INSTITUTION ANNUAL RESURVEY, 2012(Urban)

TOWNSEND THAI PROJECT

Data Codebook

Issued April 2013

Copyright © Thai Family Research Project, 2013

TABLE OF CONTENTS

Institution Annual Resurvey, 2012

How to Use the Data Dictionary 1-1

Variable Index 2-1

Data Dictionary

Institutional Identification 1

Background of Respondents 7

Identification of Activities 23

Foundation 31

Member/Clients of the Institution 37

Internal Savings 47

Internal Lending 61

Extended Repayment of Loans and Default 78

Internal Structure of the Institution 83

Income Generating Activities Owned by the Institution 102

Current Relationship with Other Financial Institutions Outside the Village 107

Free AID 119

Additional Questions - Institution 123

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.

Variable Index
Institution Annual Resurvey, 2012

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	7
br6	Age	8
br7	Years of residence	8
br8a	Years of residence	9
br8b	educational system	10
br9	Other professional training	11
br9o	other (specify)	12
br10	Current Occupation	12
br10o	other (specify)	13
br11	Type of worker	14
br11o	Other	14
br12a	Current positions	15
br12ao	other (specify)	15
br12b	Past positions	16
br12bo	other (specify)	17
br13	Current position	17
br13o	Other (specify)	18
br14	Number of years	18
br15	Number of years	19
br16	Responsibilities	19
br16o	Other (specify)	21
br17	any allowance	21
br18	How much allowance	22
br19	How often is paid	22

Identification of Activities

Item	Description	Location
ia3	provide savings service	23
ia4	currently offer savings	23
ia5	Why did not provide savings service?	24
ia9	keep record	24
ia12	provides lending service	25
ia13	currently offer lending	25
ia14	Why did not provide lending service anymore?	26
ia18	keep record or report of lending service	26
ia21	invest in income generating activities	27
ia22	Is still investing?	27
ia23	Why not invest?	28
ia27	keep record or report	28
**		
number	number	29
specify	specify	29
la28a	provide this service	30
la28b	service fee charged	30

Foundation

Item	Description	Location
fd21	training to the officers	31
fd24	How long did the training last ?	31
fd25	How many people attended the training session ?	32
fd26	topics covered	32
fd26oth	Other (specify)	33
fd34	training to general members	34
fd37	How long did the training last?	34
fd38	How many people	35
fd39	topics covered	35
fd39oth	Other (specify)	36

Member/Clients of the Institution

Item	Description	Location
mc2	who is members	37
mc2oth1	Other (specify)	38
mc2oth2	Other (specify)	38
mc5	membership application form	39
mc6	interview applicants	39
mc7	Evaluate	40
mc7oth1	Other	41
mc7oth2	Other (specify)	41
mc7a	two most important	42
mc9	application fee for membership	42
mc9a	How much	43
mc10	Is there a membership fee?	43
mc10a	How much?	44
mc10c	membership fee	44
mc10coth	other	45
mc11a	Present No.	45
mc11b	Present No. of Members	46
mc12	Why did the change happen?	46

Internal Savings

Item	Description	Location
sv1	current form of deposits	47
sv1oth	other (Specify)	47
sv4	types of savings	48
sv4oth	other (specify)	48
sv5	types of savings	49
sv5oth	other (specify)	49
sv6	Why there was change?	50
sv18d	minimum amount of first savings	50
sv18e	minimum amount of first savings	51
sv18f	non-member can deposit	51
sv18g	evaluation of capability to save	52
sv19a	number of depositors(savings)	52
sv19b	number of depositors(savings)	53
sv20	Why there was a change	53
**		
number	Number	54
sv4	types of savings	54
sv7a	type of saving	55
sv7c	How often	55
sv7coth	other (specify)	56
sv7d	The least deposit.	56
sv7e	The most deposit.	57
sv7f	The average deposit per	57
sv7m	Interest rate	58
sv7o	Interest rate before.	58
sv7p	Why change?	59
sv18a	Total amount of savings	59
sv18b	Total amount of savings	60
sv18c	Why change?	60

Internal Lending

Item	Description	Location
ld1	current form of loans	61
ld1oth	other (Specify)	61
ld4	have a loan application form	62
ld4a	interview before giving	62
ld4b	What questions	63
ld4both	other	64
ld5	what criteria are used	64
ld5oth	other (Specify)	65
ld10a	collateral for a loan	65
ld10b	What kinds	66
ld10both	other (Specify)	67
ld10c	What is the ration	67
ld10d	What was the ratio?	67
ld10e	why there's a change in ratio?	68
ld11a	Guarantor	68
ld11b	How many?	69
ld11c	Have to be the members?	69
ld15	institution follow up the loan	70
ld15a	How many?	70
ld15b	How many?	71
ld15c	How many?	71
ld18a	How many loan contracts?	72
ld18b	How many loan contracts	72
ld18c	Why did the change happen?	73
ld21a	The total amount (value) of loan	73
ld21b	The total amount (value) of loan	74
ld21c	Why did the change happen?	74
ld24a	Present Interest Rate	75
ld24a1	Present Interest Rate	75
ld24ao	record details	76
ld24b	interest rate	76
ld24b1	at present, what was interest rate?	77

ld24bo	record details	77
ld24c	changing in interest rate	77

Extended Repayment of Loans and Default

Item	Description	Location
df3a	how many time?	78
df3b	how many time?	78
df3c	how many time?	79
**		
number	number	80
Specify	Specify	80
df3d	extend due date of the loan principal	81
df3e	extend due date of the loan interest	81
df3f	not repaid	82

