GROWTH, INEQUALITY, AND ORGANIZATIONAL DESIGN

THAILAND: INSTITUTIONAL SURVEY -UPDATE

For Rice Banks, Production Credit Groups, and Other Financial Institutions in the Village

Follow-Up Survey by The Office of Thai Family Research
(Under support by The National Openion Center (NORC) University of Chicago)

(Field survey)	Date/Finish date	Name	Signature
FE./Interviewer			
FE./Examiner			

(For officer)	Name	Date
Data entering personel 1st round		
Data entering personel 2nd round		
Data comparing personel		

I. Village Identification

(Team Leader Records)

CVR1A Changwat	**CVR1A [ ]**
CVR1B Amphoe	**CVR1B [ ]**
CVR1C Tambon	**CVRC [ ]**
CVR1D Village	**CVR1D [ ]**
CVR1F Institution code (For previous institution with new code, check with the team leader. For new instution, use new code begin with 1xx to 9xx at page 2, continue from the previous institution)	**CVR1F [ ]**

(Visit Information, Enumerator Records)

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

		New Code	Institution Type
1	**Saving Group**	**111**	Production Credit Group
		121	Other Saving Group
2	**Poverty Eradiction Group**	**211**	Poverty Eradication Group
3	**Women Group or Housewives Group**	**311**	Women Group
4	**Rice Group**	**411**	Rice Bank
		421	Paddy Fund Project
5	**Buffalo Bank**	**511**	Buffalo Bank
6	**Village Fund (One Million Baht)**	**611**	Village Fund- One Million Baht
7	**Other Village Funds**	**711**	Village Fund- One Hundred Thousand Baht
		721	Village Fund- Welfare
		731	Village Fund- Public Health
		741	Village Fund- Other
8	**Miscellenous**	**811**	Group- Plant growing/ Farmer
		821	Group-Livestock raising
		831	Group-Handcraft producing
		841	Group-With more than one activity
		851	Group-Product Trading only
9	**Others**	**911**	Other Institutions

If any village has many similar groups, assign number in a single digit. For example, if there are 3 rice banks and 2 paddy fund projects: Use 411, 412, 413 respectively for each rice bank and 421 and 422 respectively for each paddy fund project.

CVR2G: Visit Results

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

(Interview Information, Field Editor or Team Leader Records)

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

CVR3G: Edit Results

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

CVR3H: Action
1 - send to data entry
3 - set up repeat interview with same institution (record sections to be repeated)
5 - other (specify) **CVR3H0**

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

II. Institutional Identification

II1 Name of Institution
_____

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

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

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

II3B Moo	**II3C Name of Villages**	**II3D# of Members**

II4 Is this institution currently active? (1 - Active, 3 – Inactive. **If Active skip to II5**)	**II4 [ ]**
II4A IF INACTIVE, what year did the group stop operating?	**II4A [ ]**
II4B IF INACTIVE, what happened to cause the institution to stop operating? _____ _____ _____ _____	**II4B [xxx]**

II5 Does this institution keep bank accounts or financial records together with any other institution(s) or organization(s)? (1 - yes, 3 – no. **If no skip to II6**)	**II5 [ ]**

II5A IF YES, list the name of the other institution(s) or organization(s) and its main activity:

Name of Institution(s)	Main Activity

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

II6 Stop Time	**II6 [ ]**

III. Background Of Respondents

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

Fill in the following table*:*

CHARACTERISTICS	RESPONDENT A	RESPONDENT B
BR1 Name		
BR2 House number		
BR3 Phone number		
BR4 Whose phone is it ? **(Use codes for phone number.)**		
BR5 Sex **(1-male, 3-female)**		
BR6 Age		
BR7 Years of residence in this village		
BR8A Highest grade of school completed. (**Use codes for schooling.)**		
BR8B What educational system? **(Use codes for education system.)**		
BR9 Other professional training **(Use codes for professional training.)**		
BR10 Current Occupation **(Use codes for occupation.)**		
BR11 Type of worker now **(Use codes for type of worker.)**		
BR12 Current and past village/tambon positions **(Use codes for title. Record all that apply.)**		
BR13 Current position in institution **(Use codes for position in institution. Record all that apply.)**		
BR14 Number of years as a member		
BR15 Number of years in current office		
BR16 Responsibilities in institution (**Use codes for responsibilities. Record all tha apply.**)		
BR17 Is the person paid any allowance by the institution? (1 - yes, 3 - no) (**If yes, coninue. If no, skip to IA3.)**		
BR18 How much is the allowance?		
BR19 How often is he/she paid?		

