INSTITUTION ANNUAL RESURVEY, 2009 (Urban)

TOWNSEND THAI PROJECT

Data Codebook

Issued March 2010

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Institutional Identification

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

Background of Respondents

Item	Description	Location
br4	Whose phone is it ?	7
br5	Sex	8
br6	Age	8
br7	Years of residence	9
br8a	Years of residence	10
br8b	educational system	11
br9	Other professional training	12
br9o	other (specify)	13
br10	Current Occupation	13
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br11	Type of worker	15
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br12ao	other (specify)	17
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br12bo	other (specify)	18
br13	Current position	19
br13o	Other (specify)	19
br14	Number of years	20
br15	Number of years	20
br16	Responsibilities	21
br16o	Other (specify)	23
br17	any allowance	24
br18	How much allowance	24
br19	How often is paid	25

Identification of Activities

Item	Description	Location
ia3	provide savings service	26
ia4	currently offer savings	26
ia5	Why did not provide savings service?	27
ia9	keep record	27
ia12	provides lending service	28
ia13	currently offer lending	28
ia14	Why did not provide lending service anymore?	29
ia18	keep record or report of lending service	29
ia21	invest in income generating activities	30
ia22	Is still investing?	30
ia23	Why not invest?	31
ia27	keep record or report	31
**		
number	number	32
specify	specify	32
la28a	provide this service	33
la28b	service fee charged	33

Foundation

Item	Description	Location
fd21	training to the officers	34
fd24	How long did the training last ?	34
fd25	How many people attended the training session ?	35
fd26	topics covered	35
fd26oth	Other (specify)	36
fd34	training to general members	37
fd37	How long did the training last?	37
fd38	How many people	38
fd39	topics covered	38
fd39oth	Other (specify)	39

Member/Clients of the Institution

Item	Description	Location
mc2	who is members	40
mc2oth1	Other (specify)	40
mc2oth2	Other (specify)	41
mc5	membership application form	41
mc6	interview applicants	42
mc7	Evaluate	42
mc7oth1	Other	44
mc7oth2	Other (specify)	44
mc7a	two most important	44
mc9	application fee for membership	45
mc9a	How much	45
mc10	Is there a membership fee?	46
mc10a	How much?	46
mc10c	membership fee	47
mc10coth	other	47
mc11a	Present No.	48
mc11b	Present No. of Members	48
mc12	Why did the change happen?	49

Internal Savings

Item	Description	Location
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sv1oth	other (Specify)	50
sv4	types of savings	51
sv4oth	other (specify)	51
sv5	types of savings	52
sv5oth	other (specify)	52
sv6	Why there was change?	53
sv18d	minimum amount of first savings	53
sv18e	minimum amount of first savings	54
sv18f	non-member can deposit	54
sv18g	evaluation of capability to save	55
sv19a	number of depositors(savings)	55
sv19b	number of depositors(savings)	56
sv20	Why there was a change	56
**		
number	Number	57
sv4	types of savings	57
sv7a	type of saving	58
sv7c	How often	58
sv7coth	other (specify)	59
sv7d	The least deposit.	59
sv7e	The most deposit.	60
sv7f	The average deposit per	60
sv7m	Interest rate	61
sv7o	Interest rate before.	61
sv7p	Why change?	62
sv18a	Total amount of savings	62
sv18b	Total amount of savings	63
sv18c	Why change?	63

Internal Lending

Item	Description	Location
ld1	current form of loans	64
ld1oth	other (Specify)	64
ld4	have a loan application form	65
ld4a	interview before giving	65
ld4b	What questions	66
ld4both	other	66
ld5	what criteria are used	67
ld5oth	other (Specify)	68
ld10a	collateral for a loan	68
ld10b	What kinds	69
ld5oth	other (Specify)	69
ld10c	What is the ration	70
ld10d	What was the ratio?	70
ld10e	why there's a change in ratio?	70
ld11a	Guarantor	71
ld11b	How many?	71
ld11c	Have to be the members?	72
ld15	institution follow up the loan	72
ld15a	How many?	73
ld15b	How many?	73
ld15c	How many?	74
ld18a	How many loan contracts?	74
ld18b	How many loan contracts	75
ld18c	Why did the change happen?	75
ld21a	The total amount (value) of loan	76
ld21b	The total amount (value) of loan	76
ld21c	Why did the change happen?	77
ld24a	Present Interest Rate	77
ld24a1	Present Interest Rate	77
ld24ao	record details	78
ld24b	interest rate	78
ld24b1	at present, what was interest rate?	79

ld24bo	record details	79
ld24c	changing in interest rate	79

Extended Repayment of Loans and Default

Item	Description	Location
df3a	how many time?	80
df3b	how many time?	80
df3c	how many time?	81
**		
number	number	82
Specify	Specify	82
df3d	extend due date of the loan principal	83
df3e	extend due date of the loan interest	83
df3f	not repaid	84

Internal Structure of the Institution

Item	Description	Location
st3	collateral for a loan	85
**		
number	number	86
st2a	Committee Name	86
st2b	How many people	86
st2c	How much time for meeting?	87
st2d	What responsibility?	87
**		
number	number	89
st3d	percentage of members	89
**		
st4b	House number	90
st4d	Whose phone is it?	90
st4e	Sex	91
st4f	Age	91
st4g	Years of residence	92
st4h	Highest grade of school completed.	92
st4i	What educational system?	93
st4j	Other professional training	94
st4joth	other (specify)	94
st4k	Current Occupation	95
st4koth	other (specify)	96
st4l	Type of worker now	96
st4m	Current positions	97
st4n	Current position in institution	98
st4noth	Other (specify)	98
st4o	Number of years	99
st4p	Number of years	99
st4q	Responsibilities in institution	100
st4qoth	Other (specify)	100
st4r	Allowance	101
st4s	How much?	101
st4t	How often?	102

Income Generating Activities Owned by the Institution

Item	Description	Location
ig1	what types	103
ig1oth1	other food processing (specify:)	103
ig1oth2	cottage industry(specify:)	104
ig1oth3	other (specify:)	104
ig3	use income	105
ig3oth	other	105
ig4	record investment using income	106
**		
number	number	107
specify	specify	107
ig2	How much of net profit?	107

Current Relationship with Other Financial Institutions Outside the Village

Item	Description	Location
rf1	save money	108
rf10	Still has loan?	108
rf14	Was this institution get help as free?	109
**		
number	number	110
rf2a	Name of institution	110
rf2b	How much of the balanced?	111
rf2c	Interest rate	111
rf2d	How much this institution deposit?	112
rf2e	How much this institution withdrew?	112
**		
number	number	113
rf11a	Name of institution	113
rf11b	Location	114
rf11e	Original amount of loan	114
rf11f	outstanding balance	115
rf11g	Interest rate	115
rf11h	Borrowed	116
rf11i	Why did you borrow this loan?	116
**		
number	number	117
rf15a	Name of institution	117
rf15b	Location	117
rf15c	Amount of free aid	118
rf15d	What purpose of free	118

Free AID

Item	Description	Location
fa1	Help as free to the villagers	119
fa2	Form of the free aid	120
fa2oth1	other crops	120
fa2oth2	Animals	121
fa2oth3	other (Specify)	121
fa6	maximum value	121
fa7	maximum number	122
**		
number	number	123
specify	specify	123
fa8	free aid	123

Additional Questions - Institution

Item	Description	Location
fd1	institution establish	124
fd10	initial investment	124
fd10o	other (Specify)	124
fd13a	How much	125
extra1	How to set a interest rate	125
ba1	BAAC continually have meeting	126
ba2	check out the statement	126
ba3	suggestions	127
**		
number	number	128
specify	specify	128
fd11	How much	128
fd12	institution	129
**		
number	number	130
mc11a	year	130
mc11b	Number of Member	130
**		
number	number	131
sv17a	year	131
sv17b	Number of saving member	131
sv17c	year	132

sv17d	Number of saving member	132
**		
number	number	133
type1	type	133
sv21a	year	133
sv21b	saving	134
**		
number	number	135
type1	type	135
sv21c	year	135
sv21d	%	136
**		
number	number	137
type1	type	137
sv24ac	year	137
sv24b	%	138
**		
number	number	139
type2	type	139
sv24c	year	139
sv24d	%	140
**		
number	number	141
ld61a	year	141
ld61b	contact	141
**		
number	number	142
ld61c	year	142
ld61d	contact	142
**		
number	number	143
ld61e	year	143
ld61f	contact	143
**		
number	number	144
ld64a	year	144
ld64b	loan	144
**		
number	number	145
ld64c	year	145
ld64d	loan	145
**		
number	number	146
ld64e	year	146
ld64f	loan	146
**		
number	number	147
ld67a	year	147
ld67b	%	147
**		
number	number	148
ld67c	year	148
ld67d	%	148
**		
number	number	149
ld67e	year	149
ld67f	%	149

How to Use the Data Dictionary

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

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

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

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

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

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

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

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

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

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

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

Section II: Institutional Identification
Data set name: in09_02ii.dta
Case count: 117
Variable count: 9
Size: 19,958 bytes

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

Unique Values / Codes	
Unique values = 114 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes	
Unique values = 19 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes	
Unique values = 6 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes	
Unique values = 24 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes

Value	Description
1	Village level
3	Tambon Level

Frequency

Value	Count	Percent
1	117	100.00
	---	---
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Active
3	Inactive

Frequency

Value	Count	Percent
1	117	100.00
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
.c	117	100.00
	117	100.00

Valid cases = 0 Missing cases = 117

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

Unique Values / Codes	
Unique values = 0 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
3	117	100.00
	117	100.00

