83
ld24bo	record details	83
ld24c	changing in interest rate	83

Extended Repayment of Loans and Default

Item	Description	Location
df3a	how many time?	84
df3b	how many time?	84
df3c	how many time?	85
**		
number	number	86
Specify	Specify	86
df3d	extend due date of the loan principal	86
df3e	extend due date of the loan interest	87
df3f	not repaid	87

Internal Structure of the Institution

Item	Description	Location
st3	collateral for a loan	88
**		
number	number	89
st2a	Committee Name	89
st2b	How many people	90
st2c	How much time for meeting?	90
st2d	What responsibility?	90
**		
number	number	91
st3d	percentage of members	91
**		
st4b	House number	92
st4d	Whose phone is it?	92
st4e	Sex	93
st4f	Age	93
st4g	Years of residence	94
st4h	Highest grade of school completed.	94
st4i	What educational system?	95
st4j	Other professional training	96
st4joth	other (specify)	97
st4k	Current Occupation	97
st4koth	other (specify)	98
st4l	Type of worker now	98
st4m	Current positions	99
st4n	Current position in institution	100
st4noth	Other (specify)	100
st4o	Number of years	101
st4p	Number of years	101
st4q	Responsibilities in institution	102
st4qoth	Other (specify)	104
st4r	Allowance	104
st4s	How much?	105
st4t	How often?	105

Income Generating Activities Owned by the Institution

Item	Description	Location
ig1	what types	106
ig1oth1	other food processing (specify:)	106
ig1oth2	cottage industry(specify:)	107
ig1oth3	other (specify:)	107
ig3	use income	107
ig4	record investment using income	108
**		
number	number	109
specify	specify	109
ig2	How much of net profit?	110

Current Relationship with Other Financial Institutions Outside the Village

Item	Description	Location
rf1	save money	111
rf10	Still has loan?	111
rf14	Was this institution get help as free?	112
**		
number	number	113
rf2a	Name of institution	113
rf2b	How much of the balanced?	114
rf2c	Interest rate	114
rf2d	How much this institution deposit?	115
rf2e	How much this institution withdrew?	115
**		
number	number	116
rf11a	Name of institution	116
rf11b	Location	117
rf11e	Original amount of loan	117
rf11f	outstanding balance	118
rf11g	Interest rate	118
rf11h	Borrowed	119
rf11i	Why did you borrow this loan?	119
**		
number	number	120
rf15a	Name of institution	120
rf15b	Location	121
rf15c	Amount of free aid	121
rf15d	What purpose of free	122

Free AID

Item	Description	Location
fa1	Help as free to the villagers	123
fa2	Form of the free aid	124
fa2oth1	other crops	124
fa2oth2	Animals	125
fa2oth3	other (Specify)	125
fa6	maximum value	125
fa7	maximum number	126
**		
number	number	127
specify	specify	127
fa8	free aid	127

Additional Questions - Institution

Item	Description	Location
fd1	institution establish	128
fd10	initial investment	128
fd10o	other (Specify)	129
fd13a	How much	129
ba1	BAAC continually have meeting	130
ba2	check out the statement	130
ba3	suggestions	131
**		
number	number	132
specify	specify	132
fd11	How much	133
fd12	institution	133
**		
number	number	134
mc11a	year	134
mc11b	Number of Member	135
**		
number	number	136
sv17a	year	136
sv17b	Number of saving member	136
sv17c	year	137
sv17d	Number of saving member	137

**		
number	number	138
type1	type	138
sv21a	year	138
sv21b	saving	139
**		
number	number	140
type1	type	140
sv21c	year	140
sv21d	%	141
**		
number	number	142
type1	type	142
sv24ac	year	142
sv24b	%	143
**		
number	number	144
type2	type	144
sv24c	year	144
sv24d	%	145
**		
number	number	146
ld61a	year	146
ld61b	contact	147
**		
number	number	148
ld61c	year	148
ld61d	contact	149
**		
number	number	150
ld61e	year	150
ld61f	contact	151
**		
number	number	152
ld64a	year	152
ld64b	loan	153
**		
number	number	154
ld64c	year	154
ld64d	loan	155
**		
number	number	156
ld64e	year	156
ld64f	loan	157
**		
number	number	158
ld67a	year	158
ld67b	%	159
**		
number	number	160
ld67c	year	160
ld67d	%	161
**		
number	number	162
ld67e	year	162
ld67f	%	163

Section II: Institutional Identification
Data set name: in03_02ii.dta
Case count: 278
Variable count: 9
Size: 100,278 bytes

Variable Name: ii1
Label: Name of Institution
Type: C
Position: 1
Survey/Derived: S
Question Num: ii1
Question Text: Name of Institution

Unique Values / Codes	
Unique values = 207 Unique missing data codes = 0	
Valid cases = 278	Missing cases: 0

Variable Name: ii2d
Label: Amphoe
Type: C
Position: 2
Survey/Derived: S
Question Num: ii2d
Question Text: Amphoe

Unique Values / Codes	
Unique values = 14 Unique missing data codes = 0	
Valid cases = 278	Missing cases: 0

Variable Name: ii2e
Label: Changwat
Type: C
Position: 3
Survey/Derived: S
Question Num: ii2e
Question Text: Changwat

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 278	Missing cases: 0

Variable Name: **ii2f**
Label: Postal Code
Type: C
Position: 4
Survey/Derived: S
Question Num: ii2f
Question Text: Postal Code

Unique Values / Codes	
Unique values = 13 Unique missing data codes = 0	
Valid cases = 278	Missing cases: 0

Variable Name: **ii3**
Label: At what level
Type: N
Position: 5
Survey/Derived: S
Question Num: ii3
Question Text: At what level does this institution operate?

Unique Values / Codes

Value	Description
1	Village level
3	Tambon Level

Frequency

Value	Count	Percent
1	269	96.76
3	9	3.24
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ii4**
Label: currently active
Type: N
Position: 6
Survey/Derived: S
Question Num: ii4
Question Text: Is this institution currently active?

Unique Values / Codes

Value	Description
1	Active
3	Inactive

Frequency

Value	Count	Percent
1	275	98.92
3	3	1.08
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ii4a**
Label: institution close down
Type: N
Position: 7
Survey/Derived: S
Question Num: ii4a
Question Text: If no, in the past 12 months does institution close down?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	3	1.08
.c	275	98.92
	278	100.00

Valid cases = 3 Missing cases = 275

Variable Name: **ii4b**
Label: what happened to cause
Type: C
Position: 8
Survey/Derived: S
Question Num: ii4b
Question Text: IF INACTIVE, what happened to cause the institution to stop operating?

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 3	Missing cases: 275 NA(not applicable)= 275

Variable Name: **ii5**
Label: keep bank accounts
Type: N
Position: 9
Survey/Derived: S
Question Num: ii5
Question Text: Dose this institution keep bank accounts or financial records together with any other institution or organization?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	1	0.36
3	277	99.64
	278	100.00

Valid cases = 278 Missing cases = 0

Section II: Institutional Identification
Data set name: in03_02ii_tab1.dta
Case count: 28
Variable count: 3
Size: 2,890 bytes

Variable Name: ii3b
Label: Moo
Type: C
Position: 1
Survey/Derived: S
Question Num: ii3b
Question Text: Moo

Unique Values / Codes	
Unique values = 12 Unique missing data codes = 0	
Valid cases = 28	Missing cases: 0

Variable Name: ii3c
Label: Name of Villages
Type: C
Position: 2
Survey/Derived: S
Question Num: ii3c
Question Text: Name of Villages

Unique Values / Codes	
Unique values = 22 Unique missing data codes = 0	
Valid cases = 28	Missing cases: 0

Variable Name: ii3d
Label: of Members
Type: N
Position: 3
Survey/Derived: S
Question Num: ii3d
Question Text: of Members

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 28	Missing cases: 0

Section II: Institutional Identification
Data set name: in03_02ii_tab2
Case count: 1
Variable count: 2
Size: 2,248 bytes

Variable Name: **ii5a**
Label: Name of the other institution
Type: C
Position: 1
Survey/Derived: S
Question Num: ii5a
Question Text: IF YES, list the name of the other institution

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 1	Missing cases: 0

Variable Name: **ii5b**
Label: main activity
Type: C
Position: 2
Survey/Derived: S
Question Num: ii5b
Question Text: IF YES, list organization and its main activity

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 1	Missing cases: 0

Section III: Background of Respondents
Data set name: in03_03br_tab1.dta
Case count: 555
Variable count: 25
Size: 512,986 bytes

Variable Name: **br4**
Label: Whose phone is it?
Type: N
Position: 1
Survey/Derived: S
Question Num: br4
Question Text: Whose phone is it?

Unique Values / Codes

Value	Description
1	my own
3	neighbor's
5	village's public phone
.c	not applicable

Frequency

Value	Count	Percent
1	185	33.33
3	26	4.68
5	22	3.96
.c	322	58.02
	555	100.00

Valid cases = 233 Missing cases = 322

Variable Name: **br5**
Label: sex
Type: N
Position: 2
Survey/Derived: S
Question Num: br5
Question Text: sex

Unique Values / Codes

Value	Description
1	male
3	female
.c	not applicable

Frequency

Value	Count	Percent
1	173	31.17
3	110	19.82
.c	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br6**
Label: Age
Type: N
Position: 3
Survey/Derived: S
Question Num: br6
Question Text: Age

Unique Values / Codes

Value	Description
23-68	number
.c	not applicable

Means

Min	Max	Mean	S.D.
23	68	44.15548	9.068916

Valid cases = 283 Missing cases : 272
.c = 272

Variable Name: **Br7**
Label: Years of residence
Type: N
Position: 4
Survey/Derived: S
Question Num: Br7
Question Text: Years of residence in this village

Unique Values / Codes

Value	Description
3-68	number
.c	not applicable

Means

Min	Max	Mean	S.D.
3	68	34.31449	13.99303

Valid cases = 283 Missing cases : 272
.c = 272

Variable Name: **br8a**
Label: Years of residence
Type: N
Position: 5
Survey/Derived: S
Question Num: br8a
Question Text: Years of residence in this village

Unique Values / Codes

Value	Description
1	no school
3	P. 1
5	P. 2
7	P. 3
9	P. 4
11	P. 5
13	P. 6
15	M or MS 1
17	M or MS 2
19	M or MS 3
21	M or MS 4
23	M or MS 5
25	M or MS 6
27	M or MS 7
29	M or MS 8
31	PWC 1
33	PWC 2
35	PWC 3
37	PWS 1
39	PWS 2
41	PWT 1
43	PWT 2
45	Univ. 1
47	Univ. 2
49	Univ. 3
51	Univ. 4
53	other
.c	not applicable

Frequency

Value	Count	Percent
1	1	0.18
7	1	0.18
9	81	14.59
13	55	9.91
15	2	0.36
17	1	0.18
19	70	12.61
23	4	0.72
25	34	6.13
35	8	1.44
39	2	0.36
47	5	0.9
49	2	0.36
51	8	1.44
53	9	1.62
.c	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br8b**
Label: educational system
Type: N
Position: 6
Survey/Derived: S
Question Num: br8b
Question Text: What educational system?

Unique Values / Codes

Value	Description
1	either old system
3	new
5	temple
.c	not applicable

Frequency

Value	Count	Percent
1	130	23.42
3	152	27.39
.c	273	49.19
	555	100.00

Valid cases = 282 Missing cases = 273

Variable Name: **br9**
Label: Other professional training
Type: N
Position: 7
Survey/Derived: S
Question Num: br9
Question Text: Other professional training

Unique Values / Codes

Value	Description
1	inactive
3	in school
5	rice farmer
7	corn farmer
9	shrimp farmer
11	raise fish other than shrimp
13	orchard farmer
15	farmer growing a different crop
17	raise livestock: chicken or duck
19	raise livestock: pig, cow or water buffalo
21	construction work in village
23	construction work out of village but in Changwat
25	construction work in Bangkok
27	rice miller
29	shop keeper
31	factory worker – production
33	mechanic
35	clerical worker
37	administrative or managerial job
39	other (specify)
.c	not applicable

Frequency

Value	Count	Percent
1	135	24.32
5	3	0.54
13	6	1.08
15	9	1.62
17	8	1.44
19	6	1.08
21	1	0.18
33	7	1.26
37	1	0.18
39	107	19.28
.c	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br9o**
Label: Other (specify)
Type: C
Position: 8
Survey/Derived: S
Question Num: br9o
Question Text: Other (specify)

Unique Values / Codes	
Unique values = 70 Unique missing data codes = 1	
Valid cases = 107	Missing cases: 448 NA(not applicable)= 448

Variable Name: **br10**
Label: Current Occupation
Type: N
Position: 9
Survey/Derived: S
Question Num: br10
Question Text: Current Occupation

Unique Values / Codes

Value	Description
1	inactive
3	in school
5	rice farmer
7	corn farmer
9	shrimp farmer
11	raise fish other than shrimp
13	orchard farmer
15	farmer growing a different crop
17	raise livestock: chicken or duck
19	raise livestock: pig, cow or water buffalo
21	construction work in village
23	construction work out of village but in Changwat
25	construction work in Bangkok
27	rice miller
29	shop keeper
31	factory worker – production
33	mechanic
35	clerical worker
37	administrative or managerial job
39	other (specify)
.c	not applicable

Frequency

Value	Count	Percent
1	3	0.54
5	126	22.7
7	18	3.24
9	3	0.54
11	1	0.18
13	5	0.9
15	18	3.24
17	1	0.18
19	1	0.18
29	23	4.14
31	1	0.18
33	3	0.54
39	80	14.41
.c	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br10o**
Label: other (specify)
Type: C
Position: 10
Survey/Derived: S
Question Num: br10o
Question Text: other (specify)

Unique Values / Codes	
Unique values = 36 Unique missing data codes = 1	
Valid cases = 80	Missing cases: 475 NA(not applicable)= 475

Variable Name: **br11**
Label: Type of worker
Type: N
Position: 11
Survey/Derived: S
Question Num: br11
Question Text: Type of worker now