BR4: Codes for whose phone: 1-my own, 3-neighbor's, 5-village's public phone

BR8A: Codes for highest grade completed

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

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

BR9: Codes for Professional Training

BR10: Codes for Occupation

1 - inactive
3 - in school
5 - rice farmer
7 - corn farmer
9 - shrimp farmer
11 - raise fish other than shrimp
13 - orchard farmer
15 - farmer growing a different crop
17 - raise livestock: chicken or duck
19 - raise livestock: pig, cow or water buffalo
21 - construction work in village
23 - construction work out of village but in Changwat
25 - construction work in Bangkok
27 - rice miller
29 - shop keeper
31 - factory worker – production
33 - mechanic
35 - clerical worker
37 - administrative or managerial job
39 - other (specify) **BR10O**

BR11: Codes for worker type

1 - wage worker
5 - unpaid family worker
7 - owner (self employed)
9 - gov't employee
11 - piece rate worker at home
13 - piece rate worker outside home
15 - other

BR12: Codes for Village or Tambon Positions

A - no positions
B - headman
C - assistant headman
D - kamnan
E - assistant kamnan
F - PCG committee member
G - Rice Bank committee member
H - head of BAAC group
I - member of women's group committee
J - member of housewife's group committee
K - member of tambon council
L - member of the committee of another organization

BR13: Codes for Postition in Institution

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

BR16: Codes for Responsibilities in Institution

A - Perform Audits
B - Manage Cash
C - Keep Group Records
D - General Affairs
E - Financial Affairs
F - Control the Accounting System

G - Do the Accounting
H - Collect Money from Members
I - Make Deposits With Bank
J - Distribute Dividends
K - Run Group Meetings
L - Other (specify) **BR16O**

IV. Identification Of Activities

Savings

IA3 Has this institution offered savings facilities to its members during the last year? (1 - yes, 3 - no)	**IA3** **[ ]**
IA4 Has this institution continuously offered savings service since it first started the service ? (1 - yes, 3 - no) **(If yes, skip to IA9. If no, continue.)**	**IA4** **[ ]**
IA5 Why does this institution not offer savings facilities to its members ? _____ _____ _____	

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

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

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

1. Borrowing record of each member
2. Other borrowing records by types of borrows
3. Borrow contracts
4. Committees reports

Lending

IA12 Has this institution offered lending services to its members during the last year? (1 - yes, 3 - no)	**IA12** **[ ]**
IA13 Has this institution continuously offered lending services since it first started the service ? (1 - yes, 3 - no) (If yes, skip to IA18. If no, continue.)	**IA13** **[ ]**
IA14 Why does this institution not offer lending services to its members ? _____ _____ _____	**IA14** **[ ]**
IA18 Does this institution keep the records of lending ? (1 - yes, 3 - no)	**IA18** **[ ]**

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

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

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

Investment

IA21 Does this institution currently invest in income generating activities ? (1 - yes, 3 - no)	**IA21** **[ ]**
IA22 Has this institution continuously incest in income generating activities since it first started ? (1 - yes, 3 - no) (If yes, skip to IA27. If no, continue.)	**IA22** **[ ]**
IA23 Why does this institution not offer lending services to its members ? _____ _____ _____	

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

IA27A If the institution keeps the records of the investment of members, ask to see them and make photocopies of summary data for further study.

(!! Instructions on what should be copied.)

1. Revenue account for activity
2. Buy and sell account
3. Committee report of each activity

IA28 We would like to learn more about all of the non-financial services offered by this institution from the services in the table below.
IA28A For each service listed below, please tell us if the service was offered during the last year (1-yes, 3-no. If 3, skip to next service. If it is the last, skip to FD21)
IA28B How much money (if any) was charged for the service. (Record the amounth, if no charge, put 0)

SERVICE	**LA28A (currently)**	**CHARGE (how much)**
Occupation		
A. Plowing		
B Harrowing		
C Transplanting		
D Harvesting		
E Weeding		
F Vaccination		
G Joint purchase of inputs		
H Joint sale of products		
I Joint application of inputs		
J Working animals		
K Walking animals		
L Machine & equipment		

