TOWNSEND THAI PROJECT
INITIAL BAAC SURVEY, 1997

Questionnaire
[English Version]

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GROWTH, INEQUALITY AND ORGANIZATIONAL DESIGN

THAILAND: BAAC GROUP INTERVIEW

For BAAC Group Leader

(February 1, 1997)

Contents

Section I: Identification	……...……	1
Section II: Group Origin	……...……	3
Section III: Characteristics of Group Members, Membership Procedures, Meetings	……...……	5
Section IV: Group Leader and Group Communication	……...……	12
Section V: Assistance among Group Members	……...……	19
Section VI: Loan Terms and Monitoring	……...……	20
Section VII: Repayment Issues	……...……	25
Section VIII: Group Funds	……...……	39
Section IX: Suggestions and Opinions	……...……	42

I. Identification

CVR1A Changwat	**CVR1A [ ]**
CVR1B Amphoe	**CVR1B [ ]**
CVR1C Tambon	**CVR1C [ ]**
CVR1D Village	**CVR1D [ ]**
CVR1E Group Number	**CVR1E [ ]**
CVR1F Team Number	**CVR1F [ ]**

(Visit Information, Enumerator Records)

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 - Group Leader refused
7 - no one home
9 - Group Leader unable to answer questions satisfactorily
11 - other (specify) **(CVR2FO)**

(Interview Information, Field Editor or Team Leader Records)

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 assign replacement group
9 - other (specify) **(CVR3FO)**

CVR3G: Action
1 - send to data entry
3 - set up repeat interview with same group (record sections to be repeated)
5 - assign replacement BAAC group (record assigned number of replacement group)
7 - other (specify) **(CVR3GO)**

ID9 (CVR9) Name of Respondent _____	**(CVR9)** **[xxx]**
ID9A (CVR9A) Line Number of Respondent from **section III, CM1**	**(CVR9A)** **[ ]**
ID10 (CVR10) Sex of Respondent (1 - male, 3 - female)	**(CVR10)** **[ ]**
ID10A (CVR10A) What is the most convenient phone number to reach you at?	**(CVR10A)** **[ ]**
ID10B (CVR10B) Whose phone number is this? 1 - this household's phone number 3 - phone number of a relative (specify relative) **ID10BO1 (CVR10BO1)** 5 - village public phone 9 - other (specify) **ID10BO2 (CVR10BO2)**	**(CVR10B)** **[ ]**
ID11 (CVR11) What is the official BAAC Group Number of this group?	**(CVR11)** **[ ]**
ID11A (CVR11A) Is the respondent the group leader? (1 - yes, 3 - no) (If yes, go to **ID13 (CVR13),** if no go to **ID12 (CVR12)**)	**(CVR11A)** **[ ]**
ID12 (CVR12) Name of Group Leader _____	**(CVR12)** **[xxx]**
ID12A (CVR12A) Line Number of Group Leader from **section III, CM1**	**(CVR12A)** **[ ]**
ID12B (CVR12B) Sex of Group Leader (1 - male, 3 - female)	**(CVR12B)** **[ ]**
ID12C (CVR12C) What is the most convenient phone number to reach the group leader at?	**(CVR12C)** **[ ]**
ID12D (CVR12D) Whose phone number is this? 1 - this household's phone number 3 - phone number of a relative (specify relative) **ID12DO1 (CVR12DO1)** 5 - village public phone 9 - other (specify) **ID12DO2 (CVR1A2DO2)**	**(CVR12D)** **[ ]**
ID13 (CVR13) Where is the branch office of the BAAC that this group goes to? _____	**(CVR13)** **[xxx]**
ID14 (CVR14) What is the name of the BAAC officer that this group talks to most often? _____ _____	**(CVR14)** **[xxx]**
ID15 (CVR15) Stop Time	**(CVR15)** **[ ]**

II. Group Origin

GO0 Start Time	**GO0** **[ ]**
GO1 In what year was this group established?	**GO1** **[ ]**
GO2 What was the reason for forming the group? _____ _____ _____ _____ _____	**GO2** **[xxx]**
GO2 Translation _____ _____ _____ _____ _____	**GO2** **[xxx]**
GO3 Where did the idea to form the group come from? _____ _____ _____ _____ _____	**GO3** **[xxx]**
GO3 Translation _____ _____ _____ _____ _____	**GO3** **[xxx]**
GO4 What are the main benefits of being a member of a BAAC group? (probe: short-term and long term) _____ _____ _____ _____ _____	**GO4** **[xxx]**
GO4 Translation _____ _____ _____ _____ _____	**GO4** **[xxx]**

GO5 What training have group members received? (i.e. training that is related to being in the group) _____ _____ _____ _____ _____	**GO5** **[xxx]**
GO5 Translation _____ _____ _____ _____	**GO5** **[xxx]**
GO6 Stop Time	**GO6** **[ ]**

