

15 Lending

This module asks about household members' lending to non-members. This module is used with the Lending roster.

For the purpose of this module, the following activities are not considered lending:

- 1) Extending trade credit to household business's customers (Questions about business trade credit are already included in module 8)
- 2) Prepayment or advanced purchase of business goods or services (Questions about such purchases are already included in module 7)
- 3) Holding of bonds, commercial paper, promissory notes, or other debt instruments (Questions about such holdings are already included in module 17)

This module is divided into two parts. The first part asks about all lending, and the second part asks about each individual instance of lending.

Part 1: All lending

- 1) Do any household members have outstanding debtors?

1 -Yes 3 -No (skip to 3)

1

- 2) What is the total amount of debt owed to all household members?

2

If respondents refuse or "do not know", continue to 2A

- 2A Probe for the range of the amount

More than?

2AA

Less than?

2AB

- 3) Have any household members lent to non-household members since the last interview?

1 -Yes 3 -No (skip to 7)

3

- 4) What kind of loans were given? (Record all that apply)

a -selling cars, motorcycles on credit
b -selling a house, condominium, or other structure on credit
c -selling land on credit
d -selling goods/services (other than cars, motorcycles, structures, and land) on credit
e -lending money or goods (other than through credit sales)
f -advancing wage/salary to employees
g -other lending (specify in 4A)

4

4A

- 5) How much money has been lent out since last interview?

5

(Record "0" if members only lent goods)

If respondents refuse or "do not know", continue to 5A

- 5A Probe for the range of the amount

More than?

5AA

Less than?

5AB

- 6) Which payment medium did the members use to lend out money?

a -cash c -money order e -credit card, ion card, etc.
b -check d -debit card f -wire transfer to debtors' bank accounts

6

- 7) What is the total value of goods lent out since the last interview?

7

(Record "0" if members only lent money)

If respondents refuse or "do not know", continue to 7A

- 7A Probe for the range of the amount

More than?

7AA

Less than?

7AB

- 8) Since the last interview, have any debtors made repayment?

1- Yes 3- No (skip to 14)

8

- 9) How much money did members receive as repayment from all debtors since the last interview?

9

(Record "0" if debtors repaid only with goods)

If respondents refuse or "do not know", continue to 9A

- 9A Probe for the range of the amount

More than?

9AA

Less than?

9AB

- 10) What payment medium did the debtors use to repay the loan?

a -cash d -debit card g -deduction from wages/salary
b -check e -credit card, ion card, etc. (in case of lending by advancing
c -money order f -wire transfer to members' bank accounts wage/salary to employees)

10

- 11) What is the total values of goods that members received as repayment from debtors since the last interview?

11

(Record "0" if debtors repaid only with money)

If respondents refuse or "do not know", continue to 11A

11A Probe for the range of the amount

More than?

11AA

Less than?

11AB

12) Of the amount indicated in 9), 11), how much is considered principal repayment?

(Record "0" if all repayment is considered interest repayment)

If respondents refuse or "do not know", continue to 12A

12A Probe for the range of the amount

More than?

12AA

Less than?

12AB

13) Of the amount indicated in 9), 11), how much is considered interest repayment?

(Record "0" if all repayment is considered principal repayment)

If respondents refuse or "do not know", continue to 13A

13A Probe for the range of the amount

More than?

13AA

Less than?

13AB

Part 2: Individual Lending

This section asks about details of each individual instance of lending

14) For enumerator: look up Lending Roster and check whether there are any outstanding loans made as of the last interview.

If there are, use module 15B for each such lending and then continue to 15). For example, if there are three outstanding loans as of the last interview, you must use three 15B forms -one for each loan -before proceeding to 15)

15) For enumerator: if the household did not lend to any non-members (answer of question 3 ="3"), skip to 17

If the household lent out (answer of question 3="1"), continue with 16)

16) You mentioned in 3) that the household lent out money or goods to non-members since the last interview. How many loans were made?

For enumerator: use module 15A for each such loan and then to continue to 17). For example, if there are two outstanding loans as of the last interview, you must use two 15A forms -one for each loan -before proceeding to 17)

16

17) (Besides the loans made that were mentioned in 14)-16), does the household have any other outstanding loans?

1 -Yes 3 -No (skip to 19)

17

18) How many such loans are there?

