INSTITUTION ANNUAL RESURVEY, 2009 (Rural)

TOWNSEND THAI PROJECT

Data Codebook

Issued March 2010

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TABLE OF CONTENTS

Institution Annual Resurvey, 2009

How to Use the Data Dictionary .....

Variable Index .....

Data Dictionary

Institutional Identification 1

Background of Respondents 7

Identification of Activities 25

Foundation 33

Member/Clients of the Institution 39

Internal Savings 49

Internal Lending 65

Extended Repayment of Loans and Default 79

Internal Structure of the Institution 88

Income Generating Activities Owned by the Institution 109

Current Relationship with Other Financial Institutions Outside the Village 115

Free AID 128

Additional Questions - Institution 133

Variable Index
Institution Annual Resurvey, 2009

Institutional Identification

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

Background of Respondents

Item	Description	Location
br4	Whose phone is it ?	7
br5	Sex	8
br6	Age	8
br7	Years of residence	9
br8a	Years of residence	10
br8b	educational system	11
br9	Other professional training	12
br9o	other (specify)	13
br10	Current Occupation	13
br10o	other (specify)	14
br11	Type of worker	15
br11o	Other	15
br12a	Current positions	16
br12ao	other (specify)	16
br12b	Past positions	17
br12bo	other (specify)	18
br13	Current position	18
br13o	Other (specify)	19
br14	Number of years	19
br15	Number of years	20
br16	Responsibilities	20
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)	41
mc2oth2	Other (specify)	41
mc5	membership application form	42
mc6	interview applicants	42
mc7	Evaluate	43
mc7oth1	Other	45
mc7oth2	Other (specify)	45
mc7a	two most important	45
mc9	application fee for membership	46
mc9a	How much	46
mc10	Is there a membership fee?	47
mc10a	How much?	47
mc10c	Membership fee	48
mc11a	Present No.	49
mc11b	Present No. of Members	49
mc12	Why did the change happen?	50

Internal Savings

Item	Description	Location
sv1	current form of deposits	51
sv1oth	other (Specify)	51
sv4	types of savings	52
sv4oth	other (specify)	52
sv5	types of savings	53
sv5oth	other (specify)	53
sv6	Why there was change?	54
sv18d	minimum amount of first savings	54
sv18e	minimum amount of first savings	55
sv18f	non-member can deposit	55
sv18g	evaluation of capability to save	56
sv19a	number of depositors(savings)	56
sv19b	number of depositors(savings)	57
sv20	Why there was a change	57
**		
number	Number	58
sv4	types of savings	58
sv7a	type of saving	59
sv7c	How often	59
sv7coth	other (specify)	60
sv7d	The least deposit.	60
sv7e	The most deposit.	61
sv7f	The average deposit per	61
sv7m	Interest rate	62
sv7o	Interest rate before.	62
sv7p	Why change?	63
sv18a	Total amount of savings	63
sv18b	Total amount of savings	64
sv18c	Why change?	64

Internal Lending

Item	Description	Location
ld1	current form of loans	65
ld1oth	other (Specify)	65
ld4	have a loan application form	66
ld4a	interview before giving	66
ld4b	What questions	67
ld4both	other	68
ld5	what criteria are used	68
ld5oth	other (Specify)	69
ld10a	collateral for a loan	70
ld10b	What kinds	70
ld10both	other	71
ld10c	What is the ration	71
ld10d	What was the ratio?	72
ld10e	why there's a change in ratio?	72
ld11a	Guarantor	73
ld11b	How many?	73
ld11c	Have to be the members?	74
ld15	institution follow up the loan	75
ld15a	How many?	75
ld15b	How many?	76
ld15c	How many?	76
ld18a	How many loan contracts?	77
ld18b	How many loan contracts	77
ld18c	Why did the change happen?	78
ld21a	The total amount (value) of loan	78
ld21b	The total amount (value) of loan	79
ld21c	Why did the change happen?	79
ld24a	Present Interest Rate	80
ld24a1	Present Interest Rate	80
ld24ao	record details	81
ld24b	interest rate	81

ld24b1	at present, what was interest rate?	82
ld24bo	record details	82
ld24c	changing in interest rate	83

Extended Repayment of Loans and Default

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

Internal Structure of the Institution

Item	Description	Location
st3	collateral for a loan	88
**		
number	number	89
st2a	Committee Name	89
st2b	How many people	89
st2c	How much time for meeting?	90
st2d	What responsibility?	90
**		
number	number	94
st3d	percentage of members	94
**		
st4b	House number	95
st4d	Whose phone is it?	95
st4e	Sex	96
st4f	Age	96
st4g	Years of residence	97
st4h	Highest grade of school completed.	98
st4i	What educational system?	99
st4j	Other professional training	100
st4joth	other (specify)	100
st4k	Current Occupation	101
st4koth	other (specify)	102
st4l	Type of worker now	102
st4m	Current positions	103
st4n	Current position in institution	104
st4noth	Other (specify)	104
st4o	Number of years	105
st4p	Number of years	105
st4q	Responsibilities in institution	106
st4qoth	Other (specify)	106
st4r	Allowance	107
st4s	How much?	107
st4t	How often?	108

Income Generating Activities Owned by the Institution

Item	Description	Location
ig1	what types	109
ig1oth1	other food processing (specify:)	109
ig1oth2	cottage industry(specify:)	110
ig1oth3	other (specify:)	110
ig3	use income	110
ig3oth	other	111
ig4	record investment using income	111
**		
number	number	113
specify	specify	113
ig2	How much of net profit?	114

Current Relationship with Other Financial Institutions Outside the Village

Item	Description	Location
rf1	save money	115
rf10	Still has loan?	116
rf14	Was this institution get help as free?	116
**		
number	number	117
rf2a	Name of institution	117
rf2b	How much of the balanced?	118
rf2c	Interest rate	118
rf2d	How much this institution deposit?	119
rf2e	How much this institution withdrew?	119
**		
number	number	120
rf11a	Name of institution	120
rf11b	Location	121
rf11e	Original amount of loan	122
rf11f	outstanding balance	122
rf11g	Interest rate	123
rf11h	Borrowed	123
rf11i	Why did you borrow this loan?	124
**		
number	number	125
rf15a	Name of institution	125
rf15b	Location	126
rf15c	Amount of free aid	126
rf15d	What purpose of free	127

Free AID

Item	Description	Location
fa1	Help as free to the villagers	128
fa2	Form of the free aid	129
fa2oth1	other crops	129
fa2oth2	Animals	130
fa2oth3	other (Specify)	130
fa6	maximum value	130
fa7	maximum number	131
**		
number	number	132
specify	specify	132
fa8	free aid	132

Additional Questions - Institution

Item	Description	Location
fd1	institution establish	133
fd10	initial investment	133
fd10o	other (Specify)	133
fd13a	How much	134
extra1	How to set a interest rate	134
ba1	BAAC continually have meeting	135
ba2	check out the statement	135
ba3	suggestions	136
**		
number	number	137
specify	specify	137
fd11	How much	137
fd12	institution	138
**		
number	number	139
mc11a	year	139
mc11b	Number of Member	139
**		
number	number	140
sv17a	year	140
sv17b	Number of saving member	140

sv17c	year	141
sv17d	Number of saving member	141
**		
number	number	142
type1	type	142
sv21a	year	142
sv21b	saving	143
**		
number	number	144
type1	type	144
sv21c	year	144
sv21d	%	145
**		
number	number	146
type1	type	146
sv24ac	year	146
sv24b	%	147
**		
number	number	148
type2	type	148
sv24c	year	148
sv24d	%	149
**		
number	number	150
ld61a	year	150
ld61b	contact	150
**		
number	number	151
ld61c	year	151
ld61d	contact	151
**		
number	number	152
ld61e	year	152
ld61f	contact	152
**		
number	number	153
ld64a	year	153
ld64b	loan	153
**		
number	number	154
ld64c	year	154
ld64d	loan	154
**		
number	number	155
ld64e	year	155
ld64f	loan	155
**		
number	number	156
ld67a	year	156
ld67b	%	156
**		
number	number	157
ld67c	year	157
ld67d	%	157
**		
number	number	158
ld67e	year	158
ld67f	%	158

