

Survey of Businesses Receiving The People's Business Credit 2021

Coordinating Ministry for Economic Affairs

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Identification

SURVEY ID NUMBER

IDN_2021_KUR_v01_M

TITLE

Survey of Businesses Receiving The People's Business Credit 2021

ABBREVIATION OR ACRONYM

KUR 2021

COUNTRY/ECONOMY

Name	Country code
Indonesia	IDN

ABSTRACT

In 2007, the Government of Indonesia launched the “People’s Business Loan” (Kredit Usaha Rakyat, KUR) program as a flagship public program to enhance MSMEs’ access to finance. Since its inception, KUR has grown into one of the world’s largest public support programs for MSMEs. This survey includes a nationally representative sample of 1,402 KUR borrowers who received micro or small KUR loans between December 2015 and March 2020. The survey covers basic business information, business practices, workers, revenue, financial history prior to receiving KUR for the first time, and financial history after receiving KUR for the first time. In addition, firms were asked one of two of the following modules: experiences with the KUR program or impact of COVID-19 on the business. The data was collected by phone in January and February 2021, and weighted stratified sampling was used to ensure a representative sample and enable subgroup analysis.

KIND OF DATA

Sample survey data [ssd]

UNIT OF ANALYSIS

Business

Version

VERSION DATE

2021-02-15

Scope

NOTES

The Indonesia - KUR 2021 survey covered the following topics:

- Screening questions about KUR loan
- Identification of respondents
- Basic business information
- Information about closed businesses
- Business practices
- Business workers
- Revenue/ income
- Financial/ load history prior to receiving KUR
- Recent financing
- KUR experience
- Impact of COVID-19 on business
- Interviewer’s impression

Coverage

GEOGRAPHIC COVERAGE

Nationally representative survey of KUR borrowers

UNIVERSE

Businesses who received KUR loans between December 2015 and March 2020.

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Coordinating Ministry for Economic Affairs	Republic of Indonesia

FUNDING AGENCY/SPONSOR

Name	Role
Republic of Indonesia	Funding

Sampling

SAMPLING PROCEDURE

An administrative database (SIKP), which contains basic characteristics of all KUR borrowers since 2016, served as the sampling frame for the quantitative data collection. Weighted stratified random sampling was used to select the sample. Strata were based on four characteristics that may influence beneficiaries' experiences with KUR and how KUR may change their business: gender of KUR recipient, size of KUR loan, financial institution that issued the KUR loan, and geographic region. Strata including less than 1% of KUR beneficiaries were oversampled in order to ensure that each subgroup of interest would have sufficient representation in the sample in order to draw precise estimates at the subgroup level.

Stratified sampling methodology was chosen because the team wanted to ensure that subgroup analysis was feasible across certain dimensions. Some of the subgroups of interest represent only a small portion of KUR borrowers, so a random sampling approach without using strata may not have provided a sufficient number of observations to draw any conclusions about some of these subgroups. Gender was included as a stratification variable to ensure that a gender-sensitive analysis was feasible. Female entrepreneurs in Indonesia face greater financing constraints than male entrepreneurs (World Bank 2023), so KUR may have particularly strong impacts for female entrepreneurs. Nevertheless, the market-based implementation of KUR may also limit the ability of KUR to reach female entrepreneurs, if it does not alleviate gendered constraints to accessing financing. Micro KUR loans and small KUR loans have different requirements and offer different sizes of subsidies to the KUR distributors. As such, it is critical to be able to analyze them separately. Because less than 10 percent of KUR loans are small KUR loans, stratification on this variable ensures that there is enough statistical power to draw conclusions about small KUR loans. One financial institution, BRI, issues the majority of KUR loans. Because KUR is implemented by different distributors and some aspects of implementation are left to the distributor's discretion, it is important to understand whether the implementation of KUR looks different when issued by the dominant bank or when issued by other distributors. Finally, financing conditions and alternatives vary across geography. Because the environment may shift how important KUR is to MSMEs, it is important to be able to understand how trends vary across different regions. Some regions have less than 10 percent of KUR borrowers in them, so a simple random selection may not have produced enough observations in some regions to allow for analysis disaggregated by region.

Generally, strata including firms with KUR loans of more than 25 million and those outside of Jawa were over-sampled, while firms receiving loans of less than 25 million in Jawa were under-sampled to ensure the total sample size rested within budget and logistical constraints. Finally, an even number of firms were selected for the sample from each strata so that they can be split into halves, where one half would answer the modules in questionnaire A and the other half would answer modules in questionnaire B. This allows the design weights to remain constant for all variables in the survey and facilitates data analysis. The modules to be asked were randomly assigned and balanced across sampling strata to ensure all modules included nationally representative information. Due to the weighted sampling design, design weights are used in all descriptive analysis in this report, and once incorporating the design weights the analysis is representative of all KUR recipients since 2016.

The survey firm received a randomized order list of firms within each strata and were instructed to call respondents until reaching the quota per strata.

DEVIATIONS FROM THE SAMPLE DESIGN

In practice, there were two extra interviews conducted, leading to a total number of interviews of 1,402 instead of the targeted 1,400 interviews. The design weights used in the analysis were adjusted to the actual number of interviews conducted in each strata.

RESPONSE RATE

Overall, 10,789 phone-calls were attempted. Of these calls, about 30 percent of the calls were not connected and classified as 'voice mail', 15 percent were notified that the number is inactive, and 13 percent were notified that the number is not registered. 28 percent of the overall phone-call attempts were connected, and 13 percent were successfully interviewed.

WEIGHTING

The dataset includes a sampling weight variable (wgt) that should be used if nationally representative statistics are desired.

Data collection

DATES OF DATA COLLECTION

Start	End
2021-01-15	2021-02-14

DATA COLLECTION MODE

Other [oth]

DATA COLLECTION NOTES

Quantitative data was collected from 1,402 KUR beneficiaries between January 15 and January 31, 2021. Due to the COVID-19 pandemic, all interviews were carried out over the phone. All firms were asked modules on basic business information (including sector of activity business ownership and management structure), business practices, workers, revenue, financial history prior to receiving KUR for the first time, and financial history after receiving KUR for the first time. In addition, firms were asked one of two of the following modules: impact of COVID-19 on the business (questionnaire A) or experiences with the KUR program (questionnaire B). These modules were not asked of all respondents due to concerns about survey length and respondent fatigue. On average, interviews using questionnaire A lasted approximately 40 minutes, while interviews using questionnaire B lasted approximately 38 minutes. Finally, detailed information on firms that had closed was also collected in cases where the business was no longer operational.

DATA COLLECTORS

Name	Abbreviation
Regional Economic Development Institute	REDI

Access policy

CONFIDENTIALITY

All personally identifiable information has been removed from the datasets to respect the confidentiality of the participants.

Metadata production

DDI DOCUMENT ID

DDI_IDN_2021_KUR_v01_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the DDI

DATE OF METADATA PRODUCTION
2024-08-12

DDI DOCUMENT VERSION
Version 01 (August 2024)

data_dictionary

Data file	Cases	variables
main_deidentified.dta Main data about business	1404	355
bi03_deidentified.dta Business owner roster	1624	6
bi05_deidentified.dta Manager roster	1897	5
bi08_deidentified.dta Information about ownership of another business	822	9
rf05_deidentified.dta Information about loans received from a commercial bank	2449	8
rf15_deidentified.dta Access to assets that could be used as collateral for a bank loan	5616	7

Data file: main_deidentified.dta

Main data about business

Cases: 1404

variables: 355

variables

ID	Name	Label	Question
V2	cov01	province	
V3	cov02	district/city	
V4	cov04c	cov04c. Respondent'S Classification	
V5	strata	strata. Strata	
V6	no_urut	no_urut. Order	
V7	id_unique	Unique ID	
V8	gender	gender. Gender	
V9	gender_text	gender_text	
V10	education	education. Pendidikan	
V11	education_text	pendidikan_text	
V12	date_submission_kur	tgl_pengajuan	
V13	record_reminder		
V14	sq02	sq02. Ever Applied Kur	
V15	sq03	sq03. Application Own Name	
V16	sq04	sq04. Ever Received Kur	
V17	sq05	sq05. Business Kur Application	
V18	ir01c	ir01c. Gender	
V19	ir01d	ir01d. Note Discrepancy	
V20	ir01e	ir01e. Highest Education	
V21	ir01f	ir01f. Note Discrepancy	
V22	ir02b	ir02b. Gender	
V23	ir02c	ir02c. Highest Education	
V24	ir03	date application	
V25	ir03a	note discrepancy	
V26	ir03a_w	ir03a_w. No Discrepancy	
V27	ir03a_b	ir03a_b. Incorrect Month	
V28	ir03a_c	ir03a_c. Incorrect Year	
V29	ir03a_d	ir03a_d. Forgot Date	
V30	ir03a_v	ir03a_v. Other	
V31	ir05	ir05. Status Business	
V32	ir05_tahun	ir05_tahun. Close Year	
V33	ir06	date started	
V34	ir06a	note discrepancy	
V35	ir06a_w	ir06a_w. No Discrepancy	
V36	ir06a_b	ir06a_b. Incorrect Month	
V37	ir06a_c	ir06a_c. Incorrect Year	
V38	ir06a_d	ir06a_d. Legality	

ID	Name	Label	Question
V39	ir06a_e	ir06a_e. Forgot The Date	
V40	ir06a_v	ir06a_v. Other	
V41	bi01b	sector business	
V42	bi01b_sector	bi01b_sector. Sector Business	
V43	bi01b_subsector	bi01b_subsector. Sub Sector Business	
V44	bi02x	bi02x. How Many Owners	
V45	bi02	bi02. Many Owners	
V46	bi02_repeat_count	bi02_repeat_count. Bi02_Repeat_Count	
V47	bi03calc	bi03calc. Business Owners	
V48	bi04x	bi04x. Any Managers	
V49	bi04	bi04. Many Managers	
V50	bi04_repeat_count	bi04_repeat_count.	
V51	bi06	BI06 Siapa saja yang membuat keputusan keuangan untuk usaha \${BI01a}? JAWABAN H	
V52	bi06_a	bi06_a. Bi06_A	
V53	bi06_b	bi06_b. Bi06_B	
V54	bi06_c	bi06_c. Bi06_C	
V55	bi06_d	bi06_d. Bi06_D	
V56	bi06_e	bi06_e. Bi06_E	
V57	bi06_f	bi06_f. Bi06_F	
V58	bi06_g	bi06_g. Bi06_G	
V59	bi06_h	bi06_h. Bi06_H	
V60	bi06_i	bi06_i. Bi06_I	
V61	bi06_j	bi06_j. Bi06_J	
V62	bi06_k	bi06_k. Bi06_K	
V63	bi06_l	bi06_l. Bi06_L	
V64	bi06_m	bi06_m. Bi06_M	
V65	bi06_n	bi06_n. Bi06_N	
V66	bi06_o	bi06_o. Bi06_O	
V67	bi06_p	bi06_p. Bi06_P	
V68	bi06_q	bi06_q. Bi06_Q	
V69	bi06_r	bi06_r. Bi06_R	
V70	bi06_s	bi06_s. Bi06_S	
V71	bi06_t	bi06_t. Bi06_T	
V72	bi06_z	bi06_z. Bi06_Z	
V73	bi06_v	bi06_v. Bi06_V	
V74	bi06_calc	bi06_calc. Bi06_Calc	
V75	bi06a	BI06a Jika ada lebih dari satu yang membuat keputusan keuangan untuk usaha \${BI01a}	
V76	bi07	BI07 Dokumen apa saja yang dimiliki oleh usaha \${BI01a}?	
V77	bi07_a	bi07_a. Bi07_A	
V78	bi07_b	bi07_b. Bi07_B	
V79	bi07_c	bi07_c. Bi07_C	
V80	bi07_d	bi07_d. Bi07_D	
V81	bi07_e	bi07_e. Bi07_E	
V82	bi07_f	bi07_f. Bi07_F	

ID	Name	Label	Question
V83	bi07_g	bi07_g. Bi07_G	
V84	bi07_v	bi07_v. Bi07_V	
V85	bi07_w	bi07_w. Bi07_W	
V86	bi07_y	bi07_y. Bi07_Y	
V87	bi08a	bi08a. Bi08.A Apakah I/B/S Memiliki Dan/Atau Me	
V88	bi08b	bi08b. Bi08.B Jika Ya, Berapa Jumlah Usaha Lain	
V89	bi08b1	Usaha 1	
V90	bi08b2	Usaha 2	
V91	bi08b3	Usaha 3	
V92	bi08b4	Usaha 4	
V93	bi08b5	Usaha 5	
V94	bi08b6	bi08b6.	
V95	bi08b7	bi08b7.	
V96	bi08b8	bi08b8.	
V97	bi08b9	bi08b9.	
V98	bi08_repeat_count	bi08_repeat_count. Bi08_Repeat_Count	
V99	cl01x	cl01x. Was Business Close	
V100	cl01a	cl01a. Month Close	
V101	cl01b	cl01b. Related Pandemic	
V102	cl02	why business close	
V103	cl02_a	cl02_a. Difficult Inputs Material	
V104	cl02_b	cl02_b. Increased Price	
V105	cl02_c	cl02_c. Beyond Consumer'S Ability	
V106	cl02_d	cl02_d. Difficult Access Capital	
V107	cl02_e	cl02_e. Decreasing In Demand	
V108	cl02_f	cl02_f. Business Competition	
V109	cl02_g	cl02_g. Changed Business	
V110	cl02_h	cl02_h. Natural Disaster	
V111	cl02_i	cl02_i. Family Reasons	
V112	cl02_j	cl02_j. Other Personal Reasons	
V113	cl02_v	cl02_v. Others	
V114	cl02a	reasons close business	
V115	cl03_a	cl03_a. Full Time Salaried	
V116	cl03_b	cl03_b. Part Time Wage	
V117	cl03_c	cl03_c. Unpaid Workers	
V118	cl03_d	cl03_d. Total Workers	
V119	cl04ax	cl04ax. Do You Nknow Average Sales	
V120	cl04a	cl04a. Average Monthly Sales	
V121	cl04b_min	cl04b_min. Minimum Sales	
V122	cl04b_max	cl04b_max. Maximum Sales	
V123	cl04c	cl04c. Best Estimated Value	
V124	cl05ax	cl05ax. Do You Know Average Profit	
V125	cl05a	cl05a. Average Monthly Profits	
V126	cl05b_min	cl05b_min. Minimum Profit	
V127	cl05b_max	cl05b_max. Maximum Profit	