For enumerator: use module 15A for each such loan and then to continue to 19). For example, if there are two outstanding loans as of the last interview, you must use two 15A forms -one for each loan -before proceeding to 19)

18

19) Interviewer's note

End of module 15

15A Details of new lending

1) Indicate the Lending ID of this instance of lending 1

2) Indicate Member ID who lent 2

3) What type of loan was made? 3 3A

1 -selling cars, motorcycles on credit
3 -selling a house, condominium, or other structure on credit
5 -selling land on credit
7 -selling goods/services (other than cars, motorcycles, structures, and land) on credit
9 -lending money or goods (other than through credit sales)
11 -advancing wage/salary to employees
13 -other lending (specify in 3A)

4) What is the name of the borrower?
• If the borrower is an individual, record his/her nickname in 4A
• If the borrower is an organization, record its name in 4B and skip to 8) 4A 4B

5) Before borrowing, did the borrower have a personal relationship with the household member who lent?
 1 -Yes 3 -No (skip to 8) 5

6) Indicate the type of relationship (See code) 6 6A

7) Before borrowing, for how many years had the borrower known the household member who lent personally? 7

8) Where is the borrower located? (See code) 8

9) Indicate the month the loan was made (See code) 9

10) Indicate the year the loan was made 10

11) If this is a credit sale (answer to question 3)=1, 3, 5, 7), skip to 15)
If this is lending of money/goods or another type of lending (answer to question 3)=9, 11, 13), proceed to questions 12)-14) and then skip to 18)

12) Indicate the total amount of money borrowed
(Record "0" and skip to 14) if household member lent only goods) 12

13) Which payment medium did the members use to lend out money? (Record all that apply)

a -cash c -money order e -credit card, ion card, etc.
b -check d -debit card f -wire transfer to debtors' bank accounts

 13

14) Indicate the total monetary value of borrowed goods
(Record "0" if household member lent only money) 14

15) What is the cash value of item sold on credit? (i.e. how much cash will you get if you sell it in cash?) 15

16) Did the borrower make a downpayment for this item?
 1 -yes, the borrower made a downpayment
 3 -No, the borrower did not make a downpayment and borrowed the full value of the item (skip to 18) 16

17) How much downpayment did the borrower make? 17

18) Is the amount borrowed the amont initially requested by the borrower?
 1 -Yes, the borrower borrowed the amount that he/she initially requested (skip to 20))
 3 -No, the borrower requested to borrow more, but the household offered a lower amount. 18

19) What was the intially requested amount? 19

20) Did the borrower put up any property as collateral?
 1 -Yes 3 -No (skip to 23)) 20

21) What kind of property was 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) Did anyone co-sign this lending?
 1 -Yes 3 -No (skip to 25)) 23

24) How many individuals/organizations co-signed this loan? 24

25) Did the borrower give the household member who made the loan any documents or evidence for consideration of loan term, excluding documents/evidence related to collateralization or co-signing? For example, a salary stub, bank statement, etc.
 1 -Yes 3 -No (skip to 27)) 25

26) What documents/evidence was provided? 26

27) Did the loan term specify the duration during which the borrower must finish repayment?

[illegible]

3												
4												

37) How many times has the borrower made a repayment to date? 37
(Record "0" and skip to 43) if none

38) How much money has the borrower repaid to date? 38
(Record "0" and skip to 40) if repayment to date has been in goods)

39) What payment medium did the borrower 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 lending by advancing
c -money order	f -wire transfer to members' bank accounts	wage/salary to employees)

40) What is the total monetary value of goods that the borrower has repaid to date? 39
(Record "0" if all of the past repayments are in money) 40

41) Of the total repaid amount as indicated in 38) and 40), how much is considered repayment of principal? 41
(Record "0" if all past repatments are considered repayment of interest)

42) Of the total repaid amount as indicated in 38) and 40), how much is considered repayment of interest? 42
(Record "0" if all past repatments are considered repayment of principal)

43) Has the borrower finished repaying the loan? 43
1 -Yes 3 -No

44) Interviewer's note

15B Borrowers' repayment of existing loans

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

1) Indicate the Lend ID of this lending 1

2) Since the last interview, how many times has the borrower made a repayment?
(Record "0" and skip to 8) if none) 2

3) How much money has the borrower repaid since the last interview?
(Record "0" and skip to 8) if all payments since last interview were done in kind) 3

4) Which payment medium did the borrower 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 lending by advancing
c -money order	f -wire transfer to members' bank account	wage/salary to employees)

5) What is the total monetary value of goods that the borrower repaid since the last interview?
(Record "0" if all payments since the last interview were monetary) 4
 5

6) Of the total amount repaid since the last interview as indicated in 3), 5), how much is considered repayment of principal?
(Record "0" if all payments since the last interview were considered repayment of interest) 6

7) Of the total amount repaid since the last interview as indicated in 3), 5), how much is considered repayment of interest?
(Record "0" if all payments since the last interview were considered repayment of principal) 7

8) Has the borrower finished repaying the loan?

1 -Yes 3 -No

9) Interviewer's note 8

End of module 15B