**Project: Growth, Inequality and Organizational Design of Thailand**

(Sponsored by National Opinion Research Center, the University of Chicago)

# BAAC's Clients Group Member Questionnaire: Risk Respond and Expected Net Income of the Household

Center of Thai Family Research

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Survey: BAAC's Clients Group Member

File Name: _____

| | Name | Date |
|---|---|---|
| R | | |
| V | | |
| Compare (1) | | |
| Compare (2) | | |
| Export | | |

Household Identification
(Reported by the head of interview team)

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

(Visit Information, Enumerator Records)

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

**CVR2F: Visit Results**
1 - completed
3 - partially completed
5 - Group Leader refused
7 - no one home
9 - Group Leader unable to answer questions satisfactorily
11 - other (specify) **(CVR2FO)**

(Interview Information, Field Editor or Team Leader Records)

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

**CVR3F: Edit Results**
1 - ready for data entry
3 - talk to enumerator
5 - sections incomplete
7 - recommend or assign replacement group
9 - other (specify) **(CVR3FO)**

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

## II. Risk Response

Now I would like to ask you some questions about how your household copes with changes in your family welfare.

| | |
|---|---|
| **RR4** Comparing this past year (June 1999 – May 2000) to the year before that (June 1998 – May 1999), which was the worst year for household income? *(1 – this past year, June 1999 – May 2000, 3 – the year before, June 1998 – May 1999, 5 – income exactly the same in both years. If 3 or 5 skip to the next section.)* | **RR4** [ ] |
| **RR5** Why? (Record codes for first two that the respondent mentions)<br>**RR5AO** (if other) _____<br><br>**RR5BO** (if other) _____ | **RR5A** [ ]<br>**RR5B** [ ] |
| **RR5AO Translation** _____<br>**RR5BO Translation** _____ | |

| | |
|---|---|
| **RR6** Enumerator: If the answer of RR4 is 3 then ask this question- Was that year (June 1998-May 1999) a bad year for many households in this village or not?<br>Enumerator: If the answer of RR4 is 1 or 5 then ask this question- Was last year (June 1999-May 2000) a bad year for many households in this village or not?<br>(1 - yes, 3 - no) | **RR6** [ ] |

| | |
|---|---|
| 11 - flood<br>13- not enough rainfall<br>15- pests destroy crop<br>17- crop yield low for some other reason<br>19- fire destroys house and/ or equipment<br>21 - low price for output<br>23 - high input prices<br>25 - education expenses are higher<br>27 - need extra money for ceremony<br>29 - income lower because of retirement<br>31 - high investment costs<br>33 - high expenses because of illness<br>35 - building expenses are higher<br>37 - death in family<br>39 - worked fewer days in current occupation<br>41 - bad year for household business<br>43 - lost money from gambling<br>45 - unable to repay debts | 61 - lower educational expenses<br>63 - lower expenses for some other reason<br>65 - children finish school and go to work<br>67 - children send money home<br>69 - get a better main job<br>71 - have an additional occupation<br>73 - grow a new crop<br>75 - high price for output<br>77 - good weather for farming<br>79 - high crop yield for another reason<br>81 - able to borrow<br>83 - high land prices<br>85 - worked more days in current occupation<br>87 - high demand for product<br>89 - won lottery<br>91 - other (specify) **RR5AO**, **RR5BO** |

**RR7** What did your household do to get by last year?
**RR7A Spontaneous Responses** (record a 1 in the column next to the responses that the respondent mentions without prompting)
**RR7B Non-Spontaneous Responses** (read all of the responses that the respondent has not mentioned yet. Record a 1 if the respondent did the activity last year)
**RR8 Help with money or goods** (Ask this question only if the respondent has a 1 for any of the actions 9 - 25, or a relevant "other") Was this a gift or does it have to be repaid? If it is not a gift, do you need to repay at a specific time, or whenever you are able? **Codes**: 1 - gift, 3 - repay when able, 5 - repay at a specific time