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: 236
Variable count: 9
Size: 89,716 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 = 195 Unique missing data codes = 0	
Valid cases = 236	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 = 15 Unique missing data codes = 0	
Valid cases = 236	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 = 236	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 = 16 Unique missing data codes = 0	
Valid cases = 236	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	232	98.31
3	4	1.69
	236	100.00

Valid cases = 236 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	234	99.15
3	2	0.85
	236	100.00

Valid cases = 236 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	2	0.85
.c	234	99.15
	236	100.00

Valid cases = 2 Missing cases = 234

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 = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 234 NA(not applicable)= 234

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	236	100.00
	236	100.00

Valid cases = 236 Missing cases = 0

Section II: Institutional Identification
Data set name: in09_02ii_tab1.dta
Case count: 14
Variable count: 3
Size: 2,442 bytes

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

Unique Values / Codes	
Unique values = 10 Unique missing data codes = 0	
Valid cases = 14	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 = 13 Unique missing data codes = 0	
Valid cases = 14	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 = 11 Unique missing data codes = 0	
Valid cases = 14	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: 472
Variable count: 25
Size: 241,549 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	237	50.21
3	4	0.85
.c	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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	136	28.81
3	105	22.25
.c	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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

Unique Values / Codes

Value	Description
29-72	number
.c	not applicable

Means

Min	Max	Mean	S.D.
29	72	47.17427	8.774176

Valid cases = 241 Missing cases : 231
.c = 231

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
8-72	number
.c	not applicable

Means

Min	Max	Mean	S.D.
8	72	39.42324	13.85623

Valid cases = 241 Missing cases : 231
.c = 231

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	1	0.21
9	42	8.9
13	35	7.42
19	58	12.29
23	3	0.64
25	57	12.08
27	2	0.42
35	11	2.33
39	4	0.85
45	1	0.21
47	4	0.85
51	18	3.81
53	5	1.06
.c	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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	77	16.31
3	136	34.53
.c	232	49.15
	472	100.00

Valid cases = 240 Missing cases = 232

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	92	19.49
A,B	8	1.69
A,B,C	1	0.21
A,B,C,D	2	0.42
A,B,D	1	0.21
A,B,D,E,H	1	0.21
A,C	1	0.21
A,C,G	4	0.85
A,E	1	0.21
A,E,H	9	1.91
A,G,H	1	0.21
A,H	4	0.85
B	4	0.85
C	7	1.48
C,E,H	1	0.21
C,H	2	0.42
D	2	0.42
D,G	1	0.21
E	3	0.64
E,H	2	0.42
F	2	0.42
G	1	0.21
H	6	1.27
NA(Not Applicable)	231	48.94
O	85	18.01
	472	100.00

Valid cases = 241 Missing cases = 231

*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 = 3 Unique missing data codes = 1	
Valid cases = 85	Missing cases: 387 NA(not applicable)= 387

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	1	0.21
5	103	21.82
7	9	1.91
13	4	0.85
15	13	2.75
17	2	0.42
19	4	0.85
23	3	0.64
29	20	4.24
33	5	1.06
35	1	0.21
37	3	0.64
39	73	15.47
.c	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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 = 24 Unique missing data codes = 1	
Valid cases = 73	Missing cases: 399 NA(not applicable)= 399

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	10	2.12
5	68	14.41
7	154	32.63
9	7	1.48
11	1	0.21
.c	232	49.15
	472	100.00

Valid cases = 240 Missing cases = 232

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: 472
NA(not applicable)= 472

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	186	39.41
B	10	2.12
B,L	1	0.21
C	11	2.33
D	5	1.06
G	2	0.42
I	1	0.21
L	25	5.3
NA(Not Applicable)	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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 = 14
Unique missing data codes = 1

Valid cases = 26 Missing cases: 446
NA(not applicable)= 446

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	43	9.11
B	19	4.03
B,D,L	1	0.21
B,F,L	2	0.42
B,G,L	1	0.21
B,L	36	7.63
C	2	0.42
C,L	8	1.69
D,L	4	0.85
E	1	0.21
E,L	1	0.21
F	1	0.21
F,I,J	1	0.21
F,L	3	0.64
I,J,L	2	0.42
I,L	4	0.85
L	112	23.73
NA(Not Applicable)	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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 = 126 Unique missing data codes = 1	
Valid cases = 174	Missing cases: 298 NA(not applicable)= 298

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	124	26.27
B	58	12.29
C	4	0.85
D	1	0.21
E	1	0.21
F	11	2.33
G	18	3.81
H	23	4.87
J	1	0.21
NA(Not Applicable)	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

*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 = 4
Unique missing data codes = 1

Valid cases = 11 Missing cases: 461
NA(not applicable)= 461

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
0-33	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	33	9.012448	3.918419

Valid cases = 241 Missing cases : 231
.c = 231

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
0-20	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	20	6.614108	3.611966

Valid cases = 241 Missing cases : 231
.c = 231

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	4	0.85
A,B,C	3	0.64
A,B,C,D	2	0.42
A,B,C,D,E,F	1	0.21
A,B,C,D,E,F,G,H,I	1	0.21
A,B,C,D,E,F,G,H,I,J	4	0.85
A,B,C,D,E,F,G,H,I,J,K	17	3.6
A,B,C,D,E,F,G,H,I,K	1	0.21
A,B,C,D,E,F,G,H,K	1	0.21
A,B,C,D,E,F,G,I,K	1	0.21
A,B,C,E,F,G,H,I,J	1	0.21
A,B,C,E,F,G,H,I,K	7	1.48
A,B,C,E,G,H,I	1	0.21
A,B,C,E,G,H,I,K	1	0.21
A,B,C,E,H	1	0.21
A,B,C,F,G,H	1	0.21
A,B,C,F,G,H,I,K	1	0.21
A,B,C,G,H,I	1	0.21
A,B,C,G,H,I,K	1	0.21
A,B,C,H,I	1	0.21
A,B,C,H,I,J	1	0.21
A,B,C,H,I,K	1	0.21
A,B,E,F,G,H,I	1	0.21
A,B,E,F,G,H,I,K	1	0.21
A,B,E,G,H	1	0.21
A,B,E,G,H,I	1	0.21
A,B,G	1	0.21
A,B,G,H,I	1	0.21
A,B,G,H,I,K	1	0.21
A,B,H	2	0.42
A,B,H,I	1	0.21
A,B,I	1	0.21
A,B,K,L	1	0.21
A,C	2	0.42
A,C,D	2	0.42
A,C,D,E	1	0.21
A,C,D,E,F,G	1	0.21
A,C,D,E,F,G,H	1	0.21
A,C,D,E,F,G,I,K	1	0.21
A,C,E	3	0.64
A,C,E,F,I,J,K	1	0.21
A,C,F	3	0.64
A,C,F,H,J,K	1	0.21
A,D	1	0.21
A,D,F,K	1	0.21
A,E	1	0.21
A,E,G,K	1	0.21
A,E,K	1	0.21
A,F,G	1	0.21
A,F,K	1	0.21
A,G,L	1	0.21
A,H	1	0.21