ID	Name	Label	Question
V128	cl05c	cl05c. Best Estimated Value	
V129	reserved_name_for_field_list_lab	reserved_name_for_field_list_lab. Reserved_Name_For_Field_List_Labels_199	
V130	cl06	cl06. Business Records	
V131	cl07	cl07. Written Budget	
V132	cl08	cl08. Have Bank Account	
V133	cl09	cl09. Any Personal Accounts	
V134	cl10	cl10. Utilize Mobile Banking	
V135	cl11	cl11. Separate Business Finances	
V136	bp01	bp01. Written Business Records	
V137	bp02	bp02. Record Every Purchase	
V138	bp03	bp03. Easily See Record Cash	
V139	bp04	bp04. Have Enough Money	
V140	bp05	bp05. Written Rent Budget	
V141	bp06	bp06. Count All Costs	
V142	bp07	bp07. Have Bank Account	
V143	bp08	bp08. Personal Accounts Business	
V144	bp09	bp09. Mobile Banking Business	
V145	bp10	bp10. Separate Finances	
V146	we01_a	we01_a. Full Time Wage	
V147	we01_b	we01_b. Part Time Wage	
V148	we01_c	we01_c. Unpaid Workers	
V149	we01_d	we01_d. Total Workers	
V150	ri01ax	ri01ax. Do You Know Total Sales Last Month	
V151	ri01a	ri01a. Total Sales Last Month	
V152	ri01b_min	ri01b_min. Minimum Sales Last Month	
V153	ri01b_max	ri01b_max. Maximum Sales Last Month	
V154	ri01c	ri01c. Range Estimated Value	
V155	ri02ax	ri02ax. Do You Know Profit Last Month	
V156	ri02a	ri02a. Total Profit	
V157	ri02b_min	ri02b_min. Minimum Profit	
V158	ri02b_max	ri02b_max. Maximum Profit	
V159	ri02c	ri02c. Range Estimated Value	
V160	fl01	first receive kur	
V161	v195	v195. Reserved_Name_For_Field_List_Labels_266	
V162	fl02a	fl02a. Non-Kur Loans	
V163	fl02b	fl02b. Micro Finance Institutions	
V164	fl02c	fl02c. Digital Lender	
V165	fl02d	fl02d. Bpr (S)	
V166	fl02e	fl02e. Government Programs	
V167	fl02f	fl02f. Pawnshop	
V168	fl02g	fl02g. Leasing	
V169	fl02h	fl02h. Moneylender	
V170	fl02i	fl02i. Input Supplier	
V171	fl02j	fl02j. Spouse	
V172	fl02k	fl02k. Other Than Spouse	

ID	Name	Label	Question
V173	f102l	f102l. Personal Savings	
V174	f102m	f102m. Reinvested Profits	
V175	f102v	f102v. Other, Specify	
V176	f102_warn	f102_warn. F102_Warn	
V177	f102_calc		
V178	f103a1	f103a1. Capital Investment R1	
V179	f103a2	f103a2. Capital Investment R2	
V180	f103b1	f103b1. Working Investment R1	
V181	f103b2	f103b2. Working Investment R2	
V182	f104	f104. Since This, Received Non-Kur	
V183	f105	f105. If Yes, How Many	
V184	f106	f106. Total Value	
V185	f107x	f107x. Do You Know Annual Interest Rate	
V186	f107	f107. Annual Interest Rate	
V187	f108x	f108x. Do You Know Largest Loan	
V188	f108	f108. Largest Loan Before Kur	
V189	f109	f109. Largest Loan You Had	
V190	v226	v226. Reserved_Name_For_Field_List_Labels_306	
V191	rf01a	rf01a. Kur	
V192	rf01b	rf01b. Non-Kur Loans	
V193	rf01cc	rf01cc. Micro Finance Institutions	
V194	rf01dd	rf01dd. Digital Lender	
V195	rf01e	rf01e. Bpr (S)	
V196	rf01f	rf01f. Government Programs	
V197	rf01g	rf01g. Pawnshop	
V198	rf01h	rf01h. Leasing	
V199	rf01i	rf01i. Moneylender	
V200	rf01j	rf01j. Input Supplier	
V201	rf01k	rf01k. Spouse	
V202	rf01l	rf01l. Other Than Spouse	
V203	rf01m	rf01m. Personal Savings	
V204	rf01n	rf01n. Reinvested Profits	
V205	rf01v	rf01v. Other, Specify	
V206	rf01_warn	rf01_warn.	
V207	rf01_calc		
V208	rf01a1	rf01a1. Capital Investment R1	
V209	rf01a2	rf01a2. Capital Investment R2	
V210	rf01b1	rf01b1. Working Investment R1	
V211	rf01b2	rf01b2. Working Investment R2	
V212	rf01c	rf01c. Largest Loan Held	
V213	rf01d	rf01d. Source Largest Loan	
V214	rf02	rf02. Many Loans Applied	
V215	rf03	rf03. Many Loans Received	
V216	rf04	loan application rejected	
V217	rf04_a	rf04_a. Problems With Collateral	

ID	Name	Label	Question
V218	rf04_b	rf04_b. Credit History	
V219	rf04_c	rf04_c. Loans Deemed Risky	
V220	rf04_d	rf04_d. Application Pending	
V221	rf04_v	rf04_v. Other	
V222	rf04_w	rf04_w. Not Applicable	
V223	rf04_y	rf04_y. Don'T Know	
V224	rf05_repeat_count	rf05_repeat_count. Rf05_Repeat_Count	
V225	rf06	rf06. Whom Was Granted	
V226	rf07x	rf07x. Any Guarantee	
V227	rf07	rf07. Value Of Guarantee	
V228	rf08	rf08. Loan Duration	
V229	rf09	rf09. Know Interest Rate	
V230	rf10_period	rf10_period. Interest Rate Periode	
V231	rf10	rf10. Anually Interest Rate	
V232	rf10_percent	rf10_percent. Interest Rate Percent	
V233	rf10_rupiah	rf10_rupiah. Interest Rate Rupiah	
V234	rf11	rf11. Know Monthlhy Payments	
V235	rf11_rupiah	rf11_rupiah. Interest Rate Rupiah	
V236	rf12	rf12. Spousal Approval Required	
V237	rf13	reasons loan	
V238	rf13_a	rf13_a. Working Capital	
V239	rf13_b	rf13_b. Capital Investment	
V240	rf13_c	rf13_c. Other Expense	
V241	rf13_d	rf13_d. Expenses Different Owned	
V242	rf13_e	rf13_e. Expenses Different Not Owned	
V243	rf13_f	rf13_f. Non-Business Purposes	
V244	rf13a	rf13a. Working Capital Percent	
V245	rf13b	capital investment percent	
V246	rf13c	rf13c. Other Expense Percent	
V247	rf13d	rf13d. Expenses Different Owned Percent	
V248	rf13e	rf13e. Expenses Different Not Owned Percent	
V249	rf13f	rf13f. Non-Business Purposes Percent	
V250	rf13_calc	rf13_calc. Rf13_Calc	
V251	rf14	realization use funds	
V252	rf14_a	rf14_a. Working Capital	
V253	rf14_b	rf14_b. Capital Investment	
V254	rf14_c	rf14_c. Other Expense	
V255	rf14_d	rf14_d. Expenses Different Owned	
V256	rf14_e	rf14_e. Expenses Different Not Owned	
V257	rf14_f	rf14_f. Non-Business Purposes	
V258	rf14_g	rf14_g. Not Allocated	
V259	rf14a	rf14a. Working Capital Percent	
V260	rf14b	rf14b. Capital Investment Percent	
V261	rf14c	rf14c. Other Expense Percent	
V262	rf14d	rf14d. Expenses Different Owned Percent	

ID	Name	Label	Question
V263	rf14e	rf14e. Expenses Different Not Owned Percent	
V264	rf14f	rf14f. Non-Business Purposes Percent	
V265	rf14g	rf14g. Not Allocated	
V266	rf14_calc	rf14_calc. Rf14_Calc	
V267	rf15_group_count	rf15_group_count. Rf15_Group_Count	
V268	rf16a	rf16a. Respondent Salary Income	
V269	rf16b	rf16b. Casual Labor Income	
V270	rf16c	rf16c. Income Another Business	
V271	rf16d	rf16d. Spouse'S Income Salary	
V272	rf16e	rf16e. Spouse'S Income Labor	
V273	rf16f	rf16f. Spouse'S Income Another Business	
V274	rf16g	rf16g. Household Member'S Income	
V275	rf16h	rf16h. Household Income Labor	
V276	rf16i	rf16i. Household Income Another Business	
V277	ke01	ke01. First Hear About Kur Program	
V278	ke02	ke02. First Kur Application	
V279	ke03	ke03. Loan Application Fee	
V280	ke03_rupiah	ke03_rupiah. Loan Fee Rupiah	
V281	ke04	ke04. How Many Times Engage Bank	
V282	ke05	why were engagements with bank	
V283	ke05_a	ke05_a. To Apply	
V284	ke05_b	ke05_b. To Submit Documents	
V285	ke05_c	ke05_c. To Submit Revised	
V286	ke05_d	ke05_d. Survey From Bank	
V287	ke05_e	ke05_e. Loan Disbursement	
V288	ke05_v	ke05_v. Other	
V289	ke06	ke06. Financial Institution Inform	
V290	ke07	ke07. More Easily Get Kur	
V291	ke08	ke08. More Easily Get Non-Kur	
V292	ke09	ke09. Main Advantage Kur	
V293	ke10	ke10. Main Disadvantage Kur	
V294	ke11	ke11. Prioritize Instalment Payments	
V295	ke12	reason to apply	
V296	ke12_a	ke12_a. Increase Capital Investment	
V297	ke12_b	ke12_b. Increase Working Capital	
V298	ke12_c	ke12_c. Pay Off Other Loans	
V299	ke12_d	ke12_d. Suggested By The Bank	
V300	ke12_v	ke12_v. Other	
V301	ke12_w	ke12_w. Not Applicable	
V302	ke13	ke13. Alternative Source Financing	
V303	ke13_a	ke13_a. Borrowing The Kur	
V304	ke13_b	ke13_b. Non-Kur Loan	
V305	ke13_c	ke13_c. Loans From Nonbanking	
V306	ke13_d	ke13_d. Loans From Friends	
V307	ke13_e	ke13_e. Selling Business Assets	

ID	Name	Label	Question
V308	ke13_f	ke13_f. Selling Personal Assets	
V309	ke13_g	ke13_g. Looking For Business Partners	
V310	ke13_v	ke13_v. Other	
V311	co01	co01. Operational During Covid-19	
V312	co02	operational change during covid-19	
V313	co02_a	co02_a. Closed Permanently	
V314	co02_b	co02_b. Closed Temporarily	
V315	co02_c	co02_c. Reduced Working Hours	
V316	co02_d	co02_d. Modified Staffing Arrangements	
V317	co02_e	co02_e. Changed Mode Operations	
V318	co02_v	co02_v. Other	
V319	co03	co03. Business Condition	
V320	co04	co04. Resume Operation	
V321	co05	co05. Sale Condition	
V322	co05a	co05a. Increased, How Much	
V323	co05b	co05b. Decreased, How Much	
V324	co06x	co06x. Have Outstanding Debt	
V325	co06	co06. Can You Pay	
V326	co07	co07. Aware Regulations Covid-19	
V327	co08	co08. Kur Program Support	
V328	co09	form of support	
V329	co09_a	co09_a. Deferred Interest	
V330	co09_b	co09_b. Deferred Principal	
V331	co09_c	co09_c. Increased Grace Period	
V332	co09_d	co09_d. Increased Loan	
V333	co09_e	co09_e. New Loan	
V334	co09_f	co09_f. Debt Write-Off	
V335	co09_v	co09_v. Other	
V336	co09a	co09a. Deferred Interest	
V337	co09b	co09b. Deferred Principal	
V338	co09c	co09c. Increased Grace Period	
V339	co09d	co09d. Increased Loan Size	
V340	co09e	co09e. New Loan	
V341	co09f	co09f. Debt Write-Off	
V342	co09v	co09v. Other Specify	
V343	co10	co10. How Long Extension	
V344	co11	co11. Cash Flow Shortages	
V345	co12	co12. Solve Cash Flow Shortages	
V346	end_time	end time	
V347	cov08	cov08. Interview Result	
V348	cov09	cov09. Reason No Complete	
V349	weight		
V350	sd		
V351	start_date		
V352	wgt	frequency weight	

