TOWNSEND THAI PROJECT
INITIAL INSTITUTIONAL SURVEY, 1997

Questionnaire
[English Version]

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GROWTH, INEQUALITY AND ORGANIZATIONAL DESIGN

THAILAND: INSTITUTIONAL SURVEY

Rice Banks
Production Credit Groups
Other Financial Institutions in the Village/Tambon

(March 1, 1997)

Contents

Section I: Village Identification	……...……	1
Section II: Institutional Identification	……...……	2
Section III: Background of Respondents	……...……	4
Section IV: Identification of Activities	……...……	8
Section V: Foundation	……...……	12
Section VI: Members / Clients of the Institution	……...……	19
Section VII: Internal Savings	……...……	25
Section VIII: Internal Lending	……...……	37
Section IX: Extended Repayment of Loans and Default	……...……	54
Section X: Internal Structure of the Institution	……...……	63
Section XI: Income Generating Activities Owned by the Institution	……...……	69
Section XII: Current Relationship with Other Financial Institution Outside the Village	……...……	70
Section XIII: Free Aid	……...……	76

I. VILLAGE IDENTIFICATION

(Team Leader Records)

CVR1A Changwat	**CVR1A [ ]**
CVR1B Amphoe	**CVR1B [ ]**
CVR1C Tambon	**CVR1C [ ]**
CVR1D Village	**CVR1D [ ]**
CVR1E Team Number	**CVR1E [ ]**

(Visit Information, Enumerator Records. Record **CVR2D** and **2F** at end of visit)

CVR2A Enumerator	**CVR2B** Visit #	**CVR2C** Start Time	**CVR2D** End Time	**CVR2E** Day/Month	**CVR2F** Visit Results

CVR2F: 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) **CVR2FO**

(Interview Information, Field Editor or Team Leader Records. Record **CVR3D**, **3F** and **3G** at end of edit.)

CVR3A Editor	**CVR3B** Edit #	**CVR3C** Start Time	**CVR3D** End Time	**CVR3E** Day/Month	**CVR3F** Results	**CVR3G** Action

CVR3F: Edit Results

1 - ready for data entry
3 - talk to enumerator
5 - sections incomplete
7 - recommend find different respondent
9 - other (specify) **CVR3FO**

CVR3G: Action

1 - send to data entry
3 - set up repeat interview with same institution (record sections to be repeated)
5 - other (specify) **CVR3GO**

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

II0 Start Time	**II0** **[ ]**
II1 Name of Institution _____	**II1** **[xxx]**
II1 Translation _____	**II1** **[xxx]**

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

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

II3A At what level does this institution operate? (1 - Village level, 3 - Tambon Level, If **at Village Level skip to II4**)	**II3A** **[ ]**
II3B-D IF TAMBON LEVEL, specify the names of all villages that members come from and the number of members from each village:	**II3B** **[xxx]**

	II3B Moo	**II3C Name of Village**	**II3C Translation**	**II3D # of Members**
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

II4A Is this institution currently active? (1 - Active, 3 - Inactive. **If Active skip to II5**)	**II4A** **[ ]**
II4B IF INACTIVE, what year did the group stop operating?	**II4B** **[ ]**
II4C IF INACTIVE, what happened to cause the institution to stop operating? _____ _____ _____ _____	**II4C** **[xxx]**
II4C Translation _____ _____ _____ _____	**II4C** **[xxx]**

II5A Does this institution keep bank accounts or financial records together with any other institution(s) or organization(s)? (1 - yes, 3 - no. **If no skip to II6**)	**II5A** **[ ]**

II5B - C IF YES, list the name of the other institution(s) or organization(s) and its main activity:

	II5B **Name of Institution(s)**	**II5C** **Main Activity**
1		
2		
3		
4		
5		
6		

	II5B **Translation**	**II5C** **Translation**
1		
2		
3		
4		
5		
6		

IF THE INSTITUTION KEEPS ACCOUNTS WITH ANOTHER ORGANIZATION, INTERVIEW INSTITUTIONS TOGETHER !

II6 Stop Time	**II6** **[ ]**

III. BACKGROUND OF RESPONDENTS

BR0 Start Time	**BR0** **[ ]**

Fill in the following table*:*

CHARACTERISTICS	RESPONDENT A	RESPONDENT B
BR1 Name		
BR1 Translation		
BR2 House number		
BR3 Phone number		
BR4 Whose phone is it ?		
BR5 Sex **(1-male, 3-female)**		
BR6 Age		
BR7 Years of residence in this village		
BR8A Highest grade of school completed.		
BR8B What educational system?		
BR9 Other professional training		
BR9 Translation		
BR10 Current Occupation		
BR11 Type of worker now		
BR12 Current and past village/tambon positions **(Record all that apply.)**		
BR13 Current position in institution **(Record all that apply.)**		
BR14 Number of years as a member		
BR15 Number of years in current office		
BR16 Responsibilities in institution (**Record all that apply.**)		
BR17 Is the person paid any allowance by the institution? (1 - yes, 3 - no) (**If yes, continue. If no, skip to BR20.)**		
BR18 How much is the allowance?		
BR19 How often is he/she paid?		

Characteristics of Money Manager and Record Keeper

Please fill in the following table for the person who is responsible for managing the institution's money and for the person who is responsible for keeping the institution's records. If either of these people are the survey respondents, please just write his/her name only and skip questions BR21 - BR39.

CHARACTERISTICS	C. Money Manager	D. Record Keeper
BR20 Name		
BR20 Translation		
BR21 House number		
BR22 Phone number		
BR23 Whose phone is it ?		
BR24 Sex **(1-male, 3-female)**		
BR25 Age		
BR26 Years of residence in this village		
BR27A Highest grade of school completed.		
BR27B What educational system?		
BR28 Other professional training		
BR28 Translation		
BR29 Current Occupation		
BR30 Type of worker now		
BR31 Current and past village/tambon positions **(Record all that apply.)**		
BR32 Current position in institution **(Record all that apply.)**		
BR33 Number of years as a member		
BR34 Number of years in current office		
BR35 Responsibilities in institution (**Record all that apply.**)		
BR36 Is the person paid any allowance by the institution? (1 - yes, 3 - no) (**If yes, continue. If no, skip to BR39.**)		
BR37 How much is the allowance?		
BR38 How often is he/she paid?		

BR39 Stop Time	**BR39** **[ ]**

BB4, BR23: Codes for whose phone: 1-my own, 3-neighbor's, 5-village's public phone

BR8A, BR27A: Codes for highest grade completed

1 - no school	15 - P. 7	29 - M or MS 7	43 - PWT 1
3 - P. 1	17 - M or MS 1	31 - M or MS 8	45 - PWT 2
5 - P. 2	19 - M or MS 2	33 - PWC 1	47 - Univ. 1
7 - P. 3	21 - M or MS 3	35 - PWC 2	49 - Univ. 2
9 - P. 4	23 - M or MS 4	37 - PWC 3	51 - Univ. 3
11 - P. 5	25 - M or MS 5	39 - PWS 1	53 - Univ. 4
13 - P. 6	27 - M or MS 6	41 - PWS 2	55 - other

BR8B, BR27B: Codes for educational system: 1 - either old system, 3 -new, 5-temple

BR10, BR29: 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
27 - construction work in another Changwat, not Bangkok
29 - construction work in Bangkok
31 - rice miller
33 - shop keeper
35 - factory worker
37 - mechanic
39 - clerical worker
41 - administrative or managerial job
43 - nurse
45 - teacher
47 - policeman
49 - government official
51 - accountant
53 - electrician
55 - cleaner or janitor
57 - trader
59 - other (specify) **BR10O, BR29O**

BR11, BR30: Codes for worker type

1 - owner of business
3 - unpaid family worker
5 - employee - daily wages
7 - employee - monthly wages
9 - employee - piece rate, in house
11 - employee - piece rate, out of house
13 - government worker
15 - other (specify) **BR11O**, **BR30O**

BR12, BR33: 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 village committee
L - member of tambon committee
M - member of Marketing Demonstration Center committee
N - health volunteer
O - other (specify) **B12O, BR33O**

BR13, BR34: Codes for Postition in Institution

A - Chairman
B - Comptroller
C - Treasurer
D - Advisor to Group
E - Public Relations for PCG
F - Other (specify) **BR13O, BR34O**

BR16, BR35: 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, BR35O**

IV. IDENTIFICATION OF ACTIVITIES

IA0 Start Time	**IA0** **[ ]**

Savings

IA1 Has this institution ever offered savings facilities to its members? (1 - yes, 3 - no. **If yes, continue. If no, skip to IA10)**	**IA1** **[ ]**
IA2 In what year did it first offer the savings service?	**IA2** **[ ]**
IA3 Does this institution currently offer savings facilities to its members? (1 - yes, 3 - no)	**IA3** **[ ]**
IA4 Since savings services were first offered, have they been continuously available? (1 - yes, 3 - no. **If yes, skip to IA9. If no, continue.)**	**IA4** **[ ]**

	IA5 In what years had this institution stopped the savings service ?	**IA6** In what years had this institution resumed the savings service ?
A	**year [ ]**	**year [ ]**
B	**year [ ]**	**year [ ]**
C	**year [ ]**	**year [ ]**

	IA7 Why were savings services interupted?	**IA8** Why were savings services resumed?
A		
B		
C		

	IA7 Translation	**IA8 Translation**
A		
B		
C		

IA9 Does this institution keep the records of savings ? (1 - yes, 3 - no)	**IA9** **[ ]**

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

Lending

IA10 Has this institution ever offered lending services to its members? (1 - yes, 3 - no. **If yes, continue. If no, skip to IA19)**	**IA10 [ ]**
IA11 In what year did it first offer the lending service?	**IA11 [ ]**
IA12 Does this institution currently offer lending service to its members? (1 - yes, 3 - no)	**IA12 [ ]**
IA13 Has this institution offered lending services continuously since the service was first offered? (1 - yes, 3 - no. **If yes, skip to IA18. If no, continue.)**	**IA13 [ ]**