A,H,I,K	1	0.21
A,I,K,G	1	0.21
A,K	1	0.21
A,L	1	0.21
B,C,D,E	2	0.42
B,C,D,E,F,G	2	0.42
B,C,D,E,F,G,H,I	1	0.21
B,C,D,E,F,G,H,I,J	13	2.75
B,C,D,E,F,G,H,I,K	1	0.21
B,C,D,F,G,H	1	0.21
B,C,E,F,G	1	0.21
B,C,E,F,G,H	2	0.42
B,C,E,F,G,H,I,J	6	1.27
B,C,E,F,G,H,I,K	3	0.64
B,C,E,F,G,H,K	1	0.21
B,C,E,F,G,K	1	0.21
B,C,E,F,G,L	1	0.21
B,C,E,F,H,I,K	1	0.21
B,C,E,G,H,I,J	1	0.21
B,C,E,H,K	1	0.21
B,C,F,G,H,I	1	0.21
B,C,F,G,I,K	1	0.21
B,C,G	1	0.21
B,C,G,H	1	0.21
B,C,H	1	0.21
B,D,E,F,G,H,I,J	1	0.21
B,E,I	1	0.21
B,E,I,K	1	0.21
C	2	0.42
C,D	1	0.21
C,D,E,F,G,H	1	0.21
C,D,E,F,G,H,I	1	0.21
C,D,E,F,G,H,I,J	1	0.21
C,D,E,F,I,J	1	0.21
C,D,E,G,H,I	4	0.85
C,D,E,G,H,I,J	1	0.21
C,D,E,G,H,I,K	3	0.64
C,D,G,H,I	1	0.21
C,E	1	0.21
C,E,F,G,H,I	3	0.64
C,E,F,G,H,I,J	2	0.42
C,E,F,G,H,K	1	0.21
C,E,F,G,H,L	1	0.21
C,E,G	2	0.42
C,E,G,H	1	0.21
C,E,G,H,I	15	3.18
C,E,G,H,I,J	5	1.06
C,E,G,H,I,J,K	3	0.64
C,E,G,H,I,K	6	1.27
C,E,G,H,K	1	0.21
C,F,G	8	1.69
C,F,G,H	2	0.42
C,F,G,H,I	1	0.21
C,G,H	1	0.21
C,G,H,I	2	0.42
C,G,H,I,J	1	0.21
C,G,I	1	0.21

D,E,G	2	0.42
D,E,G,H,I	2	0.42
E,F,G	1	0.21
E,G	1	0.21
E,G,H	1	0.21
E,G,I,K	1	0.21
F	1	0.21
G	3	0.64
G,H,I	1	0.21
G,K	1	0.21
G,L	1	0.21
K	2	0.42
L	11	2.33
NA(Not Application)	231	48.94
	---	---
	472	100.00

Valid cases = 241 Missing cases = 231

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 = 9 Unique missing data codes = 1	
Valid cases = 17	Missing cases: 455 NA(not applicable)= 455

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	953	20.13
3	146	30.93
.c	231	48.94
	472	100.00

Valid cases = 241 Missing cases = 231

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
200-22500	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
200	22500	2480.958	2942.964

Valid cases = 95 Missing cases : 377
.c = 377

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
1-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	12	1.231579	1.587535

Valid cases = 95 Missing cases : 377
.c = 377

Section IV: Identification of Activities
Data set name: in09_04ia.dta
Case count: 236
Variable count: 12
Size: 131,578bytes

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	97	41.10
3	139	58.90
	236	100.00

Valid cases = 236 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	99	41.95
3	137	58.05
	236	100.00

Valid cases = 236 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 = 75 Unique missing data codes = 1	
Valid cases = 137	Missing cases: 99 NA(not applicable)= 99

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	97	41.10
3	139	58.90
	236	100.00

Valid cases = 236 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	159	67.37
3	77	32.63
	236	100.00

Valid cases = 236 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	158	66.95
3	78	33.05
	236	100.00

Valid cases = 236 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 = 71 Unique missing data codes = 1	
Valid cases = 78	Missing cases: 158 NA(not applicable)= 158

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	159	67.37
3	77	32.63
	236	100.00

Valid cases = 236 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	9	3.81
3	227	96.19
	236	100.00

Valid cases = 236 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	9	3.81
3	227	96.19
	236	100.00

Valid cases = 236 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 = 93 Unique missing data codes = 1	
Valid cases = 227	Missing cases: 9 NA(not applicable)= 9

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	9	3.81
3	227	99.19
	236	100.00

Valid cases = 236 Missing cases = 0

Section IV: Identification of Activities
Data set name: in09_04ia_tab1.dta
Case count: 6,844
Variable count: 4
Size: 615,064 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 = 6,844	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 = 6,844	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
3	6,844	100.00
	6,844	100.00

Valid cases = 6,844 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
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 6,844
.c = 6,844

Section V: Foundation
Data set name: in09_05fd.dta
Case count: 236
Variable count: 10
Size: 24,818 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	88	37.29
3	148	62.71
	236	100.00

Valid cases = 236 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
1-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	12	2.5	2.353769

Valid cases = 88 Missing cases : 148
.c = 148

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

Unique Values / Codes

Value	Description
1-192	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	192	16.89773	31.23991

Valid cases = 88 Missing cases : 148
.c = 148

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	2	0.85
A,B	2	0.85
A,B,C	5	2.12
A,B,C,E	3	1.27
A,B,D,E,F	3	1.27
A,B,D,F	1	0.42
A,B,E	1	0.42
A,B,E,F	10	4.24
A,B,F	11	4.66
A,B,F,G	1	0.42
A,B,G	2	0.85
A,D,E,F	4	1.69
A,E,F	4	1.69
A,F	1	0.42
B	21	8.9
B,C	9	3.81
B,E	1	0.42
B,E,F	1	0.42
C	2	0.85
C,E,F	1	0.42
E,F	1	0.42
G	2	0.85
NA(Not Applicable)	148	62.71
	236	100.00

Valid cases = 88 Missing cases = 148

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 = 6 Unique missing data codes = 1	
Valid cases = 5	Missing cases: 231 NA(not applicable)= 231

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	21	8.90
3	215	91.10
	236	100.00

Valid cases = 236 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
2-12	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	12	3.571429	2.976095

Valid cases = 21 Missing cases : 215
.c = 215

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
18-2400	number
.c	not applicable

Means

Min	Max	Mean	S.D.
18	2400	374.1905	664.3688

Valid cases = 21 Missing cases : 215
.c = 215

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	18	7.63
B,D,E,F	1	0.42
B,F	1	0.42
G	1	0.42
NA(Not Applicable)	215	91.10
	236	100.00

Valid cases = 21 Missing cases = 215

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 = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 235 NA(not applicable)= 235

Section VI: Member/Clients of the Institution
Data set name: in09_06mc.dta
Case count: 236
Variable count: 18
Size: 57,793 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B	6	2.54
A,B,L	2	0.85
A,C	1	0.42
B	198	83.9
B,E	12	5.08
B,H	9	3.81
B,J	4	1.69
C	3	1.27
H	1	0.42
	236	100.00

Valid cases = 236 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 = 5 Unique missing data codes = 1	
Valid cases = 4	Missing cases: 232 NA(not applicable)= 232

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 = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 234 NA(not applicable)= 234

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	151	63.98
3	85	36.02
	236	100.00

Valid cases = 236 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	110	46.61
3	126	53.39
	236	100.00

Valid cases = 236 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	2	0.85
A,B,D,G	1	0.42
A,B,D,G,J,M	1	0.42
A,B,D,M	2	0.85
A,B,M	15	6.36
A,D,E,G,M	1	0.42
A,D,F	1	0.42
A,D,F,G,H	1	0.42
A,D,F,G,M	1	0.42
A,D,F,M	1	0.42
A,D,G	4	1.69
A,D,G,H,M	4	1.69
A,D,G,H,M,N	3	1.27
A,D,G,J,M,P	1	0.42
A,D,G,M	32	13.56
A,D,G,M,N	10	4.24
A,D,G,N	2	0.85
A,D,G,P	1	0.42
A,D,J,M	1	0.42
A,D,M	9	3.81
A,D,M,Q	1	0.42
A,F,G,M	1	0.42

A,F,M	6	2.54
A,G	1	0.42
A,G,H	3	1.27
A,G,H,L,M	1	0.42
A,G,H,M	2	0.85
A,G,J,M	1	0.42
A,G,M	11	4.66
A,G,M,Q	1	0.42
A,H	3	1.27
A,J,M	2	0.85
A,L,M,N	1	0.42
A,M	42	17.8
A,Q	1	0.42
B,D,M	1	0.42
D,E,G,M	1	0.42
D,F	3	1.27
D,F,G	1	0.42
D,F,G,M	1	0.42
D,F,M	1	0.42
D,F,M,P	1	0.42
D,G	2	0.85
D,G,H	2	0.85
D,G,H,M	3	1.27
D,G,M	8	3.39
D,G,M,N	2	0.85
D,G,P	4	1.69
D,H,Q	1	0.42
D,M	7	2.97
D,M,N	1	0.42
D,N	1	0.42
G	1	0.42
G,H	2	0.85
G,H,L,M	1	0.42
G,H,M	1	0.42
G,P	2	0.85
H,M	2	0.85
M,P	7	2.97
M,Q	4	1.69
N,Q	1	0.42
P,Q	1	0.42
Q	4	1.69
	---	---
	236	100.00

