

**Variable Explanations for Survey Questionnaire**

**File: ROSTER.DTA**

**HHTYPE**

Type of household

- 1 - Was included in 1991/92 survey
- 2/3/4/5 - Created from a 1991/92 survey household
- 9 - New household

**RELIGN**

Religion of household head

- 1 - Islam
- 2 - Hinduism
- 3 - Christianity
- 4 - Buddhism
- 5 - Other

**RELHH**

Relationship of the respondent with household head

- 1 - Head himself/herself
- 2 - Wife/husband
- 3 - Son/daughter
- 4 - Grandson/granddaughter
- 5 - Father/mother
- 6 - Sister/brother
- 7 - Niece/nephew
- 8 - Son-in-law/daughter-in-law
- 9 - Spouse of brother or sister
- 10 - Brother or sister of spouse
- 11 - Father-in-law/mother-in-law
- 12 - Other relatives of head or spouse
- 13 - Servant/maid servant
- 14 - Other \_\_\_\_\_ (specify)

**LAT\_TYPE**

Type of toilet used in the household

- 1 - No toilet facility
- 2 - *Katcha* or not sanitary
- 3 - Slab
- 4 - Sanitary

**File: S1 1.DTA**

**T\_MEMBER**

Type of membership

- 1/13 - 1991/92 survey member
- 2 - 1991/92 survey member but dead now
- 3 - Born after 1991/92 survey
- 4 - New member after 1991/92 survey through marriage
- 5 - 1991/92 survey member but left household because of marriage
- 6 - 1991/92 survey member but left household for job or went abroad
- 7 - New member after 1991/92 survey returned after finishing job
- 8 - New member after 1991/92 survey through divorce/separation
- 9 - 1991/92 survey member but left because of divorce/separation
- 10 - 1991/92 survey member but formed new household
- 11 - New member after 1991/92 survey through other ways
- 12 - 1991/92 survey member but left household for other reasons

**REL\_HH**

What is the relationship of member to the head of the household?

- 1 - Head himself/herself
- 2 - Wife/husband
- 3 - Son/daughter
- 4 - Grandson/granddaughter
- 5 - Father/mother
- 6 - Sister/brother
- 7 - Niece/nephew
- 8 - Son-in-law/daughter-in-law
- 9 - Spouse of brother or sister
- 10 - Brother or sister of spouse
- 11 - Father-in-law/mother-in-law
- 12 - Other relatives of head or spouse
- 13 - Servant/maid servant
- 14 - Other \_\_\_\_\_ (specify)

**MAR\_STAT**

Marital status of the member

- 1 - Never married
- 2 - Currently married
- 3 - Divorced
- 4 - Separated
- 5 - Widow(er)

**M\_EDUC**

Education of the member

- 0-14 - Conventional years of completion
- 30 - Currently student of BRAC 1st grade
- 31 - Finished BRAC 1st grade, or Currently student of BRAC 2nd grade
- 32 - Finished BRAC 2nd grade, or Currently student of BRAC 3rd grade
- 33 - Finished BRAC 3rd grade or Currently student of BRAC 4th grade
- 34 - Finished BRAC 4th grade
- 35 - Adult education
- 36 - *Maktab/Madrasa*/other religious school
- 99 - Don't know

## **File S2 A.DTA**

### S2Q6

Reasons for not going to school now

- 1 - Very expensive
- 2 - Too far away
- 3 - Must help at home
- 4 - Must help in farm work
- 5 - Must help in family business
- 6 - Coeducation in school
- 7 - School/teacher not good
- 8 - Sickness at early age
- 9 - Did not feel like attending
- 10 - Education not useful
- 11 - Left home at early age
- 12 - Lacked academic potential
- 13 - Parent(s) did not want
- 14 - Finished desired level
- 15 - Teacher absent too often
- 16 - Early marriage
- 17 - Poverty
- 18 - Other reasons (Specify)

### S2Q8 and S2Q13

Type of school

- 1 - Government primary school
- 2 - Non-government registered primary school
- 3 - Non-government non-registered primary school
- 4 - Primary school attached to a high school
- 5 - Kindergarten
- 6 - Madrasa (Forkania)
- 7 - Madrasa (Ebtedaie)
- 8 - P -T -I - training school
- 9 - Community school
- 10 - Satellite school
- 11 - BRAC school
- 12 - Gano Sahajjo Sangstha (GSS) school
- 13 - Proshika school
- 14 - Other NGO school
- 15 - Junior school
- 16 - Government junior school
- 17 - Non-government high school
- 18 - Madrasa (Dakhil)
- 19 - Higher secondary college
- 20 - Madrasa (Alim)
- 21 - Government undergraduate/graduate college
- 22 - Non-government undergraduate/graduate college
- 23 - Madrasa (Fazil/Kamil)
- 24 - Other (Specify)