Unique Values / Codes

Value	Description
1	wage worker
5	unpaid family worker
7	owner (self employed)
9	gov't employee
11	piece rate worker at home
13	piece rate worker outside home
15	other
.c	not applicable

Frequency

Value	Count	Percent
1	19	3.42
5	25	4.5
7	223	40.18
9	11	1.98
11	1	0.18
15	1	0.18
.c	275	49.55
	555	100.00

Valid cases = 280 Missing cases = 275

Variable Name: **br11o**
Label: other
Type: C
Position: 12
Survey/Derived: S
Question Num: br11o
Question Text: other

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 554
NA(not applicable)= 554

Variable Name: **br12a**
Label: Current positions
Type: C
Position: 13
Survey/Derived: S
Question Num: br12a
Question Text: Current village/tambon positions

Unique Values / Codes

Value	Description
A	no positions
B	headman
C	assistant headman
D	kamnan
E	assistant kamnan
F	PCG committee member
G	Rice Bank committee member
H	head of BAAC group
I	member of women's group committee
J	member of housewife's group committee
K	member of tambon council
L	member of the committee of another organization
NA	not applicable

Frequency

Value	Count	Percent
A	179	32.25
B	6	1.08
B,C	1	0.18
B,L	1	0.18
C	18	3.24
C,F	4	0.72
C,L	1	0.18
E	1	0.18
F	1	0.18
F,I	2	0.36
F,I,J,K	2	0.36
H	2	0.36
I	1	0.18
I,L	1	0.18
K	3	0.54
K,L	1	0.18
L	59	10.63
NA(Not Applicable)	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br12ao**
Label: other (specify)
Type: C
Position: 14
Survey/Derived: S
Question Num: br12ao
Question Text: other (specify)

Unique Values / Codes	
Unique values = 32	
Unique missing data codes = 1	
Valid cases = 63	Missing cases: 492 NA(not applicable)= 492

Variable Name: **br12b**
Label: Past positions
Type: C
Position: 15
Survey/Derived: S
Question Num: br12b
Question Text: Past village/tambon positions

Unique Values / Codes

Value	Description
A	no positions
B	headman
C	assistant headman
D	kamnan
E	assistant kamnan
F	PCG committee member
G	Rice Bank committee member
H	head of BAAC group
I	member of women's group committee
J	member of housewife's group committee
K	member of tambon council
L	member of the committee of another organization
NA	not applicable

Frequency

Value	Count	Percent
A	55	9.91
B	43	7.75
B,D	1	0.18
B,D,L	1	0.18
B,L	23	4.14
C	12	2.16
C,F,L	2	0.36
C,L	4	0.72
D	7	1.26
E,C	1	0.18
F	8	1.44
F,I	4	0.72
F,I,J,L	2	0.36
F,J	1	0.18
F,J,L	2	0.36
F,L	5	0.9
G	1	0.18
I	4	0.72
I,L	5	0.9
J,L	1	0.18
K	5	0.9
K,L	3	0.54
L	88	15.86
L,B	1	0.18
L,I	2	0.36
L,J	1	0.18
L,K	1	0.18
NA(Not Applicable)	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br12bo**
Label: other (specify)
Type: C
Position: 16
Survey/Derived: S
Question Num: br12b
Question Text: other (specify)

Unique Values / Codes	
Unique values = 87 Unique missing data codes = 1	
Valid cases = 141	Missing cases: 414 NA(not applicable)= 414

Variable Name: **br13**
Label: Current position
Type: C
Position: 17
Survey/Derived: S
Question Num: br13
Question Text: Current position in institution

Unique Values / Codes

Value	Description
A	Chairman
B	Comptroller
C	Treasurer
D	Advisor to Group
E	Public Relations for PCG
F	Other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A	151	27.21
A,B	1	0.18
B	55	9.91
B,C	4	0.72
B,E	1	0.18
C	4	0.72
C,B	1	0.18
C,D	2	0.36
C,F	1	0.18
D	9	1.62
F	54	9.73
NA(Not Applicable)	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br13o**
Label: Other (specify)
Type: C
Position: 18
Survey/Derived: S
Question Num: br13
Question Text: Other (specify)

Unique Values / Codes

Unique values = 24
Unique missing data codes = 1

Valid cases = 55 Missing cases: 500
NA(not applicable)= 500

Variable Name: **br14**
Label: Number of years
Type: N
Position: 19
Survey/Derived: S
Question Num: br14
Question Text: Number of years as a member

Unique Values / Codes

Value	Description
0-22	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	22	3.586572	3.572268

Valid cases = 283 Missing cases : 272
.c = 272

Variable Name: **br15**
Label: Number of years
Type: N
Position: 20
Survey/Derived: S
Question Num: br15
Question Text: Number of years in current office

Unique Values / Codes

Value	Description
0-22	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	22	3.141844	2.961392

Valid cases = 282 Missing cases : 273
.c = 273

Variable Name: **br16**
Label: Responsibilities
Type: C
Position: 21
Survey/Derived: S
Question Num: br16
Question Text: Responsibilities in institution

Unique Values / Codes

Value	Description
A	Perform Audits
B	Manage Cash
C	Keep Group Records
D	General Affairs
E	Financial Affairs
F	Control the Accounting System
G	Do the Accounting
H	Collect Money from Members
I	Make Deposits With Bank
J	Distribute Dividends
K	Run Group Meetings
L	Other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A	6	1.08
A,B,C,D,E,F,G,H,I,J,K	1	0.18
A,B,C,D,E,F,G,H,I,K	1	0.18
A,B,C,D,E,F,G,K	1	0.18
A,B,C,D,E,F,I,J,K	1	0.18
A,B,C,D,G,K	1	0.18
A,B,C,E,F	2	0.36
A,B,C,E,F,G	2	0.36
A,B,C,E,F,G,H	1	0.18
A,B,C,E,F,G,H,I	5	0.9
A,B,C,E,F,G,H,I,J,K	1	0.18
A,B,C,E,F,G,H,I,K	3	0.54
A,B,C,E,F,G,K	1	0.18
A,B,C,E,F,I	1	0.18
A,B,C,E,F,I,K	1	0.18
A,B,C,E,G,H	1	0.18
A,B,C,E,G,H,I	2	0.36
A,B,C,E,G,H,I,K	1	0.18
A,B,C,E,I,L	1	0.18
A,B,C,F	1	0.18
A,B,C,F,H,K	1	0.18
A,B,C,F,I,K	1	0.18
A,B,C,G,H,I,J	1	0.18
A,B,C,G,H,I,K	1	0.18
A,B,C,H,I,K	2	0.36
A,B,C,I,K	1	0.18
A,B,C,K	1	0.18
A,B,C,L	1	0.18
A,B,D,E,F,H,I	1	0.18
A,B,E	2	0.36
A,B,E,F,H,I	1	0.18
A,B,E,G,H	3	0.54
A,B,E,H	1	0.18
A,B,F	1	0.18
A,B,F,G,H,I,K	1	0.18
A,B,F,I	1	0.18
A,B,G	1	0.18
A,B,H	2	0.36
A,B,H,C,G	2	0.36
A,B,H,I,K	1	0.18
A,B,H,K,G,C	2	0.36
A,B,K	3	0.54
A,B,K,F	1	0.18
A,B,K,I	1	0.18
A,C	1	0.18
A,C,D,E,F,G,H,I,J	1	0.18
A,C,D,E,F,G,K	2	0.36
A,C,D,G	1	0.18
A,C,D,I,K	1	0.18
A,C,E,F,G,H,K	1	0.18
A,C,E,F,G,I,K	1	0.18
A,C,E,F,H,I,K	1	0.18
A,C,E,F,K	1	0.18
A,C,E,G	1	0.18

A,C,E,G,H,I,K	2	0.36
A,C,E,I	1	0.18
A,C,F,E,G,H	1	0.18
A,C,F,G	1	0.18
A,C,F,G,H,I	4	0.72
A,C,F,G,H,I,K	1	0.18
A,C,F,G,K	3	0.54
A,C,F,G,K,I	2	0.36
A,C,F,H,I,K	1	0.18
A,C,G	5	0.9
A,C,G,B,E,F,K	1	0.18
A,C,G,H,I,J	1	0.18
A,C,G,K	4	0.72
A,C,G,K,F	1	0.18
A,C,H,I,G	1	0.18
A,C,I,K	1	0.18
A,C,J,K	1	0.18
A,C,K	1	0.18
A,C,K,E	1	0.18
A,C,K,L,G	1	0.18
A,D	1	0.18
A,D,E,C,K,C	1	0.18
A,D,E,I	1	0.18
A,D,K	1	0.18
A,D,L,K	1	0.18
A,E,F,C	1	0.18
A,E,F,H,K	1	0.18
A,E,F,I	1	0.18
A,E,G	1	0.18
A,E,G,K,H,I	1	0.18
A,E,G,K,I	1	0.18
A,F,G	1	0.18
A,F,G,H	1	0.18
A,F,G,I,L	1	0.18
A,F,H,I,C	1	0.18
A,F,K	1	0.18
A,G,I,H	1	0.18
A,G,I,K	1	0.18
A,G,K	2	0.36
A,H	1	0.18
A,H,D,G	1	0.18
A,H,I	1	0.18
A,H,I,K	1	0.18
A,I	1	0.18
A,K	11	1.98
A,K,D	1	0.18
B,A,F,C,E,K,G,I,H,D,J	1	0.18
B,C,D,E,F,G,H	1	0.18
B,C,D,E,F,G,H,I	1	0.18
B,C,E,F,G,H	1	0.18
B,C,E,F,G,H,I	4	0.72
B,C,E,F,G,H,I,J	1	0.18
B,C,E,F,G,I	2	0.36
B,C,E,F,H,I,J,K	1	0.18
B,C,E,F,H,J	1	0.18
B,C,E,G,H,I	1	0.18
B,C,E,I,K	1	0.18

B,C,F,G,H,I	1	0.18
B,C,G,H,I,K	1	0.18
B,C,G,L	1	0.18
B,C,J,K	1	0.18
B,E,C,F,H,K	1	0.18
B,E,C,G,H,F	1	0.18
B,E,F,H,I,K	1	0.18
B,E,I	1	0.18
B,F,K,D,E,J,I,H,G,C	1	0.18
B,G,K,L	1	0.18
C	3	0.54
C,D	1	0.18
C,D,E	1	0.18
C,D,E,G,H,I	1	0.18
C,D,E,G,I	1	0.18
C,D,G,L	1	0.18
C,D,H,I,K	1	0.18
C,E,F,G	2	0.36
C,E,F,G,H	1	0.18
C,E,F,G,H,I	4	0.72
C,E,F,G,K	1	0.18
C,E,F,H,I,K	1	0.18
C,E,F,K	1	0.18
C,E,G	3	0.54
C,E,G,H,I	7	1.26
C,E,G,H,I,J	1	0.18
C,E,G,I	1	0.18
C,E,G,I,J	1	0.18
C,E,G,J	1	0.18
C,E,G,J,K	2	0.36
C,E,H,I	4	0.72
C,F,G,H	3	0.54
C,F,G,L	1	0.18
C,F,L	1	0.18
C,G	4	0.72
C,G,F	1	0.18
C,G,H	4	0.72
C,G,H,I	7	1.26
C,G,J	1	0.18
C,G,K,E	1	0.18
C,G,L	1	0.18
C,G,L,K	1	0.18
C,H,G,I	1	0.18
C,I	1	0.18
D,E,G	1	0.18
D,F,G	1	0.18
E	1	0.18
E,F,G,C,B,D,I,J,K	1	0.18
E,F,H,I,K,G	1	0.18
E,G,H	1	0.18
E,G,H,I	2	0.36
E,G,H,I,K	1	0.18
E,G,L	1	0.18
F	1	0.18
F,D,G,H,I,C	1	0.18
F,G,C,B,I	1	0.18
F,G,H	1	0.18

F,G,J	1	0.18
F,H,G,C	1	0.18
F,H,K,C	1	0.18
G,C,D	1	0.18
G,C,F,L	1	0.18
G,F,C,E	1	0.18
G,H,I	3	0.54
G,H,I,C	1	0.18
G,H,I,L	1	0.18
G,I	1	0.18
G,K	1	0.18
G,L	1	0.18
H,I,J	1	0.18
H,I,J,G,F,E	1	0.18
H,K	1	0.18
I	1	0.18
K	1	0.18
K,L	1	0.18
L	9	1.62
NA(Not Applicable)	272	49.01
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	555	100.00

Valid cases = 283

Variable Name: **br16o**
Label: Other (specify)
Type: C
Position: 22
Survey/Derived: S
Question Num: br16o
Question Text: Other (specify)

Unique Values / Codes	
Unique values = 26 Unique missing data codes = 1	
Valid cases = 26	Missing cases: 529 NA(not applicable)= 529

Variable Name: **br17**
Label: any allowance
Type: N
Position: 23
Survey/Derived: S
Question Num: br17
Question Text: Is the person paid any allowance

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	51	9.19
3	232	41.8
.c	272	49.01
	555	100.00

Valid cases = 283 Missing cases = 272

Variable Name: **br18**
Label: How much allowance
Type: N
Position: 24
Survey/Derived: S
Question Num: br18
Question Text: How much is the allowance?

Unique Values / Codes

Value	Description
10-3000	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	3000	847.8235	715.7376

Valid cases = 51 Missing cases : 504
.c = 504

Variable Name: **br19**
Label: How often is paid
Type: N
Position: 25
Survey/Derived: S
Question Num: br19
Question Text: How often is he/she paid?

Unique Values / Codes

Value	Description
-9998-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-9998	12	-192.8235	1400.464

Valid cases =51

Missing cases : 504
.c = 504

Section IV: Identification of Activities
Data set name: in03_04ia.dta
Case count: 278
Variable count: 12
Size: 199,715 bytes

Variable Name: ia3
Label: provide savings service
Type: N
Position: 1
Survey/Derived: S
Question Num: ia3
Question Text: In the past 12 months, was this institution provide savings service to members?