ID	Name	Label	Question
V353	birth1		
V354	birth2		
V355	birth3		
V356	birth_month_year		

total: 355

Data file: bi03_deidentified.dta

Business owner roster

Cases: 1624

variables: 6

variables

ID	Name	Label	Question
V357	id_unique	Unique ID	
V358	bi03_no	BI03_no	
V359	bi03a	bi03a. Relationship	
V360	bi03b	bi03b. Gender	
V361	bi03c	bi03c. Percent Ownership	
V362	wgt	frequency weight	

total: 6

Data file: bi05_deidentified.dta

Manager roster

Cases: 1897

variables: 5

variables

ID	Name	Label	Question
V363	id_unique	Unique ID	
V364	bi05_no	BI05_no	
V365	bi05a	bi03a. Relationship	
V366	bi05b	bi03b. Gender	
V367	wgt	frequency weight	

total: 5

Data file: bi08_deidentified.dta

Information about ownership of another business

Cases: 822

variables: 9

variables

ID	Name	Label	Question
V368	id_unique	Unique ID	
V369	bi08_no		
V370	bi08_text		
V371	bi08c	role in business	
V372	bi08d_a	full time wage	
V373	bi08d_b	part time wage	
V374	bi08d_c	unpaid workers	
V375	bi08d_d	total workers	
V376	wgt	frequency weight	

total: 9

Data file: rf05_deidentified.dta

Information about loans received from a commercial bank

Cases: 2449

variables: 8

variables

ID	Name	Label	Question
V377	id_unique	Unique ID	
V378	rf05_no	RF05_no	
V379	rf05a	loan amount received	
V380	rf05b	year loan received	
V381	rf05c	is it KUR loan	
V382	rf05d	name commercial bank	
V383	rf05e	ever defaulted	
V384	wgt	frequency weight	

total: 8

Data file: rf15_deidentified.dta

Access to assets that could be used as collateral for a bank loan

Cases: 5616

variables: 7

variables

ID	Name	Label	Question
V385	id_unique	Unique ID	
V386	rf15_no	RF15_no	
V387	rf15_show	RF15_show	
V388	rf15a	have access collateral	
V389	rf15b	who owns asset	
V390	rf15b_other	who owns asset other	
V391	wgt	frequency weight	

total: 7

EDUCATION: education. Pendidikan**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		672	47.9%
2		162	11.5%
3		437	31.1%
4		34	2.4%
5		47	3.3%
6		52	3.7%

EDUCATION_TEXT: pendidikan_text**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 24 Range: - Format: character

COV01: province**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 20 Range: - Format: character

COV02: district/city**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 41 Range: - Format: character

COV04C: cov04c. Respondent'S Classification**Data file: main_deidentified.dta****Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. MODULE/QUESTIONNAIRE A	702	50%
2	2. MODULE/QUESTIONNAIRE B	702	50%

STRATA: strata. Strata**Data file: main_deidentified.dta****Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 40
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 40 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. STRATA 1	32	2.3%
2	2. STRATA 2	44	3.1%
3	3. STRATA 3	32	2.3%
4	4. STRATA 4	32	2.3%
5	5. STRATA 5	203	14.5%
6	6. STRATA 6	200	14.2%
7	7. STRATA 7	16	1.1%
8	8. STRATA 8	16	1.1%
9	9. STRATA 9	16	1.1%
10	10. STRATA 10	16	1.1%
11	11. STRATA 11	16	1.1%
12	12. STRATA 12	16	1.1%
13	13. STRATA 13	24	1.7%
14	14. STRATA 14	44	3.1%
15	15. STRATA 15	16	1.1%
16	16. STRATA 16	16	1.1%

17	17. STRATA 17	16	1.1%
18	18. STRATA 18	16	1.1%
19	19. STRATA 19	16	1.1%
20	20. STRATA 20	17	1.2%
21	21. STRATA 21	22	1.6%
22	22. STRATA 22	34	2.4%
23	23. STRATA 23	16	1.1%
24	24. STRATA 24	16	1.1%
25	25. STRATA 25	16	1.1%
26	26. STRATA 26	16	1.1%
27	27. STRATA 27	16	1.1%
28	28. STRATA 28	16	1.1%
29	29. STRATA 29	46	3.3%
30	30. STRATA 30	72	5.1%
31	31. STRATA 31	16	1.1%
32	32. STRATA 32	16	1.1%
33	33. STRATA 33	16	1.1%
34	34. STRATA 34	16	1.1%
35	35. STRATA 35	16	1.1%
36	36. STRATA 36	18	1.3%
37	37. STRATA 37	66	4.7%
38	38. STRATA 38	134	9.5%
39	39. STRATA 39	16	1.1%
40	40. STRATA 40	16	1.1%

NO_URUT: no_urut. Order

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3996

Type: Continuous Decimal: 0 Width: 4 Range: 1 - 3996 Format: Numeric

ID_UNIQUE: Unique ID

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Continuous Width: 8 Range: - Format: character

GENDER: gender. Gender**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		771	54.9%
2		633	45.1%

GENDER_TEXT: gender_text**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 6 Range: - Format: character

DATE_SUBMISSION_KUR: tgl_pengajuan**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 10 Range: - Format: character

RECORD_REMINDER:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 2 Range: - Format: character

SQ02: sq02. Ever Applied Kur**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1404	100%
3	3. No	0	0%

SQ03: sq03. Application Own Name

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1404	100%
3	3. No	0	0%

SQ04: sq04. Ever Received Kur

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1404	100%
3	3. No	0	0%

SQ05: sq05. Business Kur Application

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Owner	34	2.4%
2	2. Manager	28	2%
3	3. Both, owner and manager	1342	95.6%
4	4. Neither owner or manager	0	0%

IR01C: ir01c. Gender**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Male	776	55.3%
3	3. Female	628	44.7%

IR01D: ir01d. Note Discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 96

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. ERROR IN DATABASE	21	1.5%
96	96. NO DISCRPENACY	1383	98.5%

IR01E: ir01e. Highest Education**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 8
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 8 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. No attended school	5	0.4%
2	2. Not complete elementary school (SD)/ Madrasah Ibtidaiyah (MI)/equivalent	39	2.8%
3	3. Elementary school (SD)/ Madrasah Ibtidaiyah (MI)/equivalent	297	21.2%
4	4. Junior high school (SMP)/ vocational junior high school (ST)/ Madrasah Tsanawiyah (MTs)/equivalent	272	19.4%
5	5. Senior high school (SMA)/ vocational senior high school (STM/SMK)/ Madrasah Aaliyah (MA)/equivalent	585	41.7%
6	6. D1/D2/D3	44	3.1%
7	7. D4/S1	156	11.1%
8	8. S2/S3	6	0.4%

IR01F: ir01f. Note Discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. ERROR IN DATABASE	704	50.1%
2	2. CONTINUED THE EDUCATION AFTER APPLY FOT KUR LOAN	10	0.7%
95	95. OTHERS, SPECIFY, _____	53	3.8%
96	96. NO DISCREPANCY	637	45.4%

IR02B: ir02b. Gender**Data file:** main_deidentified.dta

Overview

Valid: 76 Invalid: 1328 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Male	47	61.8%
3	3. Female	29	38.2%
Sysmiss		1328	

IR02C: ir02c. Highest Education

Data file: main_deidentified.dta

Overview

Valid: 76 Invalid: 1328 Minimum: 2 Maximum: 7
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. No attended school	0	0%
2	2. Not complete elementary school (SD)/ Madrasah Ibtidaiyah (MI)/equivalent	6	7.9%
3	3. Elementary school (SD)/ Madrasah Ibtidaiyah (MI)/equivalent	12	15.8%
4	4. Junior high school (SMP)/ vocational junior high school (ST)/ Madrasah Tsanawiyah (MTs)/equivalent	14	18.4%
5	5. Senior high school (SMA)/ vocational senior high school (STM/SMK)/ Madrasah Aaliyah (MA)/equivalent	28	36.8%
6	6. D1/D2/D3	4	5.3%
7	7. D4/S1	12	15.8%
8	8. S2/S3	0	0%
Sysmiss		1328	

IR03: date application

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Continuous Width: 10 Range: - Format: character

IR03A: note discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 5 Range: - Format: character

IR03A_W: ir03a_w. No Discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		356	25.4%
1		1048	74.6%

IR03A_B: ir03a_b. Incorrect Month**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1338	95.3%
1		66	4.7%

IR03A_C: ir03a_c. Incorrect Year**Data file:** main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1371	97.6%
1		33	2.4%

IR03A_D: ir03a_d. Forgot Date

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1082	77.1%
1		322	22.9%

IR03A_V: ir03a_v. Other

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

IR05: ir05. Status Business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. ACTIVE	1238	88.2%
2	2. CLOSED, PERMANENT <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> [YYYY]	89	6.3%
3	3. CLOSED, TEMPORARY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> [YYYY]	77	5.5%

IR05_TAHUN: ir05_tahun. Close Year

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 2015 Maximum: 2021
 Type: Discrete Decimal: 0 Width: 4 Range: 2015 - 2021 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
2015		1	0.6%
2016		4	2.4%
2017		7	4.2%
2018		25	15.1%
2019		39	23.5%
2020		82	49.4%
2021		8	4.8%
Sysmiss		1238	

IR06: date started

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Continuous Width: 10 Range: - Format: character

IR06A: note discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 5 Range: - Format: character

IR06A_W: ir06a_w. No Discrepancy**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		677	48.2%
1		727	51.8%

IR06A_B: ir06a_b. Incorrect Month**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1272	90.6%
1		132	9.4%

IR06A_C: ir06a_c. Incorrect Year**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		904	64.4%
1		500	35.6%

IR06A_D: ir06a_d. Legality

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1389	98.9%
1		15	1.1%

IR06A_E: ir06a_e. Forgot The Date

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		830	59.1%
1		574	40.9%

IR06A_V: ir06a_v. Other

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1401	99.8%
1		3	0.2%

BI01B: sector business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Continuous Width: 155 Range: - Format: character

BI01B_SECTOR: bi01b_sector. Sector Business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. CROP AND ANIMAL PRODUCTION, HUNTING AND RELATED SERVICE ACTIVITIES	288	20.5%
2	2. FORESTRY AND LOGGING	1	0.1%
3	3. FISHING AND AQUACULTURE	34	2.4%
7	7. MINING OF METAL ORES	0	0%
8	8. OTHER MINING AND QUARRYING	6	0.4%
10	10. MANUFACTURE OF FOOD PRODUCTS	76	5.4%
11	11. MANUFACTURE OF BEVERAGES	2	0.1%
12	12. MANUFACTURE OF TOBACCO PRODUCTS	0	0%
13	13. MANUFACTURE OF TEXTILES	8	0.6%
14	14. MANUFACTURE OF WEARING APPAREL	34	2.4%
15	15. MANUFACTURE OF LEATHER AND RELATED PRODUCT	2	0.1%
16	16. MANUFACTURE OF FOOD AND OF PRODUCTS OF WOOD AND CORK, EXCEPT FURNITUR; MANUFACTURE OF ARTICLES OF STRAW AND PLAING MATERIALS	13	0.9%
18		9	0.6%

20		1	0.1%
22		1	0.1%
23	23. MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	14	1%
25		6	0.4%
26		1	0.1%
27		2	0.1%
31	31. MANUFACTURE OF FURNITURE	17	1.2%
32		4	0.3%
41		2	0.1%
43		5	0.4%
45	45. WHOLESALE AND RETAIL TRADE AND REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	36	2.6%
46	46. WHOLESALE TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	69	4.9%
47	47. RETAIL TRADE, EXCEPT OF MOTOR VEHICLES AND MOTORCYCLES	503	35.8%
49	49. LAND TRANSPORT AND TRANSPORT VIA PIPELINES	18	1.3%
50		2	0.1%
52		1	0.1%
55	55. ACCOMMODATION	24	1.7%
56	56. FOOD AND BEVERAGE SERVICE ACTIVITIES	170	12.1%
61		10	0.7%
64	64. FINANCIAL SERVICE ACTIVITIES, EXCEPT INSURANCE AND PENSION FUNDING	2	0.1%
74		1	0.1%
77		7	0.5%
85		1	0.1%
86		2	0.1%
90		1	0.1%
93	93. SPORT ACTIVITIES AND AMUSEMENT AND RECREATION ACTIVITIES	1	0.1%
95	95. OTHERS, PLEASE DETAIL_____	8	0.6%
96	96. OTHER PERSONAL SERVICE ACTIVITIES	22	1.6%

