

14 Borrowing

This module asks about borrowing activities by household members. This module is used with Borrowing roster. For the purpose of this module, the following activities are not considered borrowing:

- 1) Receiving business trade credit from suppliers (Questions about trade credit are already included in module 7)
- 2) Selling business goods/service in advance to customers (Questions about advanced sales are already included in module 8)

Part 1: Credit card, ion card, and other cards

- 1) For enumerator: look up borrowing roster in credit card section. Check whether household owns any such cards as of the last interview. If they do, use module 14B for each such card and then continue to 2)

- 2) (Besides the cards mentioned in 1), do household members own any other credit cards, ion cards, etc.?)

1 -Yes 3 -No (skip to 4)

2

- 3) How many such cards are there?

For enumerator: use module 14A for each card and then continue to 4)

3

Part 2: Overdraft facility

- 4) For enumerator: look up borrowing roster in overdraft facility section. Check whether household has any overdraft facility as of the last interview. If they do, use module 14B for each such facility and then continue to 5)

- 5) (Besides the overdraft facilities mentioned in 4), do household members have any other overdraft facilities?

1 -Yes 3 -No (skip to 7)

5

- 6) How many such cards are there?

For enumerator: use module 14A for each facility and then continue to 7)

6

Part 3: Other borrowings

This part asks about household borrowing other than those through credit cards and overdraft facilities.

- 7) For enumerator: look up borrowing roster in Other Borrowing section. Check whether the household has any outstanding debt as of the last interview. If they do, use module 14D for each loan and then continue to 8)

- 8) Did any household members borrow money or goods from non-members since the last interview?

1 -Yes 3 -No (skip to 10)

8

- 9) How many such loans are there?

For enumerator: use module 14C for each such loan and then continue to 10)

9

- 10) (Besides the loan mentioned in 7)-9)), does household have any other loans it has not finished repaying?

1 -Yes 3 -No (skip to 12)

10

- 11) How many such loans are there?

For enumerator: use module 14C for each such loan and then continue to 12)

11

Part 4: Rejection of loan request

- 12) Since the last interview, have any household members requested a loan but were subsequently rejected?

(This includes rejection of credit card or overdraft facility applications and rejection of request for advanced wages/salary from employers)

1 -Yes (use module 14E for each such rejection and then proceed to 13)
3 -No

12

- 13) Interviewer's note

End of module 14

14A Terms of credit cards, ion cards, and overdraft facilities

- 1) Indicate Card ID/Overdraft ID 1
- 2) What is the name of the institution that issued this card/overdraft facility? 2
- 3) Where is this institution located? 3
- 4) Indicate the Member ID of the household member who owns the card
(If the household business is a titled owner of the card, indicate the Business ID)
(Skip to 6) if this is an overdraft facility) 4
- 5) What type of card is this? 5
- 6) In which year was this card/overdraft facility issued? 6
- 7) What is the credit limit on this card/overdraft facility?
(Skip to 9) if this is an overdraft facility) 7
- 8) Indicate the length of repayment, using days as the unit 8
- 9) What is the interest rate on this card? 9
- 10) Indicate the frequency at which interest is charged (See code) 10 10A
- 11) Were any properties put up as collateral for this card/overdraft facility?
 1 -Yes 3 -No (skip to 20)) 11
- 12) Which properties were put up as collateral?
 a -land d -bank account 12
 b -house/building/consominium e -other (specify in 12A) 12A
 c -car/motorcycle
- 13) What is the total monetary value of properties put up as collateral? 13
- 14) Who own the properties put up for collateral? (Record all that apply)
 a -household members (skip to 20) if "a" is the only answer) 14
 b -non-members
- 15) What is the name of the individual/organization that owns the properties?
If the owner is an individual, record his/her nickname in 15A 15A
If the owner is an organization, record its name in 15B and skip to 19 15B
- 16) Before providing properties as collateral, did this individual have a prior, personal relationship with a household member?
 1 -Yes 3 -No (skip to 19) 16
- 17) Indicate the type of relationship (See code) 17
 17A
- 18) Before providing properties as collateral, how many years had this invdidual known the household member personally? 18
- 19) Where is this individual/organization located? (See Code) 19
- 20) Did anyone co-sign the application of this card/overdraft facility?
 1 -Yes 3 -No (skip to 27) 20
- 21) Who co-signed? (Record all that apply)
 a -household members (skip to 27) if "a" is the only answer) 21
 b -non-members

