

**SECTION 9: CREDIT AND SAVINGS**

**PART A: PARTICIPATION IN CREDIT OR COOP PROGRAMS**

**(For individuals in the household who are qualified to join any program)**

HH ID CODE

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1	2	3-4		5	6	7-8		9-10		11-12		13	14-15		16	17-19			20	21-22	
Does any member of the household qualify to join any poverty alleviation credit programs?  Yes=1, No=2  (Go to part B)	If the answer is Yes to previous question, did any member actually join any credit program?  Yes=1, No=2 (Go to Column 7)	If Yes, which member is it and which program did he or she join?  <u>Program code:</u> BRAC.....1 BRDB RD-12.....2 GRAMEEN.....3 ASA.....4 PROSHIKA.....5 GSS.....6 Youth Development.....7 Other NGO.....8 (Specify _____)		Who motivated the member to join the program?  (Put ID code if anybody in the household. Put 97 for person outside the household.)	Is he/she still a member of this credit program?  YES...1 (Go to Col. 11) NO....2 (Go to Col. 9)	Why did not he/she ever join any program?  CODE  (Go to Part B)		Why did the drop out of the program?  CODE		Why did you join the program?  Cheaper credit.....1 Easier access.....2 Group feeling.....3 No need of collateral.....4 Other (Specify).....5		How much were the required fees for joining ?  (Taka)	For how long has he/she been a member of this program?  Years    Months	Since joining, how many weeks of training did he/she have to take before any loan was given?  Weeks	Besides credit, what other services, inputs, or facilities are available for members of this program?  No other benefits.....0 Primary healthcare.....1 Basic literacy.....2 Family planning.....3 Marketing info.....4 Occupational/skill training.....5 Other.....6			How many weeks did it take to get a loan after joining the group?  Weeks	How many members are in your GROUP and CENTER including yourself?		
						1st reason	2nd reason	1st reason	2nd reason	1st	2nd				3rd	Group	Center				
		Member ID	Program Code			1st reason	2nd reason	1st reason	2nd reason					1st	2nd	3rd		Group	Center		





**SECTION 9: CREDIT AND SAVINGS**

**PART B: BORROWING AND OUTSTANDING LOANS (continued)**

**(For individuals in the household who borrowed 1000 taka or more since January 1991)**

HH ID CODE

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LOAN TRANSACTION COST					COLLATERAL		
37	38	39	40	41	42-44		
What was (is) the initiation or documentation fee required for this loan? (Put 0 if no fee is required)	In addition to initiation fee, how much did you have to pay, if any, for example, in labor, in kind, or in cash? (Put 0 if no such payments were made)	How many times did you have to go to lender's office or place to get the loan?	How much time was spent for each such visit?	How much money was spent each time for traveling ?	What collateral did you use to secure the loan?		
(Taka)	(Taka)	(Number)	(Hour)	(Taka)	No collateral.....0 Agricultural land.....1 House/other land assets.....2 Gold.....3 Land/House registration.....4 Other asset documents.....5 Crop.....6 Signature or personal guarantee.....7 Group borrowing.....8 Other.....9 (Specify)		
					Primary collateral	Secondary collateral	Total collateral value (taka)



**SECTION 9: CREDIT AND SAVINGS**

**PART D: SAVINGS**

**(For each member of the household)**

HH ID CODE

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1	2	3-4		5	6	7
Which members of your household have ANY savings anywhere (currency, savings acct., government certificates, and other financial wealth)?  (Member ID Code from the household roster)	(ID Code of the respondent)	What is the amount of total savings this household member has?		How much has been added to this savings in the past 12 months?	How much has been withdrawn from the savings in the past 12 months?	If the individual is a member of any group-based credit program, how much has been saved in program-related group funds?  (Current value)
		In cash	In kind	TAKA	TAKA	TAKA

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