Valid cases = 117 Missing cases = 0

Section II: Institutional Identification
Data set name: in09_02ii_tab1.dta
Case count: 0
Variable count: 3
Size: 2,106 bytes

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

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

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

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

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

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

Section II: Institutional Identification
Data set name: in09_02ii_tab2
Case count: 0
Variable count: 2
Size: 2,106 bytes

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

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

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

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

Section III: Background of Respondents
Data set name: in09_03br_tab1.dta
Case count: 234
Variable count: 25
Size: 94,017 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	126	53.85
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes

Value	Description
1	male
3	female
.c	not applicable

Frequency

Value	Count	Percent
1	51	21.79
3	75	32.05
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes

Value	Description
30-76	number
.c	not applicable

Means

Min	Max	Mean	S.D.
30	76	55.07143	10.98812

Valid cases = 126 Missing cases : 108
.c = 108

Variable Name: br7
Label: Years of residence
Type: N
Position: 4
Survey/Derived: S
Question Num: br7
Question Text: Years of residence in this village

Unique Values / Codes

Value	Description
4-76	number
.c	not applicable

Means

Min	Max	Mean	S.D.
4	76	41.80952	16.62226

Valid cases = 126 Missing cases : 108
.c = 108

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
9	17	7.26
13	2	0.85
19	15	6.41
23	3	1.28
25	31	13.25
35	7	2.99
37	1	0.43
39	10	4.27
41	1	0.43
47	6	2.56
51	29	12.39
53	4	1.71
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	66	28.21
3	60	25.64
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes

Value	Description
A	agriculture
B	keeping livestock
C	manufacturing
D	law
E	house wife
F	mechanical
G	medical training
H	food preparation and/or preservation
I	construction
O	Other
NA	not applicable

Frequency

Value	Count	Percent
A	18	7.69
A,B	1	0.43
A,B,D	1	0.43
A,C	1	0.43
A,D	1	0.43
A,E,H	1	0.43
A,H	2	0.85
C	3	1.28
C,E	1	0.43
C,H	1	0.43
D	20	8.55
E	8	3.42
E,H	3	1.28
F	5	2.14
G	1	0.43
H	9	3.85
O	50	21.37
NA(Not Applicable)	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

*modify – *Description,* 2009

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

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 50	Missing cases: 184 NA(not applicable)= 184

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	16	6.84
5	9	3.85
7	1	0.43
13	2	0.85
29	17	7.26
33	1	0.43
35	5	2.14
37	2	0.85
39	73	31.2
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes Unique values = 25 Unique missing data codes = 1	
Valid cases = 73	Missing cases: 161 NA(not applicable)= 161

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	9	3.85
5	12	5.13
7	55	23.5
9	33	14.1
13	1	0.43
.c	124	52.99
	234	100.00

Valid cases = 110 Missing cases = 124

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 234
NA(not applicable)= 234

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	94	40.17
B	3	1.28
C	1	0.43
D	1	0.43
E	1	0.43
I	1	0.43
I,J	1	0.43
J	1	0.43
L	23	9.83
NA(Not Applicable)	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes	
Unique values = 16 Unique missing data codes = 1	
Valid cases = 23	Missing cases: 211 NA(not applicable)= 211

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	46	19.66
B	1	0.43
B,L	1	0.43
C	1	0.43
E,L	1	0.43
F	4	1.71
F,L	1	0.43
I	1	0.43
I,L	1	0.43
J	1	0.43
L	68	29.06
NA(Not Applicable)	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes	
Unique values = 51 Unique missing data codes = 1	
Valid cases = 72	Missing cases: 162 NA(not applicable)= 162

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

Unique Values / Codes

Value	Description
A	Chairman
B	Comptroller
C	Treasurer
D	Advisor to Group
E	Public Relations for PCG
F	Other (specify)
G	Secretary
H	Committee
I	Member
J	None Position
NA	not applicable

Frequency

Value	Count	Percent
A	46	19.66
B	40	17.09
C	1	0.43
D	1	0.43
F	11	4.70
G	12	5.13
H	13	5.56
I	1	0.43
J	1	0.43
NA(Not Applicable)	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

*modify – *Description,* 2009

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

Unique Values / Codes
Unique values = 3
Unique missing data codes = 1

Valid cases = 11 Missing cases: 223
NA(not applicable)= 223

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

Unique Values / Codes

Value	Description
0-28	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	28	7.857143	2.544686

Valid cases = 126 Missing cases : 108
.c = 108

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

Unique Values / Codes

Value	Description
0-28	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	28	6.579365	3.248023

Valid cases = 126 Missing cases : 108
.c = 108

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

Unique Values / Codes

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

Frequency

value	Count	Percent
A	2	0.85
A,B	2	0.85
A,B,C,D,E,F,G,H,I	2	0.85
A,B,C,D,E,F,G,H,I,J,K	16	6.84
A,B,C,D,E,F,G,H,I,K	4	1.71
A,B,C,D,E,F,G,I,J,K,L	1	0.43
A,B,C,E,F,G,H,I,J,K	1	0.43
A,B,C,E,F,G,H,I,K	2	0.85
A,B,C,E,F,G,I,K	1	0.43
A,B,C,E,G,I	1	0.43
A,B,C,F,I,K	1	0.43
A,B,D,E,H,I,K	1	0.43
A,B,D,H,K	1	0.43
A,B,E,G,H	1	0.43
A,B,E,H	1	0.43
A,B,E,H,I	1	0.43
A,C,D,E	1	0.43
A,C,D,E,F,G,I,J	1	0.43
A,C,D,E,G,H,I,J	1	0.43
A,C,D,G,H,I	1	0.43
A,C,D,G,H,I,J,K	1	0.43
A,C,E,F,G,H,I	1	0.43
A,C,E,G	1	0.43
A,C,F,G,I	1	0.43
A,C,F,K	1	0.43
A,C,G,H	1	0.43
A,C,G,H,K	1	0.43
A,C,K	1	0.43
A,C,L	1	0.43
A,D,H,K	1	0.43
A,E	1	0.43
A,F,K	2	0.85
A,G	1	0.43
A,I,K	1	0.43
A,L	1	0.43
B,C,D,E,F,G,H	1	0.43
B,C,D,E,F,G,H,I	2	0.85
B,C,D,E,F,G,H,I,J	4	1.71
B,C,D,E,F,G,H,I,J,K	1	0.43
B,C,D,E,F,G,H,I,K	1	0.43
B,C,E	1	0.43
B,C,E,F,G,H,I	2	0.85
B,C,E,F,G,H,I,J	2	0.85
B,C,E,G	1	0.43
B,C,E,G,H,I	1	0.43
B,C,E,H	1	0.43
B,C,G,H,I	1	0.43
B,E,G,H,I,J	1	0.43
B,E,I,K	1	0.43
B,H,K,I	1	0.43
C,D,E,F,G,H,I	1	0.43
C,D,E,G,H	1	0.43

C,D,E,G,H,I	1	0.43
C,D,G,H,I,J,K	1	0.43
C,D,K	1	0.43
C,E,F	1	0.43
C,E,F,G	1	0.43
C,E,F,G,H,I,J	3	1.28
C,E,F,H,I,J	1	0.43
C,E,G,H,I,J	3	1.28
C,E,G,H,K	1	0.43
C,E,G,I,J	1	0.43
C,F	1	0.43
C,F,G	2	0.85
C,F,G,H,I,J	1	0.43
C,G	1	0.43
C,G,H,I	2	0.85
C,G,H,I,J	3	1.28
C,G,H,I,J,K	1	0.43
C,G,I,K	1	0.43
C,K	3	1.28
D	1	0.43
D,E,G,H,I,J,K	1	0.43
D,E,G,I,K	1	0.43
D,F,G	1	0.43
D,H	1	0.43
D,K	1	0.43
G	1	0.43
G,H,I	1	0.43
G,K	1	0.43
H	1	0.43
H,I	1	0.43
L	5	2.14
NA(Not Applicable)	108	46.15
	---	---
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 1	
Valid cases = 8	Missing cases: 226 NA(not applicable)= 226

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	61	26.07
3	65	27.78
.c	108	46.15
	234	100.00

Valid cases = 126 Missing cases = 108

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

Unique Values / Codes

Value	Description
500-12000	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
500	12000	2346.393	2142.243

Valid cases = 61 Missing cases : 173
.c = 173

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

Unique Values / Codes

Value	Description
1-13	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	13	2.721311	4.087098

Valid cases = 61 Missing cases : 173
.c = 173

Section IV: Identification of Activities
Data set name: in09_04ia.dta
Case count: 117
Variable count: 12
Size: 78,893 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	no

Frequency

Value	Count	Percent
1	64	54.70
3	53	45.30
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	82	70.09
3	35	29.91
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes	
Unique values = 34 Unique missing data codes = 1	
Valid cases = 35	Missing cases: 82 NA(not applicable)= 82

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	64	54.70
3	53	45.30
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	70	59.83
3	47	40.17
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	70	59.83
3	47	40.17
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes	
Unique values = 36 Unique missing data codes = 1	
Valid cases = 47	Missing cases: 70 NA(not applicable)= 70

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	70	59.83
3	47	40.17
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	3	2.56
3	114	97.44
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	still investing
3	not investing

Frequency

Value	Count	Percent
1	3	2.56
3	114	97.44
	117	100.00

Valid cases = 117 Missing cases = 0

Variable Name: ia23

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

Unique Values / Codes	
Unique values = 44 Unique missing data codes = 1	
Valid cases = 114	Missing cases: 3 NA(not applicable)= 3