Internal Structure of the Institution

Item	Description	Location
st3	collateral for a loan	83
**		
number	number	84
st2a	Committee Name	84
st2b	How many people	84
st2c	How much time for meeting?	85
st2d	What responsibility?	85
st2doth	Other	87
**		
number	number	88
st3d	percentage of members	88
**		
st4b	House number	89
st4d	Whose phone is it?	89
st4e	Sex	90
st4f	Age	90
st4g	Years of residence	91
st4h	Highest grade of school completed.	91
st4i	What educational system?	92
st4j	Other professional training	93
st4joth	other (specify)	93
st4k	Current Occupation	94
st4koth	other (specify)	95
st4l	Type of worker now	95
st4m	Current positions	96
st4n	Current position in institution	97
st4noth	Other (specify)	97
st4o	Number of years	98
st4p	Number of years	98
st4q	Responsibilities in institution	99
st4qoth	Other (specify)	99
st4r	Allowance	100
st4s	How much?	100
st4t	How often?	101

Income Generating Activities Owned by the Institution

Item	Description	Location
ig1	what types	102
ig1oth1	other food processing (specify:)	102
ig1oth2	cottage industry(specify:)	103
ig1oth3	other (specify:)	103
ig3	use income	104
ig3oth	other	104
ig4	record investment using income	105
**		
number	number	106
specify	specify	106
ig2	How much of net profit?	106

Current Relationship with Other Financial Institutions Outside the Village

Item	Description	Location
rf1	save money	107
rf10	Still has loan?	107
rf14	Was this institution get help as free?	108
**		
number	number	109
rf2a	Name of institution	109
rf2b	How much of the balanced?	110
rf2c	Interest rate	110
rf2d	How much this institution deposit?	111
rf2e	How much this institution withdrew?	111
**		
number	number	112
rf11a	Name of institution	112
rf11b	Location	113
rf11e	Original amount of loan	113
rf11f	outstanding balance	114
rf11g	Interest rate	114
rf11h	Borrowed	115
rf11i	Why did you borrow this loan?	115
**		
number	number	116
rf15a	Name of institution	116
rf15b	Location	117
rf15c	Amount of free aid	117
rf15d	What purpose of free	118

Free AID

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

Additional Questions - Institution

Item	Description	Location
fd1	institution establish	123
fd10	initial investment	123
fd10o	other (Specify)	123
fd13a	How much	124
extra1	How to set a interest rate	124
ba1	BAAC continually have meeting	125
ba2	check out the statement	125
ba3	suggestions	126
**		
number	number	127
specify	specify	127
fd11	How much	127
fd12	institution	128

Section II: Institutional Identification
Data set name: in12_02ii.dta
Case count: 115
Variable count: 9
Size: 18,647 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 = 113 Unique missing data codes = 0	
Valid cases = 115	Missing cases: 0

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

Unique Values / Codes	
Unique values = 19 Unique missing data codes = 0	
Valid cases = 115	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 = 115	Missing cases: 0

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

Unique Values / Codes	
Unique values = 24 Unique missing data codes = 0	
Valid cases = 115	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	114	99.13
3	1	0.87
	115	100.00

Valid cases = 115 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	115	100.00
	115	100.00

Valid cases = 115 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
.c	115	100.00
	115	100.00

Valid cases = 0 Missing cases = 115

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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	115	100.00
	115	100.00

Valid cases = 115 Missing cases = 0

Section II: Institutional Identification
Data set name: in12_02ii_tab1.dta
Case count: 3
Variable count: 3
Size: 2,181 bytes

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

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

Section II: Institutional Identification
Data set name: in12_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: in12_03br_tab1.dta
Case count: 230
Variable count: 25
Size: 99,246 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	120	52.17
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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	46	20.00
3	74	32.17
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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

Unique Values / Codes

Value	Description
33-78	number
.c	not applicable

Means

Min	Max	Mean	S.D.
33	78	56.28333	11.27814

Valid cases = 120 Missing cases : 110
.c = 110

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
15-78	number
.c	not applicable

Means

Min	Max	Mean	S.D.
15	78	44.30833	15.67678

Valid cases = 120 Missing cases : 110
.c = 110

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
7	1	0.43
9	16	6.96
13	3	1.30
19	17	7.39
23	2	0.87
25	25	10.87
35	7	3.04
37	1	0.43
39	4	1.74
43	2	0.87
47	3	1.30
51	34	14.78
53	5	2.17
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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	42	18.26
3	78	33.91
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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	2	0.87
A,D	1	0.43
A,D,E,G,H	1	0.43
A,E,H	2	0.87
D	20	8.70
D,G	1	0.43
E	3	1.30
E,G,H	1	0.43
E,H	4	1.74
F	3	1.30
G	1	0.43
H	3	1.30
O	78	33.91
NA(Not Applicable)	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

*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 = 78	Missing cases: 152 NA(not applicable)= 152

