RESURVEY

GROWTH, INEQUALITY, AND ORGANIZATIONAL DESIGN

THAILAND:

RESURVEY 2004
INSTITUTIONAL SURVEY

By
Saving Association for Production, Thailand

The National Research Opinion Center (NORC)

1. **The National Science Foundation, USA**
2. **The National Institute of Health, USA**
3. **The Ford Foundation (Thailand)**

I. Village Identification

(Team Leader Records)

CVR1A Changwat	**CVR1A [ ]**
CVR1A1 Amphoe	**CVR1A1 [ ]**
CVR1B Tambon	**CVR1B [ ]**
CVR1C Village	**CVR1C [ ]**
CVR2A Team Number	**CVR2A [ ]**

(Visit Information, Enumerator Records)

CVR2B Enumerator	**CVR2C** Visit #	**CVR2D** Start Time	**CVR2E** End Time	**CVR2F** Day/Month	**CVR2G** Visit Results

CVR2G: Visit Results

1 - completed
3 - partially completed
5 - institution refused
7 - no one home
9 - potential respondent could not answer questions satisfactorily
11 - other (specify) **CVR2GO**

(Interview Information, Field Editor or Team Leader Records)

CVR3B Editor	**CVR3C** Edit #	**CVR3D** Start Time	**CVR3E** End Time	**CVR3F** Day/Month	**CVR3G** Results	**CVR3H** Action

CVR3G: Edit Results

1 - ready for data entry
3 - talk to enumerator
5 - sections incomplete
7 - recommend find different respondent
9 - other (specify) **CVR3GO**

CVR3H: Action

1 - send to data entry
3 - set up repeat interview with same institution (record sections to be repeated)
5 - other (specify) **CVR3H0**

We commend your village's efforts to pool available resoures by setting up this institution. We would like to learn about the history of the institution's policies and financial situation. Please provide us with as many details possible.

II. Institutional Identification

II1 Name of Institution _____	**II1** **[xxx]**

II2 Address of Institution **(Fill in the following table)**

II2A Baan	
II2B Moo	
II2C Tambon	
II2D Amphoe	
II2E Changwat	
II2F Postal Code	
II2G Telephone of Contact Person	
II2H Name of Contact Person	

II3 At what level does this institution operate? (1 – Village level, 3 - Tambon Level, I f **at Village Level skip to II4**)	**II3** **[ ]**
II3A IF TAMBON LEVEL, specify the names of all villages that members come from and the number of members from each village:	**II3A** **[xxx]**

Moo	Name of Villages	# of Members

2 pages missing

BR15 Number of years in current office		
BR16 Responsibilities in institution (**Use codes for responsibilities. Record all tha apply.**)		
BR17 Is the person paid any allowance by the institution? (1 - yes, 3 - no) (**If yes, coninue. If no, skip to BR20.**)		
BR18 How much is the allowance?		
BR19 How often is he/she paid?		

BR20 Stop Time	**BR20** **[ ]**

BB4: Codes for whose phone: 1-my own, 3-neighbor's, 5-village's public phone

BR8A: Codes for highest grade completed

1 - no school	15 - M or MS 1	29 - M or MS 8	43 - PWT 2
3 - P. 1	17 - M or MS 2	31 - PWC 1	45 - Univ. 1
5 - P. 2	19 - M or MS 3	33 - PWC 2	47 - Univ. 2
7 - P. 3	21 - M or MS 4	35 - PWC 3	49 - Univ. 3
9 - P. 4	23 - M or MS 5	37 - PWS 1	51 - Univ. 4
11 - P. 5	25 - M or MS 6	39 - PWS 2	53 - other
13 - P. 6	27 - M or MS 7	41 - PWT 1	

BR8B: Codes for educational system: 1 - either old system, 3 -new, 5-temple

BR9: Codes for Professional Training

BR10: Codes for Occupation

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) **BR10O**

BR11: Codes for worker type

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

BR12: Codes for Village or Tambon Positions

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

BR13: Codes for Postition in Institution

A - Chairman
B - Comptroller
C - Treasurer
D - Advisor to Group
E - Public Relations for PCG
F - Other (specify) **BR13O**