BI01B_SUBSECTOR: bi01b_subsector. Sub Sector Business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 11 Maximum: 969
 Type: Discrete Decimal: 0 Width: 3 Range: 11 - 969 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
11	11. GROWING NON-PERENNIAL CROPS	101	7.2%
12	12. GROWING OF PERENNIAL CROPS	109	7.8%
13	13. PLAN PROPAGATION	0	0%
14	14. ANIMAL PRODUCTION	77	5.5%
16	16. SUPPORT ACTIVITIES TO AGRICULTURE AND POST-HARVEST CROP ACTIVITIES	0	0%
17	17. HUNTING, TRAPPING AND RELATED SERVICE ACTIVITIES	1	0.1%
21	21. SILVICULTURE AND OTHER FORESTRY ACTIVITIES	0	0%
22	22. LOGGING	0	0%
23	23. GATHERING OF NON-WOOD FOREST PRODUCT	1	0.1%
24	24. SUPPORT SERVICES TO FORESTRY	0	0%
31	31. FISHING	13	0.9%
32	32. AQUACULTURE	21	1.5%
71	71. MINING OF IRON ORES	0	0%
72	72. MINING ON-FERROUS METAL ORES	0	0%
73	73. MINING OF NOBLE METAL ORES	0	0%
81	81. QUARRYING OF STONE, SAND AND CLAY	3	0.2%
89	89. MINING AND QUARRYING n.e.c	3	0.2%
101	101. PROCESSING AND PRESERVING OF MEAT	1	0.1%
102	102. PROCESSING AND PRESERVING OF FISH, CRUSTACEANS AND MOLLUCS	2	0.1%
103	103. PROCESSING AND PRESERVING OF FRUIT AND VEGETABLES	4	0.3%
104	104. MANUFACTURE OF VEGETABLE AND ANIMAL OILS AND FATS	1	0.1%
105	105. MANUFACTURE OF DAIRY PRODUCTS	0	0%
106	106. MANUFACTURE OF GRAIN MILL PRODUCTS, STARCHES AND STARCH PRODUCTS	12	0.9%
107	107. MANUFACTURE OF OTHER FOOD PRODUCTS	56	4%
110	110. MANUFACTURE OF BEVERAGES	2	0.1%
120	120. MANUFACTURE OF TOBACCO PRODUCTS	0	0%
131	131. SPINNING, WEAVING AND FINISHING OF TEXTILES	7	0.5%
139	139. MANUFACTURE OF OTHER TEXTILES	1	0.1%
141	141. MANUFACTURE OF WEARING APPAREL, EXCEPT FUR APPAREL	34	2.4%
142	142. MANUFACTURE OF ARTICLES OF FUR	0	0%
143	143. MANUFACTURE OF KNITTED AND CROCHETED APPAREL	0	0%
151	151. TANNING AND DRESSING OF LEATHER, MANUFACTURE OF LUGGAGE, HANDBAGS, SADDLERY AND HARNESS, DRESSING AND DYEING OF FUR	0	0%
152	152. MANUFACTUR OF FOOTWEAR	2	0.1%
161	161. SAWMILLING PLANING OF WOOD	2	0.1%
162	162. MANUFACTURE OF PRODUCTS OF WOOD, CORK, STRAW AND PLAINTING MATERIALS	11	0.8%
181		9	0.6%
202		1	0.1%

222		1	0.1%
231	231. MANUFACTURE OF GLASS AND GLASS PRODUCTS	1	0.1%
239	239. MANUFACTURE OF NON-METALLIC MINERAL PRODUCTS n.e.c	13	0.9%
259		6	0.4%
264		1	0.1%
275		2	0.1%
310	310. MANUFACTURE OF FURNITURE	17	1.2%
321		2	0.1%
329		2	0.1%
410		2	0.1%
432		3	0.2%
433		2	0.1%
451		1	0.1%
452	452. MAINTENANCE AND REPAIR OF MOTOR VEHICLES	9	0.6%
453		2	0.1%
454	454. SALE, MAINTENANCE AND REPAIR OF MOTORCYCLES AND RELATED PARTS AND ACCESORIES	24	1.7%
461		1	0.1%
462	462. WHOLESALE OF AGRICULTURAL RAW MATERIALS AND LIVE ANIMALS	47	3.3%
463	463. WHOLESALE OF FOOD, BEVERAGES AND TOBACCO	10	0.7%
464	464. WHOLESALE OF HOUSEHOLD GOODS	4	0.3%
466	466. OTHER SPECIALIZED WHOLESALE	3	0.2%
468		1	0.1%
469		3	0.2%
471	471. RETAIL SALE IN NON-SPECIALIZED STORES	238	17%
472	472. RETAIL SALE OF FOOD, BEVERAGES OR TOBACCO PREDOMINATING	55	3.9%
473	473. RETAIL SALE OF AUTOMOTIVE FUEL IN SPECIALIZED STORES	4	0.3%
474		1	0.1%
475	475. RETAIL SALE OF OTHER HOUSEHOLD EQUIPMENT IN SPECIALIZED STORE	28	2%
476		7	0.5%
477		73	5.2%
478	478. RETAIL SALE VIA STALLS AND MARKET	37	2.6%
479		60	4.3%
492	492. BUS TRANSPORT	1	0.1%
494	494. LAND TRANSPORT, EXCEPT BUS	17	1.2%
501		2	0.1%
522		1	0.1%
551	551. SHORT-TERM ACCOMMODATION ACTIVITIES	0	0%
559	559. OTHER ACCOMMODATION	24	1.7%

561	561. RESTAURANT AND MOBILE FOOD SERVICE ACTIVITIES	149	10.6%
562	562. EVENT CATERING AND OTHER FOOD SERVICE ACTIVITIES	10	0.7%
563	563. BEVERAGE SERVING ACTIVITIES	11	0.8%
619		10	0.7%
641	641. MONETARY INTERMEDIATION	2	0.1%
741		1	0.1%
772		5	0.4%
773		2	0.1%
854		1	0.1%
862		1	0.1%
869		1	0.1%
900		1	0.1%
932	932. OTHER AMUSEMENT AND RECREATION ACTIVITIES	1	0.1%
952		8	0.6%
961	961. PERSONAL SERVICES FOR FITNESS ACTIVITIES, EXCEPT SPORTS	18	1.3%
962	962. LAUNDRY ACTIVITIES	0	0%
969	969. OTHER PERSONAL SERVICE ACTIVITIES n.e.c.	4	0.3%

BI02X: bi02x. How Many Owners

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. RESPONDED	1404	100%
98	98. DO NOT KNOW	0	0%

BI02: bi02. Many Owners

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 7
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1200	85.5%
2		193	13.7%
3		9	0.6%
4		1	0.1%
7		1	0.1%

BI02_REPEAT_COUNT: bi02_repeat_count. Bi02_Repeat_Count

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 7
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1200	85.5%
2		193	13.7%
3		9	0.6%
4		1	0.1%
7		1	0.1%

BI03CALC: bi03calc. Business Owners

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 100 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 100 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
100		1404	100%

BI04X: bi04x. Any Managers**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. RESPONDED	1404	100%
98	98. DO NOT KNOW	0	0%

BI04: bi04. Many Managers**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		948	67.5%
2		426	30.3%
3		25	1.8%
4		4	0.3%
6		1	0.1%

BI04_REPEAT_COUNT: bi04_repeat_count.**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		948	67.5%
2		426	30.3%
3		25	1.8%
4		4	0.3%
6		1	0.1%

BI06: BI06 Siapa saja yang membuat keputusan keuangan untuk usaha \${BI01a}? JAWABAN H

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Discrete Width: 11 Range: - Format: character

BI06_A: bi06_a. BI06_A

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		83	5.9%
1		1321	94.1%

BI06_B: bi06_b. BI06_B

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1261	89.8%
1		143	10.2%

BI06_C: bi06_c. Bi06_C

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1399	99.6%
1		5	0.4%

BI06_D: bi06_d. Bi06_D

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_E: bi06_e. Bi06_E

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_F: bi06_f. BI06_F

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_G: bi06_g. BI06_G

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_H: bi06_h. BI06_H

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_I: bi06_i. BI06_I

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_J: bi06_j. BI06_J

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_K: bi06_k. BI06_K

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		608	43.3%
1		796	56.7%

BI06_L: bi06_l. Bi06_L

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1127	80.3%
1		277	19.7%

BI06_M: bi06_m. Bi06_M

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1397	99.5%
1		7	0.5%

BI06_N: bi06_n. Bi06_N

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1403	99.9%
1		1	0.1%

BI06_O: bi06_o. BI06_O

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_P: bi06_p. BI06_P

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_Q: bi06_q. BI06_Q

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_R: bi06_r. BI06_R

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_S: bi06_s. BI06_S

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_T: bi06_t. BI06_T

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0
Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1404	100%

BI06_Z: bi06_z. Bi06_Z

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1253	89.2%
1		151	10.8%

BI06_V: bi06_v. Bi06_V

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1386	98.7%
1		18	1.3%

BI06_CALC: bi06_calc. Bi06_Calc

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		526	37.5%
2		542	38.6%
3		245	17.5%
4		85	6.1%
5		3	0.2%
6		3	0.2%

BI06A: BI06a Jika ada lebih dari satu yang membuat keputusan keuangan untuk usaha \${BI

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Discrete Width: 1 Range: - Format: character

BI07: BI07 Dokumen apa saja yang dimiliki oleh usaha \${BI01a}?

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Continuous Width: 15 Range: - Format: character

BI07_A: bi07_a. BI07_A

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1315	93.7%
1		89	6.3%

BI07_B: bi07_b. Bi07_B**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1215	86.5%
1		189	13.5%

BI07_C: bi07_c. Bi07_C**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1212	86.3%
1		192	13.7%

BI07_D: bi07_d. Bi07_D**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1292	92%
1		112	8%

BI07_E: bi07_e. BI07_E**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1371	97.6%
1		33	2.4%

BI07_F: bi07_f. BI07_F**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1324	94.3%
1		80	5.7%

BI07_G: bi07_g. BI07_G**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		317	22.6%

1		1087	77.4%
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BI07_V: bi07_v. Bi07_V**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1374	97.9%
1		30	2.1%

BI07_W: bi07_w. Bi07_W**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1210	86.2%
1		194	13.8%

BI07_Y: bi07_y. Bi07_Y**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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0		1400	99.7%
1		4	0.3%

BI08A: bi08a. Bi08.A Apakah I/B/S Memiliki Dan/Atau Me

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	676	48.1%
3	3. No	728	51.9%

BI08B: bi08b. Bi08.B Jika Ya, Berapa Jumlah Usaha Lain

Data file: main_deidentified.dta

Overview

Valid: 676 Invalid: 728 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		559	82.7%
2		92	13.6%
3		22	3.3%
4		2	0.3%
5		1	0.1%
Sysmiss		728	

BI08B1: Usaha 1

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Continuous Width: 112 Range: - Format: character

BI08B2: Usaha 2

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Continuous Width: 76 Range: - Format: character

BI08B3: Usaha 3

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Discrete Width: 52 Range: - Format: character

CL01A: cl01a. Month Close

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Discrete Width: 9 Range: - Format: character

CL01B: cl01b. Related Pandemic

Data file: main_deidentified.dta

Overview

Valid: 82 Invalid: 1322 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	72	87.8%
3	3. No	10	12.2%
Sysmiss		1322	

BI08B4: Usaha 4

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Discrete Width: 57 Range: - Format: character

BI08B5: Usaha 5

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Discrete Width: 26 Range: - Format: character

BI08B6: bi08b6.

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

BI08B7: bi08b7.

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

BI08B8: bi08b8.

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

BI08B9: bi08b9.**Data file:** main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

BI08_REPEAT_COUNT: bi08_repeat_count. Bi08_Repeat_Count**Data file:** main_deidentified.dta**Overview**

Valid: 676 Invalid: 728 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		559	82.7%
2		92	13.6%
3		22	3.3%
4		2	0.3%
5		1	0.1%
Sysmiss		728	

CL01X: cl01x. Was Business Close**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	82	49.4%
3	3. No	84	50.6%
Sysmiss		1238	

CL02: why business close**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 5 Range: - Format: character

CL02_A: cl02_a. Difficult Inputs Material**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		154	92.8%
1		12	7.2%
Sysmiss		1238	

CL02_B: cl02_b. Increased Price**Data file:** main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		164	98.8%
1		2	1.2%
Sysmiss		1238	

CL02_C: cl02_c. Beyond Consumer'S Ability

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		166	100%
Sysmiss		1238	

CL02_D: cl02_d. Difficult Access Capital

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		133	80.1%
1		33	19.9%
Sysmiss		1238	

CL02_E: cl02_e. Decreasing In Demand**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		103	62%
1		63	38%
Sysmiss		1238	

CL02_F: cl02_f. Business Competition**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		160	96.4%
1		6	3.6%
Sysmiss		1238	

CL02_G: cl02_g. Changed Business**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		142	85.5%
1		24	14.5%
Sysmiss		1238	

CL02_H: cl02_h. Natural Disaster

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		156	94%
1		10	6%
Sysmiss		1238	

CL02_I: cl02_i. Family Reasons

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		152	91.6%
1		14	8.4%
Sysmiss		1238	

CL02_J: cl02_j. Other Personal Reasons

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		158	95.2%
1		8	4.8%
Sysmiss		1238	

CL02_V: cl02_v. Others

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		108	65.1%
1		58	34.9%
Sysmiss		1238	

CL02A: reasons close business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Discrete Width: 1 Range: - Format: character

CL03_A: cl03_a. Full Time Salaried

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 20
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 20 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		123	74.1%
1		18	10.8%
2		10	6%
3		7	4.2%
4		1	0.6%
5		3	1.8%
6		2	1.2%
7		1	0.6%
20		1	0.6%
Sysmiss		1238	

CL03_B: cl03_b. Part Time Wage

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 30
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 30 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		135	81.3%
1		7	4.2%
2		8	4.8%
3		2	1.2%
4		3	1.8%
5		4	2.4%
6		1	0.6%
8		1	0.6%
10		3	1.8%
23		1	0.6%
30		1	0.6%
Sysmiss		1238	

CL03_C: cl03_c. Unpaid Workers**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 9
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 9 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		82	49.4%
1		54	32.5%
2		22	13.3%
3		6	3.6%
4		1	0.6%
9		1	0.6%
Sysmiss		1238	