- 22)** What is the name of the co-signer? **22A**
 If the co-signer is an individual, record his/her nickname in 22A
 If the co-signer is an organization, record its name in 22B and skip to 26 **22B**
- 23)** Before co-signing, did this individual have a prior, personal relationship with a household member?
 1 -Yes 3 -No (skip to 26) **23**
- 24)** Indicate the type of relationship (See code) **24**
 24A
- 25)** Before co-signing, how many years had this individual known the household member personally? **25**
- 26)** Where is this individual/organization located? (See Code) **26**
- 27)** Did the household member give the card/overdraft facility issuer any documents or evidence for consideration of the loan term, excluding documents related to the collateralization if co-signing (For example, a salary stub or bank statement)
 1 - Yes 3 -No (skip to 29) **27**
- 28)** What documents/evidence were provided?
 a - National ID c -commercial business registry e -salary stub **28**
 b - House registration d -bank statement f -other (specify in 28A) **28A**
- 29)** Did the member use the card/overdraft facility at all since the last interview?
 1 -Yes 3 -No (skip to 31) **29**
- 30)** How much did the household member spend on this card/overdraft since the last interview?
If respondents refuse or "don't know" , continue to 30A **30**
30A Probe for the range of the amount

More than? **30AA**
Less than? **30AB**
- 31)** Did the household member re-pay debt incurred from using this card/overdraft facility since the last interview?
 1 -Yes 3 -No (skip to 34) **31**
- 32)** How much money has the household member re-paid since the last interview?
If respondents refuse or "don't know" , continue to 32A **32**
32A Probe for the range of the amount

More than? **32AA**
Less than? **32AB**
- 33)** Which payment medium did the household member use to re-pay?
 a -cash c -deducted from linked account **33**
 b -check d -other (specify in 33A) **33A**
- 34)** Does the household member still own this card/have this overdraft facility?
 1 -Yes (skip to 36) 3 -No **34**
- 35)** Although the household member no longer owns this card/overdraft facility, is there still outstanding debt incurred from the card/overdraft facility?
 1 -Yes 3 -No **35**

36) Interviewer's note

14B Uses of credit cards, ion cards, overdraft facilities

1) Indicate Card ID/Overdraft ID	<input type="text"/>	1
2) Did the member use this card/overdraft facility since the last interview? <input type="text"/> 1 -Yes <input type="text"/> 3 -No (skip to 4))	<input type="text"/>	2
3) How much did the household member spend on this card/overdraw since the last interview? <i>If respondents refuse or "don't know" , continue to 3A</i> 3A Probe for the range of the amount	<input type="text"/>	3
	More than? <input type="text"/> 3AA	Less than? <input type="text"/> 3AB
4) Did the household member re-pay debt incurred from using this card/overdraft facility since the last interview? <input type="text"/> 1 -Yes <input type="text"/> 3 -No (skip to 7))	<input type="text"/>	4
5) How much money has the household member re-paid since the last interview? <i>If respondents refuse or "don't know" , continue to 5A</i> 5A Probe for the range of the amount	<input type="text"/>	5
	More than? <input type="text"/> 5AA	Less than? <input type="text"/> 5AB
6) Which payment medium did the household member use to re-pay? <input type="text"/> a -cash <input type="text"/> c -deducted from linked account <input type="text"/> b -check <input type="text"/> d -other (specify in 6A)	<input type="text"/>	6
	<input type="text"/>	6A
7) Does the household member still own this card/have this overdraft facility? <input type="text"/> 1 -Yes (skip to 9) <input type="text"/> 3 -No	<input type="text"/>	7
8) Although the household member no longer owns this card/overdraft facility, is there any outstanding debt incurred from the card/overdraft facility? <input type="text"/> 1 -Yes <input type="text"/> 3 -No	<input type="text"/>	8
9) Interviewer's note	<input type="text"/>	

14C Details of new borrowing

- 1) Indicate Loan ID of this loan 1
- 2) Indicate Member ID of the borrower 2
(if the household business is a titled borrower, indicate business ID)
- 3) What type of loan?