Variable Name: ia27

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	3	2.56
3	114	97.44
	117	100.00

Valid cases = 117 Missing cases = 0

Section IV: Identification of Activities
Data set name: in09_04ia_tab1.dta
Case count: 3,393
Variable count: 4
Size: 311,318 bytes

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

Unique Values / Codes	
Unique values = 29 Unique missing data codes = 0	
Valid cases = 3,393	Missing cases: 0

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

Unique Values / Codes	
Unique values = 27 Unique missing data codes = 0	
Valid cases = 3,393	Missing cases: 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	2	0.06
3	3,391	99.94
	3,393	100.00

Valid cases = 3,393 Missing cases = 0

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

Unique Values / Codes

Value	Description
0-500	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	500	250	353.5534

Valid cases = 2 Missing cases : 3,391
.c = 3,391

Section V: Foundation
Data set name: in09_05fd.dta
Case count: 117
Variable count: 10
Size: 10,826 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	46	39.32
3	71	60.68
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1-43	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	43	4.195652	6.578144

Valid cases = 46 Missing cases : 71
.c = 71

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

Unique Values / Codes

Value	Description
2-144	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	144	19	34.90813

Valid cases = 46 Missing cases : 71
.c = 71

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	13	11.11
A,B	5	4.27
A,B,C	3	2.56
A,B,C,D,E,F	7	5.98
A,B,C,E	2	1.71
A,B,C,E,F	4	3.42
A,B,C,F,G	1	0.85
A,B,E	2	1.71
A,B,F	2	1.71
A,C	1	0.85
B	5	4.27
G	1	0.85
NA(Not Applicable)	71	60.68
	117	100.00

Valid cases = 46 Missing cases = 71

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes

Value	Description
1	Yes
2	No

Frequency

Value	Count	Percent
1	4	3.42
3	113	96.58
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	12	4	5.354126

Valid cases = 4 Missing cases : 113
.c = 113

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

Unique Values / Codes

Value	Description
10-960	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	960	315.75	441.2379

Valid cases = 4 Missing cases : 113
.c = 113

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	1	0.85
D,F	1	0.85
E	1	0.85
F	1	0.85
NA(Not Applicable)	113	96.58
	117	100.00

Valid cases = 4 Missing cases = 113

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

Unique Values / Codes	
Unique values = 0 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

Section VI: Member/Clients of the Institution
Data set name: in09_06mc.dta
Case count: 117
Variable count: 18
Size: 19,786 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	114	97.44
B,E	3	2.56
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	98	83.76
3	19	16.24
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	64	54.70
3	53	45.30
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B	1	0.85
A,B,C,D,G,M,P	1	0.85
A,B,D,G,M,P	6	5.13
A,B,G,M	1	0.85
A,B,M	2	1.71
A,D,G	1	0.85
A,D,G,H,M	1	0.85
A,D,G,I,M	1	0.85
A,D,G,M	15	12.82
A,D,G,M,N	2	1.71
A,D,G,M,O	1	0.85
A,D,G,M,P	1	0.85
A,D,G,P	3	2.56
A,D,M	3	2.56
A,G,M	7	5.98
A,G,M,P	1	0.85
A,G,Q	1	0.85
A,M	27	23.08
A,M,O	1	0.85
A,M,P	2	1.71
A,Q	1	0.85
B,M	1	0.85
D,G	2	1.71
D,G,H,M	1	0.85
D,G,M	8	6.84
D,G,M,P	1	0.85
D,G,P	2	1.71
D,P	4	3.42
M	4	3.42
M,O	1	0.85
M,P	2	1.71
M,Q	3	2.56
N,P,Q	1	0.85
P	1	0.85
P,Q	4	3.42
Q	3	2.56
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 3	Missing cases: 114 NA(not applicable)= 114

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 13	Missing cases: 104 NA(not applicable)= 104

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

Unique Values / Codes	
Unique values = 22 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	69	58.97
3	48	41.03
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
5-150	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
5	150	33.18841	27.26465

Valid cases = 69 Missing cases : 48
.c = 48

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	38	32.48
3	79	67.52
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
5-100	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
5	100	36.31579	26.47498

Valid cases = 38 Missing cases : 79
.c = 79

Variable Name: **mc10c**
Label: membership fee
Type: N
Position: 14
Survey/Derived: S
Question Num: mc10c
Question Text: How often is this membership fee paid?

Unique Values / Codes

Value	Description
1	Only once
3	Once a year
5	Other

Frequency

Value	Count	Percent
1	38	32.48
.c	79	67.52
	117	100.00

Valid cases = 117 Missing cases = 0

*modify – *Description,* 2009

Variable Name: **mc10coth**
Label: other
Type: C
Position: 15
Survey/Derived: S
Question Num: mc10coth
Question Text: Other(mc10c=5)

Unique Values / Codes

Unique values = 1
Unique missing data codes =1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

*modify – *Description,* 2009

Variable Name: **mc11a**
Label: Present No.
Type: N
Position: 16
Survey/Derived: S
Question Num: mc11a
Question Text: Present No. of Members

Unique Values / Codes

Value	Description
0-601	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	601	132.9912	90.76445

Valid cases = 114
Missing cases : 3
.a = 1
.b = 2

Variable Name: **mc11b**
Label: No. of Members a Year Ago
Type: N
Position: 17
Survey/Derived: S
Question Num: mc11b
Question Text: No. of Members a Year Ago

Unique Values / Codes

Value	Description
0-601	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	601	132.5351	89.65215

Valid cases = 114
Missing cases : 3
.a = 1
.b = 2

Variable Name: **mc12**
Label: Why did the change happen?
Type: C
Position: 18
Survey/Derived: S
Question Num: mc12
Question Text: Why did the change happen?

Unique Values / Codes	
Unique values = 33 Unique missing data codes = 1	
Valid cases = 40	Missing cases: 77 NA(not applicable)= 77

Section VII: Internal Savings
Data set name: in09_07sv.dta
Case count: 117
Variable count: 14
Size: 56,518 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	64	54.70
NA(Not Applicable)	53	45.30
	117	100.00

Valid cases = 64 Missing cases = 53

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	30	25.64
A,B	8	6.84
A,C,E	1	0.85
A,D	12	10.26
B	4	3.42
D	9	7.69
NA(Not Applicable)	53	45.30
	117	100.00

Valid cases = 64 Missing cases = 53

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	30	25.64
A,B	8	6.84
A,C,E	1	0.85
A,D	11	9.40
B	4	3.42
D	10	8.55
NA(Not Applicable)	53	45.30
	117	100.00

Valid cases = 64 Missing cases = 53

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 116 NA(not applicable)= 116

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	57	48.72
3	7	5.98
.c	53	45.3
	117	100.00

Valid cases = 64 Missing cases = 53

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

Unique Values / Codes

Value	Description
10-700	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	700	120.3509	137.0345

Valid cases = 57 Missing cases : 60
.c = 60

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
3	64	54.70
.c	53	45.30
	117	100.00

Valid cases = 64 Missing cases = 53

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
.c	117	100.00
	117	100.00

Valid cases = 0 Missing cases = 117

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

Unique Values / Codes

Value	Description
0-311	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	311	99.36508	66.59732

Valid cases = 63 Missing cases : 54
.b = 1
.c = 53

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

Unique Values / Codes

Value	Description
0-285	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	285	95.87302	65.24977

Valid cases = 63

Missing cases : 54
.b = 1
.c = 53

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

Unique Values / Codes

Unique values = 32
Unique missing data codes = 1

Valid cases = 34

Missing cases: 83
NA(not applicable)= 83

Section VII: Internal Savings
Data set name: in09_07sv_tab1.dta
Case count: 86
Variable count: 14
Size: 31,113 bytes

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 86	Missing cases: 0 NA(not applicable)= 0

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	51	59.3
B	12	13.95
C	1	1.16
D	21	24.42
E	1	1.16
	86	100.00

Valid cases = 86 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	optional
2	required

Frequency

Value	Count	Percent
1	4	4.65
3	82	95.35
	86	100.00

Valid cases = 86 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	any time
3	weekly
5	monthly
7	annually
9	other

Frequency

Value	Count	Percent
1	2	2.33
5	43	50
7	32	37.21
9	5	5.81
.c	4	4.65
	86	100.00

Valid cases = 82 Missing cases = 4

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 5	Missing cases: 81 NA(not applicable)= 81

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

Unique Values / Codes

Value	Description
0-600	number

Means

Min	Max	Mean	S.D.
0	600	87.55814	105.6179

Valid cases = 86 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-5000	number

Means

Min	Max	Mean	S.D.
0	5000	331.5116	650.8917

Valid cases = 86 Missing cases : 0

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

Unique Values / Codes

Value	Description
10-600	Number

Means

Min	Max	Mean	S.D.
0	1000	122.093	146.4892

Valid cases = 86 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-45	number

Means

Min	Max	Mean	S.D.
0	45	2.459302	5.571574

Valid cases = 86 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-45	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	45	2.117647	5.497644

Valid cases = 85 Missing cases : 1
.c = 1

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

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 1	
Valid cases = 10	Missing cases: 76 NA(not applicable)= 76

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

Unique Values / Codes

Value	Description
0- 685310	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	685310	67168.89	109437.9

Valid cases = 83 Missing cases : 3
.a = 1
.b = 2

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

Unique Values / Codes

Value	Description
0- 593230	number
.a	refuse to answer
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	593230	71970.33	109179.8