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	12	5.22
5	9	3.91
7	2	0.87
29	15	6.52
33	1	0.43
35	2	0.87
37	1	0.43
39	78	33.91
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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 = 27 Unique missing data codes = 1	
Valid cases = 78	Missing cases: 152 NA(not applicable)= 152

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	4.35
5	19	8.26
7	48	20.87
9	27	11.74
13	4	1.74
.c	122	53.04
	230	100.00

Valid cases = 108 Missing cases = 122

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: 230
NA(not applicable)= 230

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	97	42.17
B	4	1.74
C	1	0.43
F	7	3.04
L	11	4.78
NA(Not Applicable)	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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 = 8
Unique missing data codes = 1

Valid cases = 11 Missing cases: 219
NA(not applicable)= 219

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	40	17.39
B	3	1.30
B,L	2	0.87
C	1	0.43
C,L	1	0.43
F	5	2.17
F,L	1	0.43
I	2	0.87
I,L	2	0.87
J,L	2	0.87
L	61	26.52
NA(Not Applicable)	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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 = 34 Unique missing data codes = 1	
Valid cases = 69	Missing cases: 161 NA(not applicable)= 161

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	53	23.04
B	47	20.43
F	10	4.35
G	4	1.74
H	5	2.17
J	1	0.43
NA(Not Applicable)	110	47.83
	---	---
	230	100.00

Valid cases = 120 Missing cases = 110

*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 = 10	Missing cases: 220 NA(not applicable)= 220

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
1-14	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	14	10.23333	2.233185

Valid cases = 120 Missing cases : 110
.c = 110

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
0-14	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	14	8.333333	3.769255

Valid cases = 120 Missing cases : 110
.c = 110

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,B,C,D,E	1	0.43
A,B,C,D,E,F,G,H,I,J	3	1.30
A,B,C,D,E,F,G,H,I,J,K	20	8.70
A,B,C,D,E,F,G,H,I,K	4	1.74
A,B,C,D,E,F,H,I,J,K	2	0.87
A,B,C,E,F,G,H,I,J	1	0.43
A,B,C,F,H,I,K	1	0.43
A,C,D	1	0.43
A,C,D,E	1	0.43
A,C,D,E,F	2	0.87
A,C,D,E,F,G,H,I	2	0.87
A,C,D,E,G,H,I,J,K	1	0.43
A,C,D,E,G,H,I,K	1	0.43
A,C,D,F	1	0.43
A,C,D,H,I	1	0.43
A,C,E	2	0.87
A,C,E,F	1	0.43
A,C,E,G	1	0.43
A,C,F	1	0.43
A,C,H,I,K	1	0.43
A,D,E	1	0.43
A,E	1	0.43
A,E,F	2	0.87
A,K	2	0.87
B,C	1	0.43
B,C,D,E,F,G,H	2	0.87
B,C,D,E,F,G,H,I	2	0.87
B,C,D,E,F,G,H,I,J	6	2.61
B,C,D,E,F,G,H,I,J,K	3	1.30
B,C,D,E,F,G,H,I,K	1	0.43
B,C,D,E,F,H,I,J	2	0.87
B,C,D,E,G,H,I	2	0.87
B,C,F	1	0.43
B,I,K	1	0.43
C	1	0.43
C,D,E	4	1.74
C,D,E,F,G	2	0.87
C,D,E,F,G,H,I	2	0.87
C,D,E,F,G,H,I,J,K	1	0.43
C,D,E,F,G,H,I,K	2	0.87
C,D,E,G	2	0.87
C,D,E,G,H,I,J	9	3.91
C,D,E,G,H,I,J,K	3	1.30
C,D,E,G	2	0.87
C,D,E,G,H,I,J	9	3.91
C,D,E,G,H,I,J,K	3	1.30
C,D,G	2	0.87
C,D,G,H,I	2	0.87
C,D,G,H,K	1	0.43

C,D,G,K	1	0.43
C,E,G,H,I,J	1	0.43
C,E,G,H,I,J,K	1	0.43
C,F	1	0.43
C,F,G	1	0.43
C,G	1	0.43
C,G,H	1	0.43
C,H,I,K	1	0.43
D	2	0.87
D,E,G	1	0.43
G	1	0.43
L	2	0.87
NA(Not Applicable)	110	47.83
	---	---
	230	100.00

Valid cases = 120 Missing cases = 110

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 = 2 Unique missing data codes = 1
Valid cases = 2 Missing cases: 228 NA(not applicable)= 228

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	56	24.35
3	64	27.83
.c	110	47.83
	230	100.00

Valid cases = 120 Missing cases = 110

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
100-10,000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
100	10000	2256.214	1664.865

Valid cases = 56 Missing cases : 174
.c = 174

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	2.392857	3.514534

Valid cases = 56 Missing cases : 174
.c = 174

Section IV: Identification of Activities
Data set name: in12_04ia.dta
Case count: 115
Variable count: 12
Size: 34,229 bytes

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

Unique Values / Codes

Value	Description
1	Yes
3	no

Frequency

Value	Count	Percent
1	72	62.61
3	43	37.39
	115	100.00

Valid cases = 115 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	72	62.61
3	43	37.39
	115	100.00

Valid cases = 115 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 = 27 Unique missing data codes = 1	
Valid cases = 43	Missing cases: 72 NA(not applicable)= 72

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	72	62.61
3	43	37.39
	115	100.00

Valid cases = 115 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	73	63.48
3	42	36.52
	115	100.00