	IA14 In what years has this institution stopped the lending service?	**IA15** In what years has this institution resumed the lending service?
A	**year [ ]**	**year [ ]**
B	**year [ ]**	**year [ ]**
C	**year [ ]**	**year [ ]**

	IA16 Why were lending services interupted ?	**IA17** Why were lending services resumed?
A		
B		
C		

	IA16 Translation	**IA17 Translation**
A		
B		
C		

IA18 Does this institution keep the records of lending ? (1 - yes, 3 - no)	**IA18 [ ]**

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

Investment

IA19 Has this institution ever invested in income genrating activities? (1 - yes, 3 - no. **If yes, continue. If no, skip to IA28)**	**IA19** **[ ]**
IA20 In what year did this institution first invest in income generating activities?	**IA20** **[ ]**
IA21 Does this institution currently invest in income generating activities? (1 - yes, 3 - no)	**IA21** **[ ]**
IA22 Since in first began investing in income generating activities, has this institution continuously invested in income generating activities? (1 - yes, 3 - no) **(If yes, skip to IA27. If no, continue.)**	**IA22** **[ ]**

	IA23 In what years did this institution stop investment activities?	**IA24** In what years did this institution resume investment activities?
A	**year [ ]**	**year [ ]**
B	**year [ ]**	**year [ ]**
C	**year [ ]**	**year [ ]**

	IA25 Why were the investment activities interupted?	**IA26** Why were the investment activities resumed?
A		
B		
C		

	IA25 Translation	**IA26 Translation**
A		
B		
C		

IA27 Does this institution keep the records of investment in income generating activities? (1 - yes, 3 - no)	**IA27** **[ ]**

If the institution keeps the records of investment in income generating activities, ask to see them and make photocopies of summary data for further study.

Non-Financial Services

IA28 We would like to learn more about all of the non-financial services currently offered by this institution. For each service listed below, please tell us if the service is currently offered and if there is a charge for using the service. **(Codes: 1 - yes, 3 - no)**.

SERVICE	IA28A Currently Offered?	IA28B Any Charge?
Occupation		
1. Plowing		
2. Harrowing		
3. Transplanting		
4. Harvesting		
5. Weeding		
6. Vaccination		
7. Joint purchase of inputs		
8. Joint sale of products		
9. Joint application of inputs		
10. Working animals		
11. Walking animals		
12. Machine & equipment		
13. Loading & unloading		
14. Labor		
15. Other***(specify)***		
Training and Consultation		
16. Training in agricultural activities		
17. Training in non-agricultural activities		
18. Advice/consultation for agricultural activities		
19. Advice/consultation for non-agricultural activities		
Livelihood		
20. Insurance		
21. Death benefits		
22. Emergency assistance		
23. Medical care		
24. Other***(specify)***		
Coordination		
25. Access to common land		
26. Labor sharing		
27. Pest control		
28. Water access		
29. Other***(specify)***		

IA29 Stop Time	**IA29** **[ ]**

V. FOUNDATION

FD0 Start Time	**FD0** **[ ]**
FD1 In what year was this institution founded ?	**FD1** **[ ]**
FD2 Why was this institution established ? _____ _____ _____ _____	**FD2** **[xxxx]**
FD2 Translation _____ _____ _____ _____	**FD2** **[xxxx]**

Please provide some background information about the person(s) who initiated of setting up the institution.

	Founder A	**Founder B**	**Founder C**
FD3 What is his/her name?			
FD3 Translation			
FD4 Was he/she a villager or non-villager? (1 - villager, 3 - non-villager)			
FD5 What is his/her current position in the institution?			
FD5 Translation			
FD6 What village positions does he/she hold? (**Record all that apply.**)			

FD6: Codes for Village 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 village committee
L - member of tambon committee
M - member of Marketing Demonstration Center committee
N - health volunteer
O - other (specify) **FD6O**

For each of people who initiated setting up the institution, please tell us briefly how he or she initiated the establishment of the institution.

Founder	FD7 Method of Initiation
A	
B	
C	

Founder	FD7 Translation
A	
B	
C	

FD8A Before this institution was established, was there any other institution providing similar services? (A - yes, at the village level, B - yes, at the tambon level, C - no. **Record all that apply. If yes, (A and/or B), continue. If no, skip to FD9.)**	**FD8A** **[ ]**
FD8B Why was this institution established when there was already an institution providing similar services in the village or the tambon? _____ _____ _____ _____ _____	**FD8B** **[xxxx]**
FD8B Translation _____ _____ _____ _____ _____	**FD8B** **[xxxx]**

FD9 If no, what did villagers usually do when their families needed financial assistance? **(Record all that apply. Do NOT read off the possible answers.)**	**FD9 [ ]**

FD9: Codes for Financial Assistance

A - Got help from family members who live in the village
B - Got help from family members who live outside of the village
C - Withdrew savings
D - Borrowed money from others in the village
E - Borrowed money from others outside the village
F - Worked as a laborer in the village
G - Worked as a laborer outside the village
H - Other (specify) **FD9O**

Initial Fund

FD10 What was the form of the initial fund that was collected when this institution was founded? (**Record all that apply.**)	**FD10 [ ]**

FD10: Codes for Initial Fund

A - cash
B - land
C - other crops
D - animals
E - fertilizer
F - materials for construction
G - labor
H - other (**FD10O**)

Source of Funds	**FD11 Amount**	**FD12 Organization**	**FD12 Translation**
A. Donation from Members		**NA**	**NA**
B. Initial Savings of Members		**NA**	**NA**
C. Investment of Members		**NA**	**NA**
D. Donation from Another Village Organization			
E. Loan from Another Village Organization			
G. Investment form Another Village Organization			
H. Donation from an Organization outside the village			
I. Loan from an Organization outside the village			
J. Investment from an Organization outside the village			
K. Other (specify)			
L.			
M.			

FD13A What was the total value (in baht) of the initial fund?	**FD13A** **[ ]**

FD13B From the date of the first organizational meeting, how many days did it take before the first savings or initial fund was collected? **(If it took more than 60 days, continue. Otherwise , skip to FD14.)**	**FD13B** **[ ]**
FD13C What caused the delay?_____ _____ _____	**FD13C** **[xxxx]**
FD13C Translation _____ _____	**FD13C** **[xxxx]**

Training

FD14 Was any training given to the officers of this institution at the time of foundation? (1- yes, 3 - no. **If yes, continue. If no, skip to FD20.)**	**FD14** **[ ]**
FD15 Who organized the training? _____ _____	**FD15** **[xxxx]**
FD15 Translation _____ _____	**FD15** **[xxxx]**
FD16 Where did the training take place? _____ _____	**FD16** **[xxxx]**
FD16 Translation _____ _____	**FD16** **[xxxx]**
FD17 How many days did the training last?	**FD17** **[ ]**
FD18 How many people attended the training session?	**FD18** **[ ]**
FD19 What topics were covered? **(Record all that apply.)** **FD19O**_____ **FD19O Translation** _____	**FD19** **[xxxx]**

FD19: Codes for Training Topics

A - accounting
B - loan management
C - how to organize group
D - application for membership
E - motivation for savings and /or investment
F - benefits of institution
G - other (specify) **FD19O**

(Go to FD21.)

FD20 (If no training was provided) How did the officers acquire the skills they needed to manage the organization? _____ _____ _____ _____ _____	**FD20** **[xxxx]**
FD20 Translation _____ _____ _____ _____	**FD20** **[xxxx]**

FD21 Besides any training at the time of foundation, how many times have the officers of this institution received further training? **(<u>If at least 1, continue. Otherwise, skip to FD26.</u>)**	**FD21** **[ ]**
FD22 Who organized the training? _____ _____	**FD22** **[xxxx]**
FD22 Translation _____ _____	**FD22** **[xxxx]**
FD23 Where did the training take place? _____ _____	**FD23** **[xxxx]**
FD23 Translation _____ _____	**FD23** **[xxxx]**
FD24 How many total days of further training have the officers received?	**FD24** **[ ]**
FD25 What topics have been covered? **(<u>Record all that apply.</u>)** **FD25O**_____ **FD25O Translation** _____	**FD25** **[xxxx]**

FD25: Codes for Training Topics

A - accounting
B - loan management
C - how to organize group
D - application for membership
E - motivation for savings and /or investment
F - benefits of the institution
G - other (specify) **FD25O**

FD26 Was any training given to the general members of institution at the time of foundation? (1- yes, 3 - no. **If yes, continue. If no, skip to FD32.)**	**FD26** **[ ]**
FD27 Who organized the training? _____ _____	**FD27** **[xxxx]**
FD27 Translation _____ _____	**FD27** **[xxxx]**
FD28 Where did the training take place? _____ _____	**FD28** **[xxxx]**
FD28 Translation _____ _____	**FD28** **[xxxx]**
FD29 How many days did the training last?	**FD29** **[ ]**
FD30 How many people attended the training session?	**FD30** **[ ]**
FD31 What topics were covered? **(Record all that apply.)** **FD31O**_____ **FD31O Translation** _____	**FD31** **[xxxx]**

FD31: Codes for Training Topics

A - accounting
B - loan management
C - how to organize group
D - application for membership
E - motivation for savings and /or investment
F - benefits of institution
G - other (specify) **FD31O**

FD32 How did the general membership learn about the policies of the organization? _____ _____ _____ _____	**FD32** **[xxxx]**
FD32 Translation _____ _____ _____ _____	**FD32** **[xxxx]**

FD33 Besides any training at the time of foundation, how many times has the general membership of this institution received further training? **(If at least 1, continue. Otherwise, skip to FD38.)**	**FD33** **[ ]**
FD34 Who organized the training? _____ _____	**FD34** **[xxxx]**
FD34 Translation _____ _____	**FD34** **[xxxx]**

FD35 Where did the training take place? _____ _____	**FD35 [xxxx]**
FD35 Translation _____ _____	**FD35 [xxxx]**
FD36 How many total days of further training has the general membership of this organization received?	**FD36 [ ]**
FD37 What topics have been covered? **(Record all that apply.)** **FD37O**_____ **FD37O Translation** _____	**FD37 [xxxx]**

FD37: Codes for Training Topics

A - accounting
B - loan management
C - how to organize group
D - application for membership
E - motivation for savings and /or investment
F - benefits of the institution
G - other (specify) **FD37O**

FD38 At what level did this institution operate at the time of foundation? (1 - village level, 3 - tambon level, 5 - other (specify) **FD38O**)	**FD38 [ ]**
FD39 Since it was founded, have there been any changes in the operational area of the institution? (i.e adding villages, dropping villages) (1 - yes, 3 - no. **If yes, continue. If no, skip to FD41.)**	**FD39 [ ]**

For each change in the operational area, please ask the following questions.
FD40A In what year did the change occur?
FD40B How did the operational area change?
1 - changed from village level to tambon level
3 - changed from tambon level to village level
5 - added villages in the tambon
7 - dropped villages in the tambon
9 - other (specify) **FD40BO**
FD40C What was the reason for the change?