BR16: Codes for Responsibilities in Institution

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) **BR16O**

IV. Identification Of Activities

Savings

IA3 Does this institution currently offer savings facilities to its members ? (1 - yes, 3 - no)	**IA3** **[ ]**
IA4 Has this institution continuously offered savings service since it first started the service ? (1 - yes, 3 - no) **(If yes, skip to IA9. If no, continue.)**	
IA5 Why does this institution not offer the savings service to members anymore?	
IA5 Translation	
IA9 Does this institution keep the records of savings ? (1 - yes, 3 - no)	**IA9** **[ ]**

IA9A If the institution keeps the records of the savings of members, ask to see them and make photocopies of summary data for further study.

(!! Instructions on what should be copied.)

1. Pledged savings account
2. Other types of saving account
3. Savings account- as shares

Lending

IA12 Does this institution currently offer lending service to its members ? (1 - yes, 3 - no)	**IA12** **[ ]**
IA13 Has this institution continuously offered lending service since it first started the service ? (1 - yes, 3 - no) **(If yes, skip to IA18. If no, continue.)**	**IA13** **[ ]**
IA14 Why does this instution stop offering the savings service (both money and objects such as rice) to member?	
Translation	
IA18 Does this institution keep the records of lending (saving) for the past 12 months? (1 – yes, 3 - no)	**IA18** **[ ]**

IA18A If the institution keeps the records of the lending to members, ask to see them and make photocopies of summary data for further study.

The relevant documents are one or many of these following items.

1. account of invididual borrowing
2. account of other types of borrowing – by types
3. Borrow contract
4. Committee Report on Lending

Investment

IA21 Does this institution currently invest in income generating activities ? (1 - yes, 3 - no)	**IA21** **[ ]**
IA22 Has this institution continuously invested in income generating activities since it first invested in such activities ? (1 - yes, 3 - no) **(If yes, skip to IA27. If no, continue.)**	**IA22** **[ ]**
IA23 Why does this institution not continuously invest in income generating activities?	
IA23 Translation	
IA27 Does this institution keep the records of investment ? (1 - yes, 3 - no)	**IA27** **[ ]**

IA27 If the institution keeps the records of the investment of members, ask to see them and make photocopies of summary data for further study.

1. Account (revenue/expense) of activities
2. Buy - sell account
3. Committee report for each activity

IA28 We would like to learn more about all of the non-financial services offered by this institution. For each service listed below, please tell us if the service was offered during the last year and how much money (if any) was charged for the service.

IA28A At the time of foundation, if the service is curretnly offered, if the service has ever been offered, the years that the service was offered.

IA28B Any service charge to the member or others or not? (indicated in number, 0 if not applicable)

SERVICE	**IA28A Currently**	**IA28B How much**
Occupation		
A. Plowing		
B Harrowing		
C Transplanting		
D Harvesting		
E Weeding		
F Vaccination		
G Joint purchase of inputs		
H Joint sale of products		
I Joint application of inputs		
J Working animals		
K Walking animals		
L Machine & equipment		
M Loading & unloading		
N Labor		
O Other***(specify)***		
Training and Consultation		
P Training in agricultural activities		
Q Training in non-agricultural activities		
R Advice/consultation for agricultural activities		
S Advice/consultation for non-agricultural activities		
Livelihood		
T Insurance		
U Death benefits		
V Emergency assistance		
W Medical care		
X Other***(specify)***		
Coordination		
Y Access to common land		

Z Labor sharing		
AA Pest control		
AB Water access		
AC Other***(specify)***		

FD21 Has any further training given to the officers of this institution during the last year? (1- yes, 3 - no) **(If yes, continue. If no, skip to FD27.)**	**FD21** **[ ]**
FD24 How long did the training last ? (record the number of days)	**FD24 days** **[ ]**
FD25 How many people attended the training session ?	**FD25** **[ ]**
FD26 What were the topics covered ? **(Use code for traiing topics. Record all that apply.)** **FD26oth**_____ **FD26oth(translation)**_____	**FD26** **[ ]**