### S2Q10 and S2Q14

Class attending or attended

- 0-19 - Conventional years of completion
- 30 - Currently student of BRAC 1st grade
- 31 - Finished BRAC 1st grade, or  
Currently student of BRAC 2nd grade
- 32 - Finished BRAC 2nd grade, or  
Currently student of BRAC 3rd grade
- 33 - Finished BRAC 3rd grade or  
Currently student of BRAC 4th grade
- 34 - Finished BRAC 4th grade
- 35 - Adult education
- 36 - *Maktab/Madrasa*/other religious  
school
- 99 - Don't know

## Section 3 and 4

### Agriculture sector code

- 101. Crop cultivation
- 102. Nursery/Forestry
- 103. Fishery
- 104. Livestock/poultry

### Non-agriculture sector code

#### A: Industry

- 201. Oil mill
- 202. Oil extractor
- 203. Rice/Wheat/Flour mill
- 204. Paddy husking
- 205. Bakery
- 206. Sweetmeat making
- 207. *Biri* making
- 208. Handloom
- 209. Readymade garments
- 210. Leather processing
- 211. Shoe repair/manufacture
- 212. Saw mill
- 213. Bullock cart/push cart/boat/  
other transport
- 214. Wood products/furniture  
making
- 215. Bamboo/cane works
- 216. Pottery

- 217. Agricultural equipment making
- 218. Blacksmith
- 219. Goldsmith
- 220. Molasses/brown sugar making
- 221. Quilt stitching
- 222. Pickle/Chutney making
- 223. handicrafts
- 224. Other craft works
- 225. Industrial labor

#### B: Construction

- 301. Contractor
- 302. Building construction worker/helper
- 303. Carpentry
- 304. Other construction worker

#### C: Transport

- 401. Transport business
- 402. Bullock cart/push cart
- 403. Rickshaw/van
- 404. Auto-rickshaw
- 405. Bus/truck/freight car
- 406. Boat/motor-powered boat
- 407. Other transport worker

#### C: Business

- 501. Petrol pump
- 502. Grocery store
- 503. Variety store
- 504. Confectionery
- 505. Vegetable trading
- 506. Fish trading
- 507. Rice/paddy trading
- 508. Hawkey
- 509. Cloth/readymade garments trading
- 510. Restaurant
- 511. Other trading

#### E: Services

- 601. Repair of radio/TV/watch
- 602. Repair of electric equipment
- 603. Repair of cycle/rickshaw/van
- 604. Repair of automobiles
- 605. Repair of utensils/lamps
- 606. Other repair works
- 607. Broker
- 608. Tailoring
- 609. Repair of agriculture equipment
- 610. Teaching

- 611. MBBS Doctor
- 612. Homeopath Doctor
- 613. Village doctor (no degree)
- 614. Midwife/nurse
- 615. Herbal treatment/*Hekimi*
- 616. Spiritual healer
- 617. Village lawyer
- 618. Engineer
- 619. High-level employee (officer)
- 620. Clerk
- 621. Other low paid service work
- 622. Religious chief of a mosque
- 623. Domestic worker
- 624. Barber
- 625. Laundromat
- 626. Other service work
- 627. Service labor

#### F: Others

- 701. Housekeeping
- 702. Voluntarily unemployed
- 703. Student
- 704. Apprentice

- 705. Incapacitated
- 706. Unemployed
- 707. Child

## **Section 6**

### Sources of start-up capital/other capital assets of non-farm activity

Gift/inheritance.....	0
Own savings.....	1
Selling of assets.....	2
Loan from friends/relatives.....	3
Loan from money lenders .....	4
Loan from BRAC.....	5
Loan from BRDB.....	6
Loan from Grameen Bank.....	7
Loan from ASA.....	8
Loan from PROSHIKA.....	9
Loan from GSS.....	10
Loan from Youth development.....	11
Loan from other NGOs.....	12
Loan from Agriculture development bank.....	13
Loan from comm. bank.....	14
Govt. agency (e.g. BSIC).....	15
Other sources.....	16
(Specify_____)	

## **Section 9**

### **Reasons for not participating in credit programs**

1. Extremely poor; so group members do not want to include me.
2. Household head or the earning member is very ill; so group members do not want to include me.
3. No male earning member in family; so group members do not want to include me.
4. Do not have enough time.
5. Very poor education; so group members do not want to include me.
6. Group members doubt that I will be able to repay loan installments every week.
7. Has personal feud with group leaders; so group members do not want to include me.
8. Members of the group are related to each other; since I am not related to them they do not want to include me.
9. Members of the group live in the same locality; since I do not live there they do not want to include me.
10. I do not support the same political party as the group leaders do; so they do not want to include me.
11. No NGO is active in this village.
12. Elders in the household do not want me to join.
13. Difficult to repay loan installments.
14. Solvent enough; so do not need program loan.
15. There are disagreements within the NGO activities; do not want to get involved.
16. Waiting is too long before actual program loan is received; can manage by borrowing from other sources.
17. Interest rate is too high for NGO loans.
18. NGO members are better-off than me; I will have little luck getting loans from there.