M Loading & unloading		
N Labor		
O Other***(specify)***		
Training and Consultation		
P Training in agricultural activities		
Q Training in non-agricultural activities		
R Advice/consultation for agricultural activities		
S Advice/consultation for non-agricultural activities		
Livelihood		
T Insurance		
U Death benefits		
V Emergency assistance		
W Medical care		
X Other***(specify)***		
Coordination		
Y Access to common land		
Z Labor sharing		
AA Pest control		
AB Water access		
AC Other***(specify)***		

V. FOUNDATION

FD0 Start Time	**FD0** **[ ]**

FD21 Has any training given to the officers of this institution during the last year? (1- yes, 3 - no) **(If yes, continue. If no, skip to FD27.)**	**FD21** **[ ]**
FD24 How long did the training last ?	**FD24 days** **[ ]**
FD25 How many people attended the training session ?	**FD25** **[ ]**
FD26 What were the topics covered ? **(Use code for traiing topics. Record all that apply.)** **FD26oth_____**	**FD26** **[ ]**

FD26: Codes for Taining Topics

A - accounting
B - loan management
C - skills of organizing groups
D - application for membership
E - motivation for savings and /or investment
F - benefits of this institution
G - other (specify **FD26oth_____)**

FD34 Has any training given to general members of this institution during the last year? (1- yes, 3 - no) **(If yes, continue. If no, skip to FD40.)**	**FD34** **[ ]**
FD37 How long did the training last ?	**FD37 days** **[ ]**
FD38 How many people attended the training session ?	**FD38** **[ ]**
FD39 What were the topics covered ? **(Use code for traiing topics. Record all that apply.)** **FD39oth_____**	**FD39** **[ ]**

FD39: Codes for Taining Topics

A – accounting
B - loan management
C - skills of organizing groups
D - application for membership
E - motivation for savings and /or investment
F - benefits of this institution
G - other (specify **FD39oth_____)**

VI MEMBER/CLIENTS OF THE INSTITUTION

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

Codes for Membership

A - anyone
B - villagers only
C - tambon residents only
D - men
E - women
F - land owners
G - landless
H - poor
I - wealthy
J - certain occupations (specify: **MC1/2oth1_____)**
K - recommendation of exiting members
L - other (specify: **MC1/2oth2_____)**

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

Code for Member Qualification

A - age
B - sex
C - education level
D - occupation
E - landholding
F - crops grown
G - income
H - wealth
I - religious affiliation
J - nationality
K - reputation
L - size of family
M - number of years living in this village
N - membership with other organization (specify: **MC7oth1_____)**
O - reccomendation of exiting members
P - expected amount of saving
Q - other (specify: **MC7oth2_____)**

MC9 Is there an application fee for membership? (1 - yes, 3 - no) **(If yes, continue. If no, skip to MC10.)**	**MC9** **[ ]**
MC9A How much is the application fee for membership ?	**MC9A baht** **[ ]**
MC10 Is there a membership fee ? (1 – yes, 3 - no) **(If yes, continue. If no, skip to MC11.)**	**MC10** **[ ]**
MC10A How much is the membership fee ?	**MC10A baht** **[ ]**
MC11A Present No. of Members	**MC11A** **[ ]**
MC11B No. of Members a Year Ago **(If MC11A=MC11B, skip to SV1)**	**MC11B** **[ ]**
MC12 Why does the No. of Members change during the past 12 months? _____ _____ _____	

VII. INTERNAL SAVINGS

Check IA3 to see if this institution provides savings service currently. If it does continue. If it does not, skip to LD1.

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

SV1: Codes for Form of Deposit

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

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

Codes SV4, SV5 for Types of Savings

A - pledged savings (regular, scheduled savings)
B - pledged shares (regular, scheduled share purchase)
C - savings (spontaneous)
D - shares (spontaneous)
E - special deposits
F - time deposits
G - other (specify: **SV4/5oth_____)**

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

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

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

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

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

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

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

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

VIII INTERNAL LENDING

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

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

LD1, 2: Codes for Form of Loans

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

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

LD5, 6: Codes for Eligibility

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 (Specify: **LD5/6oth_____)**

LD10 Collateral

LD10A Does this institution require a collateral for a loan ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD11.)**	**LD10A** **[ ]**
LD10B What kinds of asstes are accepted as collaterals ?	**LD10B** **[xxxxxxxxxx]**
LD10C What is the ration between the value of collateral and the size of loan ?	**LD10C** **[ ]**
LD10D Has there been any change in the policies on collateral during the last year? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD11.)**	**LD10D** **[ ]**
LD10E Why did it change ?	