| | **Household Actions** | **RR7A** not prompted | **RR7B** prompted | **RR8** repay |
|---|---|---|---|---|
| 1 | sell/eat rice in storage | | | NA |
| 2 | spend less on household items, food etc. | | | NA |
| 3 | spend less on inputs | | | NA |
| 4 | sell jewelry | | | NA |
| 5 | sell land | | | NA |
| 6 | work harder than in a normal year | | | NA |
| 7 | work at additional occupation | | | NA |
| 8 | use savings | | | NA |
| 9 | get help from government | | | |
| 10 | get help from relatives in village (not money) | | | |
| 11 | get help with money from relatives in the village | | | |
| 12 | get help from relatives outside of the village (not money) | | | |
| 13 | get help with money from relatives outside of the village | | | |
| 14 | get help from non-relatives in village (not money) | | | |
| 15 | get help with money from non-relatives in the village | | | |
| 16 | get help from non-relatives outside of the village (not money) | | | |
| 17 | get help with money from non-relatives outside of the village | | | |
| 18 | get help from the temple | | | |
| 19 | borrow from BAAC group members | | | |
| 20 | borrow from BAAC | | | |
| 21 | borrow from supplier of inputs in the village | | | |
| 22 | borrow from supplier of input outside of the village | | | |
| 23 | borrow from moneylender in village | | | |
| 24 | borrow from moneylender outside of village | | | |
| 25 | borrow from village store owner | | | |
| 26 | borrow from village rice bank | | | NA |
| 27 | borrow from PCG | | | NA |

| | | | | | |
|---|---|---|---|---|---|
| 28 | borrow from Housewife's group | | | | NA |
| 29 | borrow from village fund | | | | NA |
| 30 | borrow from Marketing Demonstration Center | | | | NA |
| 31 | borrow from Agricultural Cooperative | | | | NA |
| 32 | borrow from commercial bank | | | | NA |
| 33 | migrate for less than 6 months for work (some/all of household) | | | | NA |
| 34 | migrate for 6 or more months for work (some/all of household) | | | | NA |
| 35 | sell livestock or equipment* | | | | NA |
| 36 | other (specify) | **Translation** | | | |
| 37 | | | | | |
| 38 | | | | | |
| 39 | | | | | |
| 40 | | | | | |

Ask the respondent to tell you the first, second and third most important responses.

| **Order of Responses** | **RR9A** |
|---|---|
| First most Important | **[ ]** |
| | **RR9B** |
| Second most Important | **[ ]** |
| | **RR9C** |
| Third most Important | **[ ]** |

## XVI. Income

Now I would like to ask you some questions about what your household's income was over the past 12 months.

| | |
|---|---|
| **IN1** (Gross Income) What was your household's total gross income over the past 12 months? | **IN1** **[ ]** |

**Recommendation for Enumerator**

(The goal of this section is to come up with an accurate estimate of the household's income [include all the household members!] over the past 12 months AND to get as much detail as possible about the sources of the income. Some respondents will be able to tell you what their gross revenue is and then will be able to break it down by source in the section below. Other respondents will know how much they received by source and need help adding it up to get a total. Do not worry about asking questions IN1 and 4 in order. Your calculators will be helpful!)

(The respondent may need help – try asking about revenues last month, then ask if last month was typical – if it is typical, tell the respondent what 12 times the monthly figure is and see if they agree with the amount. Should it be higher or lower? By how much? Keep going until the respondent agrees with your figure. Remember this is supposed to be an estimate of the total gross income of the household – all the people who live and eat in the house for at least 6 months out of the year. Remind the respondent to include the value of home produced and consumed items - rice, for example. Please use the following table to help you and the respondent figure out what their revenues for the past year was. As much as possible fill in the table below, but do not worry about it if you do not figure everything out.

**IN2** Has anyone in your household received any of the following payments (ask about each payment in the table below) during the past 12 months? 1 - yes, 3 - no

**IN4** (If yes) How much did they receive over the past 12 months? (If the respondent knows revenue source by broader categories than the ones listed below, use column **IN3** to record the category. For example, if revenues for rice farming and other crops are 20,000 Baht, then record 20,000 Baht in column **IN4** row A, and in column **IN3** record A, E to indicate that the 20,000 Baht is for revenues from rice farming and other crops.)