Valid cases = 236 Missing cases = 0

Variable Name: **mc7oth1**
Label: Other (mc7=n)
Type: C
Position: 7
Survey/Derived: S
Question Num: mc7oth1
Question Text: Other (mc7=n)

Unique Values / Codes	
Unique values = 19 Unique missing data codes = 1	
Valid cases = 21	Missing cases: 215 NA(not applicable)= 215

Variable Name: **mc7oth2**
Label: Other (mc7=q)
Type: C
Position: 8
Survey/Derived: S
Question Num: mc7oth2
Question Text: Other (mc7=q)

Unique Values / Codes	
Unique values = 7 Unique missing data codes = 1	
Valid cases = 14	Missing cases: 222 NA(not applicable)= 222

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 = 31 Unique missing data codes = 0	
Valid cases = 236	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	66	27.97
3	170	72.03
	236	100.00

Valid cases = 236 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
10-100	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	100	24.4697	17.09991

Valid cases = 66 Missing cases : 170
.c = 170

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	15	6.36
3	221	93.64
	236	100.00

Valid cases = 236 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	28	23.88963

Valid cases = 15 Missing cases : 221
.c = 221

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	15	6.36
.c	221	93.64
	236	100.00

Valid cases = 236 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 = 0

Valid cases = 0 Missing cases: 236
NA(not applicable)= 236

*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
0-1317	number

Means

Min	Max	Mean	S.D.
0	1317	91.62712	100.7522

Valid cases =236 Missing cases : 0

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
9-1317	number

Means

Min	Max	Mean	S.D.
9	1317	92.37288	101.914

Valid cases = 236 Missing cases : 0

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 = 60 Unique missing data codes = 1	
Valid cases = 69	Missing cases: 167 NA(not applicable)= 167

Section VII: Internal Savings
Data set name: in09_07sv.dta
Case count: 236
Variable count: 14
Size: 131,185 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	95	40.25
B	2	0.85
NA(Not Applicable)	139	85.90
	236	100.00

Valid cases = 97 Missing cases = 139

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: 236
NA(not applicable)= 236

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	61	25.85
A,B	4	1.69
A,C,D	1	0.42
A,D	5	2.12
A,E	1	0.42
B	16	6.78
C,D	1	0.42
D	8	3.39
NA(Not Applicable)	139	58.9
	236	100.00

Valid cases = 97 Missing cases = 139

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: 236
NA(not applicable)= 236

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	60	25.42
A,B	4	1.69
A,D	5	2.12
A,E	1	0.42
B	16	6.78
C,D	1	0.42
D	9	3.81
NA(Not Applicable)	140	59.32
	236	100.00

Valid cases = 96 Missing cases = 140

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: 236
NA(not applicable)= 236

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 = 4 Unique missing data codes = 1	
Valid cases = 3	Missing cases: 233 NA(not applicable)= 233

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	74	31.36
3	23	9.75
.c	139	58.90
	236	100.00

Valid cases = 97 Missing cases = 139

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
10-5040	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	5040	163.6486	587.7437

Valid cases = 74 Missing cases : 162
.c = 162

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	2	0.85
3	95	40.25
.c	139	58.90
	236	100.00

Valid cases = 97 Missing cases = 139

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	1	0.42
3	1	0.42
.c	234	99.15
	236	100.00

Valid cases = 2 Missing cases = 234

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
0-360	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	360	100.433	65.83896

Valid cases = 97 Missing cases : 139
.c = 139

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
0-361	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	361	101.2188	70.71101

Valid cases = 96 Missing cases : 140
.c = 140

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 = 50
Unique missing data codes = 1

Valid cases = 52 Missing cases: 184
NA(not applicable)= 184

Section VII: Internal Savings
Data set name: in09_07sv_tab1.dta
Case count: 110
Variable count: 14
Size: 51,258 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 = 110	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	72	65.45
B	20	18.18
C	2	1.82
D	15	13.64
E	1	0.91
	110	100.00

Valid cases = 110 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	optional
3	required

Frequency

Value	Count	Percent
1	5	4.55
3	105	95.45
	110	100.00

Valid cases = 110 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
5	57	54.29
7	40	38.1
9	8	7.62
.c	5	4.55
	110	100.00

Valid cases = 110 Missing cases = 0

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 = 5 Unique missing data codes = 1	
Valid cases = 8	Missing cases: 102 NA(not applicable)= 102

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
0-5040	Number

Means

Min	Max	Mean	S.D.
0	5040	146.1818	489.6713

Valid cases = 110 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
0-5040	number

Means

Min	Max	Mean	S.D.
0	5040	329.5091	562.5151

Valid cases = 110 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
0-5040	Number

Means

Min	Max	Mean	S.D.
0	5040	163.5455	489.1663

Valid cases = 110 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
0-65	number

Means

Min	Max	Mean	S.D.
0	65	3.259636	7.87669

Valid cases = 110 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
0-65	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	65	3.311215	7.968006

Valid cases = 107 Missing cases : 3
.c = 3

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 = 8	Missing cases: 102 NA(not applicable)= 102

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
0-852100	number

Means

Min	Max	Mean	S.D.
0	852100	44682.95	96823.43

Valid cases = 110 Missing cases : 0

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- 614950	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	614950	45843.51	86111.19

Valid cases = 106

Missing cases : 4
.b = 1
.c = 3

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 = 70
Unique missing data codes = 1

Valid cases = 77

Missing cases: 33
NA(not applicable)= 33

Section VIII: Internal Lending
Data set name: in09_08ld.dta
Case count: 236
Variable count: 32
Size: 255,266 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	148	62.71
A,B	1	0.42
B	8	3.39
E	2	0.85
NA(Not Applicable)	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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 = 3
Unique missing data codes = 1

Valid cases = 2 Missing cases: 234
NA(not applicable)= 234

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	145	61.44
3	14	5.93
.c	77	32.63
	236	100.00

Valid cases = 59 Missing cases = 77

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	108	45.76
3	51	21.61
.c	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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	4	1.69
A,B,C,D,E,F	3	1.27
A,B,C,D,F	3	1.27
A,B,D	1	0.42
A,C	6	2.54
A,C,D	13	5.51
A,C,D,E,F	29	12.29
A,C,D,F	37	15.68
A,C,F	4	1.69
A,D	3	1.27
A,D,F	2	0.85
A,F	2	0.85
C	1	0.42
NA(Not Applicable)	128	54.24
	---	---
	236	100.00

Valid cases = 108 Missing cases = 128

*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: 236 NA(not applicable)= 236

*modify – *Description,* 2009

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	3	1.27
A,B,C,E	4	1.69
A,B,C,E,F	2	0.85
A,B,C,F	1	0.42
A,B,D,F	1	0.42
A,B,E	5	2.12
A,B,E,F	4	1.69
A,B,F	3	1.27
A,C,E,F	1	0.42
A,E	4	1.69
A,E,F	2	0.85
A,F	1	0.42
B	3	1.27
B,C,E	32	13.56
B,C,E,F	1	0.42
B,E	19	8.05
B,E,F	38	16.1
B,E,F,G	1	0.42
B,F	7	2.97
C,E	2	0.85
D,F	1	0.42
E	18	7.63
E,F	3	1.27
F	3	1.27
NA(Not Applicable)	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 235 NA(not applicable)= 235

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	6	2.54
3	153	64.83
.c	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	2	0.85
A,B	1	0.42
B	1	0.42
B,O	1	0.42
O	1	0.42
NA(Not Application)	230	97.46
	236	100.00