LD11 Guarantor

LD11A Does this institution require a quarantor for a loan ? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD12)**	**LD11A** **[ ]**
LD11B How many guarantors are required ?	**LD11B** **[ ]**
LD11C Do the guarantors have to be the members of this institution ? (1 - yes, 3 - no)	**LD11C** **[ ]**
LD15 Does the institution monitor the loans after they are disbursed? (1 - yes, 3 - no) **(If yes, continue. If no, skip to LD18A.)**	**LD15** **[ ]**
LD15A How often are loans monitored? *(ex: monthly, half-way point, etc.)*	**LD15A** **[ ]**
LD15B Who is responsible for monitoring the laons?	**LD15B** **[ ]**
LD15C How do you monitor the loans ? (*e.g.,* all the loans or randomly ?)	**LD15C** **[ ]**

LD18A Check IA18. If the institution does not keep the records of loans, skip to LD26. If it does, analyze the records to answer and ask the following questions.

LD18A In the last 12 months, how many loans did this institution offer? (No. of loan contract)	**LD18A** **[ ]**
LD18B In 12 months before that, how many loans did this institution offer? (No. of loan contract) **(If LD18A=LD18B, skip to LD21A)**	**LD18B** **[ ]**
LD18C Why did it change? _____ _____	
LD21A In the last 12 months, how much did this institution offer? (Amount of money)	**LD21A** **[ ]**
LD21B In 12 months before that, how much did this institution offer? (Amount of money) **(If LD21A=LD21B, skip to LD24A)**	**LD21B** **[ ]**
LD21C Why did it change? _____ _____	**LD21C** **[ ]**

LD24A At present, how much does the interest rate charged by this institution? (per year) (If others than money, record in detail)	
LD24B In the last 12 months, how much did the interest rate charged by this institution? (per year) (If others than money, record in detail) **(If LD24A=LD24B, skip to DF3A)**	
LD24C Why did it change? _____ _____	

IX. EXTENDED REPAYMENT OF LOANS AND DEFAULT

DF3A In the past 12 months, how many times has this institution extend the due date of principal loan payment or any other default ? **(If none, record 0)**	**DF3A [ ]**
DF3B In the past 12 months, how many times has this institution extend the due date of interest payment or any other default ? **(If none, record 0)**	**DF3B [ ]**
DF3C In the past 12 months, how many times has the debtor not paid the loan? (such as the institution has to collect the debt from the guarantor or collect the collateral or it is an NPL that the loaning institution must defualt from the account)	**DF3C [ ]**

DF3D-F Fill out the following table about the reason the institution extend the payment due date for principal loan and interests (DF3A, column DF3D), and the extension of payment due date for interests (DF3B, column DF3E) and the payment for loan (DF3C, column DF3F) in the past 12 months.

REASON:	**DF3D** Extend Only Principal # of cases	**DF3E** Extension of Interest # of cases	**DF3F** No payment # of cases
Family Problems			
1 Death of spouse			
2 Death of other family member			
3 Divorce			
4 Change in family structure			
5 Elderly to take care of			
6 Other: **DF3oth1**_____			
Illness:			
7 Cost of medicine			
8 Cost of hospital/clinic			

9 Cost of treatment			
10 Other: **DF3oth2_____**			
Housing:			
11 House burned down			
12 House was robbed			
13 Other: **DF3oth3_____**			
Natural Disaster:			
14 Flood			
15 Drought			
16 Hailstorm			
17 Strong wind			
18 Other: **DF3oth4_____**			
Employment:			
19 Fired from job			
20 Unable to find new job			
21 Other:			
Other:			
Other: **DF3oth5_____**			

X. INTERNAL STRUCTURE OF THE INSTITUTION

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

ST0 Start Time	**ST0** [ ]

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

No.	**ST2A** **Name**	**ST2B** **Number**	**ST2C** **Meeting**

No.	**ST2D** **Responsibility**

ST3 Did this institution hold a general meeting for all the members during last	**ST3**

12 months? (1-yes 3-no) **If no, skip to ST4**	**[ ]**

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

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

ST4 Please fill out the following table for the person responsible for managing the money of the institution and the person responsible for keeping the records of the institution **(Note: if either of these people are respondents of the survey, write his/her name only and skip the questions ST7.)**