Valid cases = 78 Missing cases : 8
.a = 1
.b = 6
.c = 1

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

Unique Values / Codes

Unique values = 49
Unique missing data codes = 1

Valid cases = 61 Missing cases: 25
NA(not applicable)= 25

Section VIII: Internal Lending
Data set name: in09_08ld.dta
Case count: 117
Variable count: 34
Size: 113,111 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	70	59.83
NA(Not Applicable)	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

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

Unique Values / Codes

Unique values = 0
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	67	57.26
3	3	2.56
.c	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	52	44.44
3	18	15.38
.c	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

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

Unique Values / Codes

Value	Description
A	Purpose of loan
B	Whether is an emergency or not
C	Ability to pay back
D	Amount of loan
E	Current number of loans
F	Guarantors of the loan
O	other
NA	not applicable

Frequency

Value	Count	Percent
A	2	1.71
A,B,C,D,E,F	8	6.84
A,B,C,D,F	1	0.85
A,C	5	4.27
A,C,D	3	2.56
A,C,D,E,F	7	5.98
A,C,D,F	17	14.53
A,C,F	2	1.71
A,D	6	5.13
A,F	1	0.85
NA(not applicable)	65	55.56
	---	---
	117	100.00

Valid cases = 70 Missing cases = 47

*modify – *Description,* 2009

Variable Name: **ld4both**
Label: other
Type: C
Position: 6
Survey/Derived: S
Question Num: ld4both
Question Text: other (ld4b=o)

Unique Values / Codes

Unique values = 0
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

*modify – *Description,* 2009

Variable Name: ld5
Label: what criteria are used
Type: C
Position: 7
Survey/Derived: S
Question Num: ld5
Question Text: Currently, what criteria are used to determine whether an applicant is eligible to receive a loan?

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B	1	0.85
A,B,C,D,E,F	1	0.85
A,B,C,E	14	11.97
A,B,C,E,F	4	3.42
A,B,C,E,G	1	0.85
A,B,E	3	2.56
A,B,E,F	6	5.13
A,C,E	1	0.85
A,E	2	1.71
A,E,F	1	0.85
B	1	0.85
B,C,D,E	2	1.71
B,C,E	6	5.13
B,C,E,F	3	2.56
B,E	4	3.42
B,E,F	12	10.26
B,E,G	1	0.85
C,E	1	0.85
E	1	0.85
E,F	1	0.85
F,G	2	1.71
G	2	1.71
NA(Not Applicable)	47	40.17
	---	---
	117	100.00

Valid cases = 70 Missing cases = 47

Variable Name: **ld5oth**
Label: other (Specify)
Type: C
Position: 8
Survey/Derived: S
Question Num: ld5oth
Question Text: other (Specify)

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 6	Missing cases: 111 NA(not applicable)= 111

Variable Name: **ld10a**
Label: collateral for a loan
Type: N
Position: 9
Survey/Derived: S
Question Num: ld10a
Question Text: Does this institution require collateral for a loan?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	11	9.40
3	59	50.43
.c	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

Variable Name: **ld10b**
Label: What kinds
Type: C
Position: 10
Survey/Derived: S
Question Num: ld10b
Question Text: What kinds of assets are accepted as collaterals?

Unique Values / Codes

Value	Description
A	savings
B	shares owned
C	land title
D	paddy field
O	other
NA	not applicable

Frequency

Value	Count	Percent
A	2	1.71
B	4	3.42
B,O	4	3.42
O	1	0.85
NA(Not Applicable)	106	90.60
	117	100.00

Valid cases = 11 Missing cases = 106

*modify – *Description,* 2009

Variable Name: **ld10both**
Label: Other
Type: C
Position: 11
Survey/Derived: S
Question Num: ld10both
Question Text: Other(ld10b=o)

Unique Values / Codes

Unique values = 6
Unique missing data codes = 1

Valid cases = 5 Missing cases: 112
NA(not applicable)= 112

*modify – *Description,* 2009

Variable Name: **ld10c**
Label: What is the ration?
Type: C
Position: 12
Survey/Derived: S
Question Num: ld10c
Question Text: What is the ration between the value of collateral and the size of loan?

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 10	Missing cases: 107 NA(not applicable)= 106 DK(Don't know) = 1

Variable Name: **ld10d**
Label: What was the ratio?
Type: C
Position: 13
Survey/Derived: S
Question Num: ld10d
Question Text: In the past 12 months, what was the ratio between value of asset that was collateral to loan and amount of loan?

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 10	Missing cases: 107 NA(not applicable)= 106 DK(Don't know) = 1

Variable Name: **ld10e**
Label: Why there's a change in ratio?
Type: C
Position: 14
Survey/Derived: S
Question Num: ld10e
Question Text: Why there's a change in ratio?

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 116 NA(not applicable)= 116

Variable Name: **ld11a**
Label: guarantor
Type: N
Position: 15
Survey/Derived: S
Question Num: ld11a
Question Text: Does this institution require a guarantor for a loan?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	67	57.26
3	3	2.56
.c	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

Variable Name: **ld11b**
Label: How many?
Type: N
Position: 16
Survey/Derived: S
Question Num: ld11b
Question Text: How many guarantors are required?

Unique Values / Codes

Value	Description
1-3	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	3	2.059701	.2954502

Valid cases = 67 Missing cases : 50
.c = 50

Variable Name: **ld11c**
Label: Have to be the members?
Type: N
Position: 17
Survey/Derived: S
Question Num: ld11c
Question Text: Do the guarantors have to be the members of this institution?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	63	53.85
3	4	3.42
.c	50	42.74
	117	100.00

Valid cases = 67 Missing cases = 50

Variable Name: **ld15**
Label: institution follow up the loan
Type: N
Position: 18
Survey/Derived: S
Question Num: ld15
Question Text: In the past 12months, was this institution follow up the loan given to members?

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	23	19.66
3	47	40.17
.c	47	40.17
	117	100.00

Valid cases = 70 Missing cases = 47

Variable Name: ld15a
Label: How many?
Type: N
Position: 19
Survey/Derived: S
Question Num: ld15a
Question Text: How many loans that were followed?

Unique Values / Codes

Value	Description
2-94	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	94	26.13043	30.45011

Valid cases = 23 Missing cases : 94
.c = 94

Variable Name: ld15b
Label: How many?
Type: N
Position: 20
Survey/Derived: S
Question Num: ld15b
Question Text: at present, how many loans that are late repaid(borrower did not repaid at due or paid less than amount that had to be repaid?

Unique Values / Codes

Value	Description
2-94	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	94	20.95652	28.4293

Valid cases = 23 Missing cases : 94
.c = 94

Variable Name: **ld15c**
Label: How many?
Type: N
Position: 21
Survey/Derived: S
Question Num: ld15c
Question Text: How many loans that were late repaid?

Unique Values / Codes

Value	Description
0-1014700	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
17000	1200000	278198.3	382178

Valid cases = 23 Missing cases : 94
.c = 94

Variable Name: **ld18a**
Label: How many loan contracts?
Type: N
Position: 22
Survey/Derived: S
Question Num: ld18a
Question Text: In the past 12 months, how many loans (loan contract) that provided by this institution?

Unique Values / Codes

Value	Description
2-153	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
2	153	52.65217	33.00349

Valid cases = 69 Missing cases : 48
.b = 1
.c = 47

Variable Name: **ld18b**
Label: How many loan contracts
Type: N
Position: 23
Survey/Derived: S
Question Num: ld18b
Question Text: In the previous 12 months before the past 12 months, how many loans (loan contract) that provided by this institution?

Unique Values / Codes

Value	Description
1-275	number
.a	refuse to answer
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	173	53.46377	36.79817

Valid cases = 69

Missing cases : 48
.b = 1
.c = 47

Variable Name: **ld18c**
Label: Why did the change happen?
Type: C
Position: 24
Survey/Derived: S
Question Num: ld18b
Question Text: Why did the change happen?

Unique Values / Codes

Unique values = 47
Unique missing data codes = 1

Valid cases = 48

Missing cases: 69
NA(not applicable)= 69

Variable Name: **ld21a**
Label: The total amount (value) of loan
Type: N
Position: 25
Survey/Derived: S
Question Num: ld21a
Question Text: In the past 12 months, what was the total amount (value) of loan provided by this institution?

Unique Values / Codes

Value	Description
9000- 2235000	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
9000	2235000	818500.6	511432

Valid cases = 68
Missing cases : 49
.b = 2
.c = 47

Variable Name: **ld21b**
Label: The total amount (value) of loan
Type: N
Position: 26
Survey/Derived: S
Question Num: ld21b
Question Text: In the previous 12 months before the past 12 months, what was the total amount (value) of loan provided by this institution?

Unique Values / Codes

Value	Description
0- 2160000	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	2160000	797001.5	534848.2

Valid cases = 68
Missing cases : 49
.b = 2
.c = 47

Variable Name: **ld21c**
Label: Why did the change happen?
Type: C
Position: 27
Survey/Derived: S
Question Num: ld21c
Question Text: Why did the change happen?

Unique Values / Codes	
Unique values = 53 Unique missing data codes = 1	
Valid cases = 52	Missing cases: 65 NA(not applicable)= 65

Variable Name: **ld24a**
Label: Present Interest Rate
Type: N
Position: 28
Survey/Derived: S
Question Num: ld24a
Question Text: At present, what is interest rate on normal loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
3-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
3	24	8.652174	3.689516

Valid cases = 69 Missing cases : 48
.c = 48

Variable Name: **ld24a1**
Label: Present Interest Rate
Type: N
Position: 29
Survey/Derived: S
Question Num: ld24a1
Question Text: At present, what is interest rate on emergency loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-60	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	60	14	14.38201

Valid cases = 20 Missing cases : 97
.c = 97

Variable Name: **ld24ao**
Label: record details
Type: C
Position: 30
Survey/Derived: S
Question Num: ld24ao
Question Text: in case of kinds likes paddy, please record details

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

Variable Name: **ld24b**
Label: interest rate
Type: N
Position: 31
Survey/Derived: S
Question Num: ld24b
Question Text: In the previous 12 months before the past 12 months, what was interest rate on normal loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	24	8.594203	3.975361

Valid cases = 69 Missing cases : 48
.c = 48

Variable Name: **ld24b1**
Label: at present, what was interest rate
Type: N
Position: 32
Survey/Derived: S
Question Num: ld24b1
Question Text: At present, what was interest rate on emergency loans charged by this in situation (per annum)?