	FD40A Year	**FD40B Change**	**FD40C Why**	**FD40C Translation**
1				
2				
3				

FD41 Stop Time	**FD41 [ ]**

VI. MEMBERS / CLIENTS OF THE INSTITUTION

MC0 Start Time	**MC0** **[ ]**

Please ask the following questions about the people who became members of this organization at the time it was founded and about the current membership.

Which of the following best describes the members of this organization?	**MC1 Original Members**	**MC2 Current Members**
A 1 - only villagers, 3 - only tambon residents, 5 - anybody – including non-villagers and/or non-tambon residents		
B 1 - mostly men, 3 - mostly women		
C 1 - mostly poor people, 3 - mostly in the middle, 5 - mostly wealthy people, (relative to the rest of the village)		
D 1 - mostly landowners, 3 - mostly non-landowners		
E Do most of the members of the institution have the same occupation? (1 - yes, 3 - no)		
F (If yes) What is that occupation?		
F Translation		
G Do the members of the organization share any other important characteristics? (1 - yes, 3 - no)		
H (If yes) What are these characteristics?		
H Translation		

(Compare the answers to MC1 and MC2. If they are different, continue. If they are the same, skip to MC4.)

MC3 Why are the characteristics of original members and the current members different ? _____	**MC3** **[xxxx]**
MC3 Translation _____	**MC3** **[xxxx]**

MC4A Does the institution have written policies on the recruitment of new members? (1 - yes, 3 - no)	**MC4A** **[ ]**
MC4B What are the policies regarding recruitment of new members? _____ _____ _____ _____	**MC4B** **[xxxx]**
MC4B Translation _____ _____ _____ _____	**MC4B** **[xxxx]**
MC5 Does the institution have a membership application form? (1 - yes, 3 - no. **If yes get a copy of the form**.)	**MC5** **[ ]**
MC6A Does the institution interview applicants for membership? (1 - yes, 3 - no. **If yes, skip to MC7. If no, continue.)**	**MC6A** **[ ]**
MC6B Why does this institution not interview applicants for membership? _____ _____ _____	**MC6B** **[xxxx]**
MC6B Translation _____ _____ _____	**MC6B** **[xxxx]**
MC7A What characteristics of the applicant are evaluated to determine whether or not they will be accepted into the institution? **(Record all that apply.)** **MC7AO1 _____ Translation _____** **MC7AO2 _____ Translation _____**	**MC7A** **[ ]**
MC7B What are the two most important characteristics used in evaluating applicants? **(Record two from those mentioned in MC7A.)**	**MC7B** **[ ]**

Codes for Applicant Characteristics

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 - marital status
N - number of years living in village
O - membership in other organizations (specify) **MC7AO1**
P - recommendation of current members
Q - expected amount of saving
R - other (specify) **MC7AO2**

MC8 Who is responsible for checking the applicant's qualifications? _____ _____ _____	**MC8** **[xxxxx]**
MC8 Translation _____ _____ _____	**MC8** **[xxxxx]**

MC9A Do applicant's have to pay a fee in order to apply? (1 - yes, 3 - no) **(If yes, continue. If no, skip to MC10A.)**	**MC9A** **[ ]**
MC9B (If yes) What is the application fee (in baht)?	**MC9B** **[ ]**
MC10A Do members have to pay a fee as a requirement of being a member of the organization? (1 - yes, 3 - no. **If yes, continue. If no, skip to MC11.)**	**MC10A** **[ ]**
MC10B (If yes) What is the membership fee (in baht)?	**MC10B** **[ ]**
MC10C How often is this membership fee paid? 1 - only once 3 - once a year 5 - other (specify) **MC10CO _____ Translation _____**	**MC10C** **[ ]**

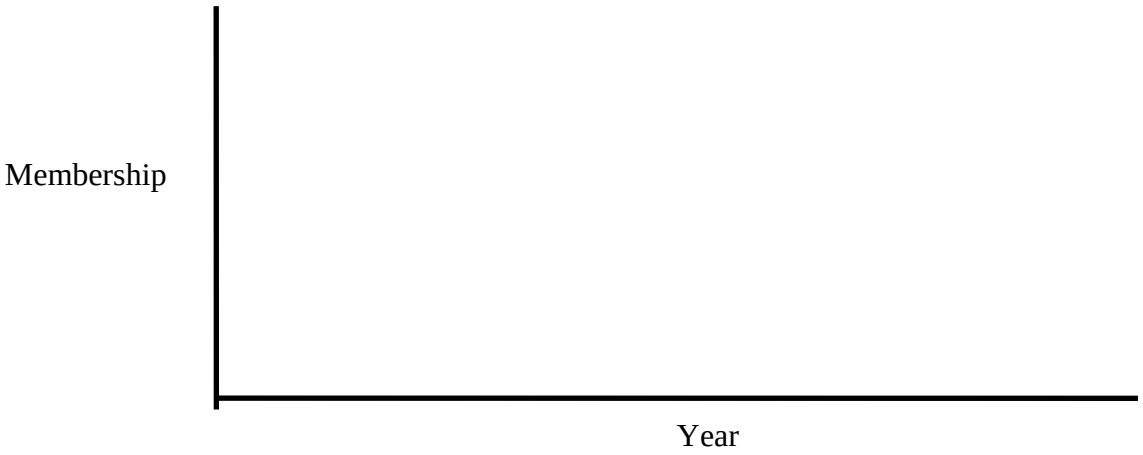
Please ask for a record of membership (Samut Thabian Samachik).

If the institution does not keep the records of membership, skip to MC17.

MC11A~B Find out the total number of members at the end of each year (or beginning) and fill in the following table: **(Try to get this information for each year of operation. If necessary, estimate the total annual membership by looking at savings records for each year of operation and count the average number of people that made deposits each month.)**

	MC11A Year	**MC11B** No. of Members		**MC11A** Year	**MC11B** No. of Members
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		
9			**19**		
10			**20**		

MC12 Using the information from the above table, draw a graph of membership over time.



MC13 **Analyze the above graph and take note of any significant annual changes in membership (significant annual increases and/or significant decreases). For each significant annual change in membership, ask the following questions and record the answers in the table.**

If there are no significant annual changes in membership, skip to MC14.

MC13A In what year did the change in membership take place?

MC13B How large was change in membership? (i.e. membership increased or decreased by __ members) (1 – significantly increased; 3 – significantly decreased)

MC13C What caused change in membership to occur?

	MC13A Year	**MC13B Persons**	**MC13C Why**	**MC13C Translation**
1				
2				
3				
4				
5				

MC14 **If the graph shows that there is no growth in membership of the insitution, find out why. Probe: Was membership limited or closed for some reason?**)

_____
_____
_____
_____

MC14 Translation

_____
_____
_____
_____

MC15 Have there been any years when a dramatic turnover in membership has occured? **(Turnover means that many quit and many join in the same year- this shift would not show up on the graph) (**1- yes, 3 - no. **If yes, continue. If no, skip to MC17.)**	**MC15 [ ]**

MC16 **For each year when there was siginifcant turnover in membership. Please answer the following questions.**

MC16A In what year did the turnover take place?
MC16B What was the reason for this turnover in membership?

	MC16A Year	**MC16B Why**	**MC16B Translation**
1			
2			
3			
4			
5			

MC17 Stop Time	**MC17** [ ]

VII. INTERNAL SAVINGS

SV0 Start Time	**SV0** **[ ]**

SV1 Has this institution ever provided savings facilities to its members? (1 - yes, 3 - no. **If no skip to Section VIII., LDO)**	**SV1** **[ ]**

Forms of Deposit

SV3 (Ask for each form of deposit in the table below) Does the institution currently accept savings deposits of this form? (1 - yes, 3 - no)

SV4 (Ask for each form of deposit in the table below) When the institution first began offering savings services, did the institution accept savings deposits of this form? (1 - yes, 3 - no)

SV2 Form of Deposit	**SV2** Translation	**SV3** Current	**SV4** Beginning
A Cash	NA		
B Rice	NA		
C Other Crops (specify)			
D Animals (specify)			
E Other (specify)			

SV5 Compare the answers to SV3 and SV4. If they are NOT the same then continue, otherwise skip to SV6.

SV5A In what year did this change in the form of accepted savings deposits occur?

SV5B What was the change?

SV5C Why did the change take place?

	SV5A Year	**SV5B Change**	**SV5B Translation**	**SV5C Why**	**SV5C Translation**
1					
2					
3					
4					
5					

Types of Savings

SV7 (Ask for each type of savings in the table below) Does the institution currently offer this type of savings? (1 - yes, 3 - no)

SV8 (Ask for each type of savings in the table below) When the institution first began offering savings services, did it offer this type of savings? (1 - yes, 3 - no)

SV6 Type of Savings	**SV6** Translation	**SV7** Current	**SV8** Beginning
A Pledged Savings (regular, scheduled savings)	NA		
B Pledged Shares (regular, shceduled share purchase)	NA		
C Savings (when desired by member)	NA		
D Shares (when desired by member)	NA		
E Special Deposit	NA		
F Time Deposit	NA		
G Other (specify)			

SV9 <u>Compare the answers to SV7 and SV8. If they are NOT the same then continue, otherwise skip to SV10.</u>

SV9A In what year did this change in the type of savings offered occur?