FD19: Codes for Taining Topics

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 (specify **FD26oth_____)**

FD34 Has any further training given to general members of this institution during the last year? (1- yes, 3 - no) **(If yes, continue. If no, skip to FD40.)**	**FD34** **[ ]**
FD37 How long did the training last ? (record the number of days)	**FD37 days** **[ ]**
FD38 How many people attended the training session ?	**FD38** **[ ]**
FD39 What were the topics covered ? **(Use code for traiing topics. Record all that apply.)** **FD39oth**_____ **FD39oth(translation)**_____	**FD39** **[ ]**

FD39: Codes for Taining Topics

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 (specify **FD39oth_____)**

VI MEMBER/CLIENTS OF THE INSTITUTION

MC2 At present, who actually are the typical members of this institution? **(Use codes for membership. Record all that apply.)** **MC2oth1_____** **MC2oth1(translation)_____** **MC2oth2_____** **MC2oth2(translation)_____**	**MC2** **[ ]**

Codes for Membership

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 (specify: **MC1/2oth1_____)**
K - recommendation of exiting members
L - other (specify: **MC1/2oth2_____**

MC5 Does the institution have a membership application form? (1 - yes, 3 - no)	**MC5** **[ ]**
MC6 Does the institution interview applicants for membership? (1 - yes, 3 - no) **(If yes, skip to MC7. If no, continue.)**	**MC6** **[ ]**
MC6A Why does not this institution interview the apllicants for membership ? _____ _____ _____	**MC6A** **[xxxxxxxxxx]**
MC7 What characteristics are evaluated about the applicant to determine whether or not they will be accepted into the institution? **(Use codes for member qualification. Record all that apply.)**	**MC7** **[ ]**
MC7A What are the two most important characteristics used in evaluating applicants? **(Record two among those mentioned in MC7.)**	**MC7A** **[ ]**

Code for Member Qualification

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 (specify: **MC7oth1_____)**
O - reccomendation of exiting members
P - expected amount of saving
Q - other (specify: **MC7oth2_____)**

MC9 Is there an application fee for membership? (1 - yes, 3 - no) **(If yes, continue. If no, skip to MC10.)**	**MC9** **[ ]**
MC9A How much is the application fee for membership ?	**MC9A baht** **[ ]**
MC10 Is there a membership fee ? (1 – yes, 3 - no) **(If yes, continue. If no, skip to MC11.)**	**MC10** **[ ]**
MC10A How much is the membership fee ?	**MC10A baht** **[ ]**
MC11A Find out the total number of members at present	**MC11A** **[ ]**
MC11B Find out the total number of members for prior year **(If MC11A=MC11B, skip to SV1)**	**MC11B** **[ ]**
MC12 Why does the number of members change in the past 12 months?	
MC12 Translation	

VII. INTERNAL SAVINGS

Check IA3 to see if this institution provides savings service currently. If it does continue. If it does not, skip to LD0.

SV1 What is the current form(s) of deposits accepted by the institution? **(Use codes for form of deposits. Record all that apply.)** **SV1oth _____**	**SV1** **[ ]**

SV1: Codes for Form of Deposit

A - cash
B - rice
C - other crops
D - animals
E - other (Specify: **SV1/2oth_____)**

SV4 What types of savings options are currently available from this institution? **(Use codes for types of savings. Record all that apply.)** **SV4oth _____(Translation)_____**	**SV4** **[ ]**
SV5 A year ago, what types of savings options were available ? **(Use codes for form of deposits. Record all that apply.)** **SV5oth _____(Translation)_____** **(If SV4-SV5, skip to SV7A)**	**SV5** **[ ]**
SV6 Why did the change happen?	
SV6 Translation	

Codes for Types of Savings

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: **SV4/5oth_____)**

SV7 From SV4 write down the types of savings that this institution *currently* offers in the first row of the table below.. Ask the following questions for each type of savings option that this institution currently offers.

SV7A Is this type of saving optional or required ?
(1- optional, 3 - required)
(If required, continue. If optional , skip to SV7C.)
SV7C How often do members have to save ?
(1 - any time, 3 - weekly, 5 - monthly, 7 - annually, 9 - other (SV7Coth_____))
SV7D In the past 12 months, what was the minimum amount of deposit made to this type of savings account ?
SV7E In the past 12 months, what was the maximum amount of deposit made to this type of savings account ?
SV7F In the past 12 months, what was the average amount of deposit per member made to this type of savings account?