CL03_D: cl03_d. Total Workers**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 30
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 30 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		43	25.9%
1		53	31.9%
2		27	16.3%
3		13	7.8%
4		11	6.6%
5		5	3%
6		3	1.8%
9		3	1.8%
10		2	1.2%
11		1	0.6%
14		1	0.6%

16		1	0.6%
25		1	0.6%
28		1	0.6%
30		1	0.6%
Sysmiss		1238	

CL04AX: cl04ax. Do You Nknow Average Sales

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	154	92.8%
3	3. No	12	7.2%
Sysmiss		1238	

CL04A: cl04a. Average Monthly Sales

Data file: main_deidentified.dta

Overview

Valid: 154 Invalid: 1250 Minimum: 0 Maximum: 195000000
 Type: Continuous Decimal: 0 Width: 9 Range: 0 - 195000000 Format: Numeric

CL04B_MIN: cl04b_min. Minimum Sales

Data file: main_deidentified.dta

Overview

Valid: 12 Invalid: 1392 Minimum: 50000 Maximum: 6000000
 Type: Discrete Decimal: 0 Width: 7 Range: 50000 - 6000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
50000		1	8.3%

200000		1	8.3%
900000		1	8.3%
1500000		1	8.3%
2000000		2	16.7%
3000000		2	16.7%
4200000		1	8.3%
6000000		3	25%
Sysmiss		1392	

CL04B_MAX: cl04b_max. Maximum Sales

Data file: main_deidentified.dta

Overview

Valid: 12 Invalid: 1392 Minimum: 500000 Maximum: 36000000

Type: Discrete Decimal: 0 Width: 8 Range: 500000 - 36000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
500000		1	8.3%
1000000		1	8.3%
2000000		1	8.3%
3000000		1	8.3%
5000000		2	16.7%
6000000		1	8.3%
7000000		1	8.3%
7280000		1	8.3%
9000000		2	16.7%
36000000		1	8.3%
Sysmiss		1392	

CL04C: cl04c. Best Estimated Value

Data file: main_deidentified.dta

Overview

Valid: 12 Invalid: 1392 Minimum: 300000 Maximum: 24000000

Type: Discrete Decimal: 0 Width: 8 Range: 300000 - 24000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
300000		1	8.3%
500000		1	8.3%
1700000		1	8.3%
2500000		1	8.3%
3000000		1	8.3%
3500000		1	8.3%
4500000		1	8.3%
5000000		1	8.3%
6000000		1	8.3%
6300000		1	8.3%
7500000		1	8.3%
24000000		1	8.3%
Sysmiss		1392	

CL05AX: cl05ax. Do You Know Average Profit

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	166	100%
3	3. No	0	0%
Sysmiss		1238	

CL05A: cl05a. Average Monthly Profits

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 0 Maximum: 25000000
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 25000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		6	3.6%
98		1	0.6%
30000		1	0.6%
50000		1	0.6%
60000		1	0.6%
75000		1	0.6%
100000		3	1.8%
150000		1	0.6%
200000		6	3.6%
300000		4	2.4%
350000		1	0.6%
400000		4	2.4%
500000		13	7.8%
550000		1	0.6%
600000		2	1.2%
650000		1	0.6%
780000		1	0.6%
800000		5	3%
900000		4	2.4%
1000000		14	8.4%
1100000		1	0.6%
1200000		1	0.6%
1250000		1	0.6%
1500000		13	7.8%
1600000		1	0.6%
1700000		1	0.6%
2000000		9	5.4%
2100000		1	0.6%
2250000		2	1.2%
2300000		1	0.6%
2500000		10	6%
2700000		1	0.6%
3000000		15	9%
3500000		2	1.2%
3900000		1	0.6%

4000000		6	3.6%
4500000		2	1.2%
4800000		1	0.6%
5000000		9	5.4%
6000000		1	0.6%
7000000		3	1.8%
7500000		2	1.2%
9000000		4	2.4%
10000000		2	1.2%
15000000		1	0.6%
20000000		3	1.8%
25000000		1	0.6%
Sysmiss		1238	

CL05B_MIN: cl05b_min. Minimum Profit

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

CL05B_MAX: cl05b_max. Maximum Profit

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

CL05C: cl05c. Best Estimated Value**Data file:** main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

**RESERVED_NAME_FOR_FIELD_LIST_LAB: reserved_name_for_field_list_lab.
 Reserved_Name_For_Field_List_Labels_199**
Data file: main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

CL06: cl06. Business Records**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	63	38%
3	3. No	103	62%

Sysmiss		1238	
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CL07: cl07. Written Budget**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	37	22.3%
3	3. No	129	77.7%
Sysmiss		1238	

CL08: cl08. Have Bank Account**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	22	13.3%
3	3. No	144	86.7%
Sysmiss		1238	

CL09: cl09. Any Personal Accounts**Data file:** main_deidentified.dta**Overview**

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	77	46.4%
3	3. No	89	53.6%
Sysmiss		1238	

CL10: cl10. Utilize Mobile Banking

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	11	6.6%
3	3. No	155	93.4%
Sysmiss		1238	

CL11: cl11. Separate Business Finances

Data file: main_deidentified.dta

Overview

Valid: 166 Invalid: 1238 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	87	52.4%
3	3. No	79	47.6%
Sysmiss		1238	

BP01: bp01. Written Business Records**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	431	34.8%
3	3. No	807	65.2%
Sysmiss		166	

BP02: bp02. Record Every Purchase**Data file:** main_deidentified.dta**Overview**

Valid: 431 Invalid: 973 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	355	82.4%
3	3. No	76	17.6%
Sysmiss		973	

BP03: bp03. Easily See Record Cash**Data file:** main_deidentified.dta**Overview**

Valid: 431 Invalid: 973 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	328	76.1%

3	3. No	103	23.9%
Sysmiss		973	

BP04: bp04. Have Enough Money

Data file: main_deidentified.dta

Overview

Valid: 431 Invalid: 973 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	315	73.1%
3	3. No	116	26.9%
Sysmiss		973	

BP05: bp05. Written Rent Budget

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	233	18.8%
3	3. No	1005	81.2%
Sysmiss		166	

BP06: bp06. Count All Costs

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	945	76.3%
3	3. No	293	23.7%
Sysmiss		166	

BP07: bp07. Have Bank Account

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	125	10.1%
3	3. No	1113	89.9%
Sysmiss		166	

BP08: bp08. Personal Accounts Business

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	702	56.7%
3	3. No	536	43.3%
Sysmiss		166	

BP09: bp09. Mobile Banking Business**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	189	15.3%
3	3. No	1049	84.7%
Sysmiss		166	

BP10: bp10. Separate Finances**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	588	47.5%
3	3. No	650	52.5%
Sysmiss		166	

WE01_A: we01_a. Full Time Wage**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 0 Maximum: 40
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 40 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		975	78.8%

1		99	8%
2		72	5.8%
3		28	2.3%
4		19	1.5%
5		11	0.9%
6		7	0.6%
7		5	0.4%
8		7	0.6%
9		2	0.2%
10		5	0.4%
15		3	0.2%
16		2	0.2%
30		1	0.1%
31		1	0.1%
40		1	0.1%
Sysmiss		166	

WE01_B: we01_b. Part Time Wage

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 0 Maximum: 284
 Type: Discrete Decimal: 0 Width: 3 Range: 0 - 284 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		837	67.6%
1		119	9.6%
2		104	8.4%
3		51	4.1%
4		21	1.7%
5		20	1.6%
6		20	1.6%
7		4	0.3%
8		5	0.4%
10		16	1.3%
11		1	0.1%

12		3	0.2%
13		3	0.2%
14		2	0.2%
15		6	0.5%
16		2	0.2%
17		1	0.1%
20		7	0.6%
22		3	0.2%
26		1	0.1%
29		1	0.1%
30		4	0.3%
35		2	0.2%
36		1	0.1%
39		1	0.1%
42		1	0.1%
65		1	0.1%
284		1	0.1%
Sysmiss		166	

WE01_C: we01_c. Unpaid Workers

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 0 Maximum: 11
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 11 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		612	49.4%
1		380	30.7%
2		181	14.6%
3		48	3.9%
4		9	0.7%
5		5	0.4%
6		2	0.2%
11		1	0.1%
Sysmiss		166	

WE01_D: we01_d. Total Workers**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 0 Maximum: 288
 Type: Discrete Decimal: 0 Width: 3 Range: 0 - 288 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		254	20.5%
1		355	28.7%
2		243	19.6%
3		128	10.3%
4		63	5.1%
5		47	3.8%
6		34	2.7%
7		15	1.2%
8		11	0.9%
9		11	0.9%
10		12	1%
11		6	0.5%
12		5	0.4%
13		4	0.3%
14		4	0.3%
15		4	0.3%
16		7	0.6%
17		1	0.1%
18		2	0.2%
19		2	0.2%
20		4	0.3%
21		5	0.4%
22		1	0.1%
23		1	0.1%
24		2	0.2%
26		1	0.1%
28		1	0.1%
29		1	0.1%

30		1	0.1%
32		1	0.1%
33		1	0.1%
34		1	0.1%
35		1	0.1%
36		2	0.2%
37		1	0.1%
39		1	0.1%
40		1	0.1%
41		1	0.1%
42		1	0.1%
80		1	0.1%
288		1	0.1%
Sysmiss		166	

RI01AX: ri01ax. Do You Know Total Sales Last Month**Data file:** main_deidentified.dta**Overview**

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1195	96.5%
3	3. No	43	3.5%
Sysmiss		166	

RI01A: ri01a. Total Sales Last Month**Data file:** main_deidentified.dta**Overview**

Valid: 1195 Invalid: 209 Minimum: 0 Maximum: 790000000
 Type: Continuous Decimal: 0 Width: 9 Range: 0 - 790000000 Format: Numeric

RI01B_MIN: ri01b_min. Minimum Sales Last Month**Data file:** main_deidentified.dta

Overview

Valid: 43 Invalid: 1361 Minimum: 50000 Maximum: 257400000

Type: Discrete Decimal: 0 Width: 9 Range: 50000 - 257400000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
50000		1	2.3%
60000		1	2.3%
100000		1	2.3%
300000		2	4.7%
500000		1	2.3%
600000		1	2.3%
805000		1	2.3%
1000000		2	4.7%
1500000		2	4.7%
1800000		1	2.3%
2000000		2	4.7%
2100000		1	2.3%
2250000		1	2.3%
2600000		1	2.3%
3000000		3	7%
3750000		1	2.3%
4000000		1	2.3%
5000000		3	7%
5600000		1	2.3%
6000000		3	7%
7000000		2	4.7%
7500000		1	2.3%
15000000		3	7%
16900000		1	2.3%
20000000		2	4.7%
21000000		2	4.7%
90000000		1	2.3%
257400000		1	2.3%
Sysmiss		1361	

RI01B_MAX: ri01b_max. Maximum Sales Last Month**Data file:** main_deidentified.dta**Overview**

Valid: 43 Invalid: 1361 Minimum: 150000 Maximum: 386100000

Type: Discrete Decimal: 0 Width: 9 Range: 150000 - 386100000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
150000		1	2.3%
300000		2	4.7%
500000		1	2.3%
1200000		1	2.3%
2000000		4	9.3%
2300000		1	2.3%
3000000		2	4.7%
4500000		2	4.7%
5000000		1	2.3%
6000000		2	4.7%
7000000		2	4.7%
7500000		1	2.3%
9000000		3	7%
10000000		3	7%
15000000		4	9.3%
20000000		1	2.3%
22400000		1	2.3%
30000000		3	7%
32000000		1	2.3%
33800000		1	2.3%
40000000		2	4.7%
46000000		1	2.3%
60000000		1	2.3%
120000000		1	2.3%
386100000		1	2.3%
Sysmiss		1361	

RI01C: ri01c. Range Estimated Value**Data file:** main_deidentified.dta

Overview

Valid: 43 Invalid: 1361 Minimum: 100000 Maximum: 321750000

Type: Discrete Decimal: 0 Width: 9 Range: 100000 - 321750000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
100000		2	4.7%
120000		1	2.3%
400000		1	2.3%
900000		1	2.3%
1000000		1	2.3%
1380000		1	2.3%
1500000		2	4.7%
1700000		1	2.3%
1800000		1	2.3%
2400000		1	2.3%
2500000		2	4.7%
3500000		1	2.3%
4000000		1	2.3%
4500000		1	2.3%
5000000		3	7%
5500000		1	2.3%
6000000		2	4.7%
7000000		1	2.3%
7500000		2	4.7%
8000000		1	2.3%
10000000		1	2.3%
10400000		1	2.3%
11000000		1	2.3%
12000000		2	4.7%
14000000		1	2.3%
17000000		1	2.3%
20000000		1	2.3%
22500000		1	2.3%
24000000		1	2.3%
25000000		3	7%
30000000		1	2.3%
100000000		1	2.3%

321750000		1	2.3%
Sysmiss		1361	

RI02AX: ri02ax. Do You Know Profit Last Month

Data file: main_deidentified.dta

Overview

Valid: 1238 Invalid: 166 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1231	99.4%
3	3. No	7	0.6%
Sysmiss		166	

RI02A: ri02a. Total Profit

Data file: main_deidentified.dta

Overview

Valid: 1231 Invalid: 173 Minimum: 0 Maximum: 300000000
 Type: Continuous Decimal: 0 Width: 9 Range: 0 - 300000000 Format: Numeric

RI02B_MIN: ri02b_min. Minimum Profit

Data file: main_deidentified.dta

Overview

Valid: 7 Invalid: 1397 Minimum: 500000 Maximum: 7000000
 Type: Discrete Decimal: 0 Width: 7 Range: 500000 - 7000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
500000		1	14.3%
600000		1	14.3%
1000000		1	14.3%
1500000		1	14.3%