III. Characteristics of Group Members, Membership Procedures, Meetings

CM0 Start Time	**CM0** **[ ]**

CM1 (Ask for a list of members. If the respondent has one, ask if we can photocopy it. Look at the member list to see if the information indicated in the tables is included. Ask the necessary questions to fill in the table. It is not necessary to record first and last names – just the first name or the nickname is fine.)
CM2 What is this person's primary occupation?
CM3 How many rai of land does this person own?
CM4 What is the highest level of schooling that this person has completed?
CM5 Does this person have a close relative in the BAAC group? (1 - yes, 3 - no)
CM6 Does this person live in the village? (1 - yes, 3 - no)
CM7 Has this person been in this BAAC group since it was started? (1 - yes, 3 - no, if yes, go on to next member, if no go to **CM8**)
CM8 (For people who have not been members since the beginning ONLY, who have '3' for **CM7**) How many years has this person been a member of this BAAC group?

Current Members

#	**CM1** Name	**CM2** Occ.	**CM3** Rai	**CM4** School	**CM5** Relative?	**CM6** village	**CM7** Start	**CM8** Years
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								

CM2: Codes for Occupation

1 - inactive (or no secondary occupation)
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

CM4: Codes for Schooling

1 - no schooling
3 - some schooling but less than P. 4
5 - last grade completed is P. 4
7 - last grade completed higher than P. 4

CM9 When the group was founded, how were the original members determined? (probe: what was decided by the villagers, what was decided by the BAAC, what sort of evaluation/application process was there? Were there any limits on group size, or on who could belong, was anyone who wanted to be a member not allowed to join? If so why?) _____	**CM9 [xxx]**
CM9 Translation_____	**CM9 [xxx]**
CM10 How can someone become a member of the group today? (probe: what does the group do, is there an investigation of the potential members assets, a meeting? what does the BAAC do, is there an investigation of the potential members assets, a meeting? probe for how long it takes and how many people are needed to decide whether to admit someone – for example, if there is a meeting, how long does it take, who attends, is it a special meeting, or part of a regularly scheduled meeting?) _____	**CM10 [xxx]**
CM10 Translation	**CM10 [xxx]**

CM11 Has this process changed since the group started? (1 - yes, 3 - no) (If yes go to **CM11A**, if no go to **CM12**)	**CM11 [ ]**
CM11A If so how? _____ _____ _____	**CM11A [xxx]**
CM11A Translation _____ _____ _____	**CM11A [xxx]**
CM12 How many members have joined in the last five years? (Check with answers to **CM8.** If none put in zero and go to **CM14**)	**CM12 [ ]**
CM13 Why didn't these people join the group when it was originally founded? _____ _____ _____	**CM13 [xxxx]**
CM13 Translation _____ _____ _____	**CM13 [xxxx]**
CM14 Has anyone ever been refused membership? (1 - yes, 3 - no) (If yes go to **CM14A**, if no go to **CM15**)	**CM14 [ ]**
CM14A If so why? _____ _____ _____	**CM14A [xxxx]**
CM14A Translation _____ _____ _____	**CM14A [xxxx]**
CM15 Are there people who would like to be members but cannot? (1 - yes, 3 - no) (If yes go to **CM15A**, if no go to **CM16**)	**CM15 [ ]**
CM15A If so why? _____ _____ _____	**CM15A [xxxx]**
CM15A Translation _____ _____ _____	**CM15A [xxxx]**

People who have left the group

CM16 Is there anyone who was originally part of the group, who is no longer a member? (1 - yes, 3 - no. If no, skip to **CM25**)	**CM16 [ ]**

CM17 Record the names of the people who were part of the group when it started but who no longer are. It is not necessary to record first and last names – just the first name or the nickname is fine.)
CM18 What is this person's current primary occupation?
CM19 What was their primary occupation when they were a member of the BAAC group?
CM20 How many rai does this person own?
CM21 What is the highest level of schooling that this person has completed?
CM22 Did this person have a close relative in the BAAC group? (1 - yes, 3 - no)
CM23 How many years was this person been a member of this BAAC group.

#	**CM17** Name	**CM18** Occ. now	**CM19** past Occ.	**CM20** Rai	**CM21** school	**CM22** relative?	**CM23** years
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

CM18 and 19: Codes for Occupation

1 - inactive (or no secondary occupation)
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

CM21: Codes for Schooling

1 - no schooling
3 - some schooling but less than P. 4
5 - last grade completed is P. 4
7 - last grade completed higher than P. 4

CM24 Why these people leave the group, what were the circumstances?	**CM24 [xxxx]**
CM24 Translation	**CM24 [xxxx]**

Meetings

CM25 How many meetings has the group had during the past 12 months?	**CM25** **[ ]**
CM26 What is the subject of the meetings? _____	**CM26** **[xxx]**
CM26 Translation _____	**CM26** **[xxx]**
CM27 Who is supposed to attend these meetings? _____	**CM27** **[xxx]**
CM27 Translation _____	**CM27** **[xxx]**
CM28 Is there a penalty or a fee if a group member misses a meeting? (1 - yes, 3 - no) (If no go to **CM29**)	**CM28** **[ ]**
CM28A If yes, probe for details: what is the penalty/fee, how often has it been applied during the past 12 months? _____	**CM28A** **[xxx]**
CM28A Translation _____	CM28A [xxx]
CM29 Is there someone who takes notes and records the details of the meetings? (1 - yes, 3 - no) (If yes, please ask to photocopy the records)	**CM29** **[ ]**
CM30 Stop Time	**CM30** **[ ]**