Type of saving	**Type of saving in SV4**	**SV7A Optional**	**SV7C How often**	**SV7D Minimum**	**SV7E Maximum**	**SV7F Average**

SV7M In the past 12 months , what was the annual interest rate paid to this type of savings account ?
SV7O In the past 12 moths, has there been any change in the way that the intersetrate is calculated?(1 - yes, 3 - no)
SV7P Why did the interest rate change ?

Type of saving	**SM7M Interest rate in the past 12 months**	**SV7O Interest 12 months before**	**SV7C Why change**	**SV7P Translation**

SV18A In the past 12 months, how much is the amount of total savings in that category?
SV18B In the 12 months before that, how much is the amount of total savings? (If **SV18A=SV18B, skip to ask about another saving option, if it is the last option, skip to SV18D)**
SV18C What makes the total amount of saving change, in your opinion ?

Type of saving	**SM18A savings in the past 12 months**	**SV18B Savings in 12 months before**	**SV18C Why change**	**SV18C Translation**

SV18D Any requirement about the minimum amount of the first saving? (1 – yes, 3 – no) **(If yes, continue asking. If no, skip to SV18F)**	**SV18D [ ]**
SV18E How much?	**SV18E baht [ ]**
SV18F Are non-members allowed to deposit? (1 – yes, 3 – no) **(If yes, continue asking. If no, skip to SV19A)**	**SV18F [ ]**
SV18G Does this institution evaluate the ability to deposit of non-members? (1 – yes, 3 – no)	**SV18G [ ]**
SV19A How many persons who deposit with this institutioin?	**SV19A [ ]**
SV19B In the 12 months before that, how many of them?	**SV19B [ ]**
SV20 Why did it change?	
SV20 Translation	

VIII INTERNAL LENDING

Check IA12 to see if this institution provides loan service currently. If it does continue. If it does not, skip to DF3A.

LD1 What is the current form(s) of loans made by this institution? **(Use codes for form of loans. Record all that apply.)** **LD1oth _____** **Translation**	**LD1** **[ ]**

LD1, 2: Codes for Form of Loans

A - cash
B - rice
C - other crops
D - animals
E - other (Specify: **LD1/2oth_____)**

LD4 Does this institution have a loan application form ? (1 - yes, 3 - no) **(If yes, please photocopy the form.)**	**LD4** **[ ]**
LD4A Does this institution interview the applicant before giving them a loan ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD5.)**	**LD4A** **[ ]**
LD4B What questions do you ask during the interview ? **(Skip to LD5.)**	**LD4B** **[xxxxxxxxxx]**
LD4B translation	
LD5 Currently, what criteria are used to determine whether an applicant is eligible to receive a loan ? **(Use codes for eligibility. Record all that apply.)** **LD5oth _____**	**LD5** **[ ]**

Missing 2 pages

LD21A In the past 12 months, how much was the amount of annual loans? **(If LD21A=LD21B, skip to LD24A)**	
LD21C Why does the amount of loan change ?	
LD21C Translation	
LD24A How much is the interest rate this year for the amount of annual loans? **(If others than money, such as objects, record them, too.)** **(translation)**	**LD24A** **[ ]**
LD24B In the prior 12 months, how much was the yearly interest rate for the loan?	**LD24B** **[ ]**
translation **(If LD24A=LD24B, skip to DF3A)**	
LD24C Why did the interest rate change?	
LD24A Translation	

IX. EXTENDED REPAYMENT OF LOANS AND DEFAULT

DF3A In the past 12 months, how many times have there been any extension of due date to return ….? (1 - yes, 3 - no) **(If none, record 0)**	**DF3A** **[ ]**
DF3B In the past 12 months, how many times have there been any extension of due date to return the interest.? (1 - yes, 3 - no) **(If none, record 0)**	**DF3B** **[ ]**
DF3C In the past 12 months, how many times that loaners did not pay the loan back? (for example, the case that financial institution has to collect the debt or take the collateral from the guarantors. Another is the case of NPL)	**DF3C** **[ ]**

DF3D~F Fill out the following table for reason of an extension of the debt return (DF3A column DF3D) and an extension of the repayment for borrowing interest (DF3B column DF3E) and fail to repay (DF3C column DF3F) in the past 12 months.