Unique Values / Codes

Value	Description
1	Yes
3	no

Frequency

Value	Count	Percent
1	113	40.65
3	165	59.35
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: ia4
Label: currently offer savings
Type: N
Position: 2
Survey/Derived: S
Question Num: ia4
Question Text: Does this institution currently offer savings facilities to its members ?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	107	38.49
3	171	61.51
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia5**
Label: Why did not provide savings service?
Type: C
Position: 3
Survey/Derived: S
Question Num: ia5
Question Text: Why this institution did not provide savings service to members?

Unique Values / Codes	
Unique values = 94 Unique missing data codes = 1	
Valid cases = 171	Missing cases: 107 NA(not applicable)= 107

Variable Name: **ia9**
Label: keep record
Type: N
Position: 4
Survey/Derived: S
Question Num: ia9
Question Text: In the past 12 months, was this institution keep record of savings service to members?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	113	40.65
3	165	59.35
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia12**
Label: provides lending service
Type: N
Position: 5
Survey/Derived: S
Question Num: ia12
Question Text: In the past 12 months, Was this institution provide lending service(both in cash and in kind) to members?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	175	62.95
3	103	37.05
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia13**
Label: currently offer lending
Type: N
Position: 6
Survey/Derived: S
Question Num: ia13
Question Text: Does this institution currently offer lending service to its members ?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	158	56.83
3	120	43.17
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia14**
Label: Why did not provide lending service anymore?
Type: C
Position: 7
Survey/Derived: S
Question Num: ia14
Question Text: Why this institution did not provide lending service to members anymore?

Unique Values / Codes	
Unique values = 98 Unique missing data codes = 1	
Valid cases = 120	Missing cases: 158 NA(not applicable)= 158

Variable Name: **ia18**
Label: keep record or report of lending service
Type: N
Position: 8
Survey/Derived: S
Question Num: ia18
Question Text: In the past 12 months, was this institution keep record or report of lending service to members?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	176	63.31
3	102	36.69
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia21**
Label: invest in income generating activities
Type: N
Position: 9
Survey/Derived: S
Question Num: ia21
Question Text: In the past 12 months, was this institution invest in income generating activities?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	19	6.83
3	259	93.17
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **ia22**
Label: Is still investing?
Type: N
Position: 10
Survey/Derived: S
Question Num: ia22
Question Text: Is this institution still investing in this income generating activity?

Unique Values / Codes

Value	Description
1	still investing
3	not investing

Frequency

Value	Count	Percent
1	15	5.40
3	263	94.60
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: ia23
Label: Why not invest?
Type: C
Position: 11
Survey/Derived: S
Question Num: ia23
Question Text: Why this institution does not invest in this income generating activity?

Unique Values / Codes	
Unique values = 158 Unique missing data codes = 1	
Valid cases = 263	Missing cases: 15 NA(not applicable)= 15

Variable Name: ia27
Label: keep record or report
Type: N
Position: 12
Survey/Derived: S
Question Num: ia27
Question Text: In the past 12 months, was this institution keep record or report of this income generating activity?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	18	6.47
3	260	93.53
	278	100.00

Valid cases = 278 Missing cases = 0

Section IV: Identification of Activities
Data set name: in03_04ia_tab1.dta
Case count: 8,062
Variable count: 4
Size: 526,406 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 29 Unique missing data codes = 0	
Valid cases = 8,062	Missing cases: 0

Variable Name: SPECIFY
Label: SPECIFY
Type: C
Position: 2
Survey/Derived: S
Question Num: SPECIFY
Question Text: SPECIFY

Unique Values / Codes	
Unique values = 29 Unique missing data codes = 0	
Valid cases = 8,062	Missing cases: 0

Variable Name: **la28a**
Label: provide this service
Type: N
Position: 3
Survey/Derived: S
Question Num: la28a
Question Text: In the past 12 months, was this institution provide this service?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	9	0.11
3	8,053	99.89
	8,062	100.00

Valid cases = 8,062 Missing cases = 0

Variable Name: **la28b**
Label: service fee charged
Type: N
Position: 4
Survey/Derived: S
Question Num: la28b
Question Text: Is there a service fee charged from members or clients?

Unique Values / Codes

Value	Description
0-1500	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	1500	166.6667	500

Valid cases = 9 Missing cases : 8,053
.c = 8,053

Section V: Foundation
Data set name: in03_05fd.dta
Case count: 278
Variable count: 10
Size: 53,403 bytes

Variable Name: fd21
Label: training to the officers
Type: N
Position: 1
Survey/Derived: S
Question Num: fd21
Question Text: Has any training given to the officers of this institution during the last year?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	113	40.65
3	165	59.35
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: fd24
Label: How long did the training last?
Type: N
Position: 2
Survey/Derived: S
Question Num: fd24
Question Text: How long did the training last?

Unique Values / Codes

Value	Description
1-20	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	20	3.619469	3.4546

Valid cases = 113 Missing cases : 165
.c = 165

Variable Name: **fd25**
Label: How many people attended the training session?
Type: N
Position: 3
Survey/Derived: S
Question Num: fd25
Question Text: How many people attended the training session?

Unique Values / Codes

Value	Description
1-150	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	150	18.69027	26.55758

Valid cases = 113 Missing cases : 165
.c = 165

Variable Name: **fd26**
Label: topics covered
Type: C
Position: 4
Survey/Derived: S
Question Num: fd26
Question Text: What were the topics covered?

Unique Values / Codes

Value	Description
A	accounting
B	loan management
C	skills of organizing groups
D	application for membership
E	motivation for savings and /or investment
F	benefits of this institution
G	other
NA	not applicable

Frequency

Value	Count	Percent
A	4	1.44
A,B	17	6.12
A,B,C	8	2.88
A,B,C,D,E,F	3	1.08
A,B,C,E	1	0.36
A,B,D	3	1.08
A,B,D,F	2	0.72
A,B,E	1	0.36
A,B,E,C,F	1	0.36
A,B,E,F	1	0.36
A,B,E,G	1	0.36
A,B,F	1	0.36
A,B,G	2	0.72
A,C	5	1.8
A,C,B	2	0.72
A,C,D	1	0.36
A,C,D,E	2	0.72
A,C,D,E,F	1	0.36
A,D,E,F	1	0.36
A,D,F	3	1.08
A,G	1	0.36
B	2	0.72
B,C	3	1.08
B,C,E	1	0.36
B,C,F	3	1.08
B,C,F,G	1	0.36
B,D,F	1	0.36
B,D,G	1	0.36
B,E	3	1.08
B,E,F	1	0.36
B,F	2	0.72
B,G	4	1.44
C	7	2.52
C,D,E	1	0.36
C,E	1	0.36
C,E,B	1	0.36
C,E,F	1	0.36
C,F	1	0.36
C,F,G	1	0.36
C,G	2	0.72
D	1	0.36
D,E,F	1	0.36
E,A	1	0.36
E,C	1	0.36
E,C,F,B	1	0.36
E,F	2	0.72
E,F,G	1	0.36
E,G	1	0.36
F,C,E,G	1	0.36
F,G	1	0.36
G	3	1.08
G,C	1	0.36
NA(Not Applicable)	165	59.35
	---	---
	278	100.00

Valid cases = 113 Missing cases = 165

Variable Name: **fd26oth**
Label: Other (specify)
Type: C
Position: 5
Survey/Derived: S
Question Num: fd26oth
Question Text: Other (specify)

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 1	
Valid cases = 21	Missing cases: 257 NA(not applicable)= 257

Variable Name: **fd34**
Label: training to general members
Type: N
Position: 6
Survey/Derived: S
Question Num: fd34
Question Text: Has any training given to general members of this institution during the last year?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	59	21.22
3	219	78.78
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **fd37**
Label: How long did the training last?
Type: N
Position: 7
Survey/Derived: S
Question Num: fd37
Question Text: How long did the training last?

Unique Values / Codes

Value	Description
1-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	12	3.20339	2.390929

Valid cases = 59
Missing cases : 219
.c = 219

Variable Name: **fd38**
Label: How many people
Type: N
Position: 8
Survey/Derived: S
Question Num: fd38
Question Text: How many people attended the training session?

Unique Values / Codes

Value	Description
8-560	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
8	560	140.4828	120.4279

Valid cases = 58
Missing cases : 220
.b = 1
.c = 219

Variable Name: **fd39**
Label: topics covered
Type: C
Position: 9
Survey/Derived: S
Question Num: fd39
Question Text: What were the topics covered?

Unique Values / Codes

Value	Description
A	accounting
B	loan management
C	skills of organizing groups
D	application for membership
E	motivation for savings and /or investment
F	benefits of this institution
G	other
NA	Not Applicable

Frequency

Value	Count	Percent
A	2	0.72
A,B,C	2	0.72
A,B,C,D,E,F	1	0.36
A,B,C,D,G	1	0.36
A,B,D	2	0.72
A,B,D,E,F	1	0.36
A,B,D,F	1	0.36
A,B,F	1	0.36
A,D,E,F	1	0.36
A,D,F	1	0.36
B	3	1.08
B,C,F	1	0.36
B,C,F,G	1	0.36
B,C,G	1	0.36
B,D,E	1	0.36
B,D,G	1	0.36
B,E,F	2	0.72
B,E,G	1	0.36
B,F	1	0.36
B,G	4	1.44
C	2	0.72
C,B,E,F	1	0.36
C,E,F	1	0.36
C,F,G	1	0.36
C,G	1	0.36
E	2	0.72
E,F	4	1.44
E,F,G	3	1.08
E,G	2	0.72
F	1	0.36
F,G	3	1.08
G	9	3.24
NA(Not Applicable)	219	78.78
	278	100.00

Valid cases = 59 Missing cases = 219

Variable Name: **fd39oth**
Label: Other (specify)
Type: C
Position: 10
Survey/Derived: S
Question Num: fd39oth
Question Text: Other (specify)

Unique Values / Codes Unique values = 22 Unique missing data codes = 1	
Valid cases = 28	Missing cases: 250 NA(not applicable)= 250

Section VI: Member/Clients of the Institution
Data set name: in03_06mc.dta
Case count: 278
Variable count: 16
Size: 162,603 bytes

Variable Name: **mc2**
Label: who is members
Type: C
Position: 1
Survey/Derived: S
Question Num: mc2
Question Text: At present, who actually are the typical members of this institution?

Unique Values / Codes

Value	Description
A	anyone
B	villagers only
C	tambon residents only
D	men
E	women
F	land owners
G	landless
H	poor
I	wealthy
J	certain occupations
K	recommendation of exiting members
L	other

Frequency

Value	Count	Percent
A	6	2.16
A,B	2	0.72
B	157	56.47
B,C	4	1.44
B,E	19	6.83
B,H	14	5.04
B,H,J	1	0.36
B,H,L	6	2.16
B,J	23	8.27
B,J,H	1	0.36
B,L	33	11.87
C	4	1.44
C,J	1	0.36
E,C	1	0.36
E,L	1	0.36
J,L	2	0.72
L	3	1.08
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc2oth1**
Label: Other (specify)
Type: C
Position: 2
Survey/Derived: S
Question Num: mc2oth1
Question Text: Other (specify)

Unique Values / Codes	
Unique values =17 Unique missing data codes = 1	
Valid cases = 28	Missing cases: 250 NA(not applicable)= 250

Variable Name: **mc2oth2**
Label: Other (specify)
Type: C
Position: 3
Survey/Derived: S
Question Num: mc2oth2
Question Text: Other (specify)

Unique Values / Codes	
Unique values =31 Unique missing data codes = 1	
Valid cases = 45	Missing cases: 233 NA(not applicable)= 233

Variable Name: **mc5**
Label: membership application form
Type: N
Position: 4
Survey/Derived: S
Question Num: mc5
Question Text: Does the institution have a membership application form?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	126	45.32
3	152	54.68
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc6**
Label: interview applicants
Type: N
Position: 5
Survey/Derived: S
Question Num: mc6
Question Text: Does the institution interview applicants for membership?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	158	56.83
3	120	43.17
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc7**
Label: evaluate
Type: C
Position: 6
Survey/Derived: S
Question Num: mc7
Question Text: What characteristics are evaluated about the applicant to determine whether or not they will be accepted into the institution?

Unique Values / Codes

Value	Description
A	age
B	sex
C	education level
D	occupation
E	landholding
F	crops grown
G	income
H	wealth
I	religious affiliation
J	nationality
K	reputation
L	size of family
M	number of years living in this village
N	membership with other organization
O	recommendation of exiting members
P	expected amount of saving
Q	other

Frequency

Value	Count	Percent
A	1	0.36
A,B,M	1	0.36
A,D,G,J,H,M,L	1	0.36
A,D,G,M	2	0.72
A,D,M,Q	1	0.36
A,D,Q	1	0.36
A,G,M,H,Q	1	0.36
A,I,M,Q	1	0.36
A,J,M,Q	2	0.72
A,M	1	0.36
A,M,Q	1	0.36
A,Q	3	1.08
A,Q,J	1	0.36
A,Q,M	1	0.36
B	3	1.08
B,D	1	0.36
B,J,M,Q	1	0.36
B,Q	13	4.68
D	8	2.88
D,F	1	0.36
D,G	3	1.08
D,G,H	4	1.44
D,G,H,M	1	0.36
D,G,H,M,N	1	0.36
D,G,H,M,N,Q	1	0.36
D,G,H,M,Q	2	0.72
D,G,H,N	1	0.36
D,G,H,N,Q	3	1.08
D,G,H,Q	3	1.08
D,G,M,N	3	1.08
D,G,M,N,Q	7	2.52
D,G,N,Q	1	0.36
D,G,Q	1	0.36
D,H	4	1.44
D,M	2	0.72
D,M,H,Q	1	0.36
D,P,Q	1	0.36
D,Q	27	9.71
F,D,M,Q	1	0.36
G,H	2	0.72
G,H,M	1	0.36
G,H,M,N	1	0.36
G,M	2	0.72
G,M,N	1	0.36
G,M,P	1	0.36
G,P	1	0.36
G,Q	5	1.8
H,G,Q	1	0.36
H,M,N	1	0.36
H,M,N,Q	1	0.36
H,Q	1	0.36
M	4	1.44
M,A,Q,J	1	0.36
M,D	1	0.36

M,G	1	0.36
M,H,D,G	1	0.36
M,N	2	0.72
M,N,Q	4	1.44
M,P	1	0.36
M,Q	35	12.59
M,Q,A	1	0.36
M,Q,J	1	0.36
N,Q	3	1.08
O	2	0.72
O,Q	1	0.36
P,A,M,Q	1	0.36
P,Q	3	1.08
Q	75	26.98
Q,A	1	0.36
Q,A,M	1	0.36
Q,A,M,I,J	1	0.36
Q,A,M,J	1	0.36
Q,B	1	0.36
Q,D,P	1	0.36
Q,H	1	0.36
Q,H,A,G	1	0.36
Q,M	3	1.08
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc7oth1**
Label: other
Type: C
Position: 7
Survey/Derived: S
Question Num: mc7oth1
Question Text: other

Unique Values / Codes	
Unique values = 16 Unique missing data codes = 1	
Valid cases = 30	Missing cases: 248 NA(not applicable)= 248

Variable Name: **mc7oth2**
Label: Other (specify)
Type: C
Position: 8
Survey/Derived: S
Question Num: mc7oth2
Question Text: Other (specify)

Unique Values / Codes	
Unique values = 46 Unique missing data codes = 1	
Valid cases = 218	Missing cases: 60 NA(not applicable)= 60

Variable Name: **mc7a**
Label: two most important
Type: C
Position: 9
Survey/Derived: S
Question Num: mc7a
Question Text: What are the two most important characteristics used in evaluating applicants?