3000000		2	28.6%
7000000		1	14.3%
Sysmiss		1397	

RI02B_MAX: ri02b_max. Maximum Profit

Data file: main_deidentified.dta

Overview

Valid: 7 Invalid: 1397 Minimum: 700000 Maximum: 10000000
 Type: Discrete Decimal: 0 Width: 8 Range: 700000 - 10000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
700000		1	14.3%
2000000		2	28.6%
10000000		4	57.1%
Sysmiss		1397	

RI02C: ri02c. Range Estimated Value

Data file: main_deidentified.dta

Overview

Valid: 7 Invalid: 1397 Minimum: 670000 Maximum: 9000000
 Type: Discrete Decimal: 0 Width: 7 Range: 670000 - 9000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
670000		1	14.3%
1000000		1	14.3%
1500000		1	14.3%
2500000		1	14.3%
8000000		2	28.6%
9000000		1	14.3%
Sysmiss		1397	

FL01: first receive kur**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 7 Range: - Format: character

V195: v195. Reserved_Name_For_Field_List_Labels_266**Data file:** main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

FL02A: fl02a. Non-Kur Loans**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	148	10.5%
3	3. No	1256	89.5%

FL02B: fl02b. Micro Finance Institutions**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	125	8.9%
3	3. No	1279	91.1%

FL02C: fl02c. Digital Lender

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1	0.1%
3	3. No	1403	99.9%

FL02D: fl02d. Bpr (S)

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	27	1.9%
3	3. No	1377	98.1%

FL02E: fl02e. Government Programs

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	31	2.2%
3	3. No	1373	97.8%

FL02F: fl02f. Pawnshop

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	52	3.7%
3	3. No	1352	96.3%

FL02G: fl02g. Leasing

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	40	2.8%
3	3. No	1364	97.2%

FL02H: fl02h. Moneylender

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	17	1.2%
3	3. No	1387	98.8%

FL02I: fl02i. Input Supplier

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	192	13.7%
3	3. No	1212	86.3%

FL02J: fl02j. Spouse

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	339	24.1%
3	3. No	1065	75.9%

FL02K: f102k. Other Than Spouse**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	321	22.9%
3	3. No	1083	77.1%

FL02L: f102l. Personal Savings**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	996	70.9%
3	3. No	408	29.1%

FL02M: f102m. Reinvested Profits**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1114	79.3%
3	3. No	290	20.7%

FL02V: fl02v. Other, Specify**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	92	6.6%
3	3. No	1312	93.4%

FL02_WARN: fl02_warn. FI02_Warn**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 8
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 8 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		243	17.3%
2		553	39.4%
3		381	27.1%
4		155	11%
5		50	3.6%
6		15	1.1%
7		6	0.4%
8		1	0.1%

FL02_CALC:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 20 Range: - Format: character

FL03A1: fl03a1. Capital Investment R1**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 1 Range: - Format: character

FL03A2: fl03a2. Capital Investment R2**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 2 Range: - Format: character

FL03B1: fl03b1. Working Investment R1**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 1 Range: - Format: character

FL03B2: fl03b2. Working Investment R2**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 2 Range: - Format: character

FL04: fl04. Since This, Received Non-Kur**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	169	12%

3	3. No	1235	88%
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FL05: fl05. If Yes, How Many**Data file:** main_deidentified.dta**Overview**

Valid: 169 Invalid: 1235 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 9 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		105	62.1%
2		31	18.3%
3		16	9.5%
4		7	4.1%
5		5	3%
6		1	0.6%
7		2	1.2%
8		1	0.6%
9		1	0.6%
Sysmiss		1235	

FL06: fl06. Total Value**Data file:** main_deidentified.dta**Overview**

Valid: 169 Invalid: 1235 Minimum: 98 Maximum: 500000000
 Type: Discrete Decimal: 0 Width: 9 Range: 98 - 500000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
98		2	1.2%
2000000		1	0.6%
3000000		4	2.4%
4500000		2	1.2%
5000000		12	7.1%

6000000		2	1.2%
7000000		1	0.6%
8000000		2	1.2%
10000000		12	7.1%
12000000		2	1.2%
14500000		1	0.6%
15000000		12	7.1%
16000000		1	0.6%
20000000		11	6.5%
21000000		1	0.6%
23000000		1	0.6%
24000000		1	0.6%
25000000		15	8.9%
30000000		6	3.6%
37000000		1	0.6%
40000000		8	4.7%
45000000		5	3%
50000000		18	10.7%
55000000		1	0.6%
59000000		1	0.6%
60000000		3	1.8%
65000000		1	0.6%
70000000		1	0.6%
75000000		4	2.4%
80000000		2	1.2%
85000000		1	0.6%
90000000		4	2.4%
100000000		13	7.7%
105000000		1	0.6%
135000000		1	0.6%
150000000		1	0.6%
180000000		1	0.6%
200000000		8	4.7%
225000000		3	1.8%
300000000		1	0.6%
500000000		1	0.6%
Sysmiss		1235	

FL07X: f107x. Do You Know Annual Interest Rate**Data file:** main_deidentified.dta**Overview**

Valid: 169 Invalid: 1235 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	41	24.3%
98	98. No	128	75.7%
Sysmiss		1235	

FL07: f107. Annual Interest Rate**Data file:** main_deidentified.dta**Overview**

Valid: 41 Invalid: 1363 Minimum: 0.200000002980232 Maximum: 48
 Type: Discrete Decimal: 0 Width: 18 Range: 0.200000002980232 - 48 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0.200000002980232		1	2.4%
0.699999988079071		1	2.4%
0.800000011920929		1	2.4%
0.899999976158142		1	2.4%
1		5	12.2%
1.20000004768372		2	4.9%
1.32000005245209		1	2.4%
1.5		3	7.3%
1.79999995231628		1	2.4%
2		4	9.8%
2.5		2	4.9%
3		1	2.4%
5		1	2.4%
6		2	4.9%
7		1	2.4%

9		1	2.4%
10		1	2.4%
10.6000003814697		1	2.4%
11		1	2.4%
12		4	9.8%
13		1	2.4%
14		1	2.4%
20		1	2.4%
25		1	2.4%
40		1	2.4%
48		1	2.4%
Sysmiss		1363	

FL08X: fl08x. Do You Know Largest Loan

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Responded	535	38.1%
96	96. Had not received a loan from any source prior to receiving KUR for the first time	869	61.9%

FL08: fl08. Largest Loan Before Kur

Data file: main_deidentified.dta

Overview

Valid: 535 Invalid: 869 Minimum: 97 Maximum: 500000000
 Type: Continuous Decimal: 0 Width: 9 Range: 97 - 500000000 Format: Numeric

FL09: fl09. Largest Loan You Had

Data file: main_deidentified.dta

Overview

Valid: 535 Invalid: 869 Minimum: 1 Maximum: 95
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Non-KUR commercial bank loans	163	30.5%
2	2. Micro Finance Institutions, including cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT	86	16.1%
3	3. Digital lender (Fintech, ex: Amarth, Koinworks, Invetree)	1	0.2%
4	4. BPR(s)	17	3.2%
5	5. Government Programs (ex. PNPM)	16	3%
6	6. Pawnshop	27	5%
7	7. Leasing (ex. ADIRA, FIF, WOM Finance)	21	3.9%
8	8. Moneylender	6	1.1%
9	9. Input supplier	36	6.7%
10	10. Spouse	15	2.8%
11	11. Friends or family other than spouse	138	25.8%
95	95. Other, specify _____	9	1.7%
Sysmiss		869	

V226: v226. Reserved_Name_For_Field_List_Labels_306

Data file: main_deidentified.dta

Overview

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

RF01A: rf01a. Kur

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1394	99.3%
3	3. No	10	0.7%

RF01B: rf01b. Non-Kur Loans

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	41	2.9%
3	3. No	1363	97.1%

RF01CC: rf01cc. Micro Finance Institutions

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	20	1.4%
3	3. No	1384	98.6%

RF01DD: rf01dd. Digital Lender

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	3	0.2%
3	3. No	1401	99.8%

RF01E: rf01e. Bpr (S)

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	5	0.4%
3	3. No	1399	99.6%

RF01F: rf01f. Government Programs

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	25	1.8%
3	3. No	1379	98.2%

RF01G: rf01g. Pawnshop

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	21	1.5%
3	3. No	1383	98.5%

RF01H: rf01h. Leasing

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	16	1.1%
3	3. No	1388	98.9%

RF01I: rf01i. Moneylender

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	4	0.3%
3	3. No	1400	99.7%

RF01J: rf01j. Input Supplier**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	140	10%
3	3. No	1264	90%

RF01K: rf01k. Spouse**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	184	13.1%
3	3. No	1220	86.9%

RF01L: rf01l. Other Than Spouse**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	90	6.4%
3	3. No	1314	93.6%

RF01M: rf01m. Personal Savings**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	510	36.3%
3	3. No	894	63.7%

RF01N: rf01n. Reinvested Profits**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1227	87.4%
3	3. No	177	12.6%

RF01V: rf01v. Other, Specify**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	30	2.1%

3	3. No	1374	97.9%
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RF01_WARN: rf01_warn.**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 7
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		90	6.4%
2		620	44.2%
3		475	33.8%
4		154	11%
5		48	3.4%
6		14	1%
7		3	0.2%

RF01_CALC:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 20 Range: - Format: character

RF01A1: rf01a1. Capital Investment R1**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 1 Range: - Format: character

RF01A2: rf01a2. Capital Investment R2**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Discrete Width: 2 Range: - Format: character

RF01B1: rf01b1. Working Investment R1

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Discrete Width: 1 Range: - Format: character

RF01B2: rf01b2. Working Investment R2

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:

Type: Discrete Width: 2 Range: - Format: character

RF01C: rf01c. Largest Loan Held

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 500000000

Type: Continuous Decimal: 0 Width: 9 Range: 0 - 500000000 Format: Numeric

RF01D: rf01d. Source Largest Loan

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 95

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. KUR	1354	96.4%
2	2. Non-KUR commercial bank loans	27	1.9%
3	3. Micro Finance Institutions, including cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT	1	0.1%
4	4. Digital lender (Fintech, ex: Amarth, Koinworks, Invetree)	0	0%
5	5. BPR(S)	0	0%
6	6. Government Programs (ex. PNPM)	0	0%

7	7. Pawnshop	0	0%
8	8. Leasing (ex. ADIRA, FIF, WOM Finance)	5	0.4%
9	9. Moneylender	0	0%
10	10. Input supplier	3	0.2%
11	11. Spouse	0	0%
12	12. Friends or family other than spouse	4	0.3%
95	95. Other, specify ____	10	0.7%

RF02: rf02. Many Loans Applied

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 27
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 27 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		721	51.4%
2		426	30.3%
3		172	12.3%
4		40	2.8%
5		21	1.5%
6		14	1%
7		7	0.5%
10		1	0.1%
14		1	0.1%
27		1	0.1%

RF03: rf03. Many Loans Received

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 27
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 27 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		772	55%
2		402	28.6%
3		149	10.6%
4		41	2.9%
5		17	1.2%
6		14	1%
7		6	0.4%
10		1	0.1%
14		1	0.1%
27		1	0.1%

RF04: loan application rejected

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Discrete Width: 3 Range: - Format: character

RF04_A: rf04_a. Problems With Collateral

Data file: main_deidentified.dta

Overview

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		72	87.8%
1		10	12.2%
Sysmiss		1322	

RF04_B: rf04_b. Credit History

Data file: main_deidentified.dta

Overview

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		63	76.8%
1		19	23.2%
Sysmiss		1322	

RF04_C: rf04_c. Loans Deemed Risky

Data file: main_deidentified.dta

Overview

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		81	98.8%
1		1	1.2%
Sysmiss		1322	

RF04_D: rf04_d. Application Pending

Data file: main_deidentified.dta

Overview

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		62	75.6%
1		20	24.4%
Sysmiss		1322	

RF04_V: rf04_v. Other**Data file:** main_deidentified.dta**Overview**

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		57	69.5%
1		25	30.5%
Sysmiss		1322	

RF04_W: rf04_w. Not Applicable**Data file:** main_deidentified.dta**Overview**

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		79	96.3%
1		3	3.7%
Sysmiss		1322	

RF04_Y: rf04_y. Don'T Know**Data file:** main_deidentified.dta**Overview**

Valid: 82 Invalid: 1322 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		75	91.5%

1		7	8.5%
Sysmiss		1322	

RF05_REPEAT_COUNT: rf05_repeat_count. Rf05_Repeat_Count**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 27

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 27 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		772	55%
2		402	28.6%
3		149	10.6%
4		41	2.9%
5		17	1.2%
6		14	1%
7		6	0.4%
10		1	0.1%
14		1	0.1%
27		1	0.1%

RF06: rf06. Whom Was Granted**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Business	18	1.3%
2	2. Owner or manager	1374	97.9%
3	3. Other individual	12	0.9%

RF07X: rf07x. Any Guarantee**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 99
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. RESPONDED	1146	81.6%
98	98. DO NOT KNOW	255	18.2%
99	99. GUARANTEE IN THE FORM OF SK PNS/PENSION	3	0.2%

RF07: rf07. Value Of Guarantee**Data file:** main_deidentified.dta**Overview**

Valid: 1146 Invalid: 258 Minimum: 0 Maximum: 7500000000
 Type: Continuous Decimal: 0 Width: 10 Range: 0 - 7500000000 Format: Numeric