REASON:	**DF3D** Extend Only Principal # of cases	**DF3B** Extension of Principal and Interest # of cases	**DF3C** Other Defaults # of cases
Family Problems			
1 Death of spouse			
2 Death of other family member			
3 Divorce			
4 Change in family structure			
5 Elderly to take care of			
6 Other: **DF3oth1**_____			
Illness:			
7 Cost of medicine			
8 Cost of hospital/clinic			
9 Cost of treatment			
10 Other: **DF3oth2**_____			
Housing:			
11 House burned down			
12 House was robbed			
13 Other: **DF3oth3**_____			
Natural Disaster:			
14 Flood			

REASON:	**DF3D** Extend Only Principal # of cases	**DF3B** Extension of Principal and Interest # of cases	**DF3C** Other Defaults # of cases
15 Drought			
16 Hailstorm			
17 Strong wind			
18 Other: **DF3oth4_____**			
Employment:			
19 Fired from job			
20 Unable to find new job			
21 Other:			
Other:			
Other: **DF3oth5_____**			

X. INTERNAL STRUCTURE OF THE INSTITUTION

ST0 Start Time	**ST0** [ ]

ST2A What type of committee does this institution have?
(Record all of the committee name in the 2nd column of the table below and interview the questions in ST2B-X)
ST2B How many people serve on this committee ?
ST2C How many times did this committee hold the meeting during last 12 months ?
ST2D What are the responsibilities of this committee?

No.	ST2A Name	ST2A Translation	ST2B Number	ST2C Meeting

No.	ST2D Responsibility	ST2D Translation

ST3 Did this institution hold a general meeting for all the members during last 12 months?	**ST3** **[ ]**

We would like to know when the last three general meetings were held and what percentage of members participated in the meeting. Fill out the table starting from the most recent meeting.

	ST3D What percentage of members participated in the meeting ?
1	
2	
3	
4	
5	

ST4 Please fill out the following table for the person responsible for managing the money of the institution and the person responsible for keeping the records of the institution **(Note: if either of these people are respondents of the survey, write his/her name only and skip the questions ST4B through ST4T.)**

	1. Fund Manager	**2. Record Keeper**
ST4A Name		
ST4B House number		
ST4C Phone number		
ST4D Whose phone is it ? (see code)		
ST4E Sex **(1-male, 3-female)**		
ST4F Age		
ST4G Years of residence in this village		
ST4H Highest grade of school completed. (**Use codes for schooling.)**		
ST4I What educational system? **(Use codes for education system.)**		
ST4J Other professional training **(Use codes for professional training. Record all that apply.)**		
ST4K Current Occupation **(Use codes for occupation.)**		
ST4L Type of worker now **(Use codes for type of worker.)**		
ST4M Current and past village/tambon positions **(Use codes for title. Record all that apply.)**		

ST4N Current position in institution **(Use codes for position in institution. Record all that apply.)**		
ST4O Number of years as a member		
ST4P Number of years in current office		
ST4Q Responsibilities in institution (**Use codes for responsibilities. Record all that apply.**)		
ST4R Is the person paid any allowance by the institution? (1 - yes, 3 - no) (**If yes, coninue. If no, skip to ST5)**		
ST4S How much is the allowance?		
ST4T How often is he/she paid?		