Unique Values / Codes

Value	Description
0-60	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	60	14.9	14.01841

Valid cases = 20 Missing cases : 97
.c = 97

Variable Name: **ld24bo**
Label: record details
Type: C
Position: 33
Survey/Derived: S
Question Num: ld24bo
Question Text: in case of kinds likes paddy, please record details

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

Variable Name: **ld24c**
Label: changing in interest rate
Type: C
Position: 34
Survey/Derived: S
Question Num: ld24c
Question Text: why there was a change in interest rate

Unique Values / Codes

Unique values = 4
Unique missing data codes = 1

Valid cases = 3 Missing cases: 114
NA(not applicable)= 114

Section IX: Extended Repayment of Loans and Default
Data set name: in09_09df.dta
Case count: 117
Variable count: 3
Size: 3,374 bytes

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

Unique Values / Codes

Value	Description
0-86	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	86	10.37719	20.52902

Valid cases = 114
Missing cases : 3
.a = 1
.b = 2

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

Unique Values / Codes

Value	Description
0-60	number

Means

Min	Max	Mean	S.D.
0	60	.7264957	5.704844

Valid cases = 117
Missing cases : 0

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

Unique Values / Codes

Value	Description
0-114	number

Means

Min	Max	Mean	S.D.
0	114	2.923077	13.2679

Valid cases = 117 Missing cases : 0

Section IX: Extended Repayment of Loans and Default
Data set name: in09_09df_tab1.dta
Case count: 2,574
Variable count: 5
Size: 403,604 bytes

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

Unique Values / Codes	
Unique values = 22 Unique missing data codes = 0	
Valid cases = 2,574	Missing cases: 0

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

Unique Values / Codes	
Unique values = 53 Unique missing data codes = 0	
Valid cases = 2,574	Missing cases: 0

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

Unique Values / Codes

Value	Description
0-86	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	86	.4601322	4.674155

Valid cases = 2,571 Missing cases : 3
.a = 1
.b = 2

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

Unique Values / Codes

Value	Description
0-18	Number

Means

Min	Max	Mean	S.D.
0	18	.0330225	.6140577

Valid cases = 2,574 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-114	number

Means

Min	Max	Mean	S.D.
0	114	.1328671	2.88223

Valid cases = 2,574 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in09_10st.dta
Case count: 117
Variable count: 1
Size: 4,076 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	80	68.38
3	37	31.62
	117	100.00

Valid cases = 117 Missing cases = 0

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab1.dta
Case count: 117
Variable count: 5
Size: 14,813 bytes

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes	
Unique values = 111 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0

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

Unique Values / Codes

Value	Description
4-16	number

Means

Min	Max	Mean	S.D.
4	16	10.78632	2.455918

Valid cases = 117 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-14	number

Means

Min	Max	Mean	S.D.
0	14	3.888889	4.164252

Valid cases = 117 Missing cases : 0

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

Unique Values / Codes

Value	Description
A	Administrate the institution
B	Advise members
C	Collect money from members
D	Coordinate information
E	Consider and approve loan applications
F	Do the accounting
G	General affairs
H	Financial affairs
I	Perform audits and/or follow up loans
J	Promotion of the institution
K	Public Relations
L	Run group meeting
M	Supervise
N	No job description
O	Other

Frequency

Value	Count	Percent
A	1	0.85
A,B,C,D,E,F,G	1	0.85
A,B,C,D,E,F,G,H	1	0.85
A,B,C,D,E,F,G,H,I	1	0.85
A,B,C,D,E,F,G,H,I,J	2	1.71
A,B,C,D,E,F,G,H,I,J,K	28	23.93
A,B,C,D,E,F,G,H,I,J,K,L	8	6.84
A,B,C,D,E,F,G,H,I,J,K,L,M	12	10.26
A,B,C,D,E,F,G,H,I,J,K,M	5	4.27
A,B,C,D,E,F,G,H,I,K	2	1.71
A,B,C,D,E,F,G,H,I,K,L	1	0.85
A,B,C,D,E,F,G,H,I,K,L,M	1	0.85
A,B,C,D,E,F,G,H,K,L	1	0.85
A,B,C,D,E,F,H,I,K	2	1.71
A,B,C,D,E,F,H,I,K,M	1	0.85
A,B,C,D,F,G,H,I,J,K,L,M	1	0.85
A,B,C,E,F,G,H,I,K,L	1	0.85
A,B,C,E,F,H,K	1	0.85
A,B,C,E,G,H,I	1	0.85
A,B,D,E,F,G,H,I,J,K,M,O	1	0.85
A,B,D,F,G,H,J,K,M	1	0.85
A,C,D,E,F,G,H,I,K	1	0.85
A,C,D,E,F,H,I,K	2	1.71
A,C,D,E,F,H,I,K,L	1	0.85
A,C,D,E,F,H,K	1	0.85
A,C,E,F,H,I,M	2	1.71
A,C,E,F,H,K	1	0.85
A,C,H,I,K,M	1	0.85
A,D,E,F,H,I,J	1	0.85
A,G,H,I,K	1	0.85
B,C,E,F,H,I,K,L	1	0.85
C,D,E,F,G,H,I	1	0.85
C,D,E,F,G,H,I,K	1	0.85
C,D,E,F,G,H,K	1	0.85
C,D,E,F,H,I,K	2	1.71
C,E,F,G,H,I,K	2	1.71
C,E,F,G,H,K	1	0.85
C,E,F,H,I,K	2	1.71
C,F	1	0.85
C,H,I,K	1	0.85
C,H,K	1	0.85
L	2	1.71
N	17	14.53
	---	---
	117	100.00

Valid cases = 117 Missing cases = 0

*modify – *Description,* 2009

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab2.dta
Case count: 89
Variable count: 2
Size: 2,553 bytes

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

Unique Values / Codes
Unique values = 2 Unique missing data codes = 0
Valid cases = 89 Missing cases: 0

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

Unique Values / Codes

Value	Description
30-100	number

Means

Min	Max	Mean	S.D.
30	100	72.7191	17.45643

Valid cases = 89 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab3.dta
Case count: 234
Variable count: 22
Size: 31,040 bytes

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 2	
Valid cases = 1	Missing cases: 233 NA(not applicable)= 233

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

Value	Description
1	male
3	female
.c	not applicable

Frequency

Value	Count	Percent
3	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

Value	Description
45	number
.c	not applicable

Means

Min	Max	Mean	S.D.
45	45	45	.

Valid cases = 1 Missing cases : 233
.c = 233

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

Unique Values / Codes

Value	Description
45	number
.c	not applicable

Means

Min	Max	Mean	S.D.
45	45	45	.

Valid cases = 1 Missing cases : 233
.c = 233

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

Unique Values / Codes

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

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

Frequency

Value	Count	Percent
19	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

Value	Description
A	agriculture
B	keeping livestock
C	manufacturing
D	law
E	house wife
F	mechanical
G	medical training
H	food preparation and/or preservation
I	construction
O	Other
NA	not applicable

Frequency

Value	Count	Percent
NA(Not Applicable)	233	99.57
O	1	0.43
	234	100.00

Valid cases = 1 Missing cases = 233

*modify – *Description,* 2009

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

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 233
NA(not applicable)= 233

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
39	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 233 NA(not applicable)= 233

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
5	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 234

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
L	1	0.43
NA(Not Applicable)	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

Value	Description
A	Chairman
B	Comptroller
C	Treasurer
D	Advisor to Group
E	Public Relations for PCG
F	Other (specify)
G	Secretary
H	Committee
I	Member
J	No position
NA	not applicable

Frequency

Value	Count	Percent
B	1	0.43
NA(Not Applicable)	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

*modify – *Description,* 2009

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 234
NA(not applicable)= 234

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

Unique Values / Codes

Value	Description
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	0	0	.

Valid cases = 1 Missing cases : 233
.c = 233

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

Unique Values / Codes

Value	Description
6	number
.c	not applicable

Means

Min	Max	Mean	S.D.
6	6	6	.

Valid cases = 1 Missing cases : 233
.c = 233

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B,C,D,E,F,G,H,I,J,K	1	0.43
NA(Not Applicable)	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 233

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 234
NA(not applicable)= 234

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	1	0.43
.c	233	99.57
	234	100.00

Valid cases = 1 Missing cases = 234

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

Unique Values / Codes

Value	Description
2500	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2500	2500	2500	.

Valid cases = 1 Missing cases : 233
.c = 233

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

Unique Values / Codes

Value	Description
13	number
.c	not applicable

Means

Min	Max	Mean	S.D.
13	13	13	.