	1. Fund Manager	**2. Record Keeper**
ST4A Name		
ST4B House number		
ST4C Phone number		
ST4D Whose phone is it ? (see code)		
ST4E Sex **(1-male, 3-female)**		
ST4F Age		
ST4G Years of residence in this village		
ST4H Highest grade of school completed. (**Use codes for schooling.)**		
ST4I What educational system? **(Use codes for education system.)**		
ST4J Other professional training **(Use codes for professional training. Record all that apply.)**		
ST4K Current Occupation **(Use codes for occupation.)**		
ST4L Type of worker now **(Use codes for type of worker.)**		
ST4M Current and past village/tambon positions **(Use codes for title. Record all that apply.)**		
ST4N Current position in institution		

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

ST4H: Codes for schooling

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

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

ST4J: Codes for Professional Training

A -

ST4K: Codes for Occupation

1 - inactive
3 - in school
5 - rice farmer
7 - corn farmer
9 - shrimp farmer
11 - raise fish other than shrimp
13 - orchard farmer
15 - farmer growing a different crop
17 - raise livestock: chicken or duck
19 - raise livestock: pig, cow or water buffalo
21 - construction work in village
23 - construction work out of village but in Changwat
25 - construction work in Bangkok
27 - rice miller
29 - shop keeper
31 - factory worker – production
33 - mechanic
35 - clerical worker
37 - administrative or managerial job
39 - other (specify) **BR10O**

ST4L: Codes for worker type

1 - wage worker
5 - unpaid family worker
7 - owner (self employed)
9 - gov't employee
11 - piece rate worker at home
13 - piece rate worker outside home
15 - other

ST4M: Codes for Titles

A - no positions
B - headman
C - assistant headman
D - kamnan
E - assistant kamnan
F - PCG committee member
G - Rice Bank committee member
H - head of BAAC group
I - member of women's group committee
J - member of housewife's group committee
K - member of tambon council
L - member of the committee of another organization

ST4N: Codes for Postition in Institution

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

ST4Q: Codes for Responsibilities in Institution

A - Perform Audits
B - Manage Cash
C - Keep Group Records
D - General Affairs
E - Financial Affairs
F - Control the Accounting System
G - Do the Accounting
H - Collect Money from Members
I - Make Deposits With Bank
J - Distribute Dividends
K - Run Group Meetings
L - Other (specify) **BR16O**

ST7 Financial Statements -

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

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

XI. INCOME GENERATING ACTIVITIES OWNED BY THE INSTITUTION.

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

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

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

Codes for Investment Projects

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

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

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

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

IG3 How does the institution use the income earned from the inverstment project ?	**IG3** **[xxxxxxxxx]**
IG4 Does this instituion keep the records of how the income from the investment project is used ? (1 - yes, 3 - no) **(If yes, ask them to show you the records and photocopy the summary statistics. If no summary statistics is available, analyze the records to genrate your own summay .)**	**IG4** **[ ]**

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

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

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

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

Please tell us about this institution's savings account with the outside financial institutions.
RF2A Name of institution
RF2B How much is the Current balance in the savings account?
RF2C The annual saving interest in the past 12 months
RF2D How much did this institution deposit with this financial institutions during the past 12 months?
RF2E How much did this instution withdrawl with this financial institutions during the past 12 months?

Number	**RF2A Financial Institution Name**	**RF2B Current Balance**	**RF2C Interest rate**	**RF2D Deposit**	**RF2E Withdrawl**

RF10 Has this institution borrowed money from an outside financial institution during the last year? (1 - yes, 3 - no) **(If yes, continue. If no, skip to RF12.)**	**RF10** **[ ]**

Ask the questions in RF11A-1 about the outside financial institutions that this institution loan with.
RF11A Name of institution
RF11B Location (1- in this village 3- in this tambon 5-not this tambon but in this amphoe 7- not this amphoe but this changwat 9- another changwat 11- in Bangkok)
RF11E Original amount of loan
RF11F Current outstanding balance
RF11G Interest rate
RF11H This loan was from during the past 12 months? (1-yes 3-no)

Deposit#	**RF11A Financial Institution Name**	**RF11B Location**	**RF11E Original Loan**	**RF11F Current Balance**	**RF11G Interest Rate**	**RF11H Loan within months**

RF11I Why loan this money?