Valid cases = 115 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	73	63.48
3	42	36.52
	115	100.00

Valid cases = 115 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 = 31 Unique missing data codes = 1	
Valid cases = 42	Missing cases: 73 NA(not applicable)= 73

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	73	63.48
3	42	36.52
	115	100.00

Valid cases = 115 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	2	1.74
3	113	98.26
	115	100.00

Valid cases = 115 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	2	1.74
3	113	98.26
	115	100.00

Valid cases = 115 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 = 18 Unique missing data codes = 1	
Valid cases = 113	Missing cases: 2 NA(not applicable)= 2

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	2	1.74
3	113	98.26
	115	100.00

Valid cases = 115 Missing cases = 0

Section IV: Identification of Activities
Data set name: in12_04ia_tab1.dta
Case count: 3,335
Variable count: 4
Size: 215,816 bytes

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

Unique Values / Codes	
Unique values = 29 Unique missing data codes = 0	
Valid cases = 3,335	Missing cases: 0

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

Unique Values / Codes	
Unique values = 27 Unique missing data codes = 0	
Valid cases = 3,335	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	3,335	100.00
	3,335	100.00

Valid cases = 3,335 Missing cases = 0

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

Unique Values / Codes

Value	Description
0	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 3,335
.c = 3,335

Section V: Foundation
Data set name: in12_05fd.dta
Case count: 115
Variable count: 10
Size: 18,591 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	30	26.09
3	85	73.91
	115	100.00

Valid cases = 115 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
1-13	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	13	2.166667	2.901644

Valid cases = 30 Missing cases : 85
.c = 85

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

Unique Values / Codes

Value	Description
2-39	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	39	6.2	9.404328

Valid cases = 30 Missing cases : 85
.c = 85

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	1	0.87
A,B	3	2.61
A,B,C,D,E,F	2	1.74
A,B,C,E,F	2	1.74
A,B,C,F	1	0.87
A,B,C,G	1	0.87
A,B,E,F	17	14.78
A,B,F	1	0.87
A,B,G	1	0.87
B,C,G	1	0.87
NA(Not Applicable)	85	73.91
	115	100.00

Valid cases = 30 Missing cases = 85

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 3	Missing cases: 112 NA(not applicable)= 112

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	1	0.87
3	114	99.13
	115	100.00

Valid cases = 115 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	1	1	.

Valid cases = 1 Missing cases : 114
.c = 114

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
4	number
.c	not applicable

Means

Min	Max	Mean	S.D.
47	47	47	.

Valid cases = 1 Missing cases : 114
.c = 114

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	1	0.87
NA(Not Applicable)	114	99.13
	115	100.00

Valid cases = 1 Missing cases = 114

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

Section VI: Member/Clients of the Institution
Data set name: in12_06mc.dta
Case count: 115
Variable count: 18
Size: 32,155 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	114	99.13
C	1	0.87
	115	100.00

Valid cases = 115 Missing cases = 0

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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	107	93.04
3	8	6.96
	115	100.00

Valid cases = 115 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	79	68.70
3	36	31.30
	115	100.00

Valid cases = 115 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,M	1	0.87
A,D,G	4	3.48
A,D,G,J,M,P,Q	1	0.87
A,D,G,J,P,Q	1	0.87
A,D,G,M	11	9.57
A,D,G,M,N	1	0.87
A,D,G,M,P	1	0.87
A,D,G,P	2	1.74
A,D,M,P	2	1.74
A,D,P,Q	1	0.87
A,G,J,M,P	1	0.87
A,G,J,P,Q	2	1.74
A,G,L,M,P	1	0.87
A,G,M,P	1	0.87
A,J,M,P,Q	1	0.87
A,J,P,Q	1	0.87
A,L,M,P	1	0.87
A,M	46	40.00
A,M,P	1 co	0.87

A,P,Q	3	2.61
B,P,Q	1	0.87
D,G	6	5.22
D,G,M	9	7.83
D,G,M,P	2	1.74
D,G,P	1	0.87
D,G,P,Q	1	0.87
D,G,Q	1	0.87
D,P	2	1.74
G,M,P	1	0.87
J,P,Q	1	0.87
M,P	2	1.74
M,P,Q	5	4.35
	115	100.00

Valid cases = 115 Missing cases = 0

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 114 NA(not applicable)= 114

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 19	Missing cases: 96 NA(not applicable)= 96

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 = 10 Unique missing data codes = 0	
Valid cases = 115	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	51	44.35
3	64	55.65
	115	100.00

Valid cases = 115 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	35.4902	28.04024

Valid cases = 51 Missing cases : 64
.c = 64

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	31	26.96
3	84	73.04
	115	100.00

Valid cases = 115 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
15-100	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
15	100	32.09677	21.36095

Valid cases = 31 Missing cases : 84
.c = 84

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	31	26.96
.c	84	73.04
	115	100.00

Valid cases = 31 Missing cases = 84

---

*modify – *Description,* 2009

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes =1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

*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
2-609	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
2	609	131.9035	89.71202

Valid cases = 114 Missing cases : 1
.b = 1

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
2-609	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
2	609	133.0088	93.54215