Unique Values / Codes	
Unique values = 41 Unique missing data codes = 0	
Valid cases = 278	Missing cases: 0

Variable Name: **mc9**
Label: application fee for membership
Type: N
Position: 10
Survey/Derived: S
Question Num: mc9
Question Text: Is there an application fee for membership?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	100	35.97
3	178	64.03
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc9a**
Label: How much
Type: N
Position: 11
Survey/Derived: S
Question Num: mc9a
Question Text: How much is the application fee for membership ?

Unique Values / Codes

Value	Description
5-100	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
5	100	24.35	21.70341

Valid cases = 100 Missing cases : 178
.c = 178

Variable Name: **mc10**
Label: Is there a membership fee ?
Type: N
Position: 12
Survey/Derived: S
Question Num: mc10
Question Text: Is there a membership fee ?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	48	17.27
3	230	82.73
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **mc10a**
Label: How much?
Type: N
Position: 13
Survey/Derived: S
Question Num: mc10a
Question Text: How much is the membership fee ?

Unique Values / Codes

Value	Description
5-3000	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
5	3000	94.6875	428.9614

Valid cases = 48 Missing cases : 230
.c = 230

Variable Name: **mc11a**
Label: Present No.
Type: N
Position: 14
Survey/Derived: S
Question Num: mc11a
Question Text: Present No. of Members

Unique Values / Codes

Value	Description
0-1568	number

Means

Min	Max	Mean	S.D.
0	1568	87.7446	152.9195

Valid cases = 278 Missing cases : 0

Variable Name: **mc11b**
Label: No. of Members a Year Ago
Type: N
Position: 15
Survey/Derived: S
Question Num: mc11b
Question Text: No. of Members a Year Ago

Unique Values / Codes

Value	Description
4-1568	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
4	1568	86.875	156.5826

Valid cases = 272 Missing cases : 6
.c = 6

Variable Name: **mc12**
Label: Why did the change happen?
Type: C
Position: 16
Survey/Derived: S
Question Num: mc12
Question Text: Why did the change happen?

Unique Values / Codes

Unique values = 145
Unique missing data codes = 1

Valid cases = 155 Missing cases: 123
NA(not applicable)= 123

Section VII: Internal Savings
Data set name: in03_07sv.dta
Case count: 278
Variable count: 14
Size: 141,840 bytes

Variable Name: sv1
Label: current form of deposits
Type: C
Position: 1
Survey/Derived: S
Question Num: sv1
Question Text: What is the current form(s) of deposits accepted by the institution?

Unique Values / Codes

Value	Description
A	cash
B	rice
C	other crops
D	animals
E	other (Specify)
NA	not applicable

Frequency

Value	Count	Percent
A	112	40.29
B	1	0.36
NA(Not Applicable)	165	59.35
	278	100.00

Valid cases = 113 Missing cases = 165

Variable Name: sv1oth
Label: Other (specify)
Type: C
Position: 2
Survey/Derived: S
Question Num: sv1oth
Question Text: Other (specify)

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 278
NA(not applicable)= 278

Variable Name: **sv4**
Label: types of savings
Type: C
Position: 3
Survey/Derived: S
Question Num: sv4
Question Text: What types of savings options are currently available from this institution?

Unique Values / Codes

Value	Description
A	pledged savings (regular, scheduled savings)
B	pledged shares (regular, scheduled share purchase)
C	savings (spontaneous)
D	shares (spontaneous)
E	special deposits
F	time deposits
G	other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A	54	19.42
A,B	11	3.96
A,D	17	6.12
A,E	1	0.36
B	10	3.6
D	19	6.83
G	1	0.36
NA(Not Applicable)	165	59.35
	278	100.00

Valid cases = 113 Missing cases =165

Variable Name: **sv4oth**
Label: other (specify)
Type: C
Position: 4
Survey/Derived: S
Question Num: sv4oth
Question Text: other (specify)

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 277
NA(not applicable)= 277

Variable Name: **sv5**
Label: types of savings
Type: C
Position: 5
Survey/Derived: S
Question Num: sv5
Question Text: A year ago, what types of savings options were available?

Unique Values / Codes

Value	Description
A	pledged savings (regular, scheduled savings)
B	pledged shares (regular, scheduled share purchase)
C	savings (spontaneous)
D	shares (spontaneous)
E	special deposits
F	time deposits
G	other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A	49	17.63
A,B	12	4.32
A,D	19	6.83
A,E	2	0.72
B	8	2.88
D	18	6.47
G	1	0.36
NA(Not Applicable)	169	60.79
	---	---
	278	100.00

Valid cases = 109 Missing cases = 169

Variable Name: **sv5oth**
Label: other (specify)
Type: C
Position: 6
Survey/Derived: S
Question Num: sv5oth
Question Text: other (specify)

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 277
NA(not applicable)= 277

Variable Name: **sv6**
Label: Why there was change?
Type: C
Position: 7
Survey/Derived: S
Question Num: sv6
Question Text: Why this type of savings this institution provided was changed in the past 12 months?

Unique Values / Codes	
Unique values = 18 Unique missing data codes = 1	
Valid cases = 17	Missing cases: 261 NA(not applicable)= 261

Variable Name: **sv18d**
Label: minimum amount of first savings
Type: N
Position: 8
Survey/Derived: S
Question Num: sv18d
Question Text: Was there a designated minimum amount of the first savings?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	112	40.29
3	1	0.36
.c	165	59.35
	278	100.00

Valid cases = 113 Missing cases = 165

Variable Name: **sv18e**
Label: What is the minimum amount of first savings?
Type: N
Position: 9
Survey/Derived: S
Question Num: sv18e
Question Text: What is the minimum amount of first savings?

Unique Values / Codes

Value	Description
10-1500	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	1500	62.38839	166.9268

Valid cases = 112 Missing cases : 166
.c = 166

Variable Name: **sv18f**
Label: non-member can deposit(savings) or not
Type: N
Position: 10
Survey/Derived: S
Question Num: sv18f
Question Text: Is non-member eligible to deposit (savings) with this institution?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	9	3.24
3	104	37.41
.c	165	59.35
	278	100.00

Valid cases = 113 Missing cases = 165

Variable Name: **sv18g**
Label: Is there an evaluation of capability to save?
Type: N
Position: 11
Survey/Derived: S
Question Num: sv18g
Question Text: Is this institution evaluate capability to save of non-members before allow them to save with institution?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	5	1.80
3	4	1.44
.c	269	96.76
	278	100.00

Valid cases = 9 Missing cases = 269

Variable Name: **sv19a**
Label: number of depositors(savings)
Type: N
Position: 12
Survey/Derived: S
Question Num: sv19a
Question Text: How many depositors deposit (savings) with this institution?

Unique Values / Codes

Value	Description
13-417	number
.c	not applicable

Means

Min	Max	Mean	S.D.
13	417	94.74336	64.61601

Valid cases = 113 Missing cases : 165
.c = 165

Variable Name: **sv19b**
Label: number of depositors(savings)
Type: N
Position: 13
Survey/Derived: S
Question Num: sv19b
Question Text: In the previous 12 months before the past 12 months, how many depositors deposit (savings) with this institution?

Unique Values / Codes

Value	Description
14-396	number
.c	not applicable

Means

Min	Max	Mean	S.D.
14	396	91.61261	60.56254

Valid cases = 111
Missing cases : 167
.c = 167

Variable Name: **sv20**
Label: Why there was a change
Type: C
Position: 14
Survey/Derived: S
Question Num: sv20
Question Text: In the past 12 month, why there was a change in number of depositors deposit (savings) with this institution?

Unique Values / Codes

Unique values = 88
Unique missing data codes = 1

Valid cases = 94
Missing cases: 184
NA(not applicable)= 184

Section VII: Internal Savings
Data set name: in03_07sv_tab1.dta
Case count: 142
Variable count: 14
Size: 76,783 bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes

Unique values = 2
Unique missing data codes = 0

Valid cases = 142 Missing cases: 0
NA(not applicable)= 0

Variable Name: sv4
Label: types of savings
Type: C
Position: 2
Survey/Derived: S
Question Num: sv4
Question Text: What types of savings options are currently available from this institution?

Unique Values / Codes

Value	Description
A	pledged savings (regular, scheduled savings)
B	pledged shares (regular, scheduled share purchase)
C	savings (spontaneous)
D	shares (spontaneous)
E	special deposits
F	time deposits
G	other (specify)

Frequency

Value	Count	Percent
A	83	58.45
B	20	14.08
D	36	25.35
E	1	0.70
G	2	1.41
	142	100.00

Valid cases = 142 Missing cases = 0

Variable Name: **sv7a**
Label: type of saving
Type: N
Position: 3
Survey/Derived: S
Question Num: sv7a
Question Text: Is this type of saving optional or required?

Unique Values / Codes

Value	Description
1	optional
3	required

Frequency

Value	Count	Percent
1	11	7.75
3	131	92.25
	142	100.00

Valid cases = 142 Missing cases = 0

Variable Name: **sv7c**
Label: How often
Type: N
Position: 4
Survey/Derived: S
Question Num: sv7c
Question Text: How often do members have to save?

Unique Values / Codes

Value	Description
1	any time
3	weekly
5	monthly
7	annually
9	other
.c	not applicable

Frequency

Value	Count	Percent
5	70	49.30
7	31	21.83
9	30	21.13
.c	11	7.75
	142	100.00

Valid cases = 131 Missing cases = 11

Variable Name: **sv7coth**
Label: other (specify)
Type: C
Position: 5
Survey/Derived: S
Question Num: sv7coth
Question Text: other (specify)

Unique Values / Codes	
Unique values = 7 Unique missing data codes = 1	
Valid cases = 30	Missing cases: 112 NA(not applicable)= 112

Variable Name: **sv7d**
Label: The least deposit.
Type: N
Position: 6
Survey/Derived: S
Question Num: sv7d
Question Text: How many the least saving does deposit in the past 12 months?

Unique Values / Codes

Value	Description
10-1500	number

Means

Min	Max	Mean	S.D.
10	1500	63.29225	149.0649

Valid cases = 142 Missing cases : 0

Variable Name: **sv7e**
Label: The most deposit.
Type: N
Position: 7
Survey/Derived: S
Question Num: sv7e
Question Text: How many the most saving does deposit in the past 12 months?

Unique Values / Codes

Value	Description
10-10000	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
10	10000	411.9681	1051.725

Valid cases = 141 Missing cases : 1
.b = 1

Variable Name: **sv7f**
Label: The average deposit per members.
Type: N
Position: 8
Survey/Derived: S
Question Num: sv7f
Question Text: How many the average deposit per each member does deposit in the past 12 months?

Unique Values / Codes

Value	Description
10-2550	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
10	2550	109.6986	267.1342

Valid cases = 141 Missing cases : 1
.b = 1

Variable Name: **sv7m**
Label: Interest rate
Type: N
Position: 9
Survey/Derived: S
Question Num: sv7m
Question Text: How many interest rate does pay for this saving in past 12 months?

Unique Values / Codes

Value	Description
0-30	Number

Means

Min	Max	Mean	S.D.
0	30	2.246479	5.397273

Valid cases = 142 Missing cases : 0

Variable Name: **sv7o**
Label: Interest rate before.
Type: N
Position: 10
Survey/Derived: S
Question Num: sv7o
Question Text: How many interest rate does pay for this saving in 12 months before?

Unique Values / Codes

Value	Description
0-30	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	30	1.306232	4.328455

Valid cases = 138 Missing cases : 4
.c = 4

Variable Name: **sv7p**
Label: Why change?
Type: C
Position: 11
Survey/Derived: S
Question Num: sv7p
Question Text: Why interest rate does pay for this saving have change?

Unique Values / Codes	
Unique values =20 Unique missing data codes = 1	
Valid cases = 21	Missing cases: 121 NA(not applicable)= 121

Variable Name: **sv18a**
Label: Total amount of savings
Type: N
Position: 12
Survey/Derived: S
Question Num: sv18a
Question Text: In the past 12 months, what was the total amount of savings that deposited with this type of savings?

Unique Values / Codes

Value	Description
10- 1348361	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
10	1348361	41089.23	124909

Valid cases = 140 Missing cases : 2
.b = 2

Variable Name: **sv18b**
Label: Total amount of savings
Type: N
Position: 13
Survey/Derived: S
Question Num: sv18b
Question Text: In the previous 12 months before the past 12 months, what was the total amount of savings that deposited with this type of savings?