SV9B What was the change?

SV9C Why did the change take place?

	SV9A Year	**SV9B Change**	**SV9B Translation**	**SV9C Why**	**SV9C Translation**
1					
2					
3					
4					
5					

SV10 From SV7 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.

	Type of Savings #1		**Type of Savings #2**	
SV10A Type of Savings				
SV10A Translation				
SV10B How often do members save? 1 - any time 3 - weekly 5 - monthly 7 - annually 9 - other (specify) **SV10BO**				
SV10C If an amount is pledged, what is the procedure for a member to change the amount of the pledge?				
SV10C Translation				
SV10D Is this saving optional or required? (1 - optional, 3 - required. **If required, continue. If optional, skip to SV10F.)**				
SV10E What happens if a member fails to save as required?				
SV10E translation				
Units: 1 - week, 3 - month, 5 - year, 7 - other (specify)				
SV10F In 1996, what was the minimum deposit made to this type of savings account?	**Amount**	**Units**	**Amount**	**Units**
SV10G In 1996, what was the maximum deposit made to this type of savings account?				
SV10H In 1996, what was the average of deposit per member made to this type of savings account?				

	Type of Savings #1	**Type of Savings #2**
SV10I Please describe the withdrawal policy in detail.		
SV10I translation		
SV10J Have there been any changes in the withdrawal policy since this savings serivice was first offered? **(**1 - yes, 3 - no. **(<u>If yes, continue. If no, skip to SV10N.</u>)**		
SV10K In what year did the withdrawal policy change?		
SV10L What was the change in the withdrawal policy?		
SV10L Translation		
SV10M What was the reason for the change?		
SV10M translation		

	Type of Savings #1	**Type of Savings #2**
SV10N Does this type of savings account pay 1 - an interest rate or 3 - a dividend 5 - something else (specify) **SV10NO**		
SV10O In 1996, what was the annual interest rate or dividend paid on this type of savings account?		
SV10P How is the interest rate or dividend calculated?		
SV10P Translation		
SV10Q Have there been any changes in the method for calculating the interest rate or dividend? (1 - yes, 3 - no. **If yes, continue, if no skip to SV11**)		
SV10R In what year did the method change?		
SV10S What was the change in method?		
SV10S translation		
SV10T Why was the method changed?		
SV10T Translation		

General Questions About Saving

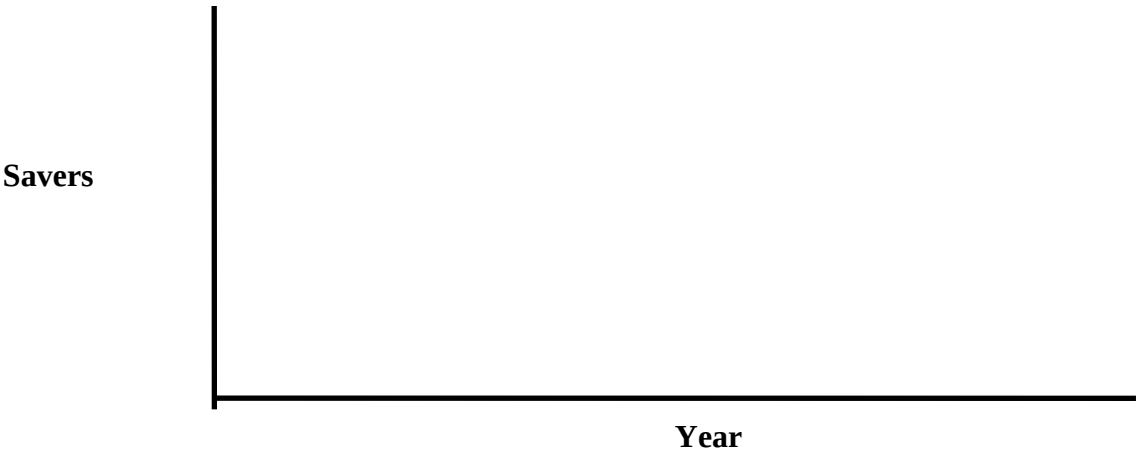
SV11 Is a minimum initial deposit currently required to start a savings account? (1 - yes, 3 - no. **If yes, continue. If no, skip to SV13.)**	**SV11** **[ ]**
SV12 (If yes) What is the minimum deposit amount that is required to start a savings account?	**SV12** **[ ]**
SV13 Who has priority to withdraw their savings if depositors are demanding more cash than what is available? _____ _____ _____ _____	**SV13** **[xxxx]**
SV13 Translation _____ _____ _____ _____	**SV13** **[xxxx]**
SV14 Can non-members save with this institution? (1 - yes, 3 - no. **If yes, continue. If no, skip to SV16.)**	**SV14** **[ ]**
SV15A Does this institution evaluate the savings potential of a non-member before allowing him/her to save with this institution? (1 - yes, 3 - no. **If yes, continue. If no, skip to SV16.)**	**SV15A** **[ ]**
SV15B Who is responsible for evaluating the savings potential of a non-member? _____ _____	**SV15B** **[xxxx]**
SV15B Translation _____ _____	**SV15B** **[xxxx]**
SV15C How is the savings potential of a non-member evaluated ? _____ _____ _____	**SV15C** **[xxxx]**
SV15C Translation _____ _____ _____	**SV15C** **[xxxx]**

SV16 <u>If the institution does not keep the records of savings, skip to SV24. If it does, analyze the records to fill in the tables below and to ask the following questions.</u>

SV17A~B Find out the total number of savers at the end of each year (or beginning) and fill in the following table **(<u>If only the members can save with this institution AND if in order to be a member one must save, then skip to SV20</u>.)**

	SV17A Year	**SV17B** No. of Savers		**SV17A** Year	**SV17B** No. of Savers
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		
9			**19**		
10			**20**		

SV17 <u>Using the information from the above table, draw a graph of number of savers over time.</u>



SV18 <u>Analyze the above graph and take note of any significant annual changes in the number of savers (significant annual increases and/or significant decreases). For each significant annual change in the number of savers, ask the following questions and record the answers in the table. If there is no significant annual change in the number of savers, skip to SV19.</u>

SV18A In what year did the change take place?

SV18B How large was change in the number of savers? (i.e. the number of savers increased or decreased by __ savers)

SV18C What caused change in the number of savers to occur?

	SV18A Year	**SV18B Persons**	**SV18C Why**	**SV18C Translation**
1				
2				
3				
4				
5				

SV19 <u>If the graph shows that there is no growth in the number of savers, find out why. Probe: Was the savings service limited or closed for some reason?</u>)

_____
_____
_____
_____

SV19 Translation

_____
_____
_____
_____

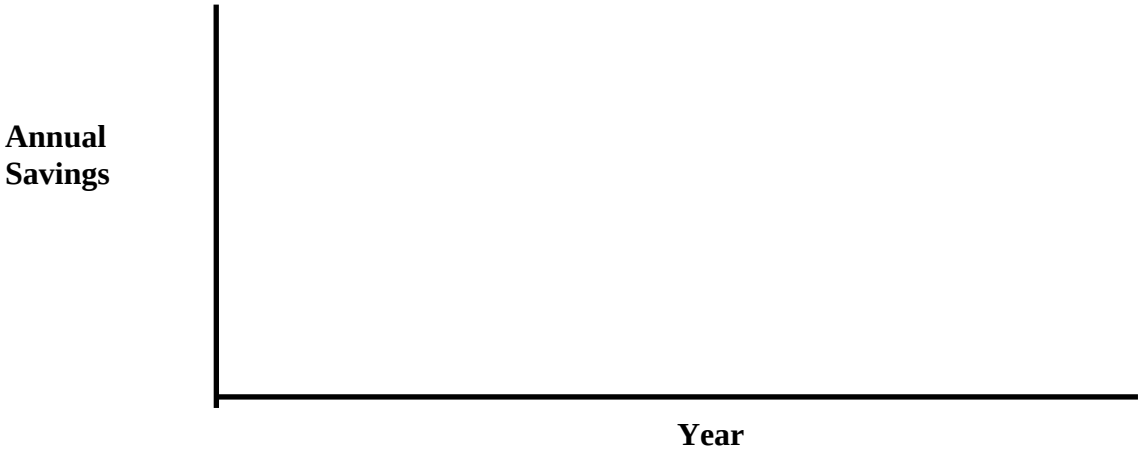
SV20 <u>If the graph shows that number of savers has grown steadily,</u> Is there anything special about the people who started to save with this institution recently compared to the people who began saving initially? _____
_____
_____
_____

SV20 Translation _____
_____
_____
_____

SV21A~D Find out the amount of annual savings **(not the accumulated total, but the amount of savings made in each year)** for each type of savings, and fill in the following table **(If the information is not available by different types of savings, then find out the total annual savings.)**

	Type 1_____			**Type 2 _____**	
	SV21A Year	**SV21B** Amount of Savings		**SV21C** Year	**SV21D** Amount of Savings
1			**1**		
2			**2**		
3			**3**		
4			**4**		
5			**5**		
6			**6**		
7			**7**		
8			**8**		
9			**9**		
10			**10**		
11			**11**		
12			**12**		
13			**13**		
14			**14**		
15			**15**		
16			**16**		
17			**17**		
18			**18**		
19			**19**		
20			**20**		

SV21E **Using the information from the above table, draw a graph of each type of annual savings over time.**



SV22 **Analyze the above graph and take note of any significant annual changes in the amount of savings (significant annual increases and/or significant decreases). For each significant annual change in the amount of savings, ask the following questions and record the answers in the table.**

If there is no significant annual change in amount of savings, skip to SV23.

SV22A In what year did the change take place?