IV. Group Leader and Group Communication

GL0 Start Time	**GL0** **[ ]**
GL1 How did you become the group leader? _____ _____ _____	**GL1** **[xxx]**
GL1 Translation_____ _____ _____	**GL1** **[xxx]**
GL2 In what year did you become the group leader?	**GL2** **[ ]**
GL3 What are the most important qualifications that a group leader must have? _____ _____ _____	**GL3** **[xxx]**
GL3 Translation _____ _____ _____	**GL3** **[xxx]**

Communication between Group Leader and other Members

	# of members
GL4A In a typical week, how many group members do you talk to less than once a week (i.e. how many group members do you typically talk to less than once a week, talk about anything, not necessarily things that are related to the group)?	
GL4B In a typical week, how many group members do you talk to once?	
GL4C In a typical week, how many group members do you talk to 2 or 3 times?	
GL4D In a typical week, how many group members do you talk to 4 or 5 times?	
GL4E In a typical week, how many group members do you talk to more than 5 times?	

Note: the total of this column should be equal to the number of members minus 1 (i.e. excluding the group leader). These are mutually exclusive categories.

	Group Leader	**Other Group Members**	**BAAC**
GL5 Do members seek or receive advice on which crops to grow from ____ (1 - yes, 3 - no)			
GL6 Do members seek or receive advice on pesticide or fertilizer usage from ___ (1 - yes, 3 - no)			
GL7 Do members seek or receive advice on production techniques from ___ (1 - yes, 3 - no)			
GL8 Do members seek or receive advice on raising livestock from ___ (1- yes, 3 - no)			

GL9 Who has the final decision on which crops to grow?	**GL9 [ ]**
GL10 Who has the final decision on pesticide and/or fertilizer usage?	**GL10 [ ]**
GL11 Who has the final decision on production techniques?	**GL11 [ ]**

GL9, GL10, GL11 Codes:
1 - the individual farmer
3 - the BAAC group leader
5 - other BAAC group members
9 - the BAAC
11 - other

	Codes: 1 - yes, 3 - no
GL12 Is the group leader aware of the quality of other member's work?	**(GL12) [ ]**
GL13 Are other group members aware of the quality of other member's work?	**(GL13) [ ]**
GL14 Is the group leader aware of the debt and savings that members have with the BAAC?	**(GL14) [ ]**
GL15 Are other members aware of the debt and savings that members have with the BAAC?	**(GL15) [ ]**
GL16 Is the group leader aware of the debt and savings that members have with institutions other than the BAAC?	**(GL16) [ ]**
GL17 Are other members aware of the debt and savings that members have with institutions other than the BAAC?	**(GL17) [ ]**
GL18 Is the group leader aware of debts that members have to individuals?	**(GL18) [ ]**
GL19 Are other members aware of debts that members have to individuals?	**(GL19) [ ]**
GL20 Is the group leader aware of the assets (i.e. land, car, pick-up, farm equipment, etc.) of the other members?	**(GL20) [ ]**
GL21 Are other members aware of the assets (i.e. land, car, pick-up, farm equipment, etc.) of the other group members?	**(GL21) [ ]**
GL22 Do you think that the BAAC is aware of the assets (i.e. land, car, pick-up, farm equipment, etc.) of the group members?	**(GL22) [ ]**
GL23 Has the group leader ever tried to deter members from borrowing money from other (i.e. non BAAC) sources?	**(GL23) [ ]**
GL24 Have other members ever tried to deter members from borrowing money from other (i.e. non BAAC) sources?	**(GL24) [ ]**
GL25 Do you think that the BAAC keeps track of the debt and savings that members have with other institutions?	**(GL25) [ ]**
GL26 Do you think that the BAAC keeps track of the debts that group members have with individuals?	**(GL26) [ ]**
GL27 Do you think that the BAAC tries to defer members from borrowing from other (i.e. non BAAC) sources?	**(GL27) [ ]**
GL28 Do you think that the BAAC tries to deter members from saving with other (i.e. non BAAC) sources?	**(GL28) [ ]**

Borrowing from non-BAAC institutions

GL29 Have any members of the group borrowed from non BAAC institutions in the past three years? (1 - yes, 3 - no) (If yes, continue, if no go to **GL30**)	**(GL29)** **[ ]**
GL29A If yes, how many members have borrowed from non-BAAC institutions in the past three years?	**(GL29A)** **[ ]**
GL29B If yes, how many times have members of this group borrowed from each of the following institutions in the past three years?	
1 - Commercial Bank	
2 - PCG	
3 - Rice Bank	
4 - Agricultural Cooperative	
5 - Other	
GL29C What is the main reason that group members have borrowed from institutions other than the BAAC in the past 3 years? _____ _____ _____	**(GL29C)** **[xxx]**
GL29C Translation _____ _____ _____	**(GL29C)** **[xxx]**
GL29D What is the main reason that these group members didn't borrow from the BAAC for this purpose? _____ _____ _____	**(GL29D)** **[xxx]**
GL29D Translation _____ _____ _____	**(GL29D)** **[xxx]**