Unique Values / Codes

Value	Description
0- 405300	Number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	405300	30055.1	52512.2

Valid cases = 136
Missing cases : 6
.b = 1
.c = 5

Variable Name: **sv18c**
Label: Why change?
Type: C
Position: 14
Survey/Derived: S
Question Num: sv18c
Question Text: What are the reasons you think that the total amount of this type of savings was changed?

Unique Values / Codes

Unique values =112
Unique missing data codes = 1

Valid cases = 142
Missing cases: 0
NA(not applicable)=0

Section VIII: Internal Lending
Data set name: in03_08ld.dta
Case count: 278
Variable count: 32
Size: 456,597 bytes

Variable Name: **ld1**
Label: current form of loans
Type: C
Position: 1
Survey/Derived: S
Question Num: ld1
Question Text: What is the current form(s) of loans made by this institution?

Unique Values / Codes

Value	Description
A	cash
B	rice
C	other crops
D	animals
E	other (Specify)
NA	not applicable

Frequency

Value	Count	Percent
A	158	56.83
A,D	1	0.36
A,E	4	1.44
B	9	3.24
D	1	0.36
E	2	0.72
NA(Not Applicable)	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld1oth**
Label: other (Specify)
Type: C
Position: 2
Survey/Derived: S
Question Num: ld1oth
Question Text: other (Specify)

Unique Values / Codes

Unique values = 4
Unique missing data codes = 1

Valid cases = 6 Missing cases: 272
NA(not applicable)= 272

Variable Name: **ld4**
Label: have a loan application form
Type: N
Position: 3
Survey/Derived: S
Question Num: ld4
Question Text: Does this institution have a loan application form ?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	140	50.36
3	35	12.59
.c	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld4a**
Label: interview before giving
Type: N
Position: 4
Survey/Derived: S
Question Num: ld4a
Question Text: Does this institution interview the applicant before giving them a loan?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	140	50.36
3	35	12.59
.c	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld4b**
Label: What questions
Type: C
Position: 5
Survey/Derived: S
Question Num: ld4b
Question Text: What questions do you ask during the interview?

Unique Values / Codes	
Unique values = 63 Unique missing data codes = 1	
Valid cases = 140	Missing cases: 138 NA(not applicable)= 138

Variable Name: **ld5**
Label: what criteria are used
Type: C
Position: 6
Survey/Derived: S
Question Num: ld5
Question Text: Currently, what criteria are used to determine whether an applicant is eligible to receive a loan?

Unique Values / Codes

Value	Description
A	amount of savings with the institution
B	purpose of loan
C	other outstanding liabilities
D	reputation
E	ability to repay
F	occupation
G	other
NA	not Applicable

Frequency

Value	Count	Percent
A	3	1.08
A,B	2	0.72
A,B,C,E,F	2	0.72
A,B,C,E,G	1	0.36
A,B,E	6	2.16
A,B,E,F	1	0.36
A,B,E,G	1	0.36
A,B,E,G,F	1	0.36
A,B,F,G	1	0.36
A,E,C,G	1	0.36
A,E,G,B	1	0.36
B	3	1.08
B,C,E	2	0.72
B,C,E,F	9	3.24
B,C,E,F,G	1	0.36
B,C,E,G	2	0.72
B,E	37	13.31
B,E,A	3	1.08
B,E,C	2	0.72
B,E,C,F	1	0.36
B,E,F	27	9.71
B,E,F,G	4	1.44
B,E,G	18	6.47
B,E,G,A,C	1	0.36
B,F	3	1.08
B,F,E,G	1	0.36
B,F,G	1	0.36
B,G	2	0.72
C,E	1	0.36
C,E,F	1	0.36
C,F	1	0.36
E	5	1.8
E,B	2	0.72
E,B,C,G	1	0.36
E,B,F	1	0.36
E,B,G	3	1.08
E,C	1	0.36
E,F	4	1.44
E,F,B	1	0.36
E,G	3	1.08
F,E	2	0.72
F,G	1	0.36
F,G,E	1	0.36
G	10	3.6
NA(Not Applicable)	103	37.05
	---	---
	278	100.00

Valid cases = 175 Missing cases =103

Variable Name: **ld5oth**
Label: other (Specify)
Type: C
Position: 7
Survey/Derived: S
Question Num: ld5oth
Question Text: other (Specify)

Unique Values / Codes	
Unique values = 30 Unique missing data codes = 1	
Valid cases = 55	Missing cases: 223 NA(not applicable)= 223

Variable Name: **ld10a**
Label: collateral for a loan
Type: N
Position: 8
Survey/Derived: S
Question Num: ld10a
Question Text: Does this institution require collateral for a loan?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	14	5.04
3	161	57.91
.c	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld10b**
Label: What kinds
Type: C
Position: 9
Survey/Derived: S
Question Num: ld10b
Question Text: What kinds of assets are accepted as collaterals?

Unique Values / Codes	
Unique values = 11 Unique missing data codes = 1	
Valid cases = 14	Missing cases: 264 NA(not applicable)= 264

Variable Name: **ld10c**
Label: What is the ration?
Type: C
Position: 10
Survey/Derived: S
Question Num: ld10c
Question Text: What is the ration between the value of collateral and the size of loan?

Unique Values / Codes	
Unique values = 6 Unique missing data codes = 1	
Valid cases = 14	Missing cases: 264 NA(not applicable)=264

Variable Name: **ld10d**
Label: What was the ratio?
Type: C
Position: 11
Survey/Derived: S
Question Num: ld10d
Question Text: In the past 12 months, what was the ratio between value of asset that was collateral to loan and amount of loan?

Unique Values / Codes	
Unique values = 6 Unique missing data codes = 1	
Valid cases = 13	Missing cases: 265 NA(not applicable)= 265

Variable Name: **ld10e**
Label: Why there's a change in ratio?
Type: C
Position: 12
Survey/Derived: S
Question Num: ld10e
Question Text: Why there's a change in ratio?

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 276 NA(not applicable)= 276

Variable Name: **ld11a**
Label: guarantor
Type: N
Position: 13
Survey/Derived: S
Question Num: ld11a
Question Text: Does this institution require a guarantor for a loan?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	151	54.32
3	24	8.63
.c	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld11b**
Label: How many?
Type: N
Position: 14
Survey/Derived: S
Question Num: ld11b
Question Text: How many guarantors are required?

Unique Values / Codes

Value	Description
1-26	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	26	2.450331	2.168529

Valid cases = 151 Missing cases : 127
.c = 127

Variable Name: **ld11c**
Label: Have to be the members?
Type: N
Position: 15
Survey/Derived: S
Question Num: ld11c
Question Text: Do the guarantors have to be the members of this institution?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	146	52.52
3	5	1.80
.c	127	45.68
	278	100.00

Valid cases = 151 Missing cases = 127

Variable Name: **ld15**
Label: institution follow up the loan
Type: N
Position: 16
Survey/Derived: S
Question Num: ld15
Question Text: In the past 12months, was this institution follow up the loan given to members?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	82	29.50
3	93	33.45
.c	103	37.05
	278	100.00

Valid cases = 175 Missing cases = 103

Variable Name: **ld15a**
Label: How many?
Type: N
Position: 17
Survey/Derived: S
Question Num: ld15a
Question Text: How many loans that were followed?

Unique Values / Codes

Value	Description
1-153	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	153	28.91463	30.12452

Valid cases = 82 Missing cases : 196
.c = 196

Variable Name: **ld15b**
Label: How many?
Type: N
Position: 18
Survey/Derived: S
Question Num: ld15b
Question Text: at present, how many loans that are late repaid(borrower did not repaid at due or paid less than amount that had to be repaid?

Unique Values / Codes

Value	Description
0-51	number
.c	not applicable
.y	missing value

Means

Min	Max	Mean	S.D.
0	51	2.123457	7.719104

Valid cases = 81
Missing cases : 197
.c = 196
.y = 1

Variable Name: **ld15c**
Label: How many?
Type: N
Position: 19
Survey/Derived: S
Question Num: ld15c
Question Text: How many loans that were late repaid?

Unique Values / Codes

Value	Description
0- 117390	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	117390	8779.695	23747.69

Valid cases = 82
Missing cases : 196
.c = 196

Variable Name: **ld18a**
Label: How many loan contracts?
Type: N
Position: 20
Survey/Derived: S
Question Num: ld18a
Question Text: In the past 12 months, how many loans (loan contract) that provided by this institution?

Unique Values / Codes

Value	Description
1-678	number
.a	refuse to answer
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
1	678	52.69186	61.60251

Valid cases = 172

Missing cases : 106
.a = 1
.b = 1
.c = 104

Variable Name: **ld18b**
Label: How many loan contracts
Type: N
Position: 21
Survey/Derived: S
Question Num: ld18b
Question Text: In the previous 12 months before the past 12 months, how many loans (loan contract) that provided by this institution?

Unique Values / Codes

Value	Description
0-368	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	368	50.64458	46.35986

Valid cases = 166

Missing cases : 112
.c = 112

Variable Name: **ld18c**
Label: Why did the change happen?
Type: C
Position: 22
Survey/Derived: S
Question Num: ld18b
Question Text: Why did the change happen?

Unique Values / Codes	
Unique values = 153 Unique missing data codes = 1	
Valid cases = 158	Missing cases: 120 NA(not applicable)= 120

Variable Name: **ld21a**
Label: The total amount (value) of loan
Type: N
Position: 23
Survey/Derived: S
Question Num: ld21a
Question Text: In the past 12 months, what was the total amount (value) of loan provided by this institution?

Unique Values / Codes

Value	Description
457- 1384275	number
.a	refuse to answer
.c	not applicable

Means

Min	Max	Mean	S.D.
457	1384275	420381.3	434511.7

Valid cases = 174
Missing cases : 104
.a = 1
.c = 103

Variable Name: **ld21b**
Label: The total amount (value) of loan
Type: N
Position: 24
Survey/Derived: S
Question Num: ld21b
Question Text: In the previous 12 months before the past 12 months, what was the total amount (value) of loan provided by this institution?

Unique Values / Codes

Value	Description
0- 1900000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	1900000	428017.4	429057.9

Valid cases = 166 Missing cases : 112
.c = 112

Variable Name: **ld21c**
Label: Why did the change happen?
Type: C
Position: 25
Survey/Derived: S
Question Num: ld21c
Question Text: Why did the change happen?

Unique Values / Codes

Unique values = 146
Unique missing data codes = 1

Valid cases = 152 Missing cases: 126
NA(not applicable)= 126

Variable Name: **ld24a**
Label: Present Interest Rate
Type: N
Position: 26
Survey/Derived: S
Question Num: ld24a
Question Text: At present, what is interest rate on normal loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-100	Number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	100	10.60358	12.14388

Valid cases = 173
Missing cases : 105
.b = 1
.c = 104

Variable Name: **ld24a1**
Label: Present Interest Rate
Type: N
Position: 27
Survey/Derived: S
Question Num: ld24a1
Question Text: At present, what is interest rate on emergency loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-72	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	72	16.48348	12.35997

Valid cases = 46
Missing cases : 232
.c = 232

Variable Name: **ld24ao**
Label: record details
Type: C
Position: 28
Survey/Derived: S
Question Num: ld24ao
Question Text: in case of kinds likes paddy, please record details

Unique Values / Codes	
Unique values =17 Unique missing data codes = 1	
Valid cases = 16	Missing cases: 262 NA(not applicable)= 262

Variable Name: **ld24b**
Label: interest rate
Type: N
Position: 29
Survey/Derived: S
Question Num: ld24b
Question Text: In the previous 12 months before the past 12 months, what was interest rate on normal loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-100	Number
.c	not applicable
.b	

Means

Min	Max	Mean	S.D.
0	100	10.15613	12.20786

Valid cases = 163
Missing cases : 115
.b = 1
.c = 114

Variable Name: **ld24b1**
Label: at present, what was interest rate
Type: N
Position: 30
Survey/Derived: S
Question Num: ld24b1
Question Text: At present, what was interest rate on emergency loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-72	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	72	17.62595	14.55845

Valid cases = 42 Missing cases : 236
.c = 236

Variable Name: **ld24bo**
Label: record details
Type: C
Position: 31
Survey/Derived: S
Question Num: ld24bo
Question Text: in case of kinds likes paddy, please record details

Unique Values / Codes

Unique values =12
Unique missing data codes = 1

Valid cases = 12 Missing cases: 266
NA(not applicable)= 266

Variable Name: **ld24c**
Label: changing in interest rate
Type: C
Position: 32
Survey/Derived: S
Question Num: ld24c
Question Text: why there was a change in interest rate

Unique Values / Codes

Unique values =52
Unique missing data codes = 1

Valid cases = 53 Missing cases: 225
NA(not applicable)= 225

Section IX: Extended Repayment of Loans and Default
Data set name: in03_09df.dta
Case count: 278
Variable count: 3
Size: 5,442 bytes

Variable Name: df3a
Label: How many times?
Type: N
Position: 1
Survey/Derived: S
Question Num: df3a
Question Text: In the past 12 months, how many times this institution extended the due date of loan principal?

Unique Values / Codes

Value	Description
0-37	number

Means

Min	Max	Mean	S.D.
0	37	.6906475	3.644587

Valid cases = 278 Missing cases : 0

Variable Name: df3b
Label: How many times?
Type: N
Position: 2
Survey/Derived: S
Question Num: df3b
Question Text: In the past 12 months, how many times this institution extended the due date of loan interest?