1 -buying cars, motorcycles on credit

3 -buying house, condominium, or other structures on credit

5 -buying land on credit

7 -buying other goods/services on credit

9 -borrowing money or goods (other than through credit purchases)

11 -requesting and receiving advanced wages/salary to employees

13 -other borrowing (specify in 3A)

 3 3A
- 4) What is the name of the lender?

• If the lender is an individual, record his/her nickname in 4A

• If the lender is an organization, record its name in 4B and skip to 8)

 4A 4B
- 5) Before lending, did the lender have a prior, personal relationship with the household member taking out the loan?

1 -Yes

3 -No (skip to 8)

 5
- 6) Indicate the type of relationship (See code) 6 6A
- 7) Before lending, for how many years had the lender known this household member personally? 7
- 8) Where is the lender located? (See code) 8
- 9) Indicate the month the loan was issued (See code) 9
- 10) Indicate the year the loan was issued 10
- 11) If this is a credit purchase (answer to question 3)=1, 3, 5, 7), skip to 15)
If this is a loan of money/goods or other type of loan (answer to question 3)=9, 11, 13), proceed to questions 12)-14) and then skip to 18)
- 12) Indicate the total amount of borrowed money 12
(Record "0" and skip to 14) if household member borrowed only goods)
- 13) Through which payment medium did the member receive the loan? (Record all that apply)

a -cash

c -money order

e -credit card, ion card, etc.

b -check

d -debit card

f -wire transfer to member's bank accounts

 13
- 14) Indicate the total monetary value of the loaned goods 14
(Record "0" if household member borrowed only money)
- 15) What is the cash value of the item bought on credit? (i.e. how much cash will you have to use if you buy it in cash?) 15
- 16) Did the household member taking out the loan make a downpayment for this item?

1 -Yes

3 -No, the household member did not make a downpayment and borrowed the full value of the item (skip to 18)

 16
- 17) How much was the downpayment made by the household member taking out the loan? 17
- 18) Is the amount borrowed the amount initially requested by the household member taking out the loan?

1 -Yes, the household member borrowed the amount that he/she initially requested (skip to 20)

3 -No, the household member requested to borrow more, but the lender offered a lower amount.

 18
- 19) What was the amount that was initially requested? 19
- 20) Did the household member taking out the loan put up any properties as collateral?

1 -Yes

3 -No (skip to 29)

 20
- 21) What kind of properties were put up as collateral? (Record all that apply)

a -Land

d -bank account

b -house/building/condominium

e -other(specify in 21A)

c -car/motorcycle

 21 21A
- 22) What is the total monetary value of the collateral? 22
- 23) Who own the collateral properties? (Record all that apply)

a -household members (skip to 29) if "a" is the only answer

b -non-members

 23
- 24) What is the name of the individual/organization that owns the properties?

If the owner is an individual, record his/her nickname in 24A

If the owner is an organization, record its name in 24B and skip to 28

 24A 24B
- 25) Before providing properties as collateral, did this individual have a prior, personal relationship with the household member taking out the loan?

1 -Yes

3 -No (skip to 28)

 25
- 26) Indicate the type of relationship (See code) 26 26A
- 27) Before providing properties as collateral, how many years had this invdividual known the household member personally? 27
- 28) Where is this individual/organization located? (See Code) 28

29) Did anyone co-sign applications of this card/overdraft facility?
 1 -Yes 3 -No (skip to 32) 29

30) Who co-signed? (Record all that apply)
 a -household members (skip to 32) if "a" is the only answer
 b -non-members 30

31) How many individuals/organizations co-signed?
 31

Ask A-E about each individual/organization and record answers in Table 1

A What is the name of individual/organization?

