

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?		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?	
		Member ID	Program Code			1st reason	2nd reason	1st reason	2nd reason				Years	Months		1st	2nd	3rd		Group	Center

SECTION 9: CREDIT AND SAVINGS

PART B: BORROWING AND OUTSTANDING LOANS

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

HH ID CODE

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1	2 Who was the primary borrower of the loan? (Member ID)	GETTING THE LOAN			PRINCIPAL, INTEREST AND DURATION								REPAYMENT				
		3-4		5	6	7	8	9-10		11-12		13-14		15	16	17-18	
		When did you take the loan?	How many days before getting the loan did you apply?	How much money did you ask for?	How much money did you actually get?	What was the yearly interest rate for this loan?	If interest was not to be paid in cash, then how was it supposed to be paid?	What is/was the scheduled loan payoff date?		What is/was the date that you actually paid off the loan?		What was the repayment arrangement?	For installment payments only, in how many installments are/were you supposed to pay off the loan ?	How much money should have been repaid by now including interest?	How much money have you actually repaid by now including interest?		
L o a n I D		M	Y	(Days)	(Taka)		Labor (days)	In kind (taka)	Year	Month	Year	Month	One time.....1 Weekly installment....21 Bi-weekly installment....22 Monthly installment....23 Quarterly installment...24 6-monthly installment...25 Yearly installment...26 No fixed arrangement.....3		(taka)	(taka)	

SECTION 9: CREDIT AND SAVINGS

PART B: BORROWING AND OUTSTANDING LOANS (contnued)

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

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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? 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)		
(Taka)	(Taka)	(Number)	(Hour)	(Taka)	Primary collateral	Secondary collateral	Total collateral value (taka)

SECTION 9: CREDIT AND SAVINGS

PART C: LENDING

(For individuals in the household who lent money since January 1991)

HH ID CODE

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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? TAKA	How much has been withdrawn from the savings in the past 12 months? TAKA	If the individual is a member of any group-based credit program, how much has been saved in program-related group funds? (Current value) TAKA
		In cash	In kind			