| **Revenue Source** | **IN2** any? | **IN3** source | **IN4** amount of revenue |
|---|---|---|---|
| A. Rice Farming | | | |
| B. Corn Farming | | | |
| C. Vegetable Farming | | | |
| D. Orchard Farming | | | |
| E. Other Crop | | | |
| F. Raising Shrimp | | | |
| G. Raising Fish | | | |
| H. Raising Chickens or Ducks | | | |
| I. Raising Pigs, Cows or Buffalo | | | |
| J. Raising other Livestock | | | |
| K. Wages | | | |
| L. Salaries | | | |
| M. Rice Mill | | | |
| N. Store | | | |
| O. Mechanic/Repair Shop | | | |
| P. Hair Salon/Barber | | | |
| Q. Restaurant/Noodle Shop | | | |
| R. Trading | | | |
| S. Other Business (specify) | | | |
| S1 | | | |
| S2 | | | |
| T. Payments for Renting Land | | | |
| U. Payments for other Rentals | | | |
| V. Payments from Selling Land | | | |
| W. Government Assistance | | | |
| X. Interest on Savings | | | |
| Y. Income from Loan Repayments | | | |
| Z. Scholarships or Grants | | | |
| AA. Income from Boarders | | | |
| BB. Proceeds from ROSCA | | | |
| CC. Remittances from Relatives | | | |
| DD. Remittances from Friends | | | |
| EE. Government Lottery | | | |
| FF. Dividends | | | |
| GG. Retirement Compensation | | | |
| HH. Gifts | | | |
| II. Other Income (specify) | | | |

| | | | |
|---|---|---|---|
| II1 | | | |
| II2 | | | |
| II3 | | | |
| **Total (should equal IN1)** | NA | NA | |

| | |
|---|---|
| **IN6** (Business/Farm Expenses) Over the past 12 months, what were the total business or farm expenses for the household? (**IN10F + IN10S + IN10B**) | **IN6** **[ ]** |

(Again the respondent may need help – included in these expenses should be **ALL** expenses associated with running the family farm and business: wages, marketing and transportation, expenses for products, the value of seed, of inputs (fertilizer, feed, etc.), of livestock, other raw materials. As you are helping the respondent to figure out total expenses, please fill in as much of the table below as possible)

**IN7F,S,B** Has anyone in your household had the following farm/shrimp/business expense (ask about each expense in the table below, and probe for others) during the past 12 months? (1 - yes, 3 – no)
**IN9F,S,B** (If yes) How much did they spend over the past 12 months? (If the respondent knows expenses by broader categories than the ones listed below, use column **IN8F** to record the category. For example, if expenses for seed and fertilizer are 3000 Baht, then record 3000 Baht in column **IN9F** row A, and in column **IN8F** record A, B to indicate that the 3000 Baht is for seed and fertilizer.)

| **Farm Expenses** | **IN7F** any? | **IN8F** source | **IN9F** Amount of expense |
|---|---|---|---|
| | | | |
| A. seeds | | | |
| B. fertilizers | | | |
| C. pesticides/herbicides | | | |
| D. wages – all paid labor | | | |
| E. meals for laborers | | | |
| F. rental cost of all tractors, machinery and equipment | | | |
| G. all land rental | | | |
| H. fuel for tractors and any other machinery and equipment | | | |
| I. maintenance of tractors and other machinery and equipment | | | |

| | | | |
|---|---|---|---|
| J. purchase of young or breeding livestock | | | |
| K. food for livestock | | | |
| L. Other (specify) | | | |
| L #1 | | | |
| L #2 | | | |
| L #3 | | | |
| **IN10F Total Farm Expense** | NA | NA | |

| **Shrimp/Fish Expenses** | **IN7S** any? | **IN8S** source | **IN9S** expense |
|---|---|---|---|
| A. wages – all paid labor | | | |
| B. meals for laborers | | | |
| C. rental cost of all tractors, machinery and equipment | | | |
| D. all land rental | | | |
| E. fuel for tractors and any other machinery and equipment | | | |
| F. maintenance of tractors and other machinery and equipment | | | |
| G. cost of baby shrimp/fish | | | |
| H. shrimp and fish breeding expenses | | | |
| I. shrimp and fish food | | | |
| J. chemicals for shrimp/fish ponds | | | |
| K sea water for shrimp/fish ponds | | | |
| L. Other (specify) | | | |
| L #1 | | | |
| L #2 | | | |
| L #3 | | | |
| **IN10S Total Shrimp/Fish Expense** | NA | NA | |

| **Business Expenses** | **IN7B** any? | **IN8B** source | **IN9B** expense |
|---|---|---|---|
| A. wages – all paid labor | | | |
| B. meals for laborers | | | |
| C. rental cost of all machinery and equipment | | | |
| D. all land rental | | | |
| E. fuel for machinery and equipment | | | |