Valid cases = 113 Missing cases : 2
.b = 2

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

Unique Values / Codes

Unique values = 22
Unique missing data codes = 1

Valid cases = 34 Missing cases: 81
NA(not applicable)= 81

Section VII: Internal Savings
Data set name: in12_07sv.dta
Case count: 115
Variable count: 14
Size: 35,098 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	72	62.61
NA(Not Applicable)	43	37.39
	115	100.00

Valid cases = 72 Missing cases = 43

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: 115
NA(not applicable)= 115

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	44	38.26
A,B	7	6.09
A,C,E	1	0.87
A,D	12	10.43
B	3	2.61
D	5	4.35
NA(Not Applicable)	43	37.39
	---	---
	115	100.00

Valid cases = 72 Missing cases = 43

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: 115
NA(not applicable)= 115

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	43	37.39
A,B	7	6.09
A,C,E	1	0.87
A,D	12	10.43
B	3	2.61
D	5	4.35
NA(Not Applicable)	44	38.26
	---	---
	115	100.00

Valid cases = 71 Missing cases = 44

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: 115
NA(not applicable)= 115

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 114 NA(not applicable)= 114

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	72	62.61
.c	43	37.39
	115	100.00

Valid cases = 72 Missing cases = 43

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

Unique Values / Codes

Value	Description
10-700	number
.c	not applicable

Means

Min	Max	Mean	S.D.
10	700	135.2778	125.125

Valid cases = 72 Missing cases : 43
.c = 43

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
3	72	62.61
.c	43	37.39
	---	---
	115	100.00

Valid cases = 72 Missing cases = 43

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
.c	115	100.00
	115	100.00

Valid cases = 0 Missing cases = 115

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
0-437	Number
.b	Don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
0	437	91.40845	73.44397

Valid cases = 71 Missing cases : 44
.b = 1
.c = 43

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
0-266	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	266	87.50704	62.41105

Valid cases = 71 Missing cases : 44
.c = 44

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 =24
Unique missing data codes = 1

Valid cases = 37 Missing cases:78
NA(not applicable)=78

Section VII: Internal Savings
Data set name: in12_07sv_tab1.dta
Case count: 94
Variable count: 14
Size: 29,791 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 = 94 Missing cases: 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	64	68.09
B	10	10.64
C	1	1.06
D	17	18.09
E	2	2.13
	94	100.00

Valid cases = 94 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	optional
2	required

Frequency

Value	Count	Percent
1	2	2.13
3	92	97.87
	94	100.00

Valid cases = 94 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
.c	not applicable

Frequency

Value	Count	Percent
5	43	45.74
7	39	41.49
9	10	10.64
.c	2	2.13
	94	100.00

Valid cases = 92 Missing cases = 2

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 = 3 Unique missing data codes = 1	
Valid cases = 10	Missing cases: 84 NA(not applicable)= 84

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
0-2,000	number

Means

Min	Max	Mean	S.D.
0	2000	117.766	223.819

Valid cases = 94 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
0-5,000	number

Means

Min	Max	Mean	S.D.
0	5000	391.5957	867.8527

Valid cases = 94 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
0-2,000	Number

Means

Min	Max	Mean	S.D.
0	2000	136.7021	222.5096

Valid cases = 94 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
0-70	number

Means

Min	Max	Mean	S.D.
0	70	2.824468	8.937569

Valid cases = 94 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
0-70	number

Means

Min	Max	Mean	S.D.
0	70	2.840426	8.947641

Valid cases = 94 Missing cases : 0

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 = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 92 NA(not applicable)= 92

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- 854,000	number

Means

Min	Max	Mean	S.D.
0	854000	60435.51	133367.6

Valid cases = 93 Missing cases : 1
.b = 1

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
0-854,000	number

Means

Min	Max	Mean	S.D.
0	854000	62034.45	137336.3

Valid cases = 94 Missing cases : 0

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 = 44 Unique missing data codes = 1	
Valid cases = 59	Missing cases: 35 NA(not applicable)= 35

Section VIII: Internal Lending
Data set name: in12_08ld.dta
Case count: 115
Variable count: 34
Size: 71,261 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	72	62.61
A,E	1	0.87
NA(Not Applicable)	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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 = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 114
NA(not applicable)= 114

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	72	62.61
3	1	0.87
.c	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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	50	43.48
3	23	20.00
.c	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	2	1.74
A,B,C,D	1	0.87
A,B,C,D,E,F	7	6.09
A,C,D	2	1.74
A,C,D,E	1	0.87
A,C,D,E,F	14	12.17
A,C,D,F	19	16.52
A,C,F	2	1.74
C,D,F	2	1.74
NA(not applicable)	65	56.52
	115	100.00

Valid cases = 50 Missing cases = 65

*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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

*modify – *Description,* 2009

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B,C,D,E,F	8	6.96
A,B,C,D,E,G	1	0.87
A,B,C,E,F	14	12.17
A,B,E	1	0.87
A,B,E,F	5	4.35
A,C,D,E,F	1	0.87
B,C	1	0.87
B,C,D,E	1	0.87
B,C,D,E,F	4	3.48
B,C,E	3	2.61
B,C,E,F	2	1.74
B,E,F	29	25.22
C,E,F	1	0.87
E	2	1.74
NA(Not Applicable)	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 114
NA(not applicable)= 114

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	11	9.57
3	62	53.91
.c	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A	2	1.74
B	4	3.48
B,O	2	1.74
NA(Not Applicable)	104	90.43
O	3	2.61
	115	100.00