Unique Values / Codes

Value	Description
0-15	number

Means

Min	Max	Mean	S.D.
0	15	.2230216	1.277651

Valid cases = 278 Missing cases : 0

Variable Name: **df3c**
Label: How many times?
Type: N
Position: 3
Survey/Derived: S
Question Num: df3c
Question Text: in the past 12 months, how many times the borrowers did not repay the loans(likes the institution had to ask repayment of loan from loan guarantors or confiscated loan collateral, or in case of loan default that this institution had to write off the loan

Unique Values / Codes

Value	Description
0-37	number

Means

Min	Max	Mean	S.D.
0	37	.4388489	3.238119

Valid cases = 278 Missing cases : 0

Section IX: Extended Repayment of Loans and Default
Data set name: in03_09df_tab1.dta
Case count: 6,116
Variable count: 5
Size: 638,568 bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes Unique values = 22 Unique missing data codes = 0	
Valid cases = 6,116	Missing cases: 0

Variable Name: specify
Label: specify
Type: C
Position: 2
Survey/Derived: S
Question Num: specify
Question Text: specify

Unique Values / Codes Unique values = 49 Unique missing data codes = 0	
Valid cases = 6,116	Missing cases: 0

Variable Name: df3d
Label: extend due date of the loan principal
Type: N
Position: 3
Survey/Derived: S
Question Num: df3d
Question Text: extend due date of the loan principal

Unique Values / Codes

Value	Description
0-34	Number

Means

Min	Max	Mean	S.D.
0	34	.0313931	.7287993

Valid cases = 6,116 Missing cases : 0

Variable Name: **df3e**
Label: extend due date of the loan interest
Type: N
Position: 4
Survey/Derived: S
Question Num: df3e
Question Text: extend due date of the loan interest

Unique Values / Codes

Value	Description
0-15	number

Means

Min	Max	Mean	S.D.
0	15	.0101373	.2549178

Valid cases = 6,116 Missing cases : 0

Variable Name: **df3f**
Label: not repaid
Type: N
Position: 5
Survey/Derived: S
Question Num: df3f
Question Text: not repaid

Unique Values / Codes

Value	Description
0-37	number

Means

Min	Max	Mean	S.D.
0	37	.0199477	.6952198

Valid cases = 6,116 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in03_10st.dta
Case count: 278
Variable count: 1
Size: 4,559 bytes

Variable Name: st3
Label: meeting
Type: N
Position: 1
Survey/Derived: S
Question Num: st3
Question Text: In the past 12 months, Does this institution hold a general meeting for all the members?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	183	65.83
3	95	34.17
	278	100.00

Valid cases = 278 Missing cases = 0

Section X: Internal Structure of the Institution
Data set name: in03_10st_tab1.dta
Case count: 329
Variable count: 5
Size: 104,823 bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 0	
Valid cases = 329	Missing cases: 0

Variable Name: st2a
Label: Committee Name
Type: C
Position: 2
Survey/Derived: S
Question Num: st2a
Question Text: What are the responsibilities of this committee?

Unique Values / Codes	
Unique values = 221 Unique missing data codes = 0	
Valid cases = 329	Missing cases: 0

Variable Name: **st2b**
Label: How many people?
Type: N
Position: 3
Survey/Derived: S
Question Num: st2b
Question Text: How many people serve on this committee?

Unique Values / Codes

Value	Description
1-30	Number
.y	missing value

Means

Min	Max	Mean	S.D.
1	30	8.603659	4.507037

Valid cases = 328 Missing cases : 1
.y = 1

Variable Name: **st2c**
Label: How much time for meeting?
Type: N
Position: 4
Survey/Derived: S
Question Num: st2c
Question Text: In the past 12 months, How much time does this committee have meeting?

Unique Values / Codes

Value	Description
0-20	number

Means

Min	Max	Mean	S.D.
0	20	3.173252	3.729875

Valid cases = 329 Missing cases : 0

Variable Name: **st2d**
Label: What responsibility?
Type: C
Position: 5
Survey/Derived: S
Question Num: st2d
Question Text: What responsibility of committee?

Unique Values / Codes

Unique values = 319
Unique missing data codes = 0

Valid cases = 329 Missing cases: 0

Section X: Internal Structure of the Institution
Data set name: in03_10st_tab2.dta
Case count: 301
Variable count: 2
Size: 5,218 bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 12 Unique missing data codes = 0	
Valid cases = 301	Missing cases: 0

Variable Name: st3d
Label: percentage of members
Type: N
Position: 2
Survey/Derived: S
Question Num: st3d
Question Text: What percentage of members participated in the meeting?

Unique Values / Codes

Value	Description
25-100	number

Means

Min	Max	Mean	S.D.
25	100	89.42857	13.1891

Valid cases = 301 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in03_10st_tab3.dta
Case count: 556
Variable count: 22
Size: 148,100 bytes

Variable Name: st4b
Label: House number
Type: C
Position: 1
Survey/Derived: S
Question Num: st4b
Question Text: House number

Unique Values / Codes	
Unique values = 43 Unique missing data codes = 1	
Valid cases = 49	Missing cases: 507 NA(not applicable)= 507

Variable Name: st4d
Label: Whose phone is it?
Type: N
Position: 2
Survey/Derived: S
Question Num: st4d
Question Text: Whose phone is it?

Unique Values / Codes

Value	Description
1	my own
3	neighbor's
5	village's public phone
.c	not applicable

Frequency

Value	Count	Percent
1	22	3.96
3	7	1.26
.c	527	94.78
	556	100.00

Valid cases = 29 Missing cases = 527

Variable Name: **st4e**
Label: Sex
Type: N
Position: 3
Survey/Derived: S
Question Num: st4e
Question Text: Sex

Unique Values / Codes

Value	Description
1	male
3	female
.c	not applicable

Frequency

Value	Count	Percent
1	26	4.68
3	23	4.14
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4f**
Label: Age
Type: N
Position: 4
Survey/Derived: S
Question Num: st4f
Question Text: Age

Unique Values / Codes

Value	Description
22-65	number
.c	not applicable

Means

Min	Max	Mean	S.D.
22	65	41.2449	9.813958

Valid cases = 49 Missing cases : 507
.c = 507

Variable Name: **st4g**
Label: Years of residence
Type: N
Position: 5
Survey/Derived: S
Question Num: st4g
Question Text: Years of residence

Unique Values / Codes

Value	Description
2-65	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	65	29.61224	15.23677

Valid cases = 49 Missing cases : 507
.c = 507

Variable Name: **st4h**
Label: Highest grade of school completed.
Type: N
Position: 6
Survey/Derived: S
Question Num: st4h
Question Text: Highest grade of school completed.

Unique Values / Codes

Value	Description
1	no school
3	P. 1
5	P. 2
7	P. 3
9	P. 4
11	P. 5
13	P. 6
15	M or MS 1
17	M or MS 2
19	M or MS 3
21	M or MS 4
23	M or MS 5
25	M or MS 6
27	M or MS 7
29	M or MS 8
31	PWT 2
33	PWC 1
35	PWC 2
37	PWC 3
39	PWS 1
41	PWS 2

43	PWT 1
45	Univ. 1
47	Univ. 2
49	Univ. 3
51	Univ. 4
53	Other
.c	not applicable

Frequency

Value	Count	Percent
9	14	2.52
13	5	0.90
15	2	0.36
17	1	0.18
19	13	2.34
25	8	1.44
29	1	0.18
35	2	0.36
39	1	0.18
51	1	0.18
53	1	0.18
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4i**
Label: What educational system?
Type: N
Position: 7
Survey/Derived: S
Question Num: st4i
Question Text: What educational system?

Unique Values / Codes

Value	Description
1	either old system
3	new
5	temple
.c	not applicable

Frequency

Value	Count	Percent
1	21	3.78
3	27	4.86
5	1	0.18
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4j**
Label: Other professional training
Type: N
Position: 8
Survey/Derived: S
Question Num: st4j
Question Text: Other professional training

Unique Values / Codes

Value	Description
1	inactive
3	in school
5	rice farmer
7	corn farmer
9	shrimp farmer
11	raise fish other than shrimp
13	orchard farmer
15	farmer growing a different crop
17	raise livestock: chicken or duck
19	raise livestock: pig, cow or water buffalo
21	construction work in village
23	construction work out of village but in Changwat
25	construction work in Bangkok
27	rice miller
29	shop keeper
31	factory worker – production
33	mechanic
35	clerical worker
37	administrative or managerial job
39	other (specify)
.c	not applicable

Frequency

Value	Count	Percent
1	36	6.47
5	4	0.72
17	1	0.18
19	1	0.18
39	7	1.26
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4joth**
Label: other (specify)
Type: C
Position: 9
Survey/Derived: S
Question Num: st4joth
Question Text: other (specify)

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 1	
Valid cases = 7	Missing cases: 549 NA(not applicable)= 549

Variable Name: **st4k**
Label: Current Occupation
Type: N
Position: 10
Survey/Derived: S
Question Num: st4k
Question Text: Current Occupation

Unique Values / Codes

Value	Description
1	inactive
3	in school
5	rice farmer
7	corn farmer
9	shrimp farmer
11	raise fish other than shrimp
13	orchard farmer
15	farmer growing a different crop
17	raise livestock: chicken or duck
19	raise livestock: pig, cow or water buffalo
21	construction work in village
23	construction work out of village but in Changwat
25	construction work in Bangkok
27	rice miller
29	shop keeper
31	factory worker – production
33	mechanic
35	clerical worker
37	administrative or managerial job
39	other (specify)
.c	not applicable

Frequency

Value	Count	Percent
5	15	2.70
7	3	0.54
11	1	0.18
13	4	0.72
15	7	1.26
25	1	0.18
29	7	1.26
39	11	1.98
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4koth**
Label: other (specify)
Type: C
Position: 11
Survey/Derived: S
Question Num: st4koth
Question Text: other (specify)

Unique Values / Codes

Unique values = 10
Unique missing data codes = 1

Valid cases = 11 Missing cases: 545
NA(not applicable)= 545

Variable Name: **st4l**
Label: Type of worker now
Type: N
Position: 12
Survey/Derived: S
Question Num: st4l
Question Text: Type of worker now

Unique Values / Codes

Value	Description
1	wage worker
3	unpaid family worker
5	owner (self employed)
7	gov't employee
9	piece rate worker at home
11	piece rate worker outside home
13	other
.c	not applicable

Frequency

Value	Count	Percent
1	4	0.72
5	2	0.36
7	38	6.83
9	3	0.54
11	2	0.36
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4m**
Label: Current positions
Type: C
Position: 13
Survey/Derived: S
Question Num: st4m
Question Text: Current village/tambon positions

Unique Values / Codes

Value	Description
A	no positions
B	headman
C	assistant headman
D	kamnan
E	assistant kamnan
F	PCG committee member
G	Rice Bank committee member
H	head of BAAC group
I	member of women's group committee
J	member of housewife's group committee
K	member of tambon council
L	member of the committee of another organization
NA	not applicable

Frequency

Value	Count	Percent
A	19	3.42
C	1	0.18
E	1	0.18
F	2	0.36
F,G	2	0.36
F,L	1	0.18
I	1	0.18
L	21	3.78
L,J	1	0.18
NA(Not Applicable)	507	91.19
	556	100.00

Valid cases = 49 Missing cases =507

Variable Name: **st4n**
Label: Current position in institution
Type: C
Position: 14
Survey/Derived: S
Question Num: st4n
Question Text: Current position in institution

Unique Values / Codes

Value	Description
A	Chairman
B	Comptroller
C	Treasurer
D	Advisor to Group
E	Public Relations for PCG
F	Other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A	1	0.18
A,B	1	0.18
A,B,F	1	0.18
A,C	1	0.18
B	21	3.78
B,C	1	0.18
B,F	2	0.36
C	6	1.08
C,F	1	0.18
F	14	2.52
NA(Not Applicable)	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4noth**
Label: Other (specify)
Type: C
Position: 15
Survey/Derived: S
Question Num: st4noth
Question Text: Other (specify)

Unique Values / Codes

Unique values = 6
Unique missing data codes = 1

Valid cases = 18 Missing cases: 538
NA(not applicable)= 538

Variable Name: **st4o**
Label: Number of years
Type: N
Position: 16
Survey/Derived: S
Question Num: st4o
Question Text: Number of years as a member

Unique Values / Codes

Value	Description
0-14	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	14	2.816327	3.004673

Valid cases = 49 Missing cases : 507
.c = 507

Variable Name: **st4p**
Label: Number of years
Type: N
Position: 17
Survey/Derived: S
Question Num: st4p
Question Text: Number of years in current office

Unique Values / Codes

Value	Description
0-14	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	14	2.673469	2.838631

Valid cases = 49 Missing cases : 507
.c = 507

Variable Name: **st4q**
Label: Responsibilities in institution
Type: C
Position: 18
Survey/Derived: S
Question Num: st4q
Question Text: Responsibilities in institution

Unique Values / Codes

Value	Description
A	Chairman
B	Comptroller
C	Treasurer
D	Advisor to Group
E	Public Relations for PCG
F	Other (specify)
NA	not applicable

Frequency

Value	Count	Percent
A,B,C,G,H,I	1	0.18
A,B,E,K	1	0.18
A,B,H	1	0.18
A,C,F,G,H,I	1	0.18
A,C,F,G,K	1	0.18
A,D,C,G,K	1	0.18
A,E,G,C	1	0.18
A,H,C,G	1	0.18
B,C	1	0.18
B,C,E,F,G,H,I,J,K	1	0.18
B,E	1	0.18
B,E,H	1	0.18
B,F,G,I,H,K	1	0.18
B,G,I	1	0.18
B,H	1	0.18
B,H,E	1	0.18
C	1	0.18
C,E,F,G,H,I	1	0.18
C,E,G	2	0.36
C,E,G,H	1	0.18
C,E,G,J	2	0.36
C,F,G	3	0.54
C,F,G,J	1	0.18
C,F,G,K	1	0.18
C,F,H,G	1	0.18
C,G	5	0.9
C,G,H,I,K	1	0.18
C,I,G	1	0.18
C,I,H	1	0.18
D,E,H	1	0.18
D,F,G,K	1	0.18
E	1	0.18
E,G,H	2	0.36
E,K	1	0.18
F,A	1	0.18
F,G	2	0.36
F,G,H,I	1	0.18
G	1	0.18
G,H	1	0.18
NA(Not Applicable)	507	91.19
	---	---
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4qoth**
Label: Other (specify)
Type: C
Position: 19
Survey/Derived: S
Question Num: st4qoth
Question Text: Other (specify)

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 556 NA(not applicable)= 556

Variable Name: **st4r**
Label: allowance
Type: N
Position: 20
Survey/Derived: S
Question Num: st4r
Question Text: Is the person paid any allowance by the institution?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	7	1.26
3	42	7.55
.c	507	91.19
	556	100.00

Valid cases = 49 Missing cases = 507

Variable Name: **st4s**
Label: How much?
Type: N
Position: 21
Survey/Derived: S
Question Num: st4s
Question Text: How much is the allowance ?