| | | | |
|---|---|---|---|
| F. maintenance of machinery and equipment | | | |
| G. cost of inventory | | | |
| H. transportation expense | | | |
| I. Other (specify) | | | |
| I #1 | | | |
| I #2 | | | |
| I #3 | | | |
| I #4 | | | |
| I #5 | | | |
| I #6 | | | |
| **IN10B Total Business Expense** | NA | NA | |

| | |
|---|---|
| **IN11** (**Enumerator calculate**) Net Income: **IN1 - IN6** | **IN11** **[ ]** |
| **IN12** Is "**IN11**" an accurate estimate of your household's total net profits over the past 12 months? (1 - yes, 3 - no; if yes, skip to **IN14**) | **IN12** **[ ]** |
| **IN13** (If no. Enumerator: find out what needs to be revised, and make the necessary adjustments to **IN1**, **IN6**, **IN4**, and **IN9F, S and B**. Do the necessary calculations and report the revised estimate of net income here.) | **IN13** **[ ]** |
| **IN14** What is your best guess on what the households net profit will be next year? | **IN14** **[ ]** |
| **IN15** If next year is a very good year for your household, what is your best guess of what the households' net profit will be? | **IN15** **[ ]** |
| **IN16** If next year is a very bad year for your household, what is your best guess of what the household's net profit will be? | **IN16** **[ ]** |

**Enumerator Notes**

| | |
|---|---|
| **IN17 Enumerator Notes**<br>_____<br>_____<br>_____<br>_____ | **IN17** **[ xxx ]** |
| **IN17 Translation**<br>_____<br>_____<br>_____<br>_____ | |

Question for Head of BAAC Customer Group

**Name_____ Date_____**

CVR1A Changwat CVR1B Amphoe CVR1C Tambon CVR1D Village
CVR1E Customer Group Number
CVR1F Team Number

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

Changwat_____ Amphoe_____Tambon_____
Village_____

| | |
|---|---|
| NQ0 Start Time | NQ0<br>[ ] |

## VII. Repayment Issues

### Raised Interest Rate

| | |
|---|---|
| **RI12A** In the history of this BAAC group, How many times has the BAAC raised the interest rate on a loan as a penalty for late payment? (If the answer is more than 0, ask the next question. If the answer is 0, skip to RI15A) | **RI12A** **[ ]** |

(If more than 0) Please tell me about each time that the BAAC has raised the interest rate on a loan.
**RI12B** Whose interest was raised?
1 - a single members
3 - everyone in the group
5 - some group members
7 - other **RI12BO**
**RI12C** Why were they late in paying?
**RI12D** How did this affect the group as a whole?

| # | RI12B Who | RI12C Why | RI12D Effect on Group |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

**Translation**

| # | RI12B Who | RI12C Why | RI12D Effect on Group |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

**Group Members Repaying BAAC Loans for Other Group Members**

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

(If more than 0) Please tell me about each time that group members repaid loans for other members when they were unable to.
**RI15B** When was this assistance given?
**RI15C** Why were they unable to pay?
**RI15D** Were group funds used to repay the loan? (1 - yes, 3 - no)
**RI15E** What was the relationship between the person helping and the person who could not repay?
1 - the whole group helped
3 - a close relative of the member who couldn't repay helped
5 - an unrelated group member helped
7 - more than one close relative helped
9 - more than one unrelated group member (bu1t not the whole group) helped
11 - other (specify) **RI5EO**
**RI15F** When will this assistance be repaid? (If the assistance has already been repaid, please indicate when it was repaid)
**RI15G** Was the assistance repaid with interest? (1 - yes, 3 - no)
**RI15H** What affect did this have on the group as a whole?

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

**Translation**

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

Other members of the group helped the ones who are not able to repay (their loans through financial or non-financial help to assist them in being able to repay the debt to BAAC themselves.)

| | |
|---|---|
| **NQ1A** In the history of the BAAC group, have group members ever repaid BAAC loans for other members when they were unable to? (1 - yes, 3 - no) (if no go to **RI16A**) | **NQ1A [ ]** |