Deposit#	**Why loan this money**

RF14 Has this institution received a free aid from an outside institution during the past 12 months? (1 - yes, 3 - no) **(If yes, continue. If no, skip to FA0.)**	**RF14** **[ ]**

RF15 Please tell us about the investments from outside institutions.
RF15A Name of institution
RF15B Location (1- in this village 3- in this tambon 5-not this tambon but in this amphoe 7- not this amphoe but this changwat 9- another changwat 11- in Bangkok)
RF15C Amount of free aid
RF15D Purpose of free aid

Deposit#	**RF15A Financial Institution Name**	**RF15B Location**	**RF15C Amount of free aid**	**RF15D Purpose of free aid**

XIII. FREE AID

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

FA1 Has the institution give free aids to people during the past 12 months ? **(**1 - yes, 3 - no) **(If yes, continue. If no, skip to FA9.)**	**FA1** **[ ]**
FA2 What is the form of the free aid given by this institution ? **(Use codes for free aid. Record all that apply.)** **FA2oth1_____** **FA2oth2_____** **FA2oth3_____**	**FA2** **[ ]**

Codes for Free Aid

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

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

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

	Reason:	# of cases
	PROBLEMS WITHIN FAMILY:	
A	Death of spouse	
B	Death of other family member	
C	Divorce	
D	Change in family structure	
E	Elderly to take care of	
F	Other:**FA8oth1_____**	
	ILLNESS:	
G	Cost of medicine	
H	Cost of hospital/clinic	
I	Cost of treatment	
J	Other: **FA8oth2_____**	
	HOUSING:	
L	House burned down	
M	House was robbed	
N	Other: **FA8oth3_____**	
O	Other:	
	NATURAL DISASTER:	
P	Flood	
Q	Drought	
R	Hailstorm	
S	Strong wind	
T	Other: **FA8oth4_____**	
	EMPLOYMENT:	
U	Fired from job	
V	Unable to find new job	
W	Other: **FA8oth5_____**	
	OTHER:	
X	Other:	

FA10 Stop Time	**FA10 [ ]**

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EXTRA1 Ask only the "million baht village fund", How does the "million baht village fund" set up an interest rate on loan to member?

.....
.....

.....
.....

.....
.....

.....
.....

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Enumerator: Before interview please describe the sentences below to every household.

I am (introduce name of the enumerator) working for the office of Thai family research as an enumerator. Today I come here to interview you and your family members for various topics concerning your household in the past year. I receive permission from local administrators (tambon, head of village) to conduct this task.

First of all I would like to introduce the research project. This project is entitled **the project for the pattern of growth and inequality of Thai economy**. One of its objectives is to record the yearly changes of household characteristics such as occupation, revenue, expenditure, loan, healthcare. This information is useful as the supporting database for the community planning that is in need of accurate data of households and communities. Since 1997, the project has stared collecting data from household survey from 3,000 household in 4 provinces which are Chacheongsao, Lopburi, Buriram and Sri saket. Your household is one of 3,000 households that constantly cooperate with the research project from the beginning. On behalf of the research project, I would like to express my sincere thank for your cooperation.

The research project promises that your household data such as member name, occupation, revenue, expenditure and loan will not be disclosed to the third party or any organization. There will be no experiment that is harmful or detrimental to you and your family members' safety, reputation or health. You may contact for an acknowledgement of our policy from Mr. Songpol Wilairat or Ms.Laddawan Kamkao who take charge of this project at phone number 02-954-4898 or 02-9544570 or mail/fax at 02-9544898 to director of Thai household research project 32/9 Rungsarit Nuer, Lad Yao, Chatuchak, Bangkok 10900.

During the course of the interview if you are busy or do not want to respond to any or all parts of the interview or want to quit the interview, please feel free to do so. The research project wants to apologize for your and your family members' valuable time and we would like to thank you for giving us an opportunity to elaborate the details of ….. if you do not have any question, I would like to start interviewing and recording data in the survey..

Additional Questionaires

FD1 In what year was this institution founded ?	FD1 [ ]

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

FD10: **Codes for initial fund**

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

Source of Funds	**FD11 Amount**	**FD12 Organization**
A. Donation from Members		**NA**
B. Initial Savings of Members		**NA**
C. Investment of Members		**NA**
D. Donation from Another Village Organization		
E. Loan from Another Village Organization		
G. Investment form Another Village Organization		

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H. Donation from an Organization outside the village		
I. Loan from an Organization outside the village		
J. Investment from an Organization outside the village		
L. Others.....		
M. Others.....		