SV22B Which type of savings was affected by this change (1 - type 1, 3 - type 2)

SV22C How large was change in the amount of savings? (i.e. the amount of savings increased or decreased by __ baht)

SV22D What caused change in the amount of savings to occur?

	SV22A Year	SV22B Type	SV22C Baht	SV22D Why	SV22D Translation
1					
2					
3					
4					
5					

SV23 **If the graph shows that there is no growth in the amount of savings, find out why. Probe: Was the amount of savings capped, did the amount saved per person change? Etc.**

_____
_____
_____
_____

SV23 Translation

_____
_____
_____
_____

SV24A~D Find out the interest rate or dividend rate paid each year for each type of savings, and fill in the following table

	Type 1_____			**Type 2 _____**	
	SV24A Year	**SV24B %**		**SV24C** Year	**SV24D %**
1			**1**		
2			**2**		
3			**3**		
4			**4**		
5			**5**		
6			**6**		
7			**7**		
8			**8**		
9			**9**		
10			**10**		
11			**11**		
12			**12**		
13			**13**		
14			**14**		
15			**15**		
16			**16**		
17			**17**		
18			**18**		
19			**19**		
20			**20**		

SV24E **<u>Using the information from the above table, draw a graph of the interest rate or dividend rate over time.</u>**

SV25 **Analyze the above graph and take note of any significant annual changes in the interest/dividend rate (significant annual increases and/or significant decreases). For each significant annual change in the interest/dividend rate, ask the following questions and record the answers in the table.**

If there is no significant annual change in the interest/dividend rate, skip to SV26.

SV25A In what year did the change take place?
SV25B Which type of savings was affected by this change (1 - type 1, 3 - type 2)
SV25C How large was change in the interest/dividend rate? (i.e. the interest/dividend rate increased or decreased by __ %)
SV25D What caused change in the interest/dividend rate to occur?

	SV25A Year	**SV25B Type**	**SV25C %**	**SV25D Why**	**SV25D Translation**
1					
2					
3					
4					
5					

SV26 **If the graph shows that there have been no fluctuations in the interest/dividend rate, find out why. Probe!**

_____
_____
_____
_____

SV26 Translation

_____
_____
_____
_____

SV27 Stop Time	**SV27** **[ ]**

VIII. INTERNAL LENDING

LD0 Start Time	**LD0** **[ ]**
LD1 Has this institution ever provided lending facilities to its members? (1 - yes, 3 - no. **If no skip to Section IX., DF0)**	**LD1** **[ ]**

Forms of Loans

LD3 (Ask for each form of loan in the table below) Does the institution currently make loans of this form? (1 - yes, 3 - no)

LD4 (Ask for each form of loan in the table below) When the institution first began offering loan services, did the institution make loans of this form? (1 - yes, 3 - no)

LD2 Form of Loan	**LD2** Translation	**LD3** Current	**LD4** Beginning
A Cash	NA		
B Rice	NA		
C Other Crops (specify)			
D Fertilizer			
E Other Farm inputs (specify)			
F Animals (specify)			
G Other (specify)			

LD5 Compare the answers to LD3 and LD4. If they are NOT the same then continue, otherwise skip to LD6.

LD5A In what year did this change in the form of loans occur?

LD5B What was the change?

LD5C Why did the change take place?

	LD5A Year	**LD5B Change**	**LD5B Translation**	**LD5C Why**	**LD5C Translation**
1					
2					
3					
4					
5					

Types of Loans

LD6 What type of loans have ever been (currently or in the past) available through this institution? (**List all loan types in the table below. Examples include ordinary loans, emergency loans, etc.)**

LD7 (Ask for each type of loan) Does the institution currently offer this type of loan? (1 - yes, 3 - no)

LD8 (Ask for each type of loan) When the institution first began offering lending services, did it offer this type of loan? (1 - yes, 3 - no)

LD6 Type of Loan	**LD6** Translation	**LD7** Current	**LD8** Beginning
A			
B			
C			
D			
E			
F			
G			

LD9 <u>Compare the answers to LD7 and LD8. If they are NOT the same then continue, otherwise skip to LD10.</u>

LD9A In what year did this change in the type of loans offered occur?

LD9B What was the change?

LD9C Why did the change take place?

	LD9A Year	**LD9B Change**	**LD9B Translation**	**LD9C Why**	**LD9C Translation**
1					
2					
3					
4					
5					

LD10 Does this institution have a loan application form? (1 - yes, 3 - no) **(If yes, please photocopy the form.)**	**LD10** **[ ]**
LD11 Does this institution interview the applicant before giving them a loan ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD13.)**	**LD11** **[ ]**
LD12 What questions are asked during the interview? (**go to LD15**) _____ _____ _____ _____	**LD12** **[xxxx]**
LD12 Translation _____ _____ _____ _____	**LD12** **[xxxx]**
LD13 (If no) Why are loan applicants not interviewed? _____ _____ _____ _____	**LD13** **[xxxx]**
LD13 Translation _____ _____ _____ _____	**LD13** **[xxxx]**

Eligibility Criteria

LD15 (For each criteria listed in the table below) Is this criteria currently used to determine whether or not an applicant is eligible to receive a loan? (1 - yes, 3 - no)

LD16 (For each criteria listed in the table below) Was this criteria used to determine whether or not an applicant is eligible to receive a loan when this institution first began offering loans? (1 - yes, 3 - no)

LD17 (where applicable) How is this criteria used to determine whether or not an applicant can get a loan?

LD14 Criteria	**LD15 Now**	**LD16 Past**	**LD17 Method**	**LD17 Translation**
A Amount of savings in Institution				
B Purpose of loan				
C Other outstanding liabilities				
D Reputation				
E Ability to repay				
F Occupation				
G Other (specify)				

LD18 Compare the answers to LD16 and LD17. If they are NOT the same then continue, otherwise skip to LD19.

LD18A In what year did the criteria for being eligible to get a loan change?

LD18B What was the change?

LD18C Why did the change take place?

	LD18A Year	**LD18B Change**	**LD18B Translation**	**LD18C Why**	**LD18C Translation**
1					
2					
3					
4					
5					

Please ask the following questions LD19 - LD47 for each type of loan that the institution offers.

Loan Size

LD19 Loan Type	**Loan Type #A** **LD19A _____**	**Loan Type #B** **LD19B _____**
LD19 Translation		
LD20A What criteria are used to determine the size of loan for eachapplicant?		
LD20A Translation		
LD20B What is the maximum loan size?		
LD20C What is the miniumum loan size?		
LD20D What was the average loan size last year?		
LD21 Since this institution began making loans of this type, have there been any changes in the way the size of the loan is determined? (1 - yes, 3 - no. **If no go to LD25)**		
LD22 (If yes) In what year did the change occur?		
LD23 What was the change in the way the loan size is determined?		
LD23 Translation		
LD24 What was the reason for the change?		
LD24 Translation		

Collateral

	Loan Type #A	**Loan Type #B**
LD25 Is collateral required for this type of loan? (1 - yes, 3 - no. **If no skip to LD33)**		
LD26 What type of collateral is accepted? (land, animals, savings, etc.)		
LD26 Translation		
LD27 What is the typical ratio between the value of the collateral and the amount of the loan?		
LD28 How is the value of the necessary collateral determined?		
LD28 Translation		
LD29 Since this institution began making loans of this type, have there been any changes in the policies on collateral? (1 - yes, 3 - no. **If no go to LD33)**		
LD30 (If yes) In what year did the change occur?		
LD31 What was the change in the collateral policy?		
LD31 Translation		
LD32 What was the reason for the change?		
LD32 Translation		

Guarantors/Co-signers

	Loan Type #A	**Loan Type #B**
LD33 Does this institution require a guarantor (co-signer) for this type of loan? (1 - yes, 3 - no. **If no skip to LD40)**		
LD34 How many guarantors are required?		
LD35 Do the guarantors have to be members of the institution? (1 - yes, 3 - no)		
LD36 Since this institution began making loans of this type, have there been any changes in the policies on guarantors? (1 - yes, 3 - no. **If no go to LD40)**		
LD37 (If yes) In what year did the change occur?		
LD38 What was the change in the policy on guarantors?		
LD38 Translation		
LD39 What was the reason for the change?		
LD39 Translation		

Repayment Schedule/Length of Loans

	Loan Type #A	**Loan Type #B**
LD40 How long does a loan of this type typically last (i.e. how many months after borrowing the money until the loan is completely repaid)?		
LD41 What determines how long a loan of this type will last?		
LD41 Translation		
LD42 How often does the borrower typically make payments on this type of loan? (every month, repaid all at once, quarterly payments etc.)		
LD42 Translation		
LD43 What determines how often payments are made on a loan of this type?		
LD43 Translation		
LD44 Since the institution began making loans of this type, have there been any changes in the policy regarding the duration of the loans or the frequency of repayments? (1 - yes, 3 - no. **If no skip to LD48)**		
LD45 In what year did the policy change?		
LD46 What was the change in policy?		
LD46 Translation		
LD47 What was the reason for the change in policy?		
LD47 Translation		

General Questions

LD48 Who has priority to take a loan if demand for loans exceeds the amount of cash available for loans? (**Probe,** why does that person have priority?) _____ _____ _____ _____	**LD48** **[xxxx]**
LD48 Translation _____ _____ _____ _____	**LD48** **[xxxx]**

LD49 Does the borrower recieve any training before the loan is disbursed? (1 - yes, 3 - no. **If yes, continue. If no, skip to LD51.)**	**LD49** **[ ]**
LD50 What type of training does the borrower receive? _____ _____ _____	**LD50** **[xxxx]**
LD50 Translation _____ _____ _____	**LD50** **[xxxx]**
LD51 Does the institution monitor loans after they are disbursed? (1 - yes, 3 - no. **If yes, continue. If no, skip to LD55.)**	**LD51** **[ ]**
LD52 How often are loans monitored? *(ex: monthly, half-way point, etc.)* _____ _____ _____	**LD52** **[xxxx]**
LD52 Translation _____ _____ _____	**LD52** **[xxxx]**
LD53 Who is responsible for monitoring the loans? _____ _____	**LD53** **[xxxx]**
LD53 Translation _____ _____	**LD53** **[xxxx]**
LD54 What method(s) are used to monitor the loans? (Probe for details: for example is every loan monitored, or only high risk ones, or random ones.) _____ _____ _____	**LD54** **[xxxx]**
LD54 Translation _____ _____ _____	**LD54** **[xxxx]**
LD55 Can a non-member borrow from this institution? (1 - yes, 3 - no. **If yes, continue. If no, skip to LD59.)**	**LD55** **[ ]**