RF08: rf08. Loan Duration**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		3	0.2%
3		1	0.1%
4		2	0.1%
6		37	2.6%
7		2	0.1%
8		2	0.1%
9		8	0.6%

10		3	0.2%
11		4	0.3%
12		97	6.9%
13		1	0.1%
15		1	0.1%
16		1	0.1%
18		87	6.2%
19		1	0.1%
20		1	0.1%
24		492	35%
26		1	0.1%
30		8	0.6%
36		520	37%
39		1	0.1%
42		3	0.2%
46		1	0.1%
48		78	5.6%
54		1	0.1%
60		45	3.2%
70		1	0.1%
98		2	0.1%

RF09: rf09. Know Interest Rate

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	373	26.6%
3	3. No	1029	73.3%
96	96. NO INTEREST FOR THE LOAN	2	0.1%

RF10_PERIOD: rf10_period. Interest Rate Period**Data file:** main_deidentified.dta**Overview**

Valid: 373 Invalid: 1031 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Monthly	213	57.1%
2	2. Annually	160	42.9%
Sysmiss		1031	

RF10: rf10. Anually Interest Rate**Data file:** main_deidentified.dta**Overview**

Valid: 373 Invalid: 1031 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	318	85.3%
2	2. Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	55	14.7%
Sysmiss		1031	

RF10_PERCENT: rf10_percent. Interest Rate Percent**Data file:** main_deidentified.dta**Overview**

Valid: 319 Invalid: 1085 Minimum: 0.0255999993532896 Maximum: 14
 Type: Discrete Decimal: 0 Width: 18 Range: 0.0255999993532896 - 14 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0.0255999993532896		1	0.3%

0.0299999993294477		2	0.6%
0.0399999991059303		1	0.3%
0.100000001490116		7	2.2%
0.200000002980232		41	12.9%
0.219999998807907		1	0.3%
0.230000004172325		1	0.3%
0.239999994635582		1	0.3%
0.25		3	0.9%
0.264999985694885		1	0.3%
0.300000011920929		60	18.8%
0.310000002384186		2	0.6%
0.389999985694885		1	0.3%
0.400000005960464		37	11.6%
0.409999996423721		2	0.6%
0.5		23	7.2%
0.550000011920929		1	0.3%
0.569999992847443		1	0.3%
0.600000023841858		19	6%
0.699999988079071		24	7.5%
0.75		1	0.3%
0.800000011920929		6	1.9%
0.899999976158142		9	2.8%
1		5	1.6%
1.10000002384186		1	0.3%
1.20000004768372		2	0.6%
1.79999995231628		1	0.3%
2		3	0.9%
2.5		4	1.3%
3		2	0.6%
4		2	0.6%
4.90000009536743		1	0.3%
5		3	0.9%
6		15	4.7%
7		23	7.2%
8		1	0.3%
9		9	2.8%
10		1	0.3%
14		1	0.3%
Sysmiss		1085	

RF10_RUPIAH: rf10_rupiah. Interest Rate Rupiah**Data file: main_deidentified.dta****Overview**

Valid: 54 Invalid: 1350 Minimum: 15000 Maximum: 15000000

Type: Discrete Decimal: 0 Width: 8 Range: 15000 - 15000000 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15000		1	1.9%
66000		1	1.9%
80000		1	1.9%
100000		1	1.9%
108000		1	1.9%
110000		1	1.9%
150000		2	3.7%
180000		1	1.9%
300000		2	3.7%
500000		2	3.7%
600000		1	1.9%
644000		1	1.9%
690000		1	1.9%
700000		2	3.7%
749000		1	1.9%
800000		4	7.4%
870000		1	1.9%
900000		1	1.9%
1000000		5	9.3%
1120000		2	3.7%
1150000		1	1.9%
1217000		1	1.9%
1400000		2	3.7%
1500000		4	7.4%
1525000		1	1.9%
1550000		1	1.9%
1600000		2	3.7%
2000000		3	5.6%

2065000		1	1.9%
2100000		1	1.9%
2750000		1	1.9%
3000000		1	1.9%
4000000		1	1.9%
8000000		1	1.9%
15000000		1	1.9%
Sysmiss		1350	

RF11: rf11. Know Monthly Payments

Data file: main_deidentified.dta

Overview

Valid: 1029 Invalid: 375 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	903	87.8%
98	98. DO NOT KNOW	126	12.2%
Sysmiss		375	

RF11_RUPIAH: rf11_rupiah. Interest Rate Rupiah

Data file: main_deidentified.dta

Overview

Valid: 903 Invalid: 501 Minimum: 118000 Maximum: 85416667
 Type: Continuous Decimal: 0 Width: 8 Range: 118000 - 85416667 Format: Numeric

RF12: rf12. Spousal Approval Required

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	1226	87.3%
3	3. No	22	1.6%
96	96. Does not have a spouse	156	11.1%

RF13: reasons loan**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Type: Discrete Width: 7 Range: - Format: character

RF13_A: rf13_a. Working Capital**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		226	16.1%
1		1178	83.9%

RF13_B: rf13_b. Capital Investment**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		779	55.5%
1		625	44.5%

RF13_C: rf13_c. Other Expense**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1400	99.7%
1		4	0.3%

RF13_D: rf13_d. Expenses Different Owned**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1315	93.7%
1		89	6.3%

RF13_E: rf13_e. Expenses Different Not Owned**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1382	98.4%

1		22	1.6%
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RF13_F: rf13_f. Non-Business Purposes

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1324	94.3%
1		80	5.7%

RF13A: rf13a. Working Capital Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
Type: Discrete Decimal: 0 Width: 4 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		226	16.1%
2		1	0.1%
4		1	0.1%
5		5	0.4%
7		1	0.1%
10		13	0.9%
13		1	0.1%
15		2	0.1%
18		1	0.1%
20		25	1.8%
25		22	1.6%
30		40	2.8%
33		1	0.1%

34		1	0.1%
35		3	0.2%
40		29	2.1%
45		1	0.1%
47.5		1	0.1%
50		214	15.2%
52		1	0.1%
55		1	0.1%
56		1	0.1%
60		40	2.8%
62		1	0.1%
65		1	0.1%
67		4	0.3%
68		1	0.1%
70		35	2.5%
75		16	1.1%
80		18	1.3%
85		6	0.4%
88		1	0.1%
90		14	1%
94		1	0.1%
95		4	0.3%
97		3	0.2%
100		668	47.6%

RF13B: capital investment percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Discrete Width: 4 Range: - Format: character

RF13C: rf13c. Other Expense Percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 70

Type: Discrete Decimal: 0 Width: 2 Range: 0 - 70 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1400	99.7%
50		3	0.2%
70		1	0.1%

RF13D: rf13d. Expenses Different Owned Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1315	93.7%
5		1	0.1%
6		1	0.1%
7		1	0.1%
10		6	0.4%
15		3	0.2%
16		1	0.1%
20		5	0.4%
25		5	0.4%
30		4	0.3%
32		1	0.1%
33		1	0.1%
35		2	0.1%
40		9	0.6%
45		1	0.1%
50		27	1.9%
60		4	0.3%
70		6	0.4%
75		2	0.1%
80		5	0.4%

90		2	0.1%
96		1	0.1%
98		1	0.1%

RF13E: rf13e. Expenses Different Not Owned Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 90
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 90 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1382	98.4%
15		2	0.1%
19		1	0.1%
25		1	0.1%
30		4	0.3%
33		1	0.1%
40		2	0.1%
50		5	0.4%
60		1	0.1%
70		2	0.1%
75		2	0.1%
90		1	0.1%

RF13F: rf13f. Non-Business Purposes Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1324	94.3%

5		2	0.1%
10		2	0.1%
17		1	0.1%
20		6	0.4%
25		4	0.3%
28		1	0.1%
30		4	0.3%
40		6	0.4%
50		19	1.4%
60		7	0.5%
65		1	0.1%
70		6	0.4%
75		1	0.1%
80		8	0.6%
87		1	0.1%
90		5	0.4%
93		1	0.1%
95		3	0.2%
98		1	0.1%
100		1	0.1%

RF13_CALC: rf13_calc. Rf13_Calc**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 100 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 100 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
100		1404	100%

RF14: realization use funds**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 9 Range: - Format: character

RF14_A: rf14_a. Working Capital**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		225	16%
1		1179	84%

RF14_B: rf14_b. Capital Investment**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		601	42.8%
1		803	57.2%

RF14_C: rf14_c. Other Expense**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1383	98.5%

1		21	1.5%
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RF14_D: rf14_d. Expenses Different Owned**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1246	88.7%
1		158	11.3%

RF14_E: rf14_e. Expenses Different Not Owned**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1365	97.2%
1		39	2.8%

RF14_F: rf14_f. Non-Business Purposes**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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0		1057	75.3%
1		347	24.7%

RF14_G: rf14_g. Not Allocated**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1365	97.2%
1		39	2.8%

RF14A: rf14a. Working Capital Percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
 Type: Continuous Decimal: 0 Width: 4 Range: 0 - 100 Format: Numeric

RF14B: rf14b. Capital Investment Percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
 Type: Discrete Decimal: 0 Width: 4 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		601	42.8%
2		3	0.2%
2.5		1	0.1%
3		2	0.1%
4		3	0.2%

5		16	1.1%
7		2	0.1%
9		1	0.1%
10		44	3.1%
11		1	0.1%
12		1	0.1%
15		23	1.6%
16		1	0.1%
20		74	5.3%
24		2	0.1%
25		47	3.3%
30		70	5%
32		2	0.1%
33		3	0.2%
35		8	0.6%
40		63	4.5%
45		10	0.7%
47		1	0.1%
48		2	0.1%
49		1	0.1%
50		153	10.9%
52		1	0.1%
52.5		1	0.1%
55		4	0.3%
60		41	2.9%
65		3	0.2%
67		2	0.1%
70		31	2.2%
75		11	0.8%
78		1	0.1%
80		15	1.1%
85		2	0.1%
90		12	0.9%
93		1	0.1%
95		2	0.1%
98		1	0.1%
100		141	10%

RF14C: rf14c. Other Expense Percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 67

Type: Discrete Decimal: 0 Width: 2 Range: 0 - 67 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1383	98.5%
5		3	0.2%
10		4	0.3%
15		4	0.3%
20		4	0.3%
40		2	0.1%
50		3	0.2%
67		1	0.1%

RF14D: rf14d. Expenses Different Owned Percent**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 99

Type: Discrete Decimal: 0 Width: 2 Range: 0 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1247	88.8%
5		4	0.3%
6		1	0.1%
7		1	0.1%
8		1	0.1%
10		11	0.8%
14		1	0.1%
15		9	0.6%
16		1	0.1%
17		1	0.1%

18		1	0.1%
20		10	0.7%
25		14	1%
30		15	1.1%
33		2	0.1%
34		1	0.1%
35		5	0.4%
38		1	0.1%
40		10	0.7%
45		2	0.1%
46		1	0.1%
48		1	0.1%
50		32	2.3%
60		8	0.6%
68		1	0.1%
70		9	0.6%
75		1	0.1%
80		5	0.4%
90		4	0.3%
95		1	0.1%
96		1	0.1%
98		1	0.1%
99		1	0.1%

RF14E: rf14e. Expenses Different Not Owned Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 90
 Type: Discrete Decimal: 0 Width: 2 Range: 0 - 90 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1365	97.2%
2		2	0.1%
3		1	0.1%
5		1	0.1%

10		3	0.2%
15		1	0.1%
19		1	0.1%
20		2	0.1%
25		3	0.2%
30		5	0.4%
35		1	0.1%
40		3	0.2%
50		6	0.4%
60		3	0.2%
70		3	0.2%
75		1	0.1%
80		1	0.1%
90		2	0.1%

RF14F: rf14f. Non-Business Purposes Percent

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
 Type: Discrete Decimal: 0 Width: 4 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1057	75.3%
1		1	0.1%
2		4	0.3%
3		1	0.1%
4		2	0.1%
5		18	1.3%
8		1	0.1%
10		52	3.7%
12		1	0.1%
15		7	0.5%
17		1	0.1%
20		39	2.8%
24		1	0.1%

25		18	1.3%
27		1	0.1%
28		1	0.1%
30		27	1.9%
35		2	0.1%
36		1	0.1%
40		20	1.4%
50		57	4.1%
60		17	1.2%
62.5		1	0.1%
63		1	0.1%
65		3	0.2%
70		6	0.4%
75		7	0.5%
77		1	0.1%
80		8	0.6%
90		11	0.8%
93		1	0.1%
95		5	0.4%
98		1	0.1%
100		30	2.1%

RF14G: rf14g. Not Allocated**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 0 Maximum: 100
 Type: Discrete Decimal: 0 Width: 4 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		1365	97.2%
3		1	0.1%
10		6	0.4%
12		1	0.1%
14		1	0.1%
15		1	0.1%

16		1	0.1%
20		3	0.2%
22		1	0.1%
25		2	0.1%
30		2	0.1%
33		1	0.1%
35		1	0.1%
38		1	0.1%
40		2	0.1%
45		1	0.1%
50		6	0.4%
60		2	0.1%
70		2	0.1%
80		1	0.1%
82.5		1	0.1%
100		2	0.1%

RF14_CALC: rf14_calc. Rf14_Calc**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 100 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 100 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
100		1404	100%

RF15_GROUP_COUNT: rf15_group_count. Rf15_Group_Count**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 4 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 4 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
4		1404	100%