Borrowing from Individuals

GL30 Have any members of the group borrowed from individuals in the past three years? (1 - yes, 3 - no) (If yes, continue, if no go to **GL31**)	**(GL30)** **[ ]**
GL30A If yes, how many members have borrowed from individuals in the past three years?	**(GL30A)** **[ ]**
GL30B What is the main reason that group members have borrowed from individuals in the past 3 years? _____ _____ _____	**(GL30B)** **[xxx]**
GL30B Translation _____ _____ _____	**(GL30B)** **[xxx]**
GL30C What is the main reason that these group members didn't borrow from the BAAC for this purpose? _____ _____ _____	**(GL30C)** **[xxx]**
GL30C Translation _____ _____ _____	**(GL30C)** **[xxx]**

Savings

GL31 Do any members of the group have savings at non BAAC institutions? (1 - yes, 3 - no) (If yes, continue, if no go to **GL31**)	**(GL31)** **[ ]**
GL31A If yes, how many members have savings at non-BAAC institutions?	**(GL31A)** **[ ]**
GL31B If yes, what institutions do members have savings with? (List all that apply.) **Codes** A - Commercial Banks B - PCG C - Rice Banks D - Agricultural Cooperative E - Other	**(GL31B)** **[ ]**
GL31C What is the main reason that group members save with these institutions instead of with the BAAC? _____ _____ _____	**(GL31C)** **[xxx]**
GL31C Translation _____ _____ _____	**(GL31C)** [xxx]

BAAC Inspections

GL32 Has this BAAC group ever been inspected by BAAC officers, including at the time it was founded? (1 - yes, 3 - no) (If no, skip to **GL34**)	**(GL32) [ ]**
GL33 How many times has this group been inspected since it was founded, including any inspection at the time the group was founded?	**(GL33) [ ]**

Please ask the questions for each inspection and record the answers in the Table below.
GL33A When did the inspection occur?
GL33B Who was investigated?
Codes: 1 - every group member, **2** - only some group members, **3** - only the group leader
GL33C Why was the group inspected? What were the circumstances?

Inspection / Audit #	**GL33A** When	**GL33B** Who	**GL33C** Why
1			
2			
3			
4			
5			

Translation

Inspection / Audit #	**GL33A** When	**GL33B** Who	**GL33C** Why
1			
2			
3			
4			
5			

GL34 During the past 12 months, how many times did a BAAC officer come to the village?	**(GL34) [ ]**
GL35 During the past 12 months, how many times did you (group leader) visit the BAAC branch office?	**(GL35) [ ]**
GL36 During the past 12 months, how many times did a typical group member visit the BAAC branch office?	**(GL36) [ ]**
GL37 Does the group leader have a responsibility to tell the BAAC if a member is likely to need to postpone repayment of a loan? (1 - yes, 3 - no)	**(GL37) [ ]**
GL38 When a group member is likely to have trouble repaying a loan to the BAAC has the group leader communicated with the BAAC about the reason for the problem? (1 - yes, 3 - no, 9 - circumstance never arose)	**(GL38) [ ]**
GL39 Has this communication helped the BAAC to correctly evaluate the borrower's circumstances and come up with a good plan for repayment? (1 - yes, 3 - no, 9 - circumstance never arose)	**(GL39) [ ]**
GL40 Stop Time	**(GL40)**

V. Assistance among Group Members

AA0 Start Time	**AA0** **[ ]**

Assistance Codes: 1 - yes, 3 - no

	Closely Related Group Members	**Unrelated Group Members**	**Unrelated Non-Members**
AA1 In the past 12 months, has anyone in the group shared rice with ___?			
AA2 In the past 12 months, has anyone in the group helped ___ free labor?			
AA3 In the past 12 months, has anyone in the group helped ___ with money?			
AA4 In the past 12 months, has anyone in the group coordinated with ___ to get inputs?			
AA5 In the past 12 months, has anyone in the group coordinated with ___ to transport the crop?			
AA6 In the past 12 months, has anyone in the group coordinated with ___ to sell the crop?			