Valid cases = 1

Missing cases : 233
.c = 233

Section XI: Income Generating Activities Owned by the Institution
Data set name: in09_11ig.dta
Case count: 117
Variable count: 7
Size: 13,706 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	1	0.85
D	1	0.85
E	1	0.85
NA(Not Applicable)	114	97.44
	117	100.00

Valid cases = 3 Missing cases = 114

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 116 NA(not applicable)= 116

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 116 NA(not applicable)= 116

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

Unique Values / Codes

Value	Description
A	For village development
B	To buy new equipment
C	To distribute dividends
D	To expand the institution
E	To increase reserves in the fund
F	To lend to members
O	other
NA	not applicable

Frequency

Value	Count	Percent
C	1	0.85
C,O	1	0.85
E	1	0.85
NA(Not Applicable)	114	97.44
	117	100.00

Valid cases = 3 Missing cases = 114

*modify – *Description,* 2009

Variable Name: **ig3oth**
Label: Other
Type: C
Position: 6
Survey/Derived: S
Question Num: ig3oth
Question Text: Other(ig3=o)

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 116
NA(not applicable)=116

*modify – *Description,* 2009

Variable Name: **ig4**
Label: record investment using income
Type: N
Position: 7
Survey/Derived: S
Question Num: ig4
Question Text: In the past 12 months, Did this institution record investment using income from this investment activity?

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	3	2.56
.c	114	97.44
	117	100.00

Valid cases = 3 Missing cases = 114

Section XI: Income Generating Activities Owned by the Institution
Data set name: in09_11ig_tab1.dta
Case count: 3
Variable count: 3
Size: 1,781 bytes

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 3	Missing cases: 0

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

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

Variable Name: ig2
Label: How much of net profit?
Type: N
Position: 3
Survey/Derived: S
Question Num: ig2
Question Text: In the past 12 months, how much of net profit this institution has?

Unique Values / Codes

Value	Description
10000-94132	number

Means

Min	Max	Mean	S.D.
10000	94132	40710.67	46436.83

Valid cases = 3 Missing cases : 0

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

Data set name: in09_12rf.dta
Case count: 117
Variable count: 3
Size: 5,003 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	117	100.00
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	97	82.91
3	20	17.09
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
3	117	100.00
	117	100.00

Valid cases = 117 Missing cases = 0

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

Data set name: in09_12rf_tab1.dta
Case count: 211
Variable count: 6
Size: 24,799 bytes

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

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 0	
Valid cases = 211	Missing cases: 0

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

Unique Values / Codes	
Unique values = 38 Unique missing data codes = 0	
Valid cases = 211	Missing cases: 0

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

Unique Values / Codes

Value	Description
100-2583211	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
100	2583211	170259.7	285548.4

Valid cases = 172

Missing cases : 39
.a = 2
.b = 37

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

Unique Values / Codes

Value	Description
.25	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
.25	3	.6820652	.2990444

Valid cases = 92

Missing cases : 119
.b = 119

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

Unique Values / Codes

Value	Description
0 - 2134560	number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	2134560	276333.1	494747.7

Valid cases = 180 Missing cases : 31
.b = 31

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

Unique Values / Codes

Value	Description
0- 2285000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	2285000	275353.3	484191.5

Valid cases = 181 Missing cases : 30
.b = 30

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

Data set name: in09_12rf_tab2.dta
Case count: 147
Variable count: 8
Size: 46,205 bytes

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

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 0	
Valid cases = 147	Missing cases: 0

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 0	
Valid cases = 147	Missing cases: 0

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	5	3.40
3	99	67.35
5	42	28.57
7	1	0.68
	147	100.00

Valid cases = 147 Missing cases = 0

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

Unique Values / Codes

Value	Description
1000000	number

Means

Min	Max	Mean	S.D.
1000000	1000000	1000000	0

Valid cases = 147 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-1060000	number

Means

Min	Max	Mean	S.D.
0	1060000	674928.8	467469

Valid cases = 147 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-6	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	6	.3383562	1.329675

Valid cases = 146 Missing cases : 1
.b = 1

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	45	30.61
3	102	69.39
	147	100.00

Valid cases = 147 Missing cases = 0

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

Unique Values / Codes

Unique values = 66
Unique missing data codes = 0

Valid cases = 147 Missing cases: 0

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

Data set name: in09_12rf_tab3.dta
Case count: 0
Variable count: 5
Size: 2,060 bytes

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

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

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

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

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
-	-	-

Valid cases = 0 Missing cases = 0

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

Unique Values / Codes

Value	Description
0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

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

Unique Values / Codes

Unique values = 0
Unique missing data codes = 0

Valid cases = 0 Missing cases: 0

Section XIII: Free AID
Data set name: in09_13fa.dta
Case count: 117
Variable count: 7
Size: 6,101 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	4	3.42
3	113	96.58
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	4	3.42
NA(Not Applicable)	113	96.58
	117	100.00

Valid cases = 4 Missing cases = 113

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 4	Missing cases: 113 NA(not applicable)= 113

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

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 1	
Valid cases = 4	Missing cases: 113 NA(not applicable)= 113

Section XIII: Free AID
Data set name: in09_13fa_tab1.dta
Case count: 92
Variable count: 3
Size: 5,324 bytes

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

Unique Values / Codes	
Unique values = 23 Unique missing data codes = 0	
Valid cases = 92	Missing cases: 0

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

Unique Values / Codes	
Unique values = 18 Unique missing data codes = 0	
Valid cases = 92	Missing cases: 0

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

Unique Values / Codes

Value	Description
0-20	number

Means

Min	Max	Mean	S.D.
0	20	.5434783	2.735252

Valid cases = 92 Missing cases : 0

Additional Questions - Institution
Data set name: in09_14addin.dta
Case count: 117
Variable count: 8
Size: 61,676 bytes

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(not applicable)= 117

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

Unique Values / Codes	
Value	Description
.c	not applicable

Means			
Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 117
.c = 117

Variable Name: **extra1**
Label: How to set a interest rate
Type: C
Position: 5
Survey/Derived: S
Question Num: extra1
Question Text: How to set a interest rate?

Unique Values / Codes	
Unique values = 65 Unique missing data codes = 1	
Valid cases = 96	Missing cases: 21 NA(not applicable)= 21

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	19	16.24
3	98	83.76
	117	100.00

Valid cases = 117 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	9	7.69
3	10	8.55
.c	98	83.76
	117	100.00

Valid cases = 19 Missing cases = 98

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	17	14.53
3	2	1.71
.c	98	83.76
	117	100.00

Valid cases = 19 Missing cases = 98

Data set name: in09_15fd.dta
Case count: 1,404
Variable count: 4
Size: 128,258 bytes

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

Unique Values / Codes	
Unique values = 12 Unique missing data codes = 0	
Valid cases = 1,404	Missing cases: 0

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

Unique Values / Codes	
Unique values = 10 Unique missing data codes = 0	
Valid cases = 1,404	Missing cases: 0

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

Unique Values / Codes

Value	Description
0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 1,404 Missing cases : 0

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 1,404 NA(not applicable)= 1,404

Data set name: in09_16mc.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_17sv17.dta
Case count: 0
Variable count: 5
Size: 2,060 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_17sv21a.dta
Case count: 0
Variable count: 4
Size: 1,898 bytes

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

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

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_17sv21c.dta
Case count: 0
Variable count: 4
Size: 1,898 bytes

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

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

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_17sv24a.dta
Case count: 0
Variable count: 4
Size: 1,898 bytes

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

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

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_17sv24c.dta
Case count: 0
Variable count: 4
Size: 1,898 bytes

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

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

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld61a.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld61c.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld61e.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld64a.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld64c.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld64e.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld67a.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld67c.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld67e.dta
Case count: 0
Variable count: 3
Size: 1,736 bytes

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

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

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

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

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

Unique Values / Codes

Value	Description
0-0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 0 Missing cases : 0

Complementary Questions 2009

Variable Name: **FD8A**
Label: was there any other institution providing similar service
Type: C
Position: 1
Survey/Derived: S
Question Num: FD8A
Question Text: Before this institution was established, was there any other institution providing similar service?

Unique Values / Codes

Value	Description
A	yes, at the village level
B	yes, at the tambon level
C	no

Frequency

Value	Count	Percent
A	9	7.69
C	108	92.31
	117	100.00

Valid cases = 117 Missing cases = 0

Variable Name: **FD8B**
Label: institution providing similar services in the village or the tambon
Type: C
Position: 2
Survey/Derived: S
Question Num: FD8B
Question Text: Why was this institution established when there was already an institution providing similar services in the village or the tambon

Unique Values / Codes

Unique values = 8
Unique missing data codes = 1

Valid cases = 9 Missing cases: 108
NA(Not Applicable) = 108

Variable Name: **FD9**
Label: when their families needed financial assistance
Type: C
Position: 3
Survey/Derived: S
Question Num: FD9
Question Text: If no, what did villagers usually do when their families needed financial assistance?

Unique Values / Codes

Value	Description
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

Frequency

Value	Count	Percent
A,B	5	4.27
A,B,C,D	1	0.85
A,B,C,D,E	14	11.97
A,B,C,D,E,F,G	4	3.42
A,B,C,E	1	0.85
A,B,D	1	0.85
A,B,D,E	15	12.82
A,B,D,E,F	1	0.85
A,B,D,E,F,G	1	0.85
A,B,D,E,O	3	2.56
A,B,O	1	0.85
A,C	1	0.85
A,C,D	1	0.85
A,C,D,E	1	0.85
A,C,E	4	3.42
A,D	1	0.85
A,D,E	10	8.55
A,D,E,G	1	0.85
A,D,F	1	0.85
A,D,O	1	0.85
A,E	9	7.69
A,O	8	6.84
B,C,D,E,F,G	1	0.85
C,D,E	5	4.27
D	2	1.71
D,E	13	11.11
D,E,O	2	1.71
E	2	1.71
E,O	2	1.71
O	5	4.27
	117	100.00

Valid cases = 117 Missing cases = 0

Variable Name: **FD9o**
Label: other
Type: C
Position: 4
Survey/Derived: S
Question Num: FD9o
Question Text: Codes for Financial Assistance

Unique Values / Codes	
Unique values = 30 Unique missing data codes = 0	
Valid cases = 117	Missing cases: 0 NA(Not Applicable) = 0

Variable Name: **MC4A**
Label: recruitment of new members
Type: N
Position: 5
Survey/Derived: S
Question Num: MC4A
Question Text: Does the institution have written policies on the recruitment of new members?