- If the co-signer is an individual, record his/her nickname in AA
- If the co-signer is an organization, record its name in Ab and skip to E

B Before co-signing, did this individual have a prior, personal relationship with the household member receiving the loan?

1- Yes 3 - No (skip to E)

C Indicate the type of relationship (See code)

D Before co-signing, how many years had this individual known the household member personally?

E Where is this individual/organization located?

Table 1

AA*	AB*	B	C	CA*	D*	E*
Nickname	Organization's name	Any relationship?	Relationship	Other (C=35,37)	Years known	Location

32) Did the household member taking out the loan give the lender any documents/evidence for consideration of the loan term, excluding documents/evidence related to collateralization or co-signing? (For example, a salary stub or bank statement)

1 -Yes 3 -No (skip to 34)) 32

33) What documents/evidence were provided? 33

34) Did the loan term specify the duration under which the borrower must finish repaying the loan?
 1 -Yes 3 -No (skip to 36)) 34

35) How many days is the duration of the loan? 35

36) Did the loan term pre-specify a fixed amount that needs to be returned in each pre-specified round of repayment?
 1- Yes 3- No (skip to 40) 36

37) How many repayment rounds are there in total? 37

38) Indicate the number of days between each round of repayment.
For example, record "365" if the round is yearly 38

39) Indicate the repayment term for each round in Table 2 below (skip to 44) once you complete the table)

Table 2

#	A The borrower must repay with? 1 -money 3 -goods	If money repayment (A=1)	If in-kind repayment (A=3)				
		B*	C*	D*	E*	F*	G*
		Amount of money required for repayment	What type of goods?	Volume of goods	Unit of goods	The first round of repayment with	The last round of repayment
1							
2							
3							
4							

40) Did the lender specify an interest rate? 40

- 1 -Yes, the lender pre-specified fixed interest for the entire duration of loan
3 -Yes, the lender pre-specified fixed interest rate for certain period of loan, but did not pre-specify a fixed rate for the rest of the period (skip to 44)
5 -Yes, the lender planned to charge interest, but did not pre-specify a fixed rate (skip to 44))
7 -No, the lender did not charge any interest for the entire duration of loan (skip to 44)

41) How is interest calculated? 41

1- Interest charged only on principal 3 -interest compounded periodically 5 -other (specify in 41A)

42) What did the loan term specify about repayment of principal? 41A

- 1- The lender accepts only repayment of full amount of principal; partial repayment is not allowed.
3- The lender allows partial repayment of principal, with minimum amount of requirement.
5- The lender accepts partial repayment of principal, with no minimum amount requirement

42

43) How many interest schemes are there over the entire duration of loan? 43

Ask A-L about each rate and record answers in Table 3 below

A How is the interest charged?

- 1 -the lender specified a fixed interest rate (finish B and C and then skip to H)
3 -the lender specified a fixed amount of money to be repaid as interest (skip to D and then skip to H after finishing D)

5 -the lender specified a fixed quantity of goods to be repaid as interest (skip to E)

B Indicate the interest rate

C Indicate the type of interest rate, using days as the unit. (For example, if the lender specified annualized interest, record "365")

D Indicate the amount of money to be repaid as interest

E Indicate the type of goods

F Indicate the quantity of goods

G Indicate the unit of goods

H Indicate the frequency at which the interest is charged, using days as the unit. For example, record "30" if interest is charged monthly.

I When does the lender start using this interest scheme?

J Indicate the unit of the answer of I

1 -day 3 - week 5 -month 7 -year

K When does the lender stop using this interest scheme? (if this interest scheme is applied until the end of the loan, record "0" and leave L blank)

L Indicate the unit of the answer of K

1 -day 3 - week 5 -month 7 -year

Table 3

#	A Scheme	If fixed rate (A=1)		If fixed amount of money (A=3)	If fixed quantity of goods (A=5)			H* Frequency	I* Start	J Unit	K* Stop	L Unit
		B* Interest rate (%)	C* Type of rate	D* Amount of money	E* What goods?	F* Quantity	G* Unit					
1												
2												
3												
4												

44) To date, how many times has the borrowing household member made a repayment?