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

Please ask for a record of membership (Samut Thabian Samachik).
If the institution does not keep the records of membership, skip to SV16.

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

	MC11A Year	MC11B No. of Members		MC11A Year	MC11B No. of Members
1			11		
2			12		
3			13		
4			1		

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			4		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		

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

SV17A~B Find out the total number of savers at the end of each year (or beginning) and fill in the following table **(<u>If only the members can save with this institution AND if in order to be a member one must save, then skip to SV21</u>.)**

Type 1_____			**Type 2_____**		
	SV17A Year	**SV17B** No.of Savers		**SV17C** Year	**SV17D** No.of Savers

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

1			1		
2			2		
3			3		
4			4		
5			5		
6			6		
7			7		
8			8		
9			9		
10			10		
11			11		
12			12		
13			13		
14			14		
15			15		
1			1		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

6			6		
17			17		
18			18		
19			19		

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

	Type1_____			**Type2_____**	
	SV21A Year	SV21B Amount of Savings		SV21C Year	SV21D Amount of Savings
1			1		
2			2		
3			3		
4			4		
5			5		
6			6		
7			7		
8			8		
9			9		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

10			10		
11			11		
12			12		
13			13		
14			14		
15			15		
16			16		
17			17		
18			18		
19			19		
20			20		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

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

	Type1_____			**Type2_____**	
	SV24A year	**SV24B %**		**SV24C** year	**SV24D %**
1			1		
2			2		
3			3		
4			4		
5			5		
6			6		
7			7		
8			8		
9			9		
10			10		
11			11		
12			12		
1			1		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

3			3		
14			14		
15			15		
16			16		
17			17		
18			18		
19			19		
20			20		

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

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

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

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

Type 1_(Ordinary)_			**Type 2(Emergency)___**			**Type 3(Special)_**		
	LD61A Year	**LD61B** No. of Loans		**LD61C Year**	**LD61D** No. of Loans		**LD61E Year**	**LD61F** No. of Loans
1			1			1		
2			2			2		
3			3			3		
4			4			4		
5			5			5		
6			6			6		
7			7			7		
8			8			8		
9			9			9		
10			10			10		
11			11			11		
12			12			12		
13			13			13		
14			14			14		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

15			15			15		
16			16			16		
17			17			17		
18			18			18		
19			19			19		
20			20			20		

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

Type1_(Ordinary)_			**Type2(Emergency)___**			**Type3(Special)_**		
	LD64A Year	**LD64B** Annual Loans		**LD64C Year**	**LD64D** Annual Loans		**LD64E Year**	**LD64F** Annual Loans
1			1			1		
2			2			2		
3			3			3		
4			4			4		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

5			5			5		
6			6			6		
7			7			7		
8			8			8		
9			9			9		
10			10			10		
11			11			11		
12			12			12		
13			13			13		
14			14			14		
15			15			15		
16			16			16		
17			17			17		
1			1			1		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

8			8			8		
19			19			19		
20			20			20		

LD67A~F Find out the amount of annual interests rate loans and fill in the following table.

Type1_(Ordinary)_			**Type2(Emergency)___**			**Type3(Special)_**		
	LD67A Year	**LD67B** %		**LD67C Year**	**LD67D** %		**LD67E Year**	**LD67F** %
1			1			1		
2			2			2		
3			3			3		
4			4			4		
5			5			5		
6			6			6		
7			7			7		
8			8			8		
9			9			9		
10			10			10		
11			11			11		

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

12			12			12		
13			13			13		
14			14			14		
15			15			15		
16			16			16		
17			17			17		
18			18			18		
19			19			19		
20			20			20		

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

Additional Questions-(Resurvey) Institution Questionaires (about BAAC)

RF - ไม่ตอบ NA - คำถามไม่เหมาะสมหรือไม่เกี่ยวกับผู้ตอบ DK – ไม่ทราบ MI -ไม่มีข้อมูล

BA1 Has BAAC continuing consulted with the committee about the institution or fund? (1-yes 3-no If no, skip to other sections)	**BA1** **[ ]**
BA2 Has BAAC seen the records or the accounts of the institution or fund? (1-yes 3-no)	**BA2** **[ ]**
BA3 Has BAAC given any suggestion to the institution or fund? (1-yes 3-no)	**BA3** **[ ]**