LD56 What forms and types of loans can non-members get? (distinguish the types of loans that non-members can get relative to members (ex. fertilizer only, emergency loan only, etc.) _____ _____ _____	**LD56** **[xxxx]**
LD56 Translation _____ _____ _____	**LD56** **[xxxx]**
LD57 How is a non-member's ability to repay a loan to this institution evaluated? _____ _____ _____	**LD57** **[xxxx]**
LD57 Translation _____ _____ _____	**LD57** **[xxxx]**
LD58 Who is responsible for evaluating a non-member's loan repayment potential? _____ _____ _____	**LD58** **[xxxx]**
LD58 Translation _____ _____ _____	**LD58** **[xxxx]**

Target Borrowers

LD59 Has there been any change in the target borrowers since the foundation of this institution? (1 - yes, 3 - no. **<u>If yes, continue. If no, skip to LD61.</u>)**	**LD59** **[ ]**

LD60A In what year did who the target borrowers are change?
LD60B What was the change?
LD60C Why did the change take place?

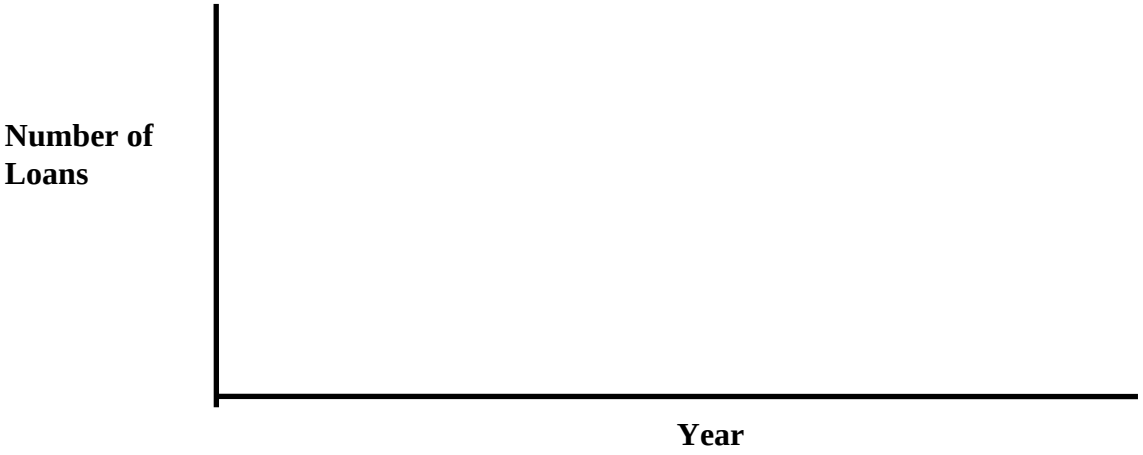
	LD60A Year	**LD60B Change**	**LD60B Translation**	**LD60C Why**	**LD60C Translation**
1					
2					
3					

LD61 <u>If the institution does not keep the records of loans, skip to LD69. If it does, analyze the records to answer and ask the following questions.</u>

LD61A~B Find out the total number of loans at the end of each year (or beginning) and fill in the following table. For each form of loan and each type of loan if possible.

	LD61A Year	**LD61B** No. of Loans		**LD61A** Year	**LD61B** No. of Loans
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		
9			**19**		
10			**20**		

LD61C <u>Using the information from the above table, draw a graph of number of loans over time.</u>



LD62 <u>Analyze the above graph and take note of any significant annual changes in the number of loans (significant annual increases and/or significant decreases). For each significant annual change in the number of loans, fill out the following table</u>.

<u>If there are no significant annual changes, skip to LD63.</u>

LD62A In what year did the change take place?

LD62B How large was change in the number of loans? (i.e. the number of loans increased or decreased by __ loans)

LD62C What caused change in the number of loans to occur?

	LD62A Year	**LD62B Loans**	**LD62C Why**	**LD62C Translation**
1				
2				
3				
4				
5				

LD63 <u>If the graph shows that there is no growth in the total number of loans given by the institution, find out why. (Probe: was the number of loans limited for some reason?)</u>

_____

_____

_____

LD63 Translation

_____

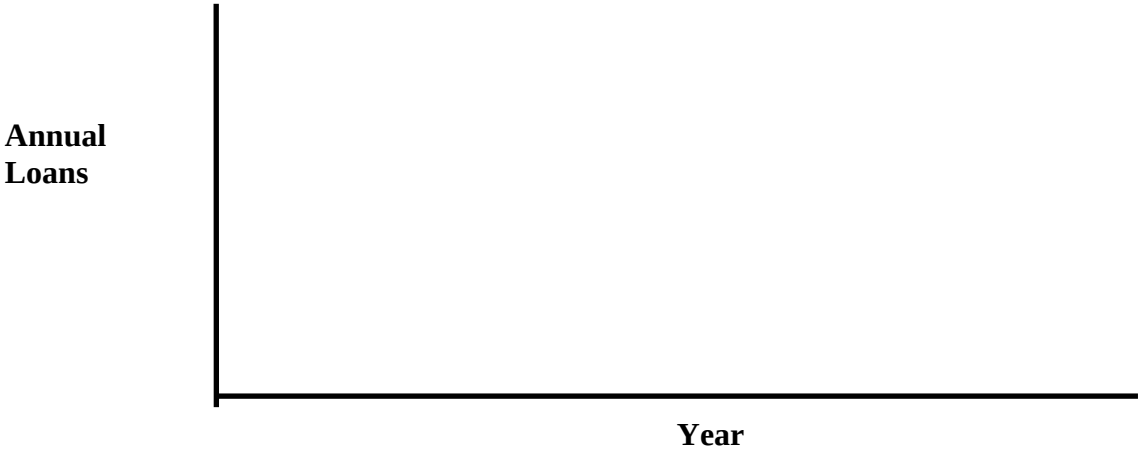
_____

_____

LD64A~B Find out the amount of annual loans **(not the accumulated total, but the value of loans made in each year)**, and fill in the following table. If possible do this for each type of loan.

	LD64A Year	**LD64B** Annual Loans		**LD64A** Year	**LD64B** Annual Loans
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		
9			**19**		
10			**20**		

LD64C **Using the information from the above table, draw a graph of the annual value of the loans over time.**



LD65 <u>Analyze the above graph and take note of any significant annual changes in the value of loans (significant annual increases and/or significant decreases). For each significant annual change in the value of loans, fill out the following table</u>.
<u>If there is no significant annual change, skip to LD66.</u>

LD65A In what year did the change take place?
LD65B How large was change in the amount of loans? (i.e. the amount (value) of the loans increased or decreased by __ baht)
LD65C What caused change in the number of loans to occur?

	LD65A Year	**LD65B Baht**	**LD65C Why**	**LD65C Translation**
1				
2				
3				
4				
5				

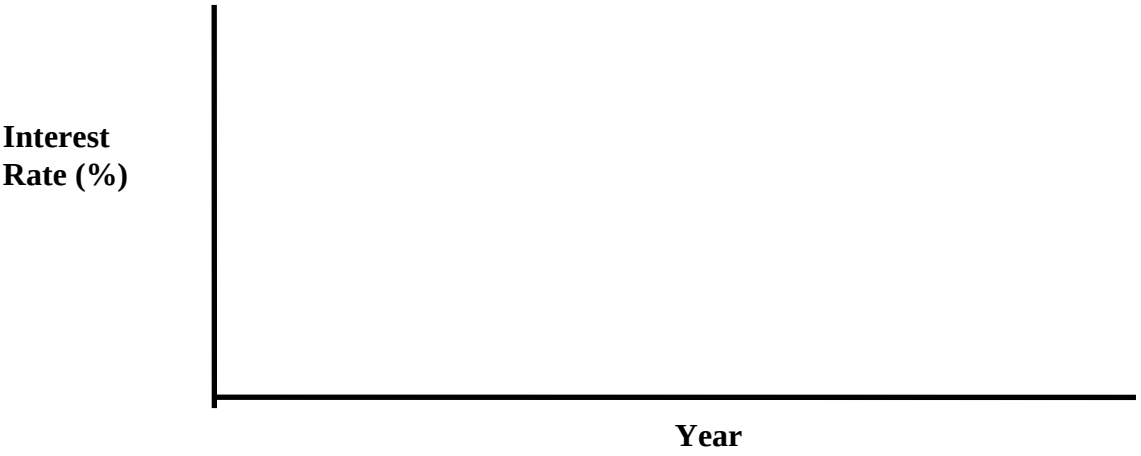
LD66 <u>If the graph shows that there is no growth in the total value of loans given by the institution, find out why. (Probe: was the number or size of loans limited for some reason?)</u>
_____
_____
_____

LD66 Translation
_____
_____
_____

LD67A~B Find out the interest rate charged by this institution in each year, and fill in the following table

	LD67A Year	**LD67B** Interest Rate		**LD67A** Year	**LD67B** Interest Rate
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		
9			**19**		
10			**20**		

LD67C **<u>Using the information from the above table, draw a graph of interest rate over time.</u>**



LD68 <u>Analyze the above graph and take note of any significant annual changes in the interest rate (significant annual increases and/or significant decreases). For each siginifcant annual change in the interest rate, fill out the following table</u>.

<u>If there is no significant change, skip to LD69</u>

LD68A In what year did the change take place?
LD68B How large was change in the interest rate? (i.e. the interest rate loans increased or decreased by __ %)
LD68C What caused change in the interest rate to occur?