AA7 Stop Time	**AA7** **[ ]**

VI. Loan Terms and Monitoring

LT0 Start Time	**LT0** **[ ]**

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
LT1 How many members have done this in the past year?			
LT2 What determines the size of this type of loan?			
LT2 Translation			
LT3 For your group what was the largest loan size during the last year?			
LT4 For your group what was the smallest loan size during the last year?			
LT5 What determines the interest rate on this type of loan (probe: does it depend on the borrower, the purpose of the loan, the time of year, the size, duration of the loan)?			
LT5 Translation			

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
LT6 For your group, what was the highest annual interest rate on a loan of this type during the past year?			
LT7 For your group, what was the lowest annual interest rate on a loan of type of loan during the past year?			
LT8 What determines how long a borrower has to repay a loan of this type?			
LT8 Translation			
LT9 How long does a borrower typically have to repay a loan of this type? (record the answer in months)			
LT10 Is collateral required for a loan of this type? (1 - yes, 3 - no)		NA	NA
LT11 If yes, what type of collateral is required?		NA	NA

Codes 1 - land title 3 - savings 5 - other assets	7 - one cosigner 9 - two cosigners 11 - three or more cosigners 13 - other (specify)

LT12 Is there any limitation on what a loan of this type can be used for? If yes, what are the restrictions			
LT12 Translation			

Evaluation of Risk

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
LT13 What is done to evaluate the risk of the loan?			
LT13 Translation			
LT14 What are the key characteristics of the borrower that are considered?			
LT14 Translation			
LT15A Does anyone verify the borrower's income? (If no go to **LT16A**)			
LT15B (If yes) who does this verification?			
LT15C (If yes) how often does this verification take place?			
LT16A Does anyone verify the borrower's savings? (If no go to **LT17A**)			
LT16B (If yes) who does this verification?			
LT16C (If yes) how often does this verification take place?			

LT15C, LT16C: Codes for How Often
1 - always: every loan, every borrower
3 - occasionally: every borrower, but not every loan
5 - occasionally: not every borrower or every loan
7 - under special circumstances (specify)

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
LT17A Does anyone verify the borrower's assets (landholdings, etc.)? (If no go to **LT18A**)			
LT17B (If yes) who does this verification?			
LT17C (If yes) how often does this verification take place?			
LT18A Does anyone verify the borrower's debts to people and institutions? (If no go to **LT19A**)			
LT18B (If yes) who does this verification?			
LT18C (If yes) how often does this verification take place?			
LT19A Does anyone evaluate the borrower's history of repaying loans from the BAAC? (If no go to **LT20A**).			
LT19B (If yes) Who does this evaluation?			
LT19C (If yes) How is this evaluation done?		NA	NA
LT19C Translation			
LT19D (If yes) How often does this evaluation happen?			

LT17C, 18C, 19D: **Codes for How Often** 1 - always: every loan, every borrower 3 - occasionally: every borrower, but not every loan	5 - occasionally: not every borrower or every loan 7 - under special circumstances (specify)

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
LT20A Does anyone evaluate the borrower's history of repaying loans from institutions other than the BAAC? (If no, go to **LT21**).			
LT20B (If yes) How is this evaluation done?		NA	NA
LT20B Translation			
LT20C (If yes) How often does this evaluation happen?			
LT20C: Codes for How Often 1 - always: every loan, every borrower 3 - occasionally: every borrower, but not every loan		5 - occasionally: not every borrower or every loan 7 - under special circumstances (specify)	
LT21 How many days does it typically take in total to evaluate the risk of a loan of this type and to do all of the evaluation and verification?		NA	NA
LT22 After a loan has been made, does anyone come visit the borrower and check to see if he or she will be able to repay the loan? (1 - yes, 3 - no)			

LT23 Stop Time	**LT23** **[ ]**

VII. Repayment Issues

RI0 Start Time	**RI0** **[ ]**

	Borrowed from another Group Member	**Borrowed from the BAAC as a Group Member (using group as guarantors)**	**Borrowed from the BAAC as an Individual (using own assets as guarantee)**
RI1 If a group member announces that he or she won't be able to repay a loan on time is there an investigation of the member's circumstances? (1 - yes, 3 - no)			
RI2 (If yes) Who does the investigation?			
RI2 Translation			
RI3 What happens if a group member repays their debt late? Probe: will they be able to borrow again? Will other group members be affected? Does the group impose a penalty? Does the BAAC impose a penalty?			
R13 Translation			

RI4 Does the BAAC provide any assistance when a group member has trouble repaying a loan? (1 - yes, 3 - no)	**RI4** **[ ]**
RI5 (If yes) Under what circumstances will the BAAC provide help? _____ _____ _____	**RI5** **[xxx]**
RI5 Translation _____ _____ _____	**RI5** [xxx]
RI6 What kind of help will they provide? _____ _____ _____	**RI6** **[xxx]**
RI6 Translation _____ _____ _____	**RI6** **[xxx]**
RI7 Over the groups history, how has this assistance varied? For example, has the BAAC's response to a severe flood that destroys the area's crops varied over the group's history? How has the BAAC's response varied? _____ _____ _____ _____ _____	**RI7** **[xxx]**
RI7 Translation _____ _____ _____	**RI7** **[xxx]**

Loan Extensions

RI8A In the history of this BAAC group, has anyone ever asked the BAAC to extend the due date on a loan? (1 - yes, 3 - no) (If no go to **RI9A**)	**RI8A [ ]**

Please tell me about each time that the BAAC was asked to extend the due date on a loan.