Valid cases = 6 Missing cases = 230

*modify – *Description,* 2009

Variable Name: ld10both
Label: Other
Type: C
Position: 9
Survey/Derived: S
Question Num: ld10both
Question Text: Other(ld10b=o)

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 234 NA(not applicable)= 234

*modify – *Description,* 2009

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

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 6	Missing cases: 230 NA(not applicable)= 230

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

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 6	Missing cases: 230 NA(not applicable)= 230

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 236 NA(not applicable)= 236

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	146	61.86
3	13	5.51
.c	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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

Unique Values / Codes

Value	Description
1-5	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	5	2.164384	.5635772

Valid cases = 146 Missing cases : 90
.c = 90

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	141	59.75
3	5	2.12
.c	90	38.14
	236	100.00

Valid cases = 146 Missing cases = 90

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	31	13.14
3	128	54.24
.c	77	32.63
	236	100.00

Valid cases = 159 Missing cases = 77

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

Unique Values / Codes

Value	Description
1-80	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	80	12.32258	16.87086

Valid cases = 31 Missing cases : 205
.c = 205

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

Unique Values / Codes

Value	Description
0-83	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	83	12.58065	20.44631

Valid cases = 31 Missing cases : 205
.c = 205

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

Unique Values / Codes

Value	Description
0-1238500	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	1238500	160250.9	269026.6

Valid cases = 31 Missing cases : 205
.c = 205

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

Unique Values / Codes

Value	Description
1-2078	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	2078	78.20126	166.6927

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes

Value	Description
1- 1721	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	1721	76.83648	140.0466

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes	
Unique values = 77 Unique missing data codes = 1	
Valid cases = 96	Missing cases: 140 NA(not applicable)= 140

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

Unique Values / Codes

Value	Description
10528- 5879300	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10528	5879300	819016.2	836221.7

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes

Value	Description
0- 3991000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	3991000	807166	784074.1

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes

Unique values = 78
Unique missing data codes = 1

Valid cases = 108 Missing cases: 128
NA(not applicable)= 128

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

Unique Values / Codes

Value	Description
0-60	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	60	8.779811	8.6511

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes

Value	Description
0-36	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	36	14.04545	11.73553

Valid cases = 11 Missing cases : 225
.c = 225

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

Unique Values / Codes	
Unique values = 5 Unique missing data codes = 1	
Valid cases = 5	Missing cases: 231 NA(not applicable)= 231

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

Unique Values / Codes

Value	Description
0-60	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	60	8.676101	8.669957

Valid cases = 159 Missing cases : 77
.c = 77

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

Unique Values / Codes

Value	Description
0-36	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	36	14.9	12.00417

Valid cases = 10 Missing cases : 226
.c = 226

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

Unique Values / Codes

Unique values = 5
Unique missing data codes = 1

Valid cases = 5 Missing cases: 231
NA(not applicable)= 231

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

Unique Values / Codes	
Unique values = 10 Unique missing data codes = 1	
Valid cases = 9	Missing cases: 227 NA(not applicable)= 227

Section IX: Extended Repayment of Loans and Default
Data set name: in09_09df.dta
Case count: 236
Variable count: 3
Size: 4,804 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
0-101	Number
.a	refuse to answer
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	101	3.65678	13.64211

Valid cases = 236 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-4	number

Means

Min	Max	Mean	S.D.
0	4	.029661	.2974528

Valid cases = 236 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
0-38	number

Means

Min	Max	Mean	S.D.
0	38	.2966102	2.899184

Valid cases = 236 Missing cases : 0

Section IX: Extended Repayment of Loans and Default
Data set name: in09_09df_tab1.dta
Case count: 5,192
Variable count: 5
Size: 3,176,867 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 = 5,192	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 = 44	
Unique missing data codes = 0	
Valid cases = 5,192	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
0-101	Number

Means

Min	Max	Mean	S.D.
0	101	.1662173	2.857481

Valid cases = 5,192 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-4	number

Means

Min	Max	Mean	S.D.
0	4	.0013482	.0635897

Valid cases = 5,192 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
0-38	number

Means

Min	Max	Mean	S.D.
0	38	.0134823	.6199434

Valid cases = 5,192 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in09_10st.dta
Case count: 236
Variable count: 1
Size: 6,456 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	174	73.73
3	62	26.27
	236	100.00

Valid cases = 236 Missing cases = 0

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab1.dta
Case count: 236
Variable count: 6
Size: 31,088 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 = 236	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 = 187 Unique missing data codes = 0	
Valid cases = 236	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
3-27	number

Means

Min	Max	Mean	S.D.
3	27	10.02966	3.03651

Valid cases = 236 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
0-12	number

Means

Min	Max	Mean	S.D.
0	12	2.45339	2.608079

Valid cases = 236 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	0.42
A,B,C,D,E,F,G,H,I,J	1	0.42
A,B,C,D,E,F,G,H,I,J,K	11	4.66
A,B,C,D,E,F,G,H,I,J,K,L	14	5.93
A,B,C,D,E,F,G,H,I,K	9	3.81
A,B,C,D,E,F,G,H,I,K,L	2	0.85
A,B,C,D,E,F,G,H,I,K,L,M	1	0.42
A,B,C,D,E,F,G,H,K	1	0.42
A,B,C,D,E,F,H	2	0.85
A,B,C,D,E,F,H,I	3	1.27
A,B,C,D,E,F,H,I,J,K	1	0.42
A,B,C,D,E,F,H,I,J,K,M	1	0.42
A,B,C,D,E,F,H,I,K	20	8.47
A,B,C,D,E,F,H,I,K,L	3	1.27
A,B,C,D,E,F,H,I,M	1	0.42
A,B,C,D,E,F,H,L	1	0.42
A,B,C,D,E,F,I	2	0.85
A,B,C,D,E,F,I,K	1	0.42
A,B,C,D,F,H,K	1	0.42
A,B,C,D,F,H,K,M	1	0.42
A,B,C,E,F,G	1	0.42
A,B,C,E,F,G,H,I	1	0.42
A,B,C,E,F,G,H,I,J,K	1	0.42
A,B,C,E,F,G,H,I,K	1	0.42
A,B,C,E,F,H	1	0.42
A,B,C,E,F,H,I	6	2.54
A,B,C,E,F,H,I,K	2	0.85
A,B,C,E,F,H,I,K,M	2	0.85
A,B,C,E,F,H,I,M	1	0.42
A,B,C,E,F,K,L	1	0.42
A,B,C,E,H,K	1	0.42
A,B,C,F,H,I,J,K,L	1	0.42
A,B,C,G,H,I	1	0.42
A,B,D,E,F,I	1	0.42
A,B,D,E,F,J,K	1	0.42
A,B,D,F,H,K	1	0.42
A,B,D,F,J	1	0.42
A,B,D,G,K	1	0.42
A,B,F,G,H,K	1	0.42
A,B,F,H,I	1	0.42
A,B,F,H,K	1	0.42
A,B,G,H	2	0.85
A,B,G,H,J	1	0.42
A,C,D,E,F,G,H	2	0.85
A,C,D,E,F,H,I	1	0.42
A,C,D,E,F,H,I,K	2	0.85
A,C,D,E,F,K	1	0.42
A,C,D,G,H,I,J,K	1	0.42
A,C,E,F,G,H,I,K,L	1	0.42
A,C,E,F,H	1	0.42
A,C,E,F,H,I	8	3.39
A,C,E,F,H,I,K	3	1.27
A,C,E,F,I	3	1.27
A,C,E,F,I,M	1	0.42
A,C,F,H,I	1	0.42