(If more than 0) Please tell me about each time that group members repaid loans for other members when they were unable to.
NQ1**B** When was this assistance given?
**NQ1C** Why were they unable to pay?
**NQ1D** Were group funds used to repay the loan? (1 - yes, 3 - no)
**NQ1E** What was the relationship between the person helping and the person who could not repay?
1 - the whole group helped
3 - a close relative of the member who couldn't repay helped
5 - an unrelated group member helped
7 - more than one close relative helped
9 - more than one unrelated group member (but not the whole group) helped
11 - other (specify) **RI5EO**
**NQ1F** When will this assistance be repaid? (If the assistance has already been repaid, please indicate when it was repaid)
**NQ1G** Was the assistance repaid with interest? (1 - yes, 3 - no)
**NQ1H** What effect did this have on the group as a whole?

| # | NQ1B When | NQ1C Why | NQ1D Group | NQ1E Relation | NQ1F When | NQ1G Interest | NQ1H Affect on Group |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
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| | | | | | | | |

**Translation**

| # | NQ1B When | NQ1C Why | RI15D Group | NQ1E Relation | NQ1F When | NQ1G Interest | NQ1H Affect on Group |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| | |
|---|---|
| **NQ2** In the past 12 months, how many times have some members helped other members in repaying their debts to the BAAC? (0 if No) | **NQ2** **[ ]** |

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

**Current Members**

| # | **CM1** Name | **CM2** Occ. | **CM3** Rai | **CM4** School | **CM5** Relative? | **CM6** village | **CM7** Start | **CM8** Years |
|---|---|---|---|---|---|---|---|---|
| 1 | | | | | | | | |
| 2 | | | | | | | | |
| 3 | | | | | | | | |
| 4 | | | | | | | | |
| 5 | | | | | | | | |
| 6 | | | | | | | | |
| 7 | | | | | | | | |
| 8 | | | | | | | | |
| 9 | | | | | | | | |
| 10 | | | | | | | | |
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| 17 | | | | | | | | |
| 18 | | | | | | | | |
| 19 | | | | | | | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 20 | | | | | | | | |
| 21 | | | | | | | | |
| 22 | | | | | | | | |
| 23 | | | | | | | | |
| 24 | | | | | | | | |

**CM2: Codes for Occupation**

1 - inactive (or no secondary occupation)
3 - in school
5 - rice farmer
7 - corn farmer
9 - shrimp farmer
11 - raise fish other than shrimp
13 - orchard farmer
15 - farmer growing a different crop
17 - raise livestock: chicken or duck
19 - raise livestock: pig, cow or water buffalo
21 - construction work in village
23 - construction work out of village but in Changwat
25 - construction work in Bangkok
27 - rice miller
29 - shop keeper
31 - factory worker – production
33 - mechanic
35 - clerical worker
37 - administrative or managerial job
39 - other

**CM4: Codes for Schooling**

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

## III. Group Leader and Group Communication

### Communication between Group Leader and other Members

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

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

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

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

| | **Codes: 1 - yes, 3 - no** |
|---|---|
| **GL12** Is the group leader aware of the quality of other member's work? | **(GL12) [ ]** |

**Borrowing from non-BAAC institutions**

| | |
|---|---|
| **GL29** Have any members of the group borrowed from non BAAC institutions in the past three years? (1 - yes, 3 - no) (If yes, continue, if no go to **GL30**) | **(GL29) [ ]** |
| **GL29A** If yes, how many members have borrowed from non-BAAC institutions in the past three years? | **(GL29A) [ ]** |
| **GL29B** If yes, how many times have members of this group borrowed from each of the following institutions in the past three years? | |
| 1 - Commercial Bank | |
| 2 - PCG | |
| 3 - Rice Bank | |
| 4 - Agricultural Cooperative | |
| 5 - Other | |

**IV. Assistance among Group Members**

**Assistance Codes: 1 - yes, 3 - no**

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

| | | | |
|---|---|---|---|
| **AA5** In the past 12 months, has anyone in the group coordinated with ___ to transport the crop? | | | |
| **AA6** In the past 12 months, has anyone in the group coordinated with ___ to sell the crop? | | | |

## VI. Loan Terms and Monitoring

| | **Borrow as a group from BAAC (Mutually responsible)** | **Individually borrow from BAAC (Individually responsible)** |
|---|---|---|
| **LA3** Last year, how much was the biggest fund your group borrowed? | | |
| **LA4** Last year, how much was the smallest fund your group borrowed? | | |
| **NQ3** Last year, how much was the average of the most popular fund your group borrowed? | | |
| **NQ4 End time** | | |