Unique Values / Codes

Value	Description
1	yes
3	no

Frequency

Value	Count	Percent
1	114	97.44
3	3	2.56
	117	100.00

Valid cases = 117 Missing cases = 0

Variable Name: **LD5B**
Label: what type of purposes are acceptable to approve a loan
Type: C
Position: 6
Survey/Derived: S
Question Num: LD5B
Question Text: If the purpose of loan is a criteria that is used to determine whether an applicant is eligible to receive a loan (see the answer for LD5), what type of purposes are acceptable to approve a loan?

Unique Values / Codes

Value	Description
A	To buy food
B	To buy house
C	To buy durable goods (car, appliances, electronic equipment, etc.)
D	To pay for education of children
E	To buy equipment
F	To start a new business
G	To pay debt
H	To buy fertilizer
I	To buy rice
J	To buy animals
K	For an emergency
O	other

Frequency

Value	Count	Percent
A,B,C,D,E,F,G,I,J,K	1	0.85
A,C,D,E,F,G,H,I,J,K	2	1.71
A,C,D,E,F,G,H,I,J,K,O	2	1.71
A,C,D,E,F,G,I,K	1	0.85
A,C,D,E,F,G,J	1	0.85
A,C,D,E,F,G,K	2	1.71
A,C,D,E,F,I	1	0.85
A,C,D,G	1	0.85
A,C,D,K	1	0.85
A,C,E,F,G,I,K	1	0.85
A,D,E	1	0.85
A,D,E,F,G	1	0.85
A,D,E,G	2	1.71
A,D,E,G,H,J	1	0.85
A,D,F,G	1	0.85
A,D,F,G,I	3	2.56
A,D,G,I	4	3.42
A,D,G,I,J,K	1	0.85
A,D,G,K	1	0.85
A,D,H,I	2	1.71
A,D,H,I,J	2	1.71
A,D,H,I,K,O	1	0.85
A,D,H,J	1	0.85
A,D,H,K	1	0.85
A,D,I	2	1.71
A,D,K	2	1.71
A,E	2	1.71
A,E,G,I	1	0.85
A,E,H,J	1	0.85
A,E,K	1	0.85
A,F	1	0.85
A,F,G,I	1	0.85
A,F,I	1	0.85
A,G,I	1	0.85
A,H,I,J	1	0.85
C,D,E,F,G	2	1.71
C,D,E,F,G,H	2	1.71
C,D,E,F,G,H,I,J,K	1	0.85
C,D,E,F,G,K	12	10.26
C,D,E,F,I,O	1	0.85
C,D,E,F,K	1	0.85
C,D,F,G	1	0.85
C,E,F,J	1	0.85
D,E,F,G,H,I	1	0.85
D,E,F,G,H,K	1	0.85
D,E,F,G,I	1	0.85
D,F	2	1.71
D,F,G,H,J	1	0.85
D,F,G,H,K	1	0.85
D,F,G,K	1	0.85
D,F,H,J	1	0.85

D,H,I,J	1	0.85
D,H,I,J,K	1	0.85
D,H,J,O	1	0.85
D,O	1	0.85
E,F	2	1.71
E,F,G	1	0.85
E,F,H,I	1	0.85
E,F,H,J,K,O	1	0.85
F	5	4.27
F,G	4	3.42
F,G,H,I	1	0.85
F,G,I	1	0.85
F,G,I,K	1	0.85
F,H,I	2	1.71
F,H,I,J	3	2.56
F,H,J	1	0.85
F,J	2	1.71
G,K	1	0.85
G,O	1	0.85
H,K,O	1	0.85
J,O	1	0.85
K,O	3	2.56
O	1	0.85
NA(Not Applicable)	1	0.85
	117	100.00

Valid cases = 117 Missing cases = 0

Variable Name: **LD5Both**
Label: other
Type: C
Position: 7
Survey/Derived: S
Question Num: LD5Both
Question Text: If the purpose of loan is a criteria that is used to determine whether an applicant is eligible to receive a loan (see the answer for LD5), what type of purposes are acceptable to approve a loan?

Unique Values / Codes	
Unique values = 9 Unique missing data codes = 1	
Valid cases = 14	Missing cases: 103 NA(Not Applicable) = 103

Variable Name: **LD5F**
Label: what type of occupations are acceptable to approve a loan
Type: N
Position: 8
Survey/Derived: S
Question Num: LD5F
Question Text: If the purpose of loan is a criteria that is used to determine whether an applicant is eligible to receive a loan (see the answer for LD5), what type of purposes are acceptable to approve a loan?

Unique Values / Codes

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

Frequency

Value	Count	Percent
13	1	0.85
29	9	7.69
39	106	90.60
.c	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD5Fo**
Label: other
Type: C
Position: 9
Survey/Derived: S
Question Num: LD5Fo
Question Text: If no, what did villagers usually do when their families needed financial assistance?

Unique Values / Codes	
Unique values = 35 Unique missing data codes = 1	
Valid cases = 106	Missing cases: 11 NA(Not Applicable) = 11

Variable Name: **LD19A**
Label: name of typeA
Type: C
Position: 10
Survey/Derived: S
Question Num: LD19A
Question Text: name of typeA

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 116	Missing cases: 1 NA(Not Applicable) = 1

Variable Name: **LD19B**
Label: name of typeB
Type: C
Position: 11
Survey/Derived: S
Question Num: LD19B
Question Text: name of typeB

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 33	Missing cases: 84 NA(Not Applicable) = 84

Variable Name: **LD20BA**
Label: maximum loan size(A)
Type: N
Position: 12
Survey/Derived: S
Question Num: LD20BA
Question Text: What is the maximum loan size?

Unique Values / Codes

Value	Description
1000-100000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
1000	100000	23234.78	12159.99

Valid cases = 115

Missing cases : 2
.b = 1
.c = 1

Variable Name: **LD20BB**
Label: maximum loan size(B)
Type: N
Position: 13
Survey/Derived: S
Question Num: LD20BB
Question Text: What is the maximum loan size?

Unique Values / Codes

Value	Description
3000-30000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
3000	30000	7545.455	7084.715

Valid cases = 33

Missing cases : 84
.c = 84

Variable Name: **LD20CA**
Label: minimum loan size(A)
Type: N
Position: 14
Survey/Derived: S
Question Num: LD20CA
Question Text: What is the minimum loan size?

Unique Values / Codes

Value	Description
500-20000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
500	20000	8265.217	5233.295

Valid cases = 115
Missing cases : 2
.b = 1
.c = 1

Variable Name: **LD20CB**
Label: minimum loan size(B)
Type: N
Position: 15
Survey/Derived: S
Question Num: LD20CB
Question Text: What is the minimum loan size?

Unique Values / Codes

Value	Description
1000-20000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1000	20000	4303.03	3216.023

Valid cases = 33
Missing cases : 84
.c = 84

Variable Name: **LD20DA**
Label: average loan size last year(A)
Type: N
Position: 16
Survey/Derived: S
Question Num: LD20DA
Question Text: What was the average loan size last year?

Unique Values / Codes

Value	Description
1000-30000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
1000	30000	16843.48	5657.771

Valid cases = 115
Missing cases : 2
.b = 1
.c = 1

Variable Name: **LD20DB**
Label: average loan size last year(B)
Type: N
Position: 17
Survey/Derived: S
Question Num: LD20DB
Question Text: What was the average loan size last year?

Unique Values / Codes

Value	Description
2000-20000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2000	20000	6454.545	6205.295

Valid cases = 33
Missing cases : 84
.c = 84

Variable Name: **LD40A**
Label: type1
Type: C
Position: 18
Survey/Derived: S
Question Num: LD40A
Question Text: 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)?

Unique Values / Codes

Value	Description
A	0.5 months (15 days)
B	1 month
C	3 month
D	6 month
E	12 months (1 year)
F	18 months (1.5 year)
G	24 months (2 year)
H	36 months (3 year)
I	60 months (5 year)
O	Other (specify LD40other)

Frequency

Value	Count	Percent
B	6	5.13
B,E	3	2.56
C	2	1.71
D	1	0.85
E	97	82.91
E,H	2	1.71
G	1	0.85
O	4	3.42
NA(Not Applicable)	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD40B**
Label: type2
Type: C
Position: 19
Survey/Derived: S
Question Num: LD40B
Question Text: 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)?