RI8B Who asked for an extension?

1 - a single members

3 - everyone in the group

5 - some group members

7 - other **RI8BO**

RI8C Why did they ask for an extension?

RI8D What was the BAAC's response to their request?

#	**RI8B Who Asked**	**RI8C Why**	**RI8D BAAC Response**

Translation

#	**RI8B Who Asked**	**RI8C Why**	**RI8D BAAC Response**

Interest Forgiveness

RI9A In the history of this BAAC group, has anyone ever asked the BAAC to forgive the interest on a loan? (1 - yes, 3 - no) (If no go to **RI10A**)	**RI9A [ ]**

Please tell me about each time that the BAAC was asked to forgive the interest on a loan.

RI9B Who asked for an interest to be forgiven?

1 - a single members

3 - everyone in the group

5 - some group members

7 - other **RI9BO**

RI9C Why did they ask for interest to be forgiven?

RI9D What was the BAAC's response to their request?

#	**RI9B Who Asked**	**RI9C Why**	**RI9D BAAC Response**

Translation

#	**RI9B Who Asked**	**RI9C Why**	**RI9D BAAC Response**

Principle Forgiveness

RI10A In the history of this BAAC group, has anyone ever asked the BAAC to forgive the principal due on a loan? (1 - yes, 3 - no)(If yes, continue, if no go to **RI11A**)	**RI10A** **[ ]**

Please tell me about each time that the BAAC was asked to forgive the principal due on a loan.

RI10B Who asked for principal to be forgiven?
1 - a single members
3 - everyone in the group
5 - some group members
7 - other **RI10BO**

RI10C Why did they ask for principal to be forgiven?

RI10D What was the BAAC's response to their request?

#	**RI10B Who Asked**	**RI10C Why**	**RI10D BAAC Response**

Translation

#	**RI10B Who Asked**	**RI10C Why**	**RI10D BAAC Response**

Lower Interest Rate

RI11A In the history of this BAAC group, has anyone ever asked the BAAC to lower the interest rate on a loan? (1 - yes, 3 - no) (If yes, continue, if no go to **RI12A**)	**RI11A** **[ ]**

(If yes) Please tell me about each time that the BAAC was asked to lower the interest rate on a loan.

RI11B Who asked for the interest rate to be lowered?
1 - a single members
3 - everyone in the group
5 - some group members
7 - other **RI11BO**

RI11C Why did they ask for the interest rate to be lowered?

RI11D What was the BAAC's response to their request?

#	**RI11B Who Asked**	**RI11C Why**	**RI11D BAAC Response**

Translation

#	**RI11B Who Asked**	**RI11C Why**	**RI11D BAAC Response**

Raised Interest

RI12A In the history of this BAAC group, has the BAAC ever raised the interest rate on a loan as a penalty for late payment? (1 - yes, 3 – no) (if no go to **RI13A**)	**RI12A [ ]**

(If more than 0) Please tell me about each time that the BAAC raised the interest rate on a loan.

RI12B Whose interest was raised?
1 - a single members
3 - everyone in the group
5 - some group members
7 - other **RI12BO**

RI12C Why were they late in paying?

RI12D How did this affect the group as a whole?

#	**RI12B Who**	**RI12C Why**	**RI12D Affect on Group**

Translation

#	**RI12B Who**	**RI12C Why**	**RI12D Affect on Group**

Collateral Taken

RI13A In the history of this BAAC group, has the BAAC ever taken a group member's collateral as a penalty for default? (1 - yes, 3 – no) (if no go to **RI14A**)	**RI13A [ ]**

(If more than 0) Please tell me about each time that the BAAC took a group member's collateral.

RI13B Whose collateral was taken?
1 - a single members
3 - everyone in the group
5 - some group members
7 - other **RI13BO**

RI13C Why did they default on their loan?

RI13D How did this affect the group as a whole?

#	**RI13B Who**	**RI13C Why**	**RI13D Affect on Group**

Translation

#	**RI13B Who**	**RI13C Why**	**RI13D Affect on Group**

RI14A Do you know of any cases (not necessarily related to the group) when the BAAC has taken someone's collateral as a penalty for defaulting on a loan? (1 - yes, 3 - no) (If yes, go to **RI14B**, otherwise go to **RI15A**)	**RI14A [ ]**
RI14B (If yes) Please tell me about the cases when the BAAC has taken someone's collateral. _____	**RI14B [xxx]**
RI14B Translation _____	**RI14B [xxx]**

Group Members Repaying BAAC Loans for Other Group Members

RI15A In the history of this BAAC group, have group members ever repaid BAAC loans for other members when they were unable to? (1 - yes, 3 - no) (if no go to **RI16A**)	**RI15A [ ]**

(If more than 0) Please tell me about each time that group members repaid loans for other members when they were unable to.

RI15B When was this assistance given?

RI15C Why were they unable to pay?

RI15D Were group funds used to repay the loan? (1 - yes, 3 - no)

RI15E What was the relationship between the person helping and the person who can't repay?