Unique Values / Codes

Value	Description
20-2900	number
.c	not applicable

Means

Min	Max	Mean	S.D.
20	2900	897.1429	1008.129

Valid cases = 7 Missing cases : 549
.c = 549

Variable Name: **st4t**
Label: How often?
Type: N
Position: 22
Survey/Derived: S
Question Num: st4t
Question Text: How often is he/she paid?

Unique Values / Codes

Value	Description
1-9	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	9	3.285714	3.9036

Valid cases = 7 Missing cases : 549
.c = 549

Section XI: Income Generating Activities Owned by the Institution
Data set name: in03_11ig.dta
Case count: 278
Variable count: 6
Size: 109,526 bytes

Variable Name: ig1
Label: what types
Type: C
Position: 1
Survey/Derived: S
Question Num: ig1
Question Text: What types of income generating activities does this institution invest in?

Unique Values / Codes

Value	Description
A	retail shop
B	rice mil
C	other food processing (specify:)
D	cottage industry(specify:)
E	other (specify:)
NA	not applicable

Frequency

Value	Count	Percent
A	7	2.52
B	1	0.36
C	1	0.36
D	1	0.36
E	9	3.24
NA(Not Applicable)	259	93.17
	278	100.00

Valid cases = 19 Missing cases = 259

Variable Name: ig1oth1
Label: Other food processing (specify)
Type: C
Position: 2
Survey/Derived: S
Question Num: ig1oth1
Question Text: Other food processing (specify)

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 277
NA(not applicable)= 277

Variable Name: **ig1oth2**
Label: Cottage industry (specify :)
Type: C
Position: 3
Survey/Derived: S
Question Num: ig1oth2
Question Text: Cottage industry (specify :)

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 277 NA(not applicable)= 277

Variable Name: **ig1oth3**
Label: Other (specify :)
Type: C
Position: 4
Survey/Derived: S
Question Num: ig1oth3
Question Text: Other (specify :)

Unique Values / Codes	
Unique values = 10 Unique missing data codes = 1	
Valid cases = 9	Missing cases: 269 NA(not applicable)= 269

Variable Name: **ig3**
Label: use income
Type: C
Position: 5
Survey/Derived: S
Question Num: ig3
Question Text: In the past 12 months, what did this institution use income from this investment activity for?

Unique Values / Codes	
Unique values = 20 Unique missing data codes = 1	
Valid cases = 19	Missing cases: 259 NA(not applicable)=259

Variable Name: **ig4**
Label: record investment using income
Type: N
Position: 6
Survey/Derived: S
Question Num: ig4
Question Text: In the past 12 months, Did this institution record investment using income from this investment activity?

Unique Values / Codes

Value	Description
1	either old system
3	new
5	temple
.c	not applicable

Frequency

Value	Count	Percent
1	14	5.04
3	5	1.80
.c	259	93.17
	278	100.00

Valid cases = 19 Missing cases = 259

Section XI: Income Generating Activities Owned by the Institution
Data set name: in03_11ig_tab1.dta
Case count: 19
Variable count: 3
Size: 2,097 bytes

Variable Name: number
Label: number
suType: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 19	Missing cases: 0

Variable Name: specify
Label: specify
Type: C
Position: 2
Survey/Derived: S
Question Num: specify
Question Text: specify

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 0	
Valid cases = 19	Missing cases: 0

Variable Name: **ig2**
Label: How much of net profit?
Type: N
Position: 8
Survey/Derived: S
Question Num: ig2
Question Text: In the past 12 months, how much of net profit this institution has?

Unique Values / Codes

Value	Description
-9998-194418	number

Means

Min	Max	Mean	S.D.
-9998	194418	33780.24	53540.63

Valid cases = 19 Missing cases : 0

Section X: Current Relationship with Other Financial Institutions outside the Village

Data set name: in03_12rf.dta
Case count: 278
Variable count: 3
Size: 6,624 bytes

Variable Name: rf1
Label: save money
Type: N
Position: 1
Survey/Derived: S
Question Num: rf1
Question Text: Dose the institution save money with an outside financial institution?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	244	87.77
3	34	12.23
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: rf10
Label: Still has loan?
Type: N
Position: 2
Survey/Derived: S
Question Num: rf10
Question Text: Is this institution still has loan with institutions out of the village?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	65	23.38
3	213	76.62
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **rf14**
Label: Was this institution get help as free?
Type: N
Position: 3
Survey/Derived: S
Question Num: rf14
Question Text: In the past 12 months, was this institution get help as free from other institutions?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	4	1.44
3	274	98.56
	278	100.00

Valid cases = 278 Missing cases = 0

Section X: Current Relationship with Other Financial Institutions Outside the Village

Data set name: in03_12rf_tab1.dta
Case count: 297
Variable count: 6
Size: 34,001bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 297	Missing cases: 0

Variable Name: rf2a
Label: Name of institution
Type: C
Position: 2
Survey/Derived: S
Question Num: rf2a
Question Text: What is finance institution name?

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 297	Missing cases: 0

Variable Name: **rf2b**
Label: How much of the balanced?
Type: N
Position: 3
Survey/Derived: S
Question Num: rf2b
Question Text: How much of the balanced amount of this deposit account?

Unique Values / Codes

Value	Description
0 -1060360	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1060360	40849.02	113578.2

Valid cases = 288 Missing cases : 9
.a = 2
.b = 7

Variable Name: **rf2c**
Label: Interest rate
Type: N
Position: 4
Survey/Derived: S
Question Num: rf2c
Question Text: What is interest rate per annum of this deposit account in the past 12 months?

Unique Values / Codes

Value	Description
0-3	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	3	-5048.777	5007.895

Valid cases = 147 Missing cases : 150
.a = 1
.b = 149

Variable Name: **rf2d**
Label: How much this institution deposit?
Type: N
Position: 5
Survey/Derived: S
Question Num: rf2d
Question Text: In the past 12 months, how much this institution deposit with this financial institution?

Unique Values / Codes

Value	Description
0- 1879384	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1879384	248039	406459.2

Valid cases = 287 Missing cases : 10
.a = 3
.b = 7

Variable Name: **rf2e**
Label: How much this institution withdrew?
Type: N
Position: 6
Survey/Derived: S
Question Num: rf2e
Question Text: In the past 12 months, how much this institution withdrew from the account with this financial institution?

Unique Values / Codes

Value	Description
0- 2116000	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	2116000	247549.3	417949.3

Valid cases = 288 Missing cases : 9
.a = 3
.b = 6

Section X: Current Relationship with Other Financial Institutions Outside the Village

Data set name: in03_12rf_tab2.dta
Case count: 69
Variable count: 8
Size: 19,313bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 69	Missing cases: 0

Variable Name: rf11a
Label: Name of institution
Type: C
Position: 2
Survey/Derived: S
Question Num: rf11a
Question Text: What is finance institution name?

Unique Values / Codes	
Unique values = 22 Unique missing data codes = 0	
Valid cases = 69	Missing cases: 0

Variable Name: **rf11b**
Label: Location
Type: N
Position: 3
Survey/Derived: S
Question Num: rf11b
Question Text: Where is this institution located?

Unique Values / Codes

Value	Description
1	in this village
3	in this tambom
5	Not in this Tambon, but in this Amphoe
7	Not in thias Amphoe but in this Changwat.
9	in other changwat
11	in bangkok

Frequency

Value	Count	Percent
3	52	75.36
5	10	14.49
7	2	2.90
11	1	1.45
.y	4	5.80
	69	100.00

Valid cases = 65 Missing cases = 4

Variable Name: **rf11e**
Label: Original amount of loan
Type: N
Position: 4
Survey/Derived: S
Question Num: rf11e
Question Text: Original amount of loan

Unique Values / Codes

Value	Description
11000-319200	number

Means

Min	Max	Mean	S.D.
11000	319200	81642.3	55003.59

Valid cases = 69 Missing cases : 0

Variable Name: **rf11f**
Label: outstanding balance
Type: N
Position: 5
Survey/Derived: S
Question Num: rf11f
Question Text: Current outstanding balance

Unique Values / Codes

Value	Description
300-319200	number

Means

Min	Max	Mean	S.D.
300	319200	61771.16	45047.06

Valid cases = 69 Missing cases : 0

Variable Name: **rf11g**
Label: Interest rate
Type: N
Position: 6
Survey/Derived: S
Question Num: rf11g
Question Text: How much interest rate per annum of this loan?

Unique Values / Codes

Value	Description
0-21.94	number

Means

Min	Max	Mean	S.D.
0	21.94	.7817391	3.089823

Valid cases = 69 Missing cases : 0

Variable Name: **rf11h**
Label: Borrowed
Type: N
Position: 7
Survey/Derived: S
Question Num: rf11h
Question Text: Borrowed in the past 12 months?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	7	10.14
3	62	89.86
	69	100.00

Valid cases = 69 Missing cases = 0

Variable Name: **rf11i**
Label: Why did you borrow this loan?
Type: C
Position: 8
Survey/Derived: S
Question Num: rf11i
Question Text: Why did you borrow this loan?

Unique Values / Codes

Unique values = 42
Unique missing data codes = 0

Valid cases = 69 Missing cases: 0

Section X: Current Relationship with Other Financial Institutions Outside the Village

Data set name: in03_12rf_tab3.dta
Case count: 4
Variable count: 5
Size: (2,708bytes

Variable Name: number
Label: number
Type: N
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 4	Missing cases: 0

Variable Name: rf15a
Label: Name of institution
Type: C
Position: 2
Survey/Derived: S
Question Num: rf15a
Question Text: What is finance institute name?

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 4	Missing cases: 0

Variable Name: **rf15b**
Label: Location
Type: N
Position: 3
Survey/Derived: S
Question Num: rf15b
Question Text: Where is this institution located?

Unique Values / Codes

Value	Description
1	in this village
3	in this tambom
5	Not in this Tambon, but in this Amphoe
7	Not in thias Amphoe but in this Changwat.
9	in other changwat
11	in Bangkok

Frequency

Value	Count	Percent
3	2	50.00
5	2	50.00
	4	100.00

Valid cases = 4 Missing cases = 0

Variable Name: **rf15c**
Label: Amount of free aid
Type: N
Position: 4
Survey/Derived: S
Question Num: rf15c
Question Text: How many amount of free aid

Unique Values / Codes

Value	Description
1600-1000000	number

Means

Min	Max	Mean	S.D.
1600	1000000	267900	488474.1

Valid cases = 4 Missing cases : 0

Variable Name: **rf15d**
Label: Purpose of free aid
Type: C
Position: 5
Survey/Derived: S
Question Num: rf15d
Question Text: What purpose of free aid

Unique Values / Codes Unique values = 4 Unique missing data codes = 0	
Valid cases = 4	Missing cases: 0

Section XIII: Free AID
Data set name: in03_13fa.dta
Case count: 278
Variable count: 7
Size: 14,384 bytes

Variable Name: **fa1**
Label: Help as free to the villagers
Type: N
Position: 1
Survey/Derived: S
Question Num: fa1
Question Text: In the past 12 months, was this institution provides help as free to the villagers?

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	8	2.88
3	270	97.12
	278	100.00

Valid cases = 278 Missing cases = 0

Variable Name: **fa2**
Label: Form of the free aid
Type: C
Position: 2
Survey/Derived: S
Question Num: fa2
Question Text: What is the form of the free aid given by this institution?

Unique Values / Codes

Value	Description
A	cash
B	rice
C	other crops
D	animals
E	other (Specify)
NA	not applicable

Frequency

Value	Count	Percent
A	6	2.16
B	1	0.36
E	1	0.36
NA(Not Applicable)	270	97.12
	278	100.00

Valid cases = 8 Missing cases = 270

Variable Name: **fa2oth1**
Label: other crops
Type: C
Position: 3
Survey/Derived: S
Question Num: fa2oth1
Question Text: other crops

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 278
NA(not applicable)= 278

Variable Name: **fa2oth2**
Label: animals
Type: C
Position: 4
Survey/Derived: S
Question Num: fa2oth2
Question Text: animals

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 278 NA(not applicable)= 278

Variable Name: **fa2oth3**
Label: other (Specify)
Type: C
Position: 5
Survey/Derived: S
Question Num: fa2oth3
Question Text: other (Specify)

Unique Values / Codes	
Unique values =2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 277 NA(not applicable)= 277

Variable Name: **fa6**
Label: maximum value
Type: C
Position: 6
Survey/Derived: S
Question Num: fa6
Question Text: What is the maximum value of free aid that can be given to one person?

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 1	
Valid cases = 8	Missing cases: 270 NA(not applicable)= 270

Variable Name: **fa7**
Label: maximum number
Type: C
Position: 7
Survey/Derived: S
Question Num: fa7
Question Text: What is the maximum number of times that one person can receive a free aid from this institution?