A,C,F,H,I,K	1	0.42
A,C,F,H,I,K,M	1	0.42
A,C,F,H,K	2	0.85
A,C,F,I	1	0.42
A,C,F,K,L	1	0.42
A,C,G,H,K	1	0.42
A,C,H,I	1	0.42
A,D	1	0.42
A,D,E,F,H,I,K	1	0.42
A,D,G,K	1	0.42
A,E,F,H,I	1	0.42
A,E,F,I	1	0.42
A,F,G,H	1	0.42
A,F,I	1	0.42
A,H,I	1	0.42
B,C,D,E,F,G,H	1	0.42
B,C,D,E,F,G,H,I,K,L	1	0.42
B,C,D,E,F,G,H,K	1	0.42
B,C,D,E,F,H,I,K,I	1	0.42
B,C,D,E,F,H,I,K,L	1	0.42
B,C,D,E,F,H,K	2	0.85
B,C,D,F,H	1	0.42
B,C,D,F,H,K	2	0.85
B,C,E,F,G,I	1	0.42
B,C,E,F,H,I	2	0.85
B,C,E,H,I,L	1	0.42
B,C,F	1	0.42
B,C,F,G,H,K	1	0.42
B,F,O	1	0.42
B,G,I,J	1	0.42
C,D,E,F,G,H	4	1.69
C,D,E,F,H	2	0.85
C,D,E,F,H,I	3	1.27
C,D,E,F,H,I,K	4	1.69
C,D,E,F,H,K	5	2.12
C,D,E,F,I	1	0.42
C,D,F	1	0.42
C,D,F,H,K	1	0.42
C,E,F	2	0.85
C,E,F,G,H	7	2.97
C,E,F,G,H,I	3	1.27
C,E,F,G,H,K	5	2.12
C,E,F,G,I	1	0.42
C,E,F,H	1	0.42
C,E,F,H,K	2	0.85
C,F,G,H,I,K	1	0.42
C,F,G,H,K	1	0.42
C,F,H	3	1.27
C,F,H,I	1	0.42
D,F,G,H	2	0.85
D,F,G,H,K	1	0.42
D,K	9	3.81
E,F,H	1	0.42
F,G,H	1	0.42
F,H	2	0.85
F,I	1	0.42
G	1	0.42

G,I,L	1	0.42
H,O	1	0.42
N	1	0.42
	---	---
	236	100.00

Valid cases = 236 Missing cases = 0

*modify – *Description,* 2009

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab2.dta
Case count: 189
Variable count: 2
Size: 3,653 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 = 189	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
40-100	number

Means

Min	Max	Mean	S.D.
40	100	76.86772	14.51699

Valid cases = 189 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in09_10st_tab3.dta
Case count: 472
Variable count: 22
Size: 30,788 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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 472 NA(not applicable)= 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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

Unique Values / Codes

Value	Description
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 472
.c = 472

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
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0

Missing cases : 472
.c = 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

*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 = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 472
NA(not applicable)= 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 472 NA(not applicable)= 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
NA(Not Applicable)	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
NA(Not Applicable)	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

*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: 472
NA(not applicable)= 472

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.
-	-	-	-

Valid cases = 0 Missing cases : 472
.c = 472

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

Unique Values / Codes

Value	Description
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 472
.c = 472

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
NA(Not Applicable)	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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: 472
NA(not applicable)= 472

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
.c	472	100.00
	472	100.00

Valid cases = 0 Missing cases = 472

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
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 472
.c = 472

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
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0

Missing cases : 472
.c = 472

Section XI: Income Generating Activities Owned by the Institution
Data set name: in09_11ig.dta
Case count: 236
Variable count: 7
Size: 40,940 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	3	1.27
C	1	0.42
D	1	0.42
E	4	1.69
NA(Not Applicable)	227	96.19
	236	100.00

Valid cases = 9 Missing cases = 227

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

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 235
NA(not applicable)= 235

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: 235 NA(not applicable)= 235

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 = 5 Unique missing data codes = 1	
Valid cases = 4	Missing cases: 232 NA(not applicable)= 232

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
A,C	1	0.42
A,C,E	1	0.42
B,C,E	1	0.42
C	2	0.85
C,E	1	0.42
E,O	1	0.42
F	1	0.42
O	1	0.42
NA(Not Applicable)	227	96.19
	236	100.00

Valid cases = 9 Missing cases = 227

*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 = 3
Unique missing data codes = 1

Valid cases = 2 Missing cases: 234
NA(not applicable)=234

*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	8	3.39
3	1	0.42
.c	227	96.19
	236	100.00

Valid cases = 9 Missing cases = 227

Section XI: Income Generating Activities Owned by the Institution
Data set name: in09_11ig_tab1.dta
Case count: 9
Variable count: 3
Size1,871 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 = 9	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 =4 Unique missing data codes = 0	
Valid cases = 9	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
0-266857	number

Means

Min	Max	Mean	S.D.
0	266857	68108.44	84550.33

Valid cases = 9 Missing cases : 0

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

Data set name: in09_12rf.dta
Case count: 236
Variable count: 3
Size: 7,502 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	201	85.17
3	35	14.83
	236	100.00

Valid cases = 236 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	78	33.05
3	158	66.95
	236	100.00

Valid cases = 236 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	236	100.00
	236	100.00

Valid cases = 236 Missing cases = 0

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

Data set name: in09_12rf_tab1.dta
Case count: 280
Variable count: 6
Size: 31,062 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 = 280	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 = 30 Unique missing data codes = 0	
Valid cases = 280	Missing cases: 0

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

Unique Values / Codes

Value	Description
0-1325247	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1325247	58645.72	124850.8

Valid cases = 265 Missing cases : 15
.b = 15

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
.1-1.75	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
.1	1.75	.6494505	.1676939

Valid cases = 182 Missing cases : 98
.b = 98

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 - 2175120	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	2175120	409914.1	540637.9

Valid cases = 260 Missing cases : 20
.b = 20

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- 2210000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	2210000	411005.2	544963.3

Valid cases = 261 Missing cases : 19
.b = 19

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

Data set name: in09_12rf_tab2.dta
Case count: 163
Variable count: 8
Size: 37,917bytes

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 = 163	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 = 163	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	6	3.68
3	17	10.43
5	131	80.37
7	9	5.52
	163	100.00

Valid cases = 163 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
250000-1100000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
250000	1100000	992537	78655.56

Valid cases = 162 Missing cases : 1
.b = 1

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- 1100000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1100000	566512.7	500986.9

Valid cases = 163 Missing cases : 1
.b = 1

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
0-7	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	7	1.185185	2.272499

Valid cases = 162 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	75	46.01
3	88	53.99
	163	100.00

Valid cases = 163 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 = 53 Unique missing data codes = 0	
Valid cases = 163	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.
-	-	-	-

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: 236
Variable count: 7
Size: 8,844 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
3	236	100.00
	236	100.00

Valid cases = 236 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
NA(Not Applicable)	236	100.00
	236	100.00

Valid cases = 0 Missing cases = 236

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: 236
NA(not applicable)= 236

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: 236 NA(not applicable)= 236

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: 236 NA(not applicable)= 236

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 236 NA(not applicable)= 236

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 236 NA(not applicable)= 236

Section XIII: Free AID
Data set name: in09_13fa_tab1.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: specify
Label: specify
Type: C
Position: 2
Survey/Derived: S
Question Num: specify
Question Text: specify

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

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 0

Additional Questions - Institution
Data set name: in09_14addin.dta
Case count: 236
Variable count: 8
Size: 126,608 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 = 19 Unique missing data codes = 1	
Valid cases = 212	Missing cases: 24 NA(not applicable)= 24

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 = 5 Unique missing data codes = 1	
Valid cases = 212	Missing cases: 24 NA(not applicable)= 24

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 = 2 Unique missing data codes = 1	
Valid cases = 12	Missing cases: 224 NA(not applicable)= 224

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
800-1040800	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
800	1040800	418355.2	436967.9

Valid cases = 188

Missing cases : 48
.b = 24
.c = 24

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 = 49
Unique missing data codes = 1

Valid cases = 80

Missing cases: 156
NA(not applicable)= 156

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	48	20.34
3	188	79.66
	236	100.00

Valid cases = 236 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	43	18.22
3	5	2.12
.c	188	79.66
	236	100.00

Valid cases = 48 Missing cases = 188

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	43	18.22
3	5	2.12
.c	188	79.66
	236	100.00