1 - the whole group helped
3 - a close relative of the member who couldn't repay helped
5 - an unrelated group member helped
7 - more than one close relative helped
9 - more than one unrelated group member (but not the whole group) helped
11 - other (specify) **RI5EO**

RI15F When will this assistance be repaid? (If the assistance has already been repaid, please indicate when it was repaid)

RI15G Was the assistance repaid with interest? (1 - yes, 3 - no)

RI15H What affect did this have on the group as a whole?

#	RI15B When	RI15C Why	RI15D Group	RI15E Relation	RI15F When	RI15G Interest	RI15H Affect on Group

Translation

#	RI15B When	RI15C Why	RI15D Group	RI15E Relation	RI15F When	RI15G Interest	RI15H Affect on Group

Group Members Repaying Non-BAAC Loans for Other Group Members

RI16A In the history of this BAAC group, have group members ever repaid non-BAAC loans for other members when they were unable to? (1 - yes, 3 - no) (if no go to **RI17A**)	**RI16A [ ]**

(If more than 0) Please tell me about each time that group members repaid loans for other members when they were unable to.

RI16B When was this assistance given?

RI16C Why were they unable to pay?

RI16D Were group funds used to repay the loan? (1 - yes, 3 - no)

RI16E What was the relationship between the person helping and the person who can't repay?

1 - the whole group helped
3 - a close relative of the member who couldn't repay helped
5 - an unrelated group member helped
7 - more than one close relative helped
9 - more than one unrelated group member (but not the whole group) helped
11 - other (specify) **RI6EO**

RI16F When will this assistance be repaid? (If the assistance has already been repaid, please indicate when it was repaid)

RI16G Was the assistance repaid with interest? (1 - yes, 3 - no)

RI16H What affect did this have on the group as a whole?

#	RI16B When	RI16C Why	RI16D Group	RI16E Relation	RI16F When	RI16G Interest	RI16H Affect on Group

Translation

#	RI16B When	RI16C Why	RI16D Group	RI16E Relation	RI16F When	RI16G Interest	RI16H Affect on Group

Borrowing without First Repaying

RI17A In the history of this BAAC group, has the BAAC ever let a group member borrow more, even though they or another group member had already borrowed and not yet repaid?((1 - yes, 3 – no) (if no go to **RI18A**)	**RI17A** **[ ]**

(If more than 0) Please tell me about each time that the BAAC let a group member borrow more even though they or another group member had not yet repaid another loan.

RI17B Who borrowed again?

1 - the group member who hadn't repaid original loan
3 - another group member
5 - the whole group
7 - other

RI17C Why were they unable to repay the original loan?

RI17D Why did the BAAC let this person borrow even though they or another group member had not yet repaid another loan?

#	**RI17B Who**	**RI17C Why Default**	**RI17D Why BAAC relent**

Translation

#	**RI17B Who**	**RI17C Why Default**	**RI17D Why BAAC relent**

Borrowing from PCG to pay BAAC Loans

RI18A How many group members are members of a PCG? (If more than 0, go to **RI18B**, otherwise go to **RI19A**)	**RI18A** **[ ]**

RI18B Have any of the group members who are members of the PCG ever borrowed from the PCG in order to repay a BAAC loan? (1 - yes, 3 - no) (If yes, continue. If no, go to **RI19A**.)	**RI18B** **[ ]**

Please tell me about each time a group member borrowed from the PCG to repay a BAAC loan.

RI18C When did this occur?

RI18D Why did this borrower have to borrow from the PCG to repay the BAAC loan?

RI18E What type of BAAC loan was this?

1 - guaranteed by the group
3 - guaranteed by the individual borrower's land
5 - other (specify) **RI18EO**

#	**RI18C** when	**RI18D** why	**RI18E** loan type

Translation

#	**RI18C** when	**RI18D** why	**RI18E** loan type

Borrowing from another institution (Commercial Bank, Agricultural Cooperative, Rice Bank, Government Savings Bank, or other institution) to repay a BAAC loan

RI19A Have any of the group members ever borrowed from some other institution in order to repay a BAAC loan? (1 - yes, 3 - no) (If yes, continue, if no go to **RI20A**)	**RI19A [ ]**

Please tell me about each time a group member borrowed from some other institution to repay a BAAC loan.

RI19B When did this occur?

RI19C Why did this borrower have to borrow from this institution to repay the BAAC loan?

RI19D What type of BAAC loan was this?

1 - guaranteed by the group
3 - guaranteed by the individual borrower's land
5 - other (specify) **RI19DO**

#	**RI19B** when	**RI19C** why	**RI19D** loan type

Translation

#	**RI19B** when	**RI19C** why	**RI19D** loan type

Borrowing from Moneylender to repay BAAC loan

RI20A Have any of the group members ever borrowed from a moneylender in order to repay a BAAC loan? (1 - yes, 3 - no) (If yes, continue, if no go to **RI21**)	**RI20A** **[ ]**

Please tell me about each time a group member borrowed from a moneylender in order to repay a BAAC loan.