	LD68A Year	**LD68B %**	**LD68C Why**	**LD68C Translation**
1				
2				
3				
4				
5				

LD69 Stop Time	**LD69 [ ]**

IX. EXTENDED REPAYMENT OF LOANS AND DEFAULT

DF0 Start Time	**DF0** [ ]

DF1 What does the institution do, when a borrower cannot pay principal and/or interest on a due date ? **(Use code for default. Record all that apply.)** **DF1oth**_____	**DF1** **[ ]**

Codes for Default

A - extend only the due date of principal without extra charge
B - extend the only the due date of prinicipal with extra charge
C - extend the due dates of both principal and interest without extra charge
D - extend the due dates of both prinicipal and interest with extra charge
E - collect it from guarantors
F - liquidate the collateral
G - erase the debt
H - other (specify: **DF1oth_____)**

If DF1 = A, B, C, and/or D, continue. Otherwise skip to DF3.

DF2 Under what circumstances do you extend the extend the due date ? (1 - whenever asked 3 - only when you are positive that the borrower is in emergency)	**DF2** **[ ]**
DF3 Has there been any extension of due date or any other default ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to DF15.)**	**DF3** **[ ]**

DF3A~C Fill out the following table counting the number of crresponding cases in the last five years.

REASON:	**DF3A** Extend Only Principal (A, B in **DF1)** # of cases	**DF3B** Extension of Principal and Interest (C, D in **DF1)** # of cases	**DF3C** Other Defaults (E,F,G,H in **DF1)** # 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			
15 Drought			
16 Hailstorm			
17 Strong wind			
18 Other: **DF3oth4**_____			
Employment:			
19 Fired from job			
20 Unable to find new job			
21 Other: **F3oth5**_____			
Other:			
Other: **DF3oth6**_____			

DF4 (<u>Check if there are cases for DF3A.</u>) <u>If there is any case where only the due date of principal was extended, continue. If not, skip to DF5.</u> We would like to know about the details of the most recent case where only the due date of principal was rescheduled.

DF4A Why was the borrower unable to repay the principal on schedule?	**DF4A [xxxxxxxxx]**
DF4A translation	
DF4B What was the amount of the original loan?	**DF4B baht [ ]**
DF4C What amount was still outstanding when the repayments were extended?	**DF4C baht [ ]**
DF4D How many months was the loan in default before the new due date started being negotiated?	**DF4D months [ ]**
DF4E Was any penalty applied to the borrower? (1 - yes, 3 - no) (**<u>If yes, continue. If no, skip to DF5.</u>**)	**DF4E [ ]**
DF4F What was the penalty ?	**DF4F [xxxxxxxxx]**
DF4F translation	

DF5 (<u>Check if there are cases for DF3B.</u>) <u>If there is any case where the due dates of principal and interest were extended, continue. If not, skip to DF5.</u> We would like to know about the details of the most recent case where the due dates of principal and interest were rescheduled.

DF5A Why was the borrower unable to repay the principal and interest on schedule?	**DF5A [xxxxxxxxx]**
DF5A translation	
DF5B What was the amount of the original loan?	**DF5B baht [ ]**
DF5C What amount was still outstanding when the repayments were extended?	**DF5C baht [ ]**
DF5D How many months was the loan in default before the new due date started being negotiated?	**DF5D months [ ]**
DF5E Was any penalty applied to the borrower? (1 - yes, 3 - no) **(<u>If yes, continue. If no, skip to DF6.</u>)**	**DF5E [ ]**
DF5F What was the penalty ?	**DF5F [xxxxxxxxx]**
DF5F translation	

DF6 What is a typical process a borrower follows to negotiate the rescheduling of the debt payment ?	**DF6 [xxxxxxxxx]**
DF6 translation	

DF7 Does the institution investigate the borrower when negotiating the rescheduling of the debt payment? (1 - yes, 3 - no) (**If yes, continue. If no, skip to DF8.)**	**DF7 [ ]**
DF7A Who is responsible for the investigation ?	**DF7A [xxxxxxxxx]**
DF7A translation	
DF7B What do they investigate ?	**DF7B [xxxxxxxxx]**
DF7B tranlation	
DF7C Is any penalty charged when the due date of repayment is extended ? (1 - yes, 3 - no) (**If yes, continue. If no, skip to DF8.)**	**DF7C [ ]**
DF7D How is the amount of penalty decided ?	**DF7D [xxxxxxxxx]**
DF7D translation	

DF8 Can a borrower with a rescheduled outstanding debt get an additional loan from this institution ? (1 - yes, 3 - no) (**<u>If yes, continue. If no, skip to DF10.</u>**)	**DF8** **[ ]**
DF8A Under what circumstances would an additional loan granted ?	**DF8A** **[xxxxxxxxx]**
DF8A translation	

<u>DF9 If there are cases where the borrowers with a rescheduled outstanding loan received a new/additional laon from this institution, continue. If there is no such case, skip to DF10.</u>
We would like to know about the most recent case where a borrower with a rescheduled outstanding debt received an additional loan from this institution.

DF9A Why was the additional loan granted ?	**DF9A** **[xxxxxxxxx]**
DF9A tranlation	
DF9B Who approved the additional loan ?	**DF9B** **[xxxxxxxxx]**
DF9B translation	
DF9C What was the amount of the rescheduled outstanding loan ?	**DF9C baht** **[ ]**
DF9D What is the amount of the additional loan ?	**DF9C baht** **[ ]**

DF10 (<u>Check if there are cases for DF3C.</u>) <u>If there is any case where the loan was collected from guarantors or by liquidating the collateral, continue. If not, skip to DF11.</u>
We would like to know about the details of the most recent case where the loan was collected from the guarantor or by liquidating the collateral.

DF10A Whay was the borrower unable to repay the loan ?	**DF10A [xxxxxxxxx]**
DF10A translation	
DF10B What was the amount of the original loan?	**DF10B baht [ ]**
DF10C What amount was still outstanding when the institution enforced the collection of the loan ?	**DF10C baht [ ]**
DF10D How many months was the loan in default before the institutiion enforced the collection of the loan ?	**DF10D months [ ]**
DF10E Was any penalty applied to the borrower? (1 - yes, 3 - no) (**<u>If yes, continue. If no, skip to DF10G.</u>**)	**DF10E [ ]**
DF10F What was the penalty ?	**DF10F [xxxxxxxxx]**
DF10F translation	
DF10G What did the institution do to collect the outstanding debt ?	**DF10G [xxxxxxxxx]**
DF10F translation	

DF11 How does the institution reach the decision that it should enforce the collection of the loan instead of extending the due date ?	**DF11 [xxxxxxxxx]**
DF11 translation	
DF12 Does the institution investigate the borrower when it decides to enforce the collection of the loan ? (1 - yes, 3 - no) (**If yes, continue. If no, skip to DF13.)**	**DF12 [ ]**
DF12A Who is responsible for the investigation ?	**DF12A [xxxxxxxxx]**
DF12A translation	
DF12B What do they investigate ?	**DF12B [xxxxxxxxx]**
DF12B tranlation	
DF12C Is any penalty charged when it enforces the collection of the loan ? (1 - yes, 3 - no) (**If yes, continue. If no, skip to DF13.)**	**DF12C [ ]**
DF12D How is the amount of penalty decided ?	**DF12D [xxxxxxxxx]**
DF12D translation	

DF13 Can a borrower whose loan was forcefully collected by this institution get a new loan from this institution ? (1 - yes, 3 - no) (**If yes, continue. If no, skip to DF15.)**	**DF13 [ ]**
DF13A Under what circumstances would a new loan granted ?	**DF13A [xxxxxxxxx]**
DF13A translation	

DF14 If there are cases where the borrowers whode loan was forcefully collected by this institution received a new loan from this institution, continue. If there is no such case, skip to DF15. We would like to know about the details of the most recent case where a borrower whose loan was forcefully collected by this institution received a new loan from this institution.

DF14A Why was a new loan granted ?	**DF14A [xxxxxxxxx]**
DF14A translation	
DF14B Who approved the new loan ?	**DF14B [xxxxxxxxx]**
DF14B translation	
DF14C What was the amount of the loan that the institution enforced to collect?	**DF14C baht [ ]**
DF14D What is the amount of the new loan ?	**DF14C baht [ ]**

DF15 Stop Time	**DF15** [ ]

X. INTERNAL STRUCTURE OF THE INSTITUTION

ST0 Start Time	**ST0** [ ]

ST1 Draw the organization chart of the institution. (For every officer include the title and the officer's responsibilities. For each committee include the committee's name.)