Valid cases = 48 Missing cases = 188

Data set name: in09_15fd.dta
Case count: 2,831
Variable count: 4
Size: 458,254 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 = 2,831	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 = 11 Unique missing data codes = 0	
Valid cases = 2,831	Missing cases: 0

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

Unique Values / Codes

Value	Description
0-1000000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1000000	28099.6	152547.1

Valid cases = 2,799 Missing cases : 32
.b = 32

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

Unique Values / Codes	
Unique values = 18 Unique missing data codes = 1	
Valid cases = 142	Missing cases: 2,689 NA(not applicable)= 2,689

Data set name: in09_16mc.dta
Case count: 841
Variable count: 3
Size: 17,715 bytes

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

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 841	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 = 23 Unique missing data codes = 0	
Valid cases = 841	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
9-1321	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
9	1321	72.13872	106.5019

Valid cases = 483 Missing cases : 358
.b = 358

Data set name: in09_17sv17.dta
Case count: 377
Variable count: 5
Size: 11,485 bytes

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

Unique Values / Codes Unique values = 21 Unique missing data codes = 0	
Valid cases = 377	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 = 23 Unique missing data codes = 0	
Valid cases = 377	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
0-339	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	339	59.17787	48.68318

Valid cases = 253 Missing cases : 124
.b = 124

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

Unique Values / Codes	
Unique values = 8 Unique missing data codes = 0	
Valid cases = 25	Missing cases: 352 NA(not applicable)= 352

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
0-135	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	135	65.21429	49.68699

Valid cases = 14

Missing cases : 363
.b = 11
.c = 352

Data set name: in09_17sv21a.dta
Case count: 377
Variable count: 4
Size: 15,470 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 = 21 Unique missing data codes = 0	
Valid cases = 377	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 = 1 Unique missing data codes = 0	
Valid cases = 377	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 = 23 Unique missing data codes = 0	
Valid cases = 377	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- 317056	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	317056	15060.44	29277.44

Valid cases = 226 Missing cases : 151
.b = 151

Data set name: in09_17sv21c.dta
Case count: 18
Variable count: 4
Size: 2,510 bytes

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 18	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 = 2 Unique missing data codes = 0	
Valid cases = 18	Missing cases: 0

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 18	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
0-20400	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	20400	7421.429	6471.616

Valid cases = 14 Missing cases : 4
.b = 4

Data set name: in09_17sv24a.dta
Case count: 375
Variable count: 4
Size: 13,898 bytes

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

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 375	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 = 1 Unique missing data codes = 0	
Valid cases = 375	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 = 23 Unique missing data codes = 0	
Valid cases = 375	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
0-12	number

Means

Min	Max	Mean	S.D.
0	12	0.9625	2.282059

Valid cases = 240 Missing cases : 135
.b = 135

Data set name: in09_17sv24c.dta
Case count: 18
Variable count: 4
Size: 2,456 bytes

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 18	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 = 2 Unique missing data codes = 0	
Valid cases = 18	Missing cases: 0

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 0	
Valid cases = 18	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
0-5	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	5	1.25	2.236068

Valid cases = 16 Missing cases : 2
.b = 2

Data set name: in09_18ld61a.dta
Case count: 688
Variable count: 3
Size: 14,120 bytes

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

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 688	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 = 23 Unique missing data codes = 0	
Valid cases = 688	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
0-130	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	130	38.93286	30.98465

Valid cases = 283 Missing cases : 405
.b = 405

Data set name: in09_18ld61c.dta
Case count: 34
Variable count: 3
Size: 2,280 bytes

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

Unique Values / Codes	
Unique values = 9 Unique missing data codes = 0	
Valid cases = 34	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 = 9 Unique missing data codes = 0	
Valid cases = 34	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
0-6	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	6	1.909091	2.860388

Valid cases = 22 Missing cases : 12
.b = 12

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	number

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld64a.dta
Case count: 688
Variable count: 3
Size: 16,872 bytes

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

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 688	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 = 23 Unique missing data codes = 0	
Valid cases = 688	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- 1721000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1721000	353461.8	368518.4

Valid cases = 427 Missing cases : 261
.b = 261

Data set name: in09_18ld64c.dta
Case count: 32
Variable count: 3
Size: 2,344 bytes

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

Unique Values / Codes	
Unique values = 9 Unique missing data codes = 0	
Valid cases = 32	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 = 9 Unique missing data codes = 0	
Valid cases = 32	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
0-18000	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	18000	5727.273	8581.163

Valid cases = 22 Missing cases : 10
.b = 10

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	number

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 0

Data set name: in09_18ld67a.dta
Case count: 682
Variable count: 3
Size: 13,330 bytes

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

Unique Values / Codes	
Unique values = 21 Unique missing data codes = 0	
Valid cases = 682	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 = 23 Unique missing data codes = 0	
Valid cases = 682	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
0-50	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	50	6.990476	9.334786

Valid cases = 630 Missing cases : 52
.b = 52

Data set name: in09_18ld67c.dta
Case count: 32
Variable count: 3
Size: 2,248 bytes

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

Unique Values / Codes	
Unique values = 9 Unique missing data codes = 0	
Valid cases = 32	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 = 9 Unique missing data codes = 0	
Valid cases = 32	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
0-24	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	24	16.6	9.629695

Valid cases = 30 Missing cases : 2
.b = 2

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	number

Means

Min	Max	Mean	S.D.
-	-	-	-

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	18	7.63
C	218	92.37
	236	100.00

Valid cases = 236 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 = 6
Unique missing data codes = 1

Valid cases = 18 Missing cases: 218
NA(Not Applicable) = 218

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	8	3.39
A,B	14	5.93
A,B,C,D	2	0.85
A,B,C,D,E	9	3.81
A,B,C,D,E,F,G	22	9.32
A,B,C,D,E,F,G,O	3	1.27
A,B,C,D,G	1	0.42
A,B,C,E	1	0.42
A,B,D	62	26.27
A,B,D,E	17	7.2
A,B,D,E,F	3	1.27
A,B,D,E,F,G	4	1.69
A,B,D,F,G	3	1.27
A,B,E	2	0.85
A,B,E,F	1	0.42
A,B,E,F,G	1	0.42
A,B,E,G	1	0.42
A,B,F	1	0.42
A,B,F,G	4	1.69
A,B,F,G,O	1	0.42
A,C,D	1	0.42
A,C,D,E	2	0.85
A,D	23	9.75
A,D,E	1	0.42
A,D,E,F	1	0.42
A,D,F	1	0.42
A,E	6	2.54
B	1	0.42
B,D,E	1	0.42
B,G	1	0.42
C	1	0.42
D	5	2.12
D,E	19	8.05
D,O	1	0.42
E	5	2.12
O	7	2.97
	---	---
	236	100.00

Valid cases = 236 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 = 7 Unique missing data codes = 0	
Valid cases = 112	Missing cases: 224 NA(Not Applicable) = 224

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	175	74.15
3	61	25.85
	236	100.00

Valid cases = 236 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	2	0.85
A,B,C,D,E,F,G,H,I,J	1	0.42
A,B,C,D,E,F,G,H,I,J,K	1	0.42
A,B,E,F,G,H,I,J,K	1	0.42
A,C,D,G,H,I,J	1	0.42
A,C,G,I	1	0.42
A,D	1	0.42
A,D,E,F,G,H,I	1	0.42
A,D,E,F,G,H,I,J,K	1	0.42
A,D,E,H,I,J	3	1.27
A,D,E,H,J	1	0.42
A,D,F,G,H,I,J,K	1	0.42
A,D,F,G,H,J,K	1	0.42
A,D,G,H,I	1	0.42
A,D,G,H,I,K	1	0.42
A,D,G,H,J,K	1	0.42
A,D,H	1	0.42
A,D,H,J	1	0.42
A,D,K	1	0.42
A,E,D,F,G,H,J,K	1	0.42
A,E,H,I,J,K	1	0.42
A,E,H,J	1	0.42
A,F,G	1	0.42
A,F,G,H,K	1	0.42
A,F,G,I	1	0.42
A,F,H	1	0.42
A,F,J,K	1	0.42
A,G,H,I	7	2.97
A,G,H,I,J	10	4.24
A,G,H,I,K	1	0.42
A,G,I	2	0.85
A,G,I,K	1	0.42
A,H	3	1.27
A,H,I,J	7	2.97
A,H,J	9	3.81
A,H,K	1	0.42
A,I	2	0.85
A,I,J	1	0.42
A,K	1	0.42
B,C,D,G,H,I,J	1	0.42
C,D,E,F,H,J	1	0.42
C,D,E,G,H,I,J,K	1	0.42
C,D,E,H	1	0.42
C,D,E,H,J	1	0.42
C,D,F,H,J	1	0.42
C,D,H	1	0.42
C,E,F,G,H,J,K	1	0.42
C,E,F,H,I,J	1	0.42
C,E,F,H,J	14	5.93
C,E,H,I	1	0.42
C,E,H,J	4	1.69