ST4D: Codes for whose phone: 1-my own, 3-neighbor's, 5-village's public phone

ST4H: Codes for schooling

1 - no school	15 - M or MS 1	29 - M or MS 8	43 - PWT 2
3 - P. 1	17 - M or MS 2	31 - PWC 1	45 - Univ. 1
5 - P. 2	19 - M or MS 3	33 - PWC 2	47 - Univ. 2
7 - P. 3	21 - M or MS 4	35 - PWC 3	49 - Univ. 3
9 - P. 4	23 - M or MS 5	37 - PWS 1	51 - Univ. 4
11 - P. 5	25 - M or MS 6	39 - PWS 2	53 - other
13 - P. 6	27 - M or MS 7	41 - PWT 1	

ST4I: Codes for educational system: 1 - either old system, 3 -new, 5-temple

ST4J: Codes for Professional Training

ST4K: Codes for Occupation

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) **ST 4Koth**

ST4L: Codes for worker type

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

ST4M: Codes for Titles

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

ST4N: Codes for Postition in Institution

A - Chairman
B - Comptroller
C - Treasurer
D - Advisor to Group
E - Public Relations for PCG
F - Other (specify) **ST4Noth**

ST4Q: Codes for Responsibilities in Institution

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)**ST4Qoth**

ST7 Financial Statements -

ww - refused to answer *xx - not applicable* *yy - don't know* *zz - missing*

Photocopy or copy down the balance sheets and income statements for as many consecutive years as possible. Create these yourself, if necessary.

ST8 Stop Time	**ST8** **[ ]**

XI. INCOME GENERATING ACTIVITIES OWNED BY THE INSTITUTION.

IG0 Start Time	**IG0** **[ ]**

Check IA21. If this institution invests in any income generating activities currently. If it does continue. If it does not, skip to RF0.

IG1 What types of income generating activities does this institution invest in? **(Use codes for types of investment. Record all that apply.)**	**IG1** **[ ]**

Codes for Investment Projects

A - retail shop
B - rice mill
C - other food processing (specify: IG1oth1_____)
D - cottage industry(specify: IG1oth2_____)
E - other (specify: IG1oth3_____)

Ask these questions with investments in income generating activities, analyze the record of each activities.

IG2 How much did the net profit in the past 12 months?

The activity number	Type of activities	IG2 Net Profits
1		
2		
3		
4		
5		

IG3 How does the institution use the income earned from the inverstment project ?	**IG3** **[xxxxxxxxx]**

IG3 translation

IG4 Does this instituion keep the records of how the income from the investment project is used ? (1 - yes, 3 - no) **(<u>If yes, ask them to show you the records and photocopy the summary statistics. If no summary statistics is available, analyze the records to genrate your own summay .)</u>**	**IG4 [ ]**

IG5 Stop Time	**IG5 [ ]**

2 pages missing

XIII. FREE AID

FA0 Start Time	**FA0** **[ ]**

FA1 Does the institution give free aids to people ? **(**1 - yes, 3 - no) **(If yes, continue. If no, skip to FA10.)**	**FA1** **[ ]**
FA2 What is the form of the free aid given by this institution ? **(Use codes for free aid. Record all that apply.)** **FA2oth1**_____ **FA2oth2**_____ **FA2oth3**_____	**FA2** **[ ]**

Codes for Free Aid

A - cash
B - rice
C - other crops (specify: FA2oth1_____)
D - animals (specify: FAoth2_____)
E - other (specify: FAoth3_____)

FA6 What is the maximum value of free aid that can be given to one person ? (**If there is no upper limit, write down xx.)**	**FA6** **[ ]**
FA7 What is the maximum number of times that one person can receive a free aid from this institution ? **(If there are no such limits, write xx.)**	**FA7** **[ ]**

FA8 Fill out the following table with number of cases where a free aid is given to a person for the following reason.

	Reason:	# of cases
	PROBLEMS WITHIN FAMILY:	
A	Death of spouse	
B	Death of other family member	
C	Divorce	
D	Change in family structure	
E	Elderly to take care of	
F	Other:**FA8oth**_____	
	ILLNESS:	
G	Cost of medicine	
H	Cost of hospital/clinic	
I	Cost of treatment	
J	Other: **FA8oth2**_____	
	HOUSING:	
L	House burned down	
M	House was robbed	

	Reason:	# of cases
N	Other: **FA8oth3_____**	
O	Other:	
	NATURAL DISASTER:	
P	Flood	
Q	Drought	
R	Hailstorm	
S	Strong wind	
T	Other: **FA8oth4_____**	
	EMPLOYMENT:	
U	Fired from job	
V	Unable to find new job	
W	Other:	
	OTHER:	
X	Other: **FA8oth5_____**	