Valid cases = 11 Missing cases = 104

---

*modify – *Description,* 2009

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 5	Missing cases: 110 NA(not applicable)= 110

*modify – *Description,* 2009

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 11	Missing cases: 104 NA(not applicable)= 104

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

Unique Values / Codes	
Unique values = 3 Unique missing data codes = 1	
Valid cases = 11	Missing cases: 104 NA(not applicable)= 104

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	71	61.74
3	2	1.74
.c	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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

Unique Values / Codes

Value	Description
1-3	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	3	2.014085	.2065331

Valid cases = 71 Missing cases : 44
.c = 44

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	69	60.00
3	2	1.74
.c	44	38.26
	115	100.00

Valid cases = 71 Missing cases = 44

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

Unique Values / Codes

Value	Description
1	Yes
3	No
.c	not applicable

Frequency

Value	Count	Percent
1	9	7.83
3	64	55.65
.c	42	36.52
	115	100.00

Valid cases = 73 Missing cases = 42

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

Unique Values / Codes

Value	Description
5-92	number
.c	not applicable

Means

Min	Max	Mean	S.D.
5	92	32.55556	30.26595

Valid cases = 9 Missing cases : 106
.c = 106

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

Unique Values / Codes

Value	Description
2-64	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2	64	18.66667	21.51743

Valid cases = 9
Missing cases : 106
.c = 106

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

Unique Values / Codes

Value	Description
40,000- 960,000	number
.b	don't know the answer
.c	not applicable

Means

Min	Max	Mean	S.D.
40000	960000	285617.5	320999.8

Valid cases = 8
Missing cases : 107
.b = 1
.c = 106

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

Unique Values / Codes

Value	Description
3-215	number
.c	not applicable

Means

Min	Max	Mean	S.D.
3	215	60.43836	40.3068

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes

Value	Description
0-201	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	201	60.65753	40.35269

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes	
Unique values = 25 Unique missing data codes = 1	
Valid cases = 40	Missing cases: 75 NA(not applicable)= 75

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

Unique Values / Codes

Value	Description
30,000-3,692,000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
30000	3692000	1045299	691118

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes

Value	Description
0-3,722,000	number
.c	not applicable

Means

Min	Max	Mean	S.D.
0	3722000	1029770	688615.5

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes

Unique values = 34
Unique missing data codes = 1

Valid cases = 45 Missing cases: 70
NA(not applicable)= 70

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

Unique Values / Codes

Value	Description
2.5-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2.5	24	8.184932	3.713252

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes

Value	Description
3-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
3	24	16.33333	7.81025

Valid cases = 9 Missing cases : 106
.c = 106

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes

Value	Description
2.5-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
2.5	24	8.184932	3.713252

Valid cases = 73 Missing cases : 42
.c = 42

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

Unique Values / Codes

Value	Description
3-24	number
.c	not applicable

Means

Min	Max	Mean	S.D.
3	24	16.33333	7.81025

Valid cases = 9 Missing cases : 106
.c = 106

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 115
NA(not applicable)= 115

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 115
NA(not applicable)= 115

Section IX: Extended Repayment of Loans and Default
Data set name: in12_09df.dta
Case count: 115
Variable count: 3
Size: 3,601 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
0-109	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	109	12.55856	24.62581

Valid cases = 111 Missing cases : 4
.b = 4

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
0-69	number

Means

Min	Max	Mean	S.D.
0	69	1.808696	9.900289

Valid cases = 115 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	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 115 Missing cases : 0

Section IX: Extended Repayment of Loans and Default
Data set name: in12_09df_tab1.dta
Case count: 2,530
Variable count: 5
Size: 240,324 bytes

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

Unique Values / Codes	
Unique values = 22 Unique missing data codes = 0	
Valid cases = 2,530	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 = 37 Unique missing data codes = 0	
Valid cases = 2,530	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
0-109	Number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	109	.5518606	5.734271

Valid cases = 2,526 Missing cases :4
.b = 4

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
0-66	Number

Means

Min	Max	Mean	S.D.
0	66	.0822134	2.098494

Valid cases = 2,530 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	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 2,530 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in12_10st.dta
Case count: 115
Variable count: 1
Size: 2,929 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	76	66.09
3	39	33.91
	115	100.00

Valid cases = 115 Missing cases = 0

Section X: Internal Structure of the Institution
Data set name: in12_10st_tab1.dta
Case count: 115
Variable count: 5
Size: 17,193 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 = 115	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 = 113 Unique missing data codes = 0	
Valid cases = 115	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
2-15	number

Means

Min	Max	Mean	S.D.
2	15	10.16522	2.526805

Valid cases = 115 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	3.347826	3.906907