C,H,J	1	0.42
D,E,F,G,H,J	1	0.42
D,E,F,G,H,J,K	4	1.69
D,E,F,H,I,J	1	0.42
D,E,F,H,J	4	1.69
D,E,G,H,J	1	0.42
D,E,G,H,J,K	1	0.42
D,E,H,J	2	0.85
D,F,G,H,K	2	0.85
D,F,G,K	1	0.42
D,F,H,J	1	0.42
D,G	1	0.42
D,G,H,I,J	1	0.42
D,G,H,I,J,K	1	0.42
D,G,I	1	0.42
D,H	3	1.27
D,H,I,J	1	0.42
D,H,K	1	0.42
E	1	0.42
E,F,G,H,J	1	0.42
E,F,H,I,J	1	0.42
E,F,H,I,J,K	1	0.42
E,F,H,J	2	0.85
E,H,J	2	0.85
F,G,H,K	1	0.42
F,G,K	1	0.42
F,H,J	1	0.42
F,H,J,K	1	0.42
G	1	0.42
G,H	1	0.42
G,H,I	3	1.27
G,H,I,J	3	1.27
G,H,I,K	2	0.85
G,I	1	0.42
G,K	2	0.85
H	12	5.08
H,I	4	1.69
H,I,J	4	1.69
H,I,J,K	1	0.42
H,I,K	1	0.42
H,J	6	2.54
H,J,K	2	0.85
H,K	1	0.42
H,O	2	0.85
I	1	0.42
I,J	1	0.42
I,K	1	0.42
K	1	0.42
NA(Not Applicable)	30	12.71
O	13	5.51
	236	100.00

Valid cases = 206 Missing cases = 30

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 = 15 Missing cases: 221
NA(Not Applicable) = 221

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
5	25	10.59
7	3	1.27
15	3	1.27
39	175	74.15
.c	30	12.71
	236	100.00

Valid cases = 206 Missing cases = 30

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 = 60 Unique missing data codes = 1	
Valid cases = 175	Missing cases: 61 NA(Not Applicable) = 61

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 = 206	Missing cases: 30 NA(Not Applicable) = 30

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 = 13	Missing cases: 223 NA(Not Applicable) = 223

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
500-100000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
500	100000	17208.61	13772.12

Valid cases = 206 Missing cases : 30
.c = 30

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
1000-40000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
1000	40000	10692.31	12113.25

Valid cases = 13 Missing cases : 223
.c = 223

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
440-20000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
440	20000	5348.927	3645.851

Valid cases = 206 Missing cases : 30
.c = 30

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
500-5000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
500	5000	2576.923	1605.28

Valid cases = 13 Missing cases : 223
.c = 223

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
440-30000	number
.b	don't know
.c	not applicable

Means

Min	Max	Mean	S.D.
440	30000	10671.41	7191.2

Valid cases = 206 Missing cases : 30
.c = 30

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 = 13 Missing cases : 223
.c = 223

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,D	1	0.42
C	2	0.85
D	2	0.85
E	189	80.08
E,F,G,H	1	0.42
E,H	1	0.42
G	3	1.27
H	2	0.85
I	2	0.85
O	3	1.27
NA(Not Applicable)	30	12.71
	236	100.00

Valid cases = 206 Missing cases = 30

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
C	6	2.54
D	5	2.12
E	1	0.42
O	1	0.42
NA(Not Applicable)	223	94.49
	236	100.00

Valid cases = 13 Missing cases = 223

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 3	Missing cases: 233 NA(Not Applicable) = 233

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 235 NA(Not Applicable) = 235

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	1	0.42
A,B	3	1.27
A,B,C	1	0.42
A,B,C,G	1	0.42
A,B,E,G	1	0.42
A,B,E,H	1	0.42
A,B,G,H	4	1.69
A,B,H	7	2.97
A,C,E	1	0.42
B	75	31.78
B,C,H	1	0.42
B,D	39	16.53
B,D,G,H	1	0.42
B,E	7	2.97
B,E,G	5	2.12
B,G	5	2.12
B,G,H	1	0.42
B,H	25	10.59
C	2	0.85
D	3	1.27
D,E,F,G,H	1	0.42
E	1	0.42
E,G	2	0.85
E,H	1	0.42
G,H	1	0.42
H	15	6.36
H,G	1	0.42
NA(Not Applicable)	30	12.71
	236	100.00

Valid cases = 206 Missing cases = 30

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	1	0.42
B	6	2.54
B,D	1	0.42
B,H	1	0.42
F	1	0.42
H	3	1.27
NA(Not Applicable)	223	94.49
	236	100.00

Valid cases = 13 Missing cases = 223

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: 236
NA(Not Applicable) = 236

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: 236 NA(Not Applicable) = 236

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	14	5.93
B,D	1	0.42
C	139	58.9
C,F	29	12.29
D	4	1.69
E	1	0.42
E,F	1	0.42
F	16	6.78
O	1	0.42
NA(Not Applicable)	30	12.71
	236	100.00

Valid cases = 206 Missing cases = 30

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	4	1.69
C	1	0.42
D	4	1.69
E	2	0.85
F	2	0.85
NA(Not Applicable)	223	94.49
	236	100.00

Valid cases = 13 Missing cases = 223

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: 235
NA(Not Applicable) = 235

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: 236 NA(Not Applicable) = 236

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	2	0.85
A,B	3	1.27
A,B,C,G,I	1	0.42
A,B,E,G	2	0.85
A,B,E,H	1	0.42
A,B,G	3	1.27
A,B,H	3	1.27
B	80	33.9
B,D	39	16.53
B,D,H	1	0.42
B,E	8	3.39
B,E,G	2	0.85
B,G	6	2.54
B,G,H	1	0.42
B,H	30	12.71
B,I	1	0.42
C	1	0.42
D	3	1.27
D,G	1	0.42
E	1	0.42
E,G	2	0.85
H	14	5.93
H,G	1	0.42
NA(Not Applicable)	30	12.71
	---	---
	236	100.00

Valid cases = 206 Missing cases = 30

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	1	0.42
B	7	2.97
B,D	1	0.42
B,H	1	0.42
H	3	1.27
NA(Not Applicable)	223	94.49
	236	100.00

Valid cases = 13 Missing cases = 223

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: 236 NA(Not Applicable) = 236

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: 236 NA(Not Applicable) = 236

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	25	10.59
3	181	76.63
.c	30	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,C,D	1	0.42
A,E	1	0.42
C,E,G	1	0.42
D	2	0.85
D,E,G	2	0.85
D,G	1	0.42
E	1	0.42
E,F	1	0.42
E,F,G	2	0.85
F	13	5.51
NA(Not Applicable)	211	89.41
	236	100.00

Valid cases = 25 Missing cases = 211

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: 236
NA(Not Applicable) = 236

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	78	33.05
3	128	54.24
.c	30	12.71
	236	100.00

Valid cases = 206 Missing cases = 30

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	45	19.07
A,E	8	3.39
B	7	2.97
B,D,E	1	0.42
E	17	7.2
NA(Not Applicable)	158	66.95
	236	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 = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 236
NA(Not Applicable) = 236