19. Women in the NGO are different; I do not want to mix with them.
20. NGO provides loans for poor; being a middle class/wealthy person I do not have prospect.
21. Size of the loans provided by NGOs is too small to carry out production activity.
22. Administration of the NGO is corrupt; so I do not have any faith in them.
23. One has to flatter the NGO staff too much.
24. Not satisfied with the activity/behavior of the NGO staff.
25. Tried but failed.
26. Have better opportunity.
27. Other member(s) of the household has (have) already participated.
28. Other (Specify)

### **Reasons for leaving credit programs**

1. Paying weekly installments is too much.
2. Incurred high expenditure due to family emergency and did not repay; so was expelled.
3. Quit because NGO leadership has favoritism/nepotism.
4. NGO loans are not profitable.
5. Interest rate is too high.
6. Loans must be spent in the proposed project; so no freedom to spend otherwise.
7. Too much conflicts/disunity with the group, so quit.
8. Other members in the group were better-off and they did not want me in.
9. Other members doubted that I would be able to run an activity; so they did not want me in.
10. Most of the group members are related to each other except for me; so they did not want me in.
11. NGO did not pay my dues, so I did not repay loans and was expelled.
12. The activity/behavior of NGO staff was not satisfactory; so quit.
13. NGO staff created dissension within the group; so quit.
14. Better-off; so do not need NGO loans any more.
15. Other (specify).

**Code for the purpose of borrowing/lending**

1. Purchase of agricultural input.
2. Purchase/repair of agricultural equipment.
3. Nursery/forestry.
4. Fishing; canal digging/enhancing.
5. Purchase/enhancement of agricultural land/vegetable or fruit garden.
6. Other agricultural expenditure.
7. Purchase of draft animal/milch cow.
8. Purchase of fishing net or other fishing equipment.
9. Livestock rearing/farming.
10. Poultry farming.
11. Sericulture
12. Purchase of rickshaw/van.
13. Purchase of bullock cart/push cart.
14. Purchase/renting of boat/engine powered boat.
15. Purchase/renting of mini-taxi/tempoo, etc.
16. Grocery/variety store
17. Vending of fruits/vegetables.
18. Trading of readymade garments.
19. Trading of production materials.
20. Hotel/restaurant business.
21. Trading of livestock.
22. Trading of food materials.
23. Hawkey
24. Trading of cigarette/tobacco/beetle leaves.
25. Bakery.
26. Trading of parts/components.
27. Loom/loom parts.
28. Pottery/goldsmith/blachsmith
29. Repair of radio/TV/refrigerator
30. Tailoring/sewing machines.
31. Carpentry/wood work
32. Repair of umbrella/locks.
33. paddy husking
34. Making of *Biri*.
35. Bamboo/cane works
36. Making of fishing nets.
37. Quilt making/embroidary
38. Making of mats.
39. Food processing.
40. Making puffed rice.
- 41.
- 42.
43. Making of molasses/brown sugar
44. Making of packing bags.
45. Making of pickles/chutney.
46. Consumption
47. Rebuilding/upgrading of housing structure.
48. Furniture purchase
49. Marital expense
50. Expense for social/religious occasion.
51. Education expense.
52. Medical expense.
53. Paying off loans.
54. Dowry.
55. Bribery for jobs
56. Expense for sending people abroad.
57. Legal expense.
58. Others (Specify)

**Code distress handling**

1. Was unable to handle the distress.
2. From savings/earning of each month.
3. From land sale.
4. From sale other assets.
5. From high-interest loan.
6. From low-interest (less than 10% per year) loan.
7. From interest-free loan.
8. Brought the counterpart to justice.
9. From active support (specify reasons).
10. From support of a group/organization (specify names).
11. From support of an influential person.
12. By mortgaging assets.
13. By division of the household.
14. From support of police/administration.
15. From support of non-relatives/friends.
16. From support of employer/landlord.
17. From sale of livestock.
18. From bank loan.
19. From savings plus loan.
20. From savings plus sale of assets.
21. From relief.
22. From support of relatives.
23. From NGO loans.
24. By cutting down consumption expenditure (specify).
25. Other (Specify).