RI20B When did this occur?

RI20C Why did this borrower have to borrow from a moneylender to repay the BAAC loan?

RI20D What type of BAAC loan was this?

1 - guaranteed by the group
3 - guaranteed by the individual borrower's land
5 - other (specify) **RI20DO**

#	**RI20B** when	**RI20C** why	**RI20D** loan type

Translation

#	**RI20B** when	**RI20C** why	**RI20D** loan type

RI21 Stop Time	**RI21** **[ ]**

VIII. Group Funds

GF0 Start Time	**GF0** **[ ]**
GF1 Does this group keep financial records? (For example, records of borrowing and lending among members, of group savings accounts, or assistance funds, of help and assistance among members, etc.) (1 - yes, 3 - no, If yes, please ask to photocopy the records)	**GF1** **[ ]**

Group Fund

GF2 Does your group have any kind of group fund? (1 - yes, 3 - no) (If yes continue, if no, skip to **GF7**)			**GF2** **[ ]**
	Fund # 1	Fund # 2	Fund # 3
GF3 What type of fund does the group have?			
GF3 Translation			
GF4 What is the current size of this fund in baht?			
GF5 Where is this fund saved? 1 - BAAC 3 - Agricultural Cooperative 5 - PCG 7 - Commercial Bank 9 - Government Savings Bank 11 - Other (specify) **GF5O**			
GF6 Where did this money come from?			
GF6 Translation			

GF7 Does the group have a savings account with the PCG in the village or the tambon? (1 - yes, 3 - no) (If yes, continue, if no go to **GF9A**)	**GF7 [ ]**
GF8 If yes, in whose name is the savings account? _____ _____	**GF8 [xxx]**
GF8 Translation _____ _____	GF8 [xxx]
GF9A Does the group have a savings account with any other organizations in the village or the tambon? (1 - yes, 3 - no) (If yes, continue, if no go to **GF10A**)	**GF9A [ ]**
GF9B If yes, please name the organization(s) that the group has savings accounts with. _____ _____	**GF9B [xxx]**
GF9B Translation _____ _____	**GF9B [xxx]**
GF9C If yes, in whose name is the savings account? _____ _____	**GF9C [xxx]**
GF9C Translation _____ _____	**GF9C [xxx]**
GF10A Has the group ever used the group fund to buy seeds, pesticides, fertilizer or other factors of production for group members? (1 - yes, 3 - no) (If no go to **GF11A**)	**GF10A [ ]**
GF10B If yes, what were the circumstances, what funds were used, did the members have to repay the group fund, when and how, is this done regularly? _____ _____ _____ _____	**GF10B [xxxx]**
GF10B Translation _____ _____ _____	**GF10B [xxxx]**

GF11A Has the group ever used the group funds to help other group members in emergencies? (1 - yes, 3 - no) (If no go to **GF12**, if yes, continue)	**GF11A** **[ ]**
GF11B If yes, what were the circumstances, what funds were used, did the member have to repay the group fund, when and how? _____	**GF11B** **[xxxx]**
GF11B Translation_____	**GF11B** **[xxxx]**
GF12 What else have the group funds been used for? _____	**GF12** **[xxxx]**
GF12 Translation _____	**GF12** **[xxxx]**
GF13 Stop Time	**GF13** **[ ]**

IX. Suggestions and Opinions

SO0 Start Time	**SO0** **[ ]**

SO1A Do you have any suggestions about how the BAAC could increase participation in BAAC groups? (1 - yes, 3 - no) (If no go to **SO2A**)	**SO1** **[ ]**
SO1B (If yes) What are your suggestions? _____	**SO1B** **[xxx]**
SO1B Translation _____	**SO1B** **[xxx]**
SO2A Do you have any suggestions about how the BAAC could increase the number of BAAC borrowers? (1 - yes, 3 - no) (If no go to **SO3A**)	**SO2A** **[ ]**
SO2B (If yes) What are your suggestions? _____	**SO2B** **[xxx]**
SO2B Translation _____	**SO2B** **[xxx]**
SO3A Do you have any suggestions about how the BAAC could increase savings? (1 - yes, 3 - no) (If no go to **SO4A**)	**SO3A** **[ ]**
SO3B (If yes) What are your suggestions? _____	**SO3B** **[xxx]**
SO3B Translation _____	**SO3B** **[xxx]**

SO4A In your opinion, does the BAAC have any unnecessary rules? (1 - yes, 3 - no) (If no	**SO4A** **[ ]**
SO4B (If yes) What are the unnecessary rules and why do you think they are unnecessary? _____	**SO4B** **[xxx]**
SO4B Translation _____	**SO4B** **[xxx]**
SO5 In your opinion, how do the lending practices of the BAAC and commercial banks compare? _____	**SO5** **[xxx]**
SO5 Translation _____	**SO5** **[xxx]**
SO6 Do you have any additional comments or observations? _____	**SO6** **[xxx]**
SO6 Translation _____	**SO6** **[xxx]**
SO7 Stop Time	**SO7** **[ ]**