Valid cases = 115 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,B,C,D,E,F,G,H	1	0.87
A,B,C,D,E,F,G,H,I	4	3.48
A,B,C,D,E,F,G,H,I,J,K	31	26.96
A,B,C,D,E,F,G,H,I,J,K,L	8	6.96
A,B,C,D,E,F,G,H,I,J,K,L,M	1	0.87
A,B,C,D,E,F,G,H,I,K,L	2	1.74
A,B,C,D,E,F,G,H,I,K,M	1	0.87
A,B,C,D,E,F,G,H,I,L	1	0.87
A,B,C,D,E,F,G,H,K	16	13.91
A,B,C,D,E,F,H,I,K	1	0.87
A,B,C,D,E,F,H,I,K,L,M	1	0.87
A,B,C,D,E,F,H,I,L	1	0.87
A,B,C,D,E,F,H,J,K	1	0.87
A,B,C,D,E,F,H,K	1	0.87
A,B,C,D,F,G,H,K	1	0.87
A,B,C,E,F,G,H	1	0.87
A,B,C,E,F,G,H,I	1	0.87
A,B,C,E,F,H,I	1	0.87
A,B,C,E,F,H,I,K,L	1	0.87
A,B,C,E,F,H,I,L	1	0.87
A,B,C,F,H,I	1	0.87
A,C,D,E,F,G,H	4	3.48
A,C,D,E,F,G,H,I	1	0.87
A,C,D,E,F,G,H,I,K	2	1.74
A,C,D,E,F,G,H,I,K,L	1	0.87
A,C,D,E,F,G,H,I,L	1	0.87
A,C,D,E,F,G,H,K	2	1.74
A,C,D,E,F,G,H,L	1	0.87
A,C,D,E,F,H,I,K,L	1	0.87
A,C,E,F,G,H	7	6.09
A,C,E,F,G,H,I	1	0.87
A,C,E,F,G,H,K	1	0.87
A,C,E,F,H	1	0.87
A,C,E,F,H,I,K,L	2	1.74
A,C,E,F,H,I,L	3	2.61
A,C,F,H,I,K,L	1	0.87
A,C,G,H,I	1	0.87
A,F,G,H	1	0.87
A,G,H	4	3.48
C,E,F,G,H	1	0.87
C,E,F,G,H,K	1	0.87
F,G	1	0.87
	---	---
	115	100.00

Valid cases = 115 Missing cases = 0

*modify – *Description,* 2009

Variable Name: **st2doth**
Label: Other
Type: C
Position: 6
Survey/Derived: S
Question Num: st2doth
Question Text: other

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 0	
Valid cases = 0	Missing cases: 115

Section X: Internal Structure of the Institution
Data set name: in12_10st_tab2.dta
Case count: 92
Variable count: 2
Size: 2,919 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 = 92 Missing cases: 0

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

Unique Values / Codes

Value	Description
30-100	number

Means

Min	Max	Mean	S.D.
30	100	69.56522	15.27499

Valid cases = 92 Missing cases : 0

Section X: Internal Structure of the Institution
Data set name: in12_10st_tab3.dta
Case count: 230
Variable count: 22
Size: 50,578 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 = 3 Unique missing data codes = 1	
Valid cases = 2	Missing cases: 228 NA(not applicable)= 228

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	2	0.87
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes

Value	Description
1	male
3	female
.c	not applicable

Frequency

Value	Count	Percent
3	2	0.87
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes

Value	Description
52-62	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
52	62	57	7.071068

Valid cases = 2 Missing cases : 228
.c = 228

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
52-62	Number
.c	not applicable

Means

Min	Max	Mean	S.D.
52	62	57	7.071068

Valid cases = 2 Missing cases : 228
.c = 228

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
35	1	0.43
51	1	0.43
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
1	2	0.87
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
NA(Not Applicable)	228	99.13
O	2	0.87
	230	100.00

Valid cases = 2 Missing cases = 228

*modify – *Description,* 2009

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

Unique Values / Codes

Unique values = 2
Unique missing data codes = 1

Valid cases = 2 Missing cases: 228
NA(not applicable)= 228

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
29	1	0.43
39	1	0.43
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 229 NA(not applicable)= 229

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
7	2	0.87
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
L	2	0.87
NA(Not Applicable)	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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
A	1	0.43
F	1	0.43
NA(Not Applicable)	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

*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 = 2
Unique missing data codes = 1

Valid cases = 1 Missing cases: 229
NA(not applicable)= 229

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
1-10	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	10	5.5	6.363961

Valid cases = 2 Missing cases : 228
.c = 228

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
1-2	number
.c	not applicable

Means

Min	Max	Mean	S.D.
1	2	1.5	.7071068

Valid cases = 2 Missing cases : 228
.c = 228

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
A,B,C,D,E,F,G,H,I,K	1	0.43
B,C,D,E,G,H,I	1	0.43
NA(Not Applicable)	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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: 230
NA(not applicable)= 230

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
3	2	0.87
.c	228	99.13
	230	100.00

Valid cases = 2 Missing cases = 228

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
-	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0 Missing cases : 230
.c = 230

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
-	number
.c	not applicable

Means

Min	Max	Mean	S.D.
-	-	-	-

Valid cases = 0

Missing cases : 230
.c = 230

Section XI: Income Generating Activities Owned by the Institution
Data set name: in12_11ig.dta
Case count: 115
Variable count: 7
Size: 16,543 bytes

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
B	1	0.87
E	1	087
NA(Not Applicable)	113	98.26
	115	100.00

Valid cases = 2 Missing cases = 113

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

Unique Values / Codes

Unique values = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 115
NA(not applicable)= 115

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 = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes	
Unique values = 2 Unique missing data codes = 1	
Valid cases = 1	Missing cases: 114 NA(not applicable)= 114