(Record "0" and skip to 50) if none)

44

45) To date, how much money has the borrowing household member repaid?

(Record "0" and skip to 47) if all past repayments were made in-kind)

45

46) Which payment medium did the borrowing household member use to repay? (Record all that apply)

a -cash d -debit card g -deduction from wages/salary
b -check e -credit card, ion card, etc. (in case of borrowing by requesting
c -money order f -wire transfer to lender's bank accounts advanced wage/salary from employers)

46

47) What is the total monetary value of goods that the borrowing household member repaid so far?

(Record "0" if all past repayments were made in money)

47

48) Of the total repaid amount as indicated in 45) and 47), how much is considered repayment of principal?

(Record "0" if all past repayments are considered repayment of interest)

48

49) Of the total repaid amount as indicated in 45) and 47), how much is considered repayment of interest?

(Record "0" if all past repatments are considered repayment of principal)

49

50) Has the household member taking out the loan finished repaying the loan?

1 -Yes 3 -No

50

51) Interviewer's note

End of module 14C

14D Repayment of existing loan

This module asks about the repayment of outstanding loans as of the last interview.

- 1) Indicate Loan ID of this borrowing 1
- 2) How many times did the household member taking out the loan make a repayment since the last interview?
(Record "0" and skip to 8) if none 2
- 3) How much money did the household member taking out the loan re-pay since the last interview?
(Record "0" and skip to 5) if all of the repayments since the last interview were made in-kind 3
- 4) Which payment medium did the household member taking out the loan use to repay? (Record all that apply)
- | | | |
|----------------|--------------------------------------|--|
| a -cash | d -debit card | g -deduction from wages/salary |
| b -check | e -credit card, ion card, etc. | (in case of borrowing by requesting advanced |
| c -money order | f -wire transfer to lender's bank ac | wage/salary from employers) |
- 4
- 5) What is the total monetary value of goods that the household member taking out the loan repaid since the last interview?
(Record "0" if repayments since last interview were made in money) 5
- 6) Of the total repaid amount as indicated in 3) and 5), how much is considered repayment of principal?
(Record "0" if repayments since the last interview are considered repayment of interest) 6
- 7) Of the total repaid amount as indicated in 3) and 5), how much is considered repayment of interest?
(Record "0" if repayments since the last interview are considered repayment of principal) 7
- 8) Has the household member taking out the loan finished repaying the loan?
- | | |
|--------|-------|
| 1 -Yes | 3 -No |
|--------|-------|
- 8
- 9) Interviewer's note

End of module 14D

14E Rejection of loan requests

1) Since the last interview, how many loan requests by household members were rejected?

1

Ask A-H about each request that was rejected and record answers in Table 1 below

A Indicate the Member ID of the household member who made a request

B What type of loan was requested?

- 1 -buying cars, motorcycles on credit
- 3 -buying house, condominium, or other structures on credit
- 5 -buying land on credit
- 7 -buying goods/services (other than cars, motorcycles, structures, and land) on credit
- 9 -borrowing money or goods (other than through credit purchases)
- 11 -applying for credit card, ion card, etc.
- 13 -applying for overdraft facility
- 15 -requesting advanced wage salary from employers
- 17 -other (specify in BA)

C What is the name of the lender?

- If the lender is an individual, record his/her nickname in CA
- If the lender is an institution, record its name in CB and skip to G

D Before the lender rejected the request, did he/she have a prior, personal relationship with the household member who made the request?

1 -Yes 3 -No (skip to G)

E Indicate the type of relationship (See code)

F Before the lender rejected the request, for how many years had he/she personally known the household member who made the request?

G Where is the lender located? (See code)

H Please explain reasons that the request was rejected (if known)

Table 1

A* Member ID	B Type	BA* Other (B=17)	CA* Nickname	CB* Organization's name	D Prior relationship?	E Relationship	EA* Other (E=35, 37)	F* Years known	G* Location	H* Reason

2) Interviewer's note

End of module 14E