Unique Values / Codes

Value	Description
A	0.5 months (15 days)
B	1 month
C	3 month
D	6 month
E	12 months (1 year)
F	18 months (1.5 year)
G	24 months (2 year)
H	36 months (3 year)
I	60 months (5 year)
O	Other (specify LD40other)

Frequency

Value	Count	Percent
B	3	2.56
C	16	13.68
D	7	5.98
E	2	1.71
O	5	4.27
NA(Not Applicable)	84	71.79
	117	100.00

Valid cases = 33 Missing cases = 84

Variable Name: **LD40Ao**
Label: other
Type: C
Position: 20
Survey/Derived: S
Question Num: LD40Ao
Question Text: other

Unique Values / Codes	
Unique values = 4 Unique missing data codes = 1	
Valid cases = 4	Missing cases: 113 NA(Not Applicable) = 113

Variable Name: **LD40Bo**
Label: other
Type: C
Position: 21
Survey/Derived: S
Question Num: LD40Bo
Question Text: other

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 5	Missing cases: 112 NA(Not Applicable) = 112

Variable Name: **LD41A**
Label: type1
Type: C
Position: 22
Survey/Derived: S
Question Num: LD41A
Question Text: What determines how long a loan of this type will last

Unique Values / Codes

Value	Description
A	Ability to pay back
B	Agreement
C	Amount of loan
D	Committee or group decision
E	Harvest season
F	Necessity
G	Occupation
H	Regulation
I	Risk
O	Other (specify LD41other)

Frequency

Value	Count	Percent
A,B	1	0.85
A,B,E,F	1	0.85
A,B,G,H	1	0.85
A,B,H	4	3.42
A,G,H,I	1	0.85
B	14	11.97
B,C,H	1	0.85
B,C,H,I	1	0.85
B,D	26	22.22
B,D,H	2	1.71
B,D,H,I	1	0.85
B,D,I	1	0.85
B,G	3	2.56
B,H	26	22.22
B,H,I	3	2.56
G	1	0.85
H	29	24.79
NA(Not Applicable)	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD41B**
Label: type2
Type: C
Position: 23
Survey/Derived: S
Question Num: LD41B
Question Text: What determines how long a loan of this type will last

Unique Values / Codes

Value	Description
A	Ability to pay back
B	Agreement
C	Amount of loan
D	Committee or group decision
E	Harvest season
F	Necessity
G	Occupation
H	Regulation
I	Risk
O	Other (specify LD41other)

Frequency

Value	Count	Percent
A,B,H	1	0.85
A,G,H,I	1	0.85
B	8	6.84
B,C	1	0.85
B,D	11	9.4
B,D,I	1	0.85
B,H	4	3.42
F	1	0.85
H	5	4.27
NA(Not Applicable)	84	71.79
	117	100.00

Valid cases = 33 Missing cases = 84

Variable Name: **LD41Ao**
Label: other
Type: C
Position: 24
Survey/Derived: S
Question Num: LD41Ao
Question Text: What determines how long a loan of this type will last

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(Not Applicable) = 117

Variable Name: **LD41Bo**
Label: other
Type: C
Position: 25
Survey/Derived: S
Question Num: LD41Bo
Question Text: What determines how long a loan of this type will last

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(Not Applicable) = 117

Variable Name: **LD42A**
Label: type1
Type: C
Position: 26
Survey/Derived: S
Question Num: LD42A
Question Text: How often does the borrower typically make payments on this type of loan? (Every month, repaid all at once, quarterly payments, etc.)

Unique Values / Codes

Value	Description
A	Once a month
B	Twice a month
C	Once a year
D	Twice a year
E	Four times per year
F	Repaid all at once
O	Other (specify LD42other)

Frequency

Value	Count	Percent
A	50	42.74
A,C	1	0.85
A,D,E	1	0.85
A,F	2	1.71
B	1	0.85
C	46	39.32
C,F	1	0.85
D	3	2.56
E	1	0.85
F	9	7.69
O	1	0.85
NA(Not Applicable)	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD42B**
Label: Type2
Type: C
Position: 27
Survey/Derived: S
Question Num: LD42B
Question Text: How often does the borrower typically make payments on this type of loan? (Every month, repaid all at once, quarterly payments, etc.)

Unique Values / Codes

Value	Description
A	Once a month
B	Twice a month
C	Once a year
D	Twice a year
E	Four times per year
F	Repaid all at once
O	Other (specify LD42other)

Frequency

Value	Count	Percent
A	26	22.22
A,E	1	0.85
C	1	0.85
F	5	4.27
NA(Not Applicable)	84	71.79
	117	100.00

Valid cases = 33 Missing cases = 84

Variable Name: **LD42Ao**
Label: other
Type: C
Position: 28
Survey/Derived: S
Question Num: LD42Ao
Question Text: other

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 116
NA(Not Applicable) = 116

Variable Name: **LD42Bo**
Label: Other
Type: C
Position: 29
Survey/Derived: S
Question Num: LD42Bo
Question Text: other

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(Not Applicable) = 117

Variable Name: **LD43A**
Label: type1
Type: C
Position: 30
Survey/Derived: S
Question Num: LD43A
Question Text: What determines how often payments are made on a loan of this type? Record all that apply. Do NOT read off the possible answers.

Unique Values / Codes

Value	Description
A	Ability to pay back
B	Agreement
C	Amount of loan
D	Committee or group decision
E	Harvest season
F	Necessity
G	Occupation
H	Regulation
I	Risk
O	Other (specify LD41other)

Frequency

Value	Count	Percent
A	1	0.85
A,B	2	1.71
A,B,C	2	1.71
A,B,E,F	1	0.85
A,B,G,H	1	0.85
A,B,H	2	1.71
A,G	1	0.85
A,H	1	0.85
A,H,I	1	0.85
B	18	15.38
B,D	26	22.22
B,D,H,I	1	0.85
B,D,I	1	0.85
B,G	4	3.42
B,H	29	24.79
B,H,I	2	1.71
G	1	0.85
H	22	18.8
NA(Not Applicable)	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD43B**
Label: Type2
Type: C
Position: 31
Survey/Derived: S
Question Num: LD43B
Question Text: What determines how often payments are made on a loan of this type? Record all that apply. Do NOT read off the possible answers.

Unique Values / Codes

Value	Description
A	Ability to pay back
B	Agreement
C	Amount of loan
D	Committee or group decision
E	Harvest season
F	Necessity
G	Occupation
H	Regulation
I	Risk
O	Other (specify LD41other)

Frequency

Value	Count	Percent
A,H,I	1	0.85
B	9	7.69
B,D	11	9.4
B,D,I	1	0.85
B,H	5	4.27
F	1	0.85
H	5	4.27
NA(Not Applicable)	84	71.79
	117	100.00

Valid cases = 33 Missing cases = 84

Variable Name: LD43AO
Label: Other
Type: C
Position: 32
Survey/Derived: S
Question Num: LD43AO
Question Text: Other

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(Not Applicable) = 117

Variable Name: LD43BO
Label: Other
Type: C
Position: 33
Survey/Derived: S
Question Num: LD43BO
Question Text: Other

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 117 NA(Not Applicable) = 117

Variable Name: **LD49**
Label: borrower receive any training before the loan is disbursed
Type: N
Position: 34
Survey/Derived: S
Question Num: LD49
Question Text: Does the borrower receive any training before the loan is disbursed? (1 - yes, 3 - no. If yes, continue. If no, skip to next section.)

Unique Values / Codes

Value	Description
1	yes
3	no

Frequency

Value	Count	Percent
1	24	20.51
3	92	78.63
.c	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **LD50**
Label: type of training does the borrower receive
Type: C
Position: 35
Survey/Derived: S
Question Num: LD50
Question Text: What type of training does the borrower receive? Record all that apply. Do NOT read off the possible answers.

Unique Values / Codes

Value	Description
A	Advice for suitable occupation
B	Characteristics of the program
C	On how to borrow
D	On how to use money
E	Pay back rules
F	Regulation
G	Terms of the loan (size, length, interest rate)
O	Other (specify LD50other)

Frequency

Value	Count	Percent
A,D	1	0.85
C,D,G	1	0.85
C,E,F	2	1.71
C,E,F,G	8	6.84
C,F,G	1	0.85
D	1	0.85
D,E,F	1	0.85
E	1	0.85
E,F,G	5	4.27
E,G	2	1.71
F	1	0.85
NA(Not Applicable)	93	79.49
	117	100.00

Valid cases = 24 Missing cases = 93

Variable Name: LD50o
Label: Other
Type: C
Position: 36
Survey/Derived: S
Question Num: LD50o
Question Text: Other

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 117
NA(Not Applicable) = 117

Variable Name: **DF8**
Label: rescheduled outstanding debt get an additional loan from this institution
Type: N
Position: 37
Survey/Derived: S
Question Num: DF8
Question Text: Can a borrower with a rescheduled outstanding debt get an additional loan from this institution?(1-yes,3-no) If yes, continue.If no, skip to next section.

Unique Values / Codes

Value	Description
1	yes
3	no

Frequency

Value	Count	Percent
1	53	45.30
3	63	53.85
.c	1	0.85
	117	100.00

Valid cases = 116 Missing cases = 1

Variable Name: **DF8A**
Label: circumstances an additional loan would be granted
Type: C
Position: 38
Survey/Derived: S
Question Num: DF8A
Question Text: Under what circumstances an additional loan would be granted? Record all that apply. Do NOT read off the possible answers.

Unique Values / Codes

Value	Description
A	If borrower repays both principal and interest
B	If borrower repays at least the principal
C	If borrower repays at least the interest
D	If borrower has an emergency
E	Committee consideration
O	Other (specify DF8Aother)

Frequency

Value	Count	Percent
A	23	19.66
A,D,E	1	0.85
A,E	23	19.66
C,E	2	1.71
D,E	1	0.85
E	2	1.71
E,O	1	0.85
NA(Not Applicable)	64	54.7
	117	100.00

Valid cases = 53 Missing cases = 64

Variable Name: **DF8Ao**
Label: Other
Type: C
Position: 39
Survey/Derived: S
Question Num: DF8Ao
Question Text: Under what circumstances an additional loan would be granted? Record all that apply. Do NOT read off the possible answers.

Unique Values / Codes
Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 116
NA(Not Applicable) = 116