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

Unique Values / Codes

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

Frequency

Value	Count	Percent
C	2	1.74
NA(Not Applicable)	113	98.26
	115	100.00

Valid cases = 2 Missing cases = 113

*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 = 1
Unique missing data codes = 1

Valid cases = 0 Missing cases: 115
NA(not applicable) =115

*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	2	1.74
.c	113	98.26
	115	100.00

Valid cases = 2 Missing cases = 113

Section XI: Income Generating Activities Owned by the Institution
Data set name: in12_11ig_tab1.dta
Case count: 2
Variable count: 3
Size: 2,132 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 = 2	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 =2 Unique missing data codes = 0	
Valid cases = 2	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
6,500-30,000	Number

Means

Min	Max	Mean	S.D.
6500	30000	18250	16617.01

Valid cases = 2 Missing cases : 0

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

Data set name: in12_12rf.dta
Case count: 115
Variable count: 3
Size: 3,699 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	115	100.00
	115	100.00

Valid cases = 115 Missing cases = 0

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

Unique Values / Codes

Value	Description
1	Yes
3	No

Frequency

Value	Count	Percent
1	97	84.35
3	18	15.65
	115	100.00

Valid cases = 115 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	115	100.00
	115	100.00

Valid cases = 115 Missing cases = 0

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

Data set name: in12_12rf_tab1.dta
Case count: 209
Variable count: 6
Size: 24,021 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 = 209	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 = 13 Unique missing data codes = 0	
Valid cases = 209	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
0-1,347,600	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	1347600	175886.7	264120

Valid cases = 162 Missing cases : 47
.b = 47

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
.175-.875	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
.175	.875	.7635802	.1539607

Valid cases = 81 Missing cases : 128
.b = 128

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
0-4,067,940	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	4067940	292383.4	586630.3

Valid cases = 169 Missing cases : 40
.b = 40

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
0-4,051,246	number
.b	don't know the answer

Means

Min	Max	Mean	S.D.
0	4051246	297231.1	580513.5

Valid cases = 167 Missing cases : 42
.b = 42

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

Data set name: in12_12rf_tab2.dta
Case count: 146
Variable count: 8
Size: 25,893 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 = 146	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 = 2 Unique missing data codes = 0	
Valid cases = 146	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
.y	missing value

Frequency

Value	Count	Percent
3	95	65.07
5	42	28.77
7	3	2.05
.y	6	4.11
	146	100.00

Valid cases = 140 Missing cases = 6

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
1,000,000-1,500,000	Number

Means

Min	Max	Mean	S.D.
1000000	1500000	1111644	145037.6

Valid cases = 146 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-1,500,000	number

Means

Min	Max	Mean	S.D.
0	1500000	779589	510640.7

Valid cases = 146 Missing cases : 0

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

Unique Values / Codes

Value	Description
0-6	Number

Means

Min	Max	Mean	S.D.
0	6	.3732877	1.385655

Valid cases = 146 Missing cases : 0

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	43	29.45
3	103	70.55
	146	100.00

Valid cases = 146 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 = 37
Unique missing data codes = 0

Valid cases = 146 Missing cases: 0

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

Data set name: in12_12rf_tab3.dta
Case count: 0
Variable count: 5
Size: 2,741 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
-	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: in12_13fa.dta
Case count: 115
Variable count: 7
Size: 16,543 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	115	100.00
	115	100.00

Valid cases = 115 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)	115	100.00
	115	100.00

Valid cases = 0 Missing cases = 115

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: 115 NA(not applicable) = 115

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: 115 NA(not applicable)= 115

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: 115 NA(not applicable)= 115

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: 115 NA(not applicable)= 115

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: 115 NA(not applicable)= 115

Section XIII: Free AID
Data set name: in12_13fa_tab1.dta
Case count:
Variable count: 3
Size: 2,106 bytes

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

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

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

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

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
	number

Means

Min	Max	Mean	S.D.

Valid cases = Missing cases :

Additional Questions - Institution
Data set name: in12_14addin.dta
Case count: 115
Variable count: 8
Size: 20,665 bytes

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 115 NA(not applicable)= 115

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
-	Number
.c	not applicable

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

Valid cases = 0 Missing cases : 115
.c = 115

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 = 37 Unique missing data codes = 0	
Valid cases = 96	Missing cases: 19 NA(Not Applicable)= 19

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	3	2.61
3	112	97.39
	115	100.00

Valid cases = 115 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	3	2.61
.c	112	97.39
	115	100.00

Valid cases = 3 Missing cases = 112

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	3	2.61
.c	112	97.39
	115	100.00

Valid cases = 3 Missing cases = 112

Data set name: in12_15fd.dta
Case count: 1,380
Variable count: 4
Size: 148,585 bytes

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

Unique Values / Codes	
Unique values = 12 Unique missing data codes = 0	
Valid cases = 1,380	Missing cases: 0

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

Unique Values / Codes	
Unique values = 10 Unique missing data codes = 0	
Valid cases = 1,380	Missing cases: 0

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

Unique Values / Codes

Value	Description
0	number

Means

Min	Max	Mean	S.D.
0	0	0	0

Valid cases = 1,380 Missing cases : 0

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

Unique Values / Codes	
Unique values = 1 Unique missing data codes = 1	
Valid cases = 0	Missing cases: 1,380 NA(not applicable)= 1,380