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 1	
Valid cases = 8	Missing cases: 270 NA(not applicable)= 270

Section XIII: Free AID
Data set name: in03_13fa_tab1.dta
Case count: 184
Variable count: 3
Size: 18,296bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 23 Unique missing data codes = 0	
Valid cases = 184	Missing cases: 0

Variable Name: specify
Label: specify
Type: C
Position: 2
Survey/Derived: S
Question Num: specify
Question Text: specify

Unique Values / Codes	
Unique values = 26 Unique missing data codes = 0	
Valid cases = 184	Missing cases: 0

Variable Name: fa8
Label: free aid
Type: N
Position: 3
Survey/Derived: S
Question Num: fa8
Question Text: Fill out the following table with number of cases where a free aid is given to a person for the following reason

Unique Values / Codes

Value	Description
0-51	number

Means

Min	Max	Mean	S.D.
0	51	.5978261	4.220843

Valid cases = 184 Missing cases : 0

Additional Questions - Institution
Data set name: in03_14addin.dta
Case count: 277
Variable count: 7
Size: 17,583bytes

Variable Name: fd1
Label: institution establish
Type: C
Position: 1
Survey/Derived: S
Question Num: fd1
Question Text: institution establish

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 1	
Valid cases = 11	Missing cases: 266 NA(not applicable)= 266

Variable Name: fd10
Label: initial investment
Type: C
Position: 2
Survey/Derived: S
Question Num: fd10
Question Text: initial investment

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 9	Missing cases: 268 NA(not applicable)= 268

Variable Name: **fd10o**
Label: other (Specify)
Type: C
Position: 3
Survey/Derived: S
Question Num: fd10o
Question Text: other (Specify)

Unique Values / Codes	
Unique values = 0 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 277 NA(not applicable)= 277

Variable Name: **fd13a**
Label: How much
Type: N
Position: 4
Survey/Derived: S
Question Num: fd13a
Question Text: How much is an amount of investment?

Unique Values / Codes

Value	Description
7600-1038000	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
7600	1038000	152225	358627

Valid cases = 8 Missing cases : 269
.c = 269

Variable Name: **ba1**
Label: BAAC continually have meeting
Type: N
Position: 6
Survey/Derived: S
Question Num: ba1
Question Text: BAAC continually have meeting

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	46	16.61
3	231	83.39
	277	100.00

Valid cases = 277 Missing cases = 0

Variable Name: **ba2**
Label: check out the statement
Type: N
Position: 7
Survey/Derived: S
Question Num: ba2
Question Text: check out the statement

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	41	14.80
3	5	1.81
.c	231	83.39
	277	100.00

Valid cases = 46 Missing cases = 231

Variable Name: **ba3**
Label: suggestions
Type: N
Position: 8
Survey/Derived: S
Question Num: ba3
Question Text: suggestions

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	37	13.36
3	9	3.25
.c	231	83.39
	277	100.00

Valid cases = 46 Missing cases = 231

Data set name: in03_15fd.dta
Case count: 3,324
Variable count: 4
Size: 547,034 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 12 Unique missing data codes = 0	
Valid cases = 3,324	Missing cases: 0

Variable Name: specify
Label: specify
Type: C
Position: 2
Survey/Derived: S
Question Num: specify
Question Text: specify

Unique Values / Codes	
Unique values = 14 Unique missing data codes = 0	
Valid cases = 3,324	Missing cases: 0

Variable Name: **fd11**
Label: How much
Type: N
Position: 3
Survey/Derived: S
Question Num: fd11
Question Text: How much is an amount of initial fund?

Unique Values / Codes	
Value	Description
0-1000000	number

Means

Min	Max	Mean	S.D.
0	1000000	366.3658	17426.03

Valid cases = 3,324 Missing cases : 0

Variable Name: **fd12**
Label: institution
Type: C
Position: 4
Survey/Derived: S
Question Num: fd12
Question Text: institution

Unique Values / Codes

Unique values = 6
Unique missing data codes = 1

Valid cases = 2,491 Missing cases:833
NA(not applicable)= 833

Data set name: in03_16mc.dta
Case count: 400
Variable count: 3
Size: 8,936 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values =3 Unique missing data codes = 0	
Valid cases = 400	Missing cases: 0

Variable Name: mc11a
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: mc11a
Question Text: year

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 400	Missing cases: 0

Variable Name: **mc11b**
Label: Number of Member
Type: N
Position: 3
Survey/Derived: S
Question Num: mc11b
Question Text: Number of Member

Unique Values / Codes

Value	Description
0-1166	number

Means

Min	Max	Mean	S.D.
0	1166	-	-

Valid cases = 400 Missing cases : 0

Data set name: in03_17sv17.dta
Case count: 185
Variable count: 5
Size: 6,500 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes Unique values = 3 Unique missing data codes = 0	
Valid cases = 185	Missing cases: 0

Variable Name: sv17a
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: sv17a
Question Text: year

Unique Values / Codes Unique values = 3 Unique missing data codes = 0	
Valid cases = 185	Missing cases: 0

Variable Name: sv17b
Label: Number of saving member
Type: N
Position: 3
Survey/Derived: S
Question Num: sv17b
Question Text: Number of saving member(Type1)

Unique Values / Codes

Value	Description
0-276	number

Means

Min	Max	Mean	S.D.
0	276	85.21081	54.06411

Valid cases = 185 Missing cases : 0

Variable Name: **sv17c**
Label: year
Type: C
Position: 4
Survey/Derived: S
Question Num: sv17c
Question Text: year

Unique Values / Codes

Unique values = 2
Unique missing data codes = 0

Valid cases = 185 Missing cases: 0

Variable Name: **sv17d**
Label: Number of saving member
Type: N
Position: 5
Survey/Derived: S
Question Num: sv17d
Question Text: Number of saving member(Type2)

Unique Values / Codes

Value	Description
0-206	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	206	61.67241	51.17716

Valid cases = 58 Missing cases : 127
.c : 127

Data set name: in03_17sv21a.dta
Case count: 191
Variable count: 4
Size: 9,156 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: Number(Type1)

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 0	Missing cases: 0

Variable Name: type1
Label: type
Type: C
Position: 2
Survey/Derived: S
Question Num: type1
Question Text: Type1

Unique Values / Codes	
Unique values =3 Unique missing data codes = 0	
Valid cases = 191	Missing cases: 0

Variable Name: sv21a
Label: year
Type: C
Position: 3
Survey/Derived: S
Question Num: sv21a
Question Text: Year(Type1)

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 191	Missing cases: 0

Variable Name: **sv21b**
Label: saving
Type: N
Position: 4
Survey/Derived: S
Question Num: sv21b
Question Text: Amount of savings(deposit) in each year (Type1)

Unique Values / Codes

Value	Description
0-427726	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	427726	21775.47	46572.83

Valid cases = 188

Missing cases : 3
.a: 2
.b: 1

Data set name: in03_17sv21c.dta
Case count: 68
Variable count: 4
Size: 4,890 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: Number(Type2)

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: type2
Label: type
Type: C
Position: 2
Survey/Derived: S
Question Num: Type2
Question Text: Type2

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: sv21c
Label: year
Type: C
Position: 3
Survey/Derived: S
Question Num: sv21c
Question Text: Year(Type2)

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: **sv21d**
Label: saving
Type: N
Position: 4
Survey/Derived: S
Question Num: sv21d
Question Text: Amount of savings(deposit) in each year (Type2)

Unique Values / Codes

Value	Description
0-21300	Number
.a	refuse to answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	21300	4384.545	4993.942

Valid cases = 66

Missing cases : 2
.a: 1
.c: 1

Data set name: in03_17sv24a.dta
Case count: 183
Variable count: 4
Size: 8,486 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 183	Missing cases: 0

Variable Name: type1
Label: type
Type: C
Position: 2
Survey/Derived: S
Question Num: type1
Question Text: Type1

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 183	Missing cases: 0

Variable Name: sv24a
Label: year
Type: C
Position: 3
Survey/Derived: S
Question Num: sv24a
Question Text: Year(type1)

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 183	Missing cases: 0

Variable Name: **sv24b**
Label: %
Type: N
Position: 4
Survey/Derived: S
Question Num: sv24b
Question Text: Interest rate of each type of saving(deposit) or rate of dividend paid in each year(Type1)

Unique Values / Codes

Value	Description
0-24	Number
.b	Don't know the answer

Means

Min	Max	Mean	S.D.
0	24	1.034222	3.552733

Valid cases = 180 Missing cases : 3
.b : 3

Data set name: in03_17sv24c.dta
Case count: 68
Variable count: 4
Size: 4,686 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: type2
Label: type
Type: C
Position: 2
Survey/Derived: S
Question Num: type2
Question Text: type

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: sv24c
Label: year
Type: C
Position: 3
Survey/Derived: S
Question Num: sv24c
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 68	Missing cases: 0

Variable Name: **sv24d**
Label: %
Type: N
Position: 4
Survey/Derived: S
Question Num: sv24d
Question Text: Interest rate of each type of saving(deposit) or rate of dividend paid in each year(Type2)

Unique Values / Codes

Value	Description
0-20	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	20	1.402985	4.485869

Valid cases = 67 Missing cases : 1
.c: 1

Data set name: in03_18ld61a.dta
Case count: 342
Variable count: 3
Size: 7,550 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 342	Missing cases: 0

Variable Name: ld61a
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld61a
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 342	Missing cases: 0

Variable Name: **ld61b**
Label: contact
Type: N
Position: 3
Survey/Derived: S
Question Num: ld61b
Question Text: Number of loan contracts of the end of the year (or earliest of year)(Type1)

Unique Values / Codes

Value	Description
0-630	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	630	29.38416	47.23143

Valid cases = 341 Missing cases : 1
.c : 1

Data set name: in03_18ld61c.dta
Case count: 83
Variable count: 3
Size: 3,147 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 83	Missing cases: 0

Variable Name: ld61c
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld61c
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 83	Missing cases: 0

Variable Name: **ld61d**
Label: contact
Type: N
Position: 3
Survey/Derived: S
Question Num: ld61d
Question Text: Number of loan contracts of the end of the year (or earliest of year)(Type2)

Unique Values / Codes

Value	Description
0-250	Number
.a	refuse to answer
.b	Don't know the answer

Means

Min	Max	Mean	S.D.
0	250	13.74684	35.77009

Valid cases = 79

Missing cases : 4
.a : 2
.b : 2

Data set name: in03_18ld61e.dta
Case count: 2
Variable count: 3
Size: 1,768 bytes

Variable Name: **number**
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: **ld61e**
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld61e
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: **ld61f**
Label: contact
Type: N
Position: 3
Survey/Derived: S
Question Num: ld61f
Question Text: Number of loan contracts of the end of the year (or earliest of year)(Type3)

Unique Values / Codes

Value	Description
1-12	number

Means

Min	Max	Mean	S.D.
1	12	6.5	7.778175

Valid cases = 2 Missing cases : 0

Data set name: in03_18ld64a.dta
Case count: 342
Variable count: 3
Size: 8,918 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 342	Missing cases: 0

Variable Name: ld64a
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld64a
Question Text: year

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 342	Missing cases: 0

Variable Name: **ld64b**
Label: loan
Type: N
Position: 3
Survey/Derived: S
Question Num: ld64b
Question Text: Amount of loan in each year(Type1)

Unique Values / Codes

Value	Description
0-1103000	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	1103000	275066.5	394976.4

Valid cases = 341 Missing cases : 1
.c : 1

Data set name: in03_18ld64c.dta
Case count: 82
Variable count: 3
Size: 3,376 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 82	Missing cases: 0

Variable Name: ld64c
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld64c
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 82	Missing cases: 0

Variable Name: **ld64d**
Label: loan
Type: C
Position: 3
Survey/Derived: S
Question Num: ld64d
Question Text: Amount of loan in each year(Type2)

Unique Values / Codes

Value	Description
0- 340000	Number
.a	refuse to answer

Means

Min	Max	Mean	S.D.
0	340000	33594.91	63874.29

Valid cases = 80 Missing cases : 2
.a : 2

Data set name: in03_18ld64e.dta
Case count: 2
Variable count: 3
Size: 1,774 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: ld64e
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld64e
Question Text: year

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: **ld64f**
Label: loan
Type: C
Position: 3
Survey/Derived: S
Question Num: ld64f
Question Text: Amount of loan in each year(Type3)

Unique Values / Codes

Value	Description
30000-90000	number

Means

Min	Max	Mean	S.D.
30000	90000	60000	42426.41

Valid cases = 2 Missing cases : 0

Data set name: in03_18ld67a.dta
Case count: 621
Variable count: 3
Size: 14,156 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 16 Unique missing data codes = 0	
Valid cases = 621	Missing cases: 0

Variable Name: ld67a
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld67a
Question Text: year

Unique Values / Codes	
Unique values = 16 Unique missing data codes = 0	
Valid cases = 621	Missing cases: 0

Variable Name: **ld67b**
Label: %
Type: C
Position: 3
Survey/Derived: S
Question Num: ld67b
Question Text: Interest rate on each types of loan in each year(Type1)

Unique Values / Codes

Value	Description
0-100	Number
.b	don't' know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	100	8.145624	13.17

Valid cases = 585

Missing cases : 36
.b : 15
.c : 21

Data set name: in03_18ld67c.dta
Case count: 140
Variable count: 3
Size: 4,396 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 0	
Valid cases = 140	Missing cases: 0

Variable Name: ld67c
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld67c
Question Text: year

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 0	
Valid cases = 140	Missing cases: 0

Variable Name: **ld67d**
Label: %
Type: C
Position: 3
Survey/Derived: S
Question Num: ld67d
Question Text: Interest rate on each types of loan in each year(Type2)

Unique Values / Codes

Value	Description
0-72	Number
.b	don't' know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	72	15.29114	13.55873

Valid cases = 132

Missing cases : 8
.b: 3
.c : 5

Data set name: in03_18ld67e.dta
Case count: 2
Variable count: 3
Size: 1,768 bytes

Variable Name: number
Label: number
Type: C
Position: 1
Survey/Derived: S
Question Num: number
Question Text: number

Unique Values / Codes Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: ld67e
Label: year
Type: C
Position: 2
Survey/Derived: S
Question Num: ld67e
Question Text: year

Unique Values / Codes Unique values = 2 Unique missing data codes = 0	
Valid cases = 2	Missing cases: 0

Variable Name: **ld67f**
Label: %
Type: C
Position: 3
Survey/Derived: S
Question Num: ld67f
Question Text: Interest rate on each types of loan in each year(Type3)

Unique Values / Codes

Value	Description
24	Number

Means

Min	Max	Mean	S.D.
24	24	24	0

Valid cases = 2 Missing cases : 0