ST2 For each committee listed above, fill in the following table:

ST2A Committee Name _____ **translation : _____**	**ST2A** **[xxxxxxxxx]**
ST2A1 What are the responsibilities of this committee ?	**ST2A1** **[xxxxxxxxx]**
ST2A1 translation	
ST2A2 How many people serve on this committee ?	**ST2A2** **[ ]**
ST2A3 Does this committee hold meetings? (1 - yes, 3 - no) **(If yes, comtinue. If no, skip to ST2A6.)**	**ST2A3** **[ ]**
ST2A4 How many times did this committee hold the meeting during last 12 months ?	**ST2A4** **[ ]**
ST2A5 What is the purpose of the meeting ? (Probe about the topics discussed in the meeting.) **(Skip to ST2B.)**	**ST2A5** **[xxxxxxxxx]**
ST2A5 translation	
ST2A6 Why does this committee not have a meeting ?	**ST2A6** **[xxxxxxxxx]**
ST2A6 translation	

ST2A7 How does the committee do the jobs ? (Probe about how they coordiante the work without having a meeting.)	**ST2A7 [xxxxxxxxx]**
ST2A7 translation	

ST2B Committee Name _____ **translation : _____**	**ST2B [xxxxxxxxx]**
ST2B1 What are the responsibilities of this committee ?	**ST2B1 [xxxxxxxxx]**
ST2B1 translation	
ST2B2 How many people serve on this committee ?	**ST2B2 [ ]**
ST2B3 Does this committee hold meetings? (1 - yes, 3 - no) **(If yes, comtinue. If no, skip to ST2B6.)**	**ST2B3 [ ]**
ST2B4 How many times did this committee hold the meeting during last 12 months ?	**ST2B4 [ ]**
ST2B5 What is the purpose of the meeting ? (Probe about the topics discussed in the meeting.) **(Skip to ST2C.)**	**ST2B5 [xxxxxxxxx]**
ST2B5 translation	
ST2B6 Why does this committee not have a meeting ?	**ST2B6 [xxxxxxxxx]**
ST2B6 translation	

ST2B7 How does the committee do the jobs ? (Probe about how they coordiante the work without having a meeting.)	**ST2B7 [xxxxxxxxx]**
ST2B7 translation	

ST2C Committee Name _____ **translation : _____**	**ST2C [xxxxxxxxx]**
ST2C1 What are the responsibilities of this committee ?	**ST2C1 [xxxxxxxxx]**
ST2C1 translation	
ST2C2 How many people serve on this committee ?	**ST2C2 [ ]**
ST2C3 Does this committee hold meetings? (1 - yes, 3 - no) **(If yes, comtinue. If no, skip to ST2C6.)**	**ST2C3 [ ]**
ST2C4 How many times did this committee hold the meeting during last 12 months ?	**ST2C4 [ ]**
ST2C5 What is the purpose of the meeting ? (Probe about the topics discussed in the meeting.) **(Skip to ST2D.)**	**ST2C5 [xxxxxxxxx]**
ST2C5 translation	
ST2C6 Why does this committee not have a meeting ?	**ST2C6 [xxxxxxxxx]**
ST2C6 translation	

ST2C7 How does the committee do the jobs ? (Probe about how they coordiante the work without having a meeting.)	**ST2C7 [xxxxxxxxx]**
ST2C7 translation	

ST2D Committee Name _____ **translation : _____**	**ST2D [xxxxxxxxx]**
ST2D1 What are the responsibilities of this committee ?	**ST2D1 [xxxxxxxxx]**
ST2D1 translation	
ST2D2 How many people serve on this committee ?	**ST2D2 [ ]**
ST2D3 Does this committee hold meetings? (1 - yes, 3 - no) **(If yes, comtinue. If no, skip to ST2D6.)**	**ST2D3 [ ]**
ST2D4 How many times did this committee hold the meeting during last 12 months ?	**ST2D4 [ ]**
ST2D5 What is the purpose of the meeting ? (Probe about the topics discussed in the meeting.) **(Skip to ST3.)**	**ST2D5 [xxxxxxxxx]**
ST2D5 translation	
ST2D6 Why does this committee **not** have a meeting ?	**ST2D6 [xxxxxxxxx]**
ST2D6 translation	

ST2D7 How does the committee do the jobs ? (Probe about how they coordiante the work without having a meeting.)	**ST2D7 [xxxxxxxxx]**
ST2D7 translation	

ST3 Does this institution hold a general meeting for all the members ? (1 - yes, 3 - no) **(<u>If yes, continue. If no, skip to ST3E.</u>)**	**ST3 [ ]**
ST3A How many times was the general meeting held during last 12 months ?	**ST3A [ ]**
ST3B What is the purpose of the general meeting ? (Probe about the topics discussed in the general meeting.)	**ST3B [xxxxxxxxx]**
ST3B translation	

<u>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.</u>

	ST3C On what date was the meeting held ?	**ST3D** What percentage of members participated in the meeting ?
1		
2		
3		

(<u>Skip to ST4.</u>)

ST3E Why does this institution **<u>not</u>** hold a general meeting for all members ?	**ST3E [xxxxxxxxx]**
ST3E translation	

ST3F How do the general members communicate with the committee members of the institution ?	**ST3F [xxxxxxxxx]**
ST3F translation	

ST4 How many hours per month does the record keeper of this institution spend in book keeping ?	**ST4 hours [ ]**
ST5 Do the general members have access to the records of this institution? (1 - yes, 3 - no) **(If yes, skip to ST6. If no, continue.)**	**ST5 [ ]**
ST5A Why does this institution **not** allow general members' access to the records of this institution ?	**ST6A [xxxxxxxxx]**
ST5A translation	

ST6 Financial Statements -
Photocopy or copy down the balance sheets and income statements for as many consecutive years as possible. Create these yourself, if necessary.

ST7 Stop Time	**ST8 [ ]**

XI. INCOME GENERATING ACTIVITIES OWNED BY THE INSTITUTION.

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

If this institution has ever invested 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**_____)

IG2 If the institution does not keep the records of investments in income generating activities, skip to IG3. If it does, analyze the records to find the net profit. (Net Profit = Total Revenue - Total Expense.)

	IG2A Year	**IG2B** Net Profits		**IG2A** Year	**IG2B** Net Profits
1			**11**		
2			**12**		
3			**13**		
4			**14**		
5			**15**		
6			**16**		
7			**17**		
8			**18**		

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) **(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 .)**	**IG4** **[ ]**

IG5 Stop Time	**IG5** **[ ]**

XII. CURRENT RELATIONSHIP WITH OTHER FINANCIAL INSTITUTIONS OUTSIDE THE VILLAGE.

RF0 Start Time	**RF0** **[ ]**

RF1 Does the institution save money with an outside financial institution ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF10.)**	**RF1** **[ ]**

RF2 Please tell us about this institution's savings account with the outside financial institutions.

	Outside Institution 1	**Outside Institution 2**
RF2A Name of institution		
RF2B Location		
RF2B translation		
RF2C Why was this institution selected?		
RF2C translation		
RF2D When was the savings account with this outside institution opened ?		
RF2E Type of savings		
RF2E translation		
RF2F Current balance in the savings account with this outside institution		
RF2H Interest rate		

RF3 Ask about the withdrawal policy of the outside financial institutions that this institution saves with.

Name of Institution:	**Outside Institution 1**	**Outside Institution 2**
RF3A Withdrawal Policy		
RF3A translation		

RF4~9 Examine this institution's passbook of each outside financial institution and fill out the following table for all withdrawals recorded in the passbook.
(Photocopy the passbook, if possible.)

Name of Institution:	**Outside Institution 1**	**Outside Institution 2**
RF4A Date		
RF4B Amount		
RF4C Reason:		
RF4C translation		
RF5A Date		
RF5B Amount		
RF5C Reason:		
RF5C translation		

Name of Institution:	**Outside Institution 1**	**Outside Institution 2**
RF6A Date		
RF6B Amount		
RF6C Reason:		
RF6C translation		
RF7A Date		
RF7B Amount		
RF7C Reason:		
RF7C translation		
RF8A Date		
RF8B Amount		
RF8C Reason:		
RF8C translation		
RF9A Date		
RF9B Amount		
RF9C Reason:		
RF9C translation		

RF10 Does this institution borrow money from an outside financial institution ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF12.)**	**RF10 [ ]**

RF11 Please tell us about this institution's loans from outside financial institutions.

	Outside Institution 1	**Outside Institution 2**
RF11A Name of institution		
RF11B Location		
RF11B translation		
RF11C Why was this institution selected?		
RF11C translation		
RF11D When did this institution get this loan ?		
RF11E Original amount of loan		
RF11F Current outstanding balance		
RF11G Interest rate		
RF11H Repayment schedule		
RF11H translation		
RF11N Purpose of loan		
RF11N translation		

RF11 Continued

	Outside Institution 1	**Outside Institution 2**
RF11O Does it require collateral ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF11K.)**		
RF11I What type of asset was used as a collateral ?		
RF11I translation		
RF11J What is the value of the collateral ?		
RF11K Does it require guarantors ? (1- yes, 3 - no) **(If yes, continue. If no, skip to RF12.)**		
RF11L How many guarantiors were needed ?		
RF11M What are the qualifications of the guarantors ?		
RF11M translation		

RF12 Has this institution received investment from an outside institution ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF14.)**	**RF12 [ ]**

RF13 Please tell us about the investments from outside institutions.

	Outside Institution 1	**Outside Institution 2**
RF13A Name of institution		
RF13B Location		
RF13B translation		

RF13C When did this institution receive the investment ?		
RF13D **A**mount of investment		
RF13E Amount of dividend paid in the last year		

RF14 Has this institution received a free aid from an outside institution ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF16.)**	**RF14** **[ ]**

RF15 Please tell us about the investments from outside institutions.

	Outside Institution 1	**Outside Institution 2**
RF15A Name of institution		
RF15B Location		
RF15B translation		
RF15C When did this institution receive the free aid?		
RF15D **A**mount of free aid		
RF15E Purpose of free aid		
RF15E translation		

RF16 Stop Time	**RF16** **[ ]**

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_____)

FA3 Who is eligible to receive a free aid from this institution ?	**FA3** **[xxxxxxxxx]**
FA3 translation	
FA4 How does this institution check the eligibility of the free aid recipient ?	**FA4** **[xxxxxxxxx]**
FA4 translation	
FA5 Who si responsible for checking the eligibility of free aid recipents ?	**FA5** **[xxxxxxxxx]**
FA5 translation	

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:	
	ILLNESS:	
G	Cost of medicine	
H	Cost of hospital/clinic	
I	Cost of treatment	
J	Other:	
	HOUSING:	
L	House burned down	
M	House was robbed	
N	Other:	
O	Other:	
	NATURAL DISASTER:	
P	Flood	
Q	Drought	
R	Hailstorm	
S	Strong wind	
T	Other:	
	EMPLOYMENT:	
U	Fired from job	
V	Unable to find new job	
W	Other:	
	OTHER:	
X	Other:	

FA9 Please tell us about the most recent three cases of free aid given by this institution.

	Case 1	**Case 2**	**Case 3**
A Name of recipient			
B Age of recipient			
C Sex of recipient (1 – male; 3 – female)			
D When was the aid given ?			
E Reason for free aid			
E translation			
F Form of free aid given			
G Value (in baht) of free aid			

FA10 Stop Time	**FA10 [ ]**