RF16A: rf16a. Respondent Salary Income

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	268	19.1%
3	3. No	1136	80.9%

RF16B: rf16b. Casual Labor Income

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	296	21.1%
3	3. No	1108	78.9%

RF16C: rf16c. Income Another Business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	725	51.6%
3	3. No	679	48.4%

RF16D: rf16d. Spouse'S Income Salary

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	323	23%
3	3. No	904	64.4%
96	96. No spouse	177	12.6%

RF16E: rf16e. Spouse'S Income Labor

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	184	13.1%
3	3. No	1040	74.1%
96	96. TIDAK ADA PASANGAN	180	12.8%

RF16F: rf16f. Spouse'S Income Another Business

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	363	25.9%
3	3. No	859	61.2%
96	96. TIDAK ADA PASANGAN	182	13%

RF16G: rf16g. Household Member'S Income

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	189	13.5%
3	3. No	1119	79.7%
96	96. NO OTHER HOUSEHOLD MEMBER	96	6.8%

RF16H: rf16h. Household Income Labor

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	74	5.3%
3	3. No	1233	87.8%
96	96. TIDAK ADA ART LAIN	97	6.9%

RF16I: rf16i. Household Income Another Business**Data file: main_deidentified.dta****Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	112	8%
3	3. No	1195	85.1%
96	96. TIDAK ADA ART LAIN	97	6.9%

KE01: ke01. First Hear About Kur Program**Data file: main_deidentified.dta****Overview**

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Heard from friends/relatives	492	70.1%
2	2. Read/see from media (newspapers, websites, radio, TV)	45	6.4%
3	3. Received socialization from the local government	17	2.4%
4	4. Received socialization from the bank	139	19.8%
5	5. Received socialization from business groups	9	1.3%
95	95. OTHER, PLEASE SPECIFY _____	0	0%
Sysmiss		702	

KE02: ke02. First Kur Application**Data file: main_deidentified.dta****Overview**

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 95
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Marketing or account officer from bank visited you to offer KUR loan	137	19.5%
2	2. You went to the nearest bank branch to apply for a KUR loan	507	72.2%
3	3. Visit the nearest bank branch to apply for a loan (do not know about KUR yet), and was offered to apply KUR loan by the bank staff	43	6.1%
4	4. Apply collectively through group lending	4	0.6%
95	95. OTHER, PLEASE SPECIFY _____	11	1.6%
Sysmiss		702	

KE03: ke03. Loan Application Fee

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	270	38.5%
3	3. No	432	61.5%
Sysmiss		702	

KE03_RUPIAH: ke03_rupiah. Loan Fee Rupiah

Data file: main_deidentified.dta

Overview

Valid: 270 Invalid: 1134 Minimum: 98 Maximum: 8000000
 Type: Continuous Decimal: 0 Width: 7 Range: 98 - 8000000 Format: Numeric

KE04: ke04. How Many Times Engage Bank

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 10
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		6	0.9%
2		55	7.8%
3		332	47.3%
4		234	33.3%
5		66	9.4%
6		7	1%
10		2	0.3%
Sysmiss		702	

KE05: why were engagements with bank

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
Type: Discrete Width: 9 Range: - Format: character

KE05_A: ke05_a. To Apply

Data file: main_deidentified.dta

Overview

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		63	9.1%
1		633	90.9%
Sysmiss		708	

KE05_B: ke05_b. To Submit Documents

Data file: main_deidentified.dta

Overview

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		399	57.3%
1		297	42.7%
Sysmiss		708	

KE05_C: ke05_c. To Submit Revised

Data file: main_deidentified.dta

Overview

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		588	84.5%
1		108	15.5%
Sysmiss		708	

KE05_D: ke05_d. Survey From Bank

Data file: main_deidentified.dta

Overview

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		37	5.3%
1		659	94.7%
Sysmiss		708	

KE05_E: ke05_e. Loan Disbursement**Data file:** main_deidentified.dta**Overview**

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		26	3.7%
1		670	96.3%
Sysmiss		708	

KE05_V: ke05_v. Other**Data file:** main_deidentified.dta**Overview**

Valid: 696 Invalid: 708 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		647	93%
1		49	7%
Sysmiss		708	

KE06: ke06. Financial Institution Inform**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	652	92.9%
3	3. No	50	7.1%
Sysmiss		702	

KE07: ke07. More Easily Get Kur

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	577	82.2%
3	3. No	56	8%
98	98. DON'T KNOW	69	9.8%
Sysmiss		702	

KE08: ke08. More Easily Get Non-Kur

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	319	45.4%
3	3. No	95	13.5%
98	98. DON'T KNOW	288	41%
Sysmiss		702	

KE09: ke09. Main Advantage Kur

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. INTEREST RATES	580	82.6%
2	2. COLLATERAL REQUIREMENTS	4	0.6%
3	3. AMOUNT OF LOANS	6	0.9%
4	4. MATURITY OF LOANS	6	0.9%
5	5. LOAN APPLICATION PROCESS	51	7.3%
6	6. LOAN DISBURSEMENT PROCESS	26	3.7%
7	7. REPAYMENT PROCESS	15	2.1%
95	95. OTHER, SPECIFY _____	2	0.3%
96	96. NONE	4	0.6%
98	98. DO NOT KNOW	8	1.1%
Sysmiss		702	

KE10: ke10. Main Disadvantage Kur

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. INTEREST RATES	5	0.7%
2	2. COLLATERAL REQUIREMENTS	11	1.6%
3	3. AMOUNT OF LOANS	57	8.1%
4	4. MATURITY OF LOANS	4	0.6%
5	5. LOAN APPLICATION PROCESSSS	23	3.3%
6	6. LOAN DISBURSEMENT PROCESS	19	2.7%
7	7. REPAYMENT PROCESS	13	1.9%
95	95. OTHER, SPECIFY _____	43	6.1%
96	96. NONE	487	69.4%

98	98. DO NOT KNOW	40	5.7%
Sysmiss		702	

KE11: ke11. Prioritize Instalment Payments

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. KUR	646	92%
2	2. Non-KUR commercial bank loans	33	4.7%
3	3. Other non-KUR loans from institutions other than the commercial bank	23	3.3%
Sysmiss		702	

KE12: reason to apply

Data file: main_deidentified.dta

Overview

Valid: 1404 Invalid:
 Type: Discrete Width: 7 Range: - Format: character

KE12_A: ke12_a. Increase Capital Investment

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		510	72.6%
1		192	27.4%
Sysmiss		702	

KE12_B: ke12_b. Increase Working Capital**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		410	58.4%
1		292	41.6%
Sysmiss		702	

KE12_C: ke12_c. Pay Off Other Loans**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		685	97.6%
1		17	2.4%
Sysmiss		702	

KE12_D: ke12_d. Suggested By The Bank**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		672	95.7%
1		30	4.3%
Sysmiss		702	

KE12_V: ke12_v. Other**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		662	94.3%
1		40	5.7%
Sysmiss		702	

KE12_W: ke12_w. Not Applicable**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		355	50.6%
1		347	49.4%
Sysmiss		702	

KE13: ke13. Alternative Source Financing**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Continuous Width: 13 Range: - Format: character

KE13_A: ke13_a. Borrowing The Kur

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		501	71.4%
1		201	28.6%
Sysmiss		702	

KE13_B: ke13_b. Non-Kur Loan

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		585	83.3%
1		117	16.7%
Sysmiss		702	

KE13_C: ke13_c. Loans From Nonbanking

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		635	90.5%
1		67	9.5%
Sysmiss		702	

KE13_D: ke13_d. Loans From Friends

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		563	80.2%
1		139	19.8%
Sysmiss		702	

KE13_E: ke13_e. Selling Business Assets

Data file: main_deidentified.dta

Overview

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		531	75.6%
1		171	24.4%
Sysmiss		702	

KE13_F: ke13_f. Selling Personal Assets**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		526	74.9%
1		176	25.1%
Sysmiss		702	

KE13_G: ke13_g. Looking For Business Partners**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		692	98.6%
1		10	1.4%
Sysmiss		702	

KE13_V: ke13_v. Other**Data file:** main_deidentified.dta**Overview**

Valid: 702 Invalid: 702 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		623	88.7%

1		79	11.3%
Sysmiss		702	

CO01: co01. Operational During Covid-19**Data file:** main_deidentified.dta**Overview**

Valid: 650 Invalid: 754 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	470	72.3%
3	3. No	180	27.7%
Sysmiss		754	

CO02: operational change during covid-19**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 7 Range: - Format: character

CO02_A: co02_a. Closed Permanently**Data file:** main_deidentified.dta**Overview**

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		179	99.4%
1		1	0.6%
Sysmiss		1224	

CO02_B: co02_b. Closed Temporarily**Data file:** main_deidentified.dta**Overview**

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		104	57.8%
1		76	42.2%
Sysmiss		1224	

CO02_C: co02_c. Reduced Working Hours**Data file:** main_deidentified.dta**Overview**

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		98	54.4%
1		82	45.6%
Sysmiss		1224	

CO02_D: co02_d. Modified Staffing Arrangements**Data file:** main_deidentified.dta**Overview**

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		128	71.1%

1		52	28.9%
Sysmiss		1224	

CO02_E: co02_e. Changed Mode Operations

Data file: main_deidentified.dta

Overview

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		157	87.2%
1		23	12.8%
Sysmiss		1224	

CO02_V: co02_v. Other

Data file: main_deidentified.dta

Overview

Valid: 180 Invalid: 1224 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		174	96.7%
1		6	3.3%
Sysmiss		1224	

CO03: co03. Business Condition

Data file: main_deidentified.dta

Overview

Valid: 650 Invalid: 754 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Open	594	91.4%
2	2. Temporarily closed (mandated by government)	5	0.8%
3	3. Temporarily closed (own choice)	16	2.5%
4	4. Permanently closed	35	5.4%
Sysmiss		754	

CO04: co04. Resume Operation

Data file: main_deidentified.dta

Overview

Valid: 56 Invalid: 1348 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	50	89.3%
3	3. No	6	10.7%
Sysmiss		1348	

CO05: co05. Sale Condition

Data file: main_deidentified.dta

Overview

Valid: 650 Invalid: 754 Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Increase	62	9.5%
2	2. Remain the same	106	16.3%
3	3. Decrease	464	71.4%

96	96. NOT APPLICABLE [IF THE BUSINESS CLOSED WAS NOT BECAUSE OF COVID-19 PANDEMIC SITUATION, CHECK CL01.b = 3]	9	1.4%
98	98. DO NOT KNOW	9	1.4%
Sysmiss		754	

CO05A: co05a. Increased, How Much

Data file: main_deidentified.dta

Overview

Valid: 62 Invalid: 1342 Minimum: 2 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 2 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
2		1	1.6%
5		4	6.5%
7		2	3.2%
10		8	12.9%
15		5	8.1%
20		12	19.4%
25		6	9.7%
30		5	8.1%
45		1	1.6%
50		9	14.5%
60		1	1.6%
70		2	3.2%
80		1	1.6%
85		2	3.2%
100		3	4.8%
Sysmiss		1342	

CO05B: co05b. Decreased, How Much

Data file: main_deidentified.dta

Overview

Valid: 464 Invalid: 940 Minimum: 1 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 1 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1	0.2%
2		2	0.4%
2.5		1	0.2%
3		1	0.2%
4		1	0.2%
5		6	1.3%
7		1	0.2%
10		18	3.9%
15		4	0.9%
20		33	7.1%
25		24	5.2%
30		49	10.6%
35		1	0.2%
40		30	6.5%
45		3	0.6%
50		144	31%
55		2	0.4%
60		30	6.5%
70		27	5.8%
75		15	3.2%
80		23	5%
85		5	1.1%
90		21	4.5%
95		1	0.2%
99		1	0.2%
100		20	4.3%
Sysmiss		940	

CO06X: co06x. Have Outstanding Debt

Data file: main_deidentified.dta

Overview

Valid: 650 Invalid: 754 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	486	74.8%
3	3. No	164	25.2%
Sysmiss		754	

CO06: co06. Can You Pay

Data file: main_deidentified.dta

Overview

Valid: 486 Invalid: 918 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes, full monthly installments	407	83.7%
2	2. Yes, partial installments each month	36	7.4%
3	3. No	43	8.8%
Sysmiss		918	

CO07: co07. Aware Regulations Covid-19

Data file: main_deidentified.dta

Overview

Valid: 486 Invalid: 918 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	204	42%
3	3. No	282	58%
Sysmiss		918	

CO08: co08. Kur Program Support**Data file:** main_deidentified.dta**Overview**

Valid: 486 Invalid: 918 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	128	26.3%
3	3. No	358	73.7%
Sysmiss		918	

CO09: form of support**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 5 Range: - Format: character

CO09_A: co09_a. Deferred Interest**Data file:** main_deidentified.dta**Overview**

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		94	73.4%
1		34	26.6%
Sysmiss		1276	

CO09_B: co09_b. Deferred Principal**Data file:** main_deidentified.dta

Overview

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		39	30.5%
1		89	69.5%
Sysmiss		1276	

CO09_C: co09_c. Increased Grace Period

Data file: main_deidentified.dta

Overview

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		112	87.5%
1		16	12.5%
Sysmiss		1276	

CO09_D: co09_d. Increased Loan

Data file: main_deidentified.dta

Overview

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		127	99.2%
1		1	0.8%
Sysmiss		1276	

CO09_E: co09_e. New Loan**Data file:** main_deidentified.dta**Overview**

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		127	99.2%
1		1	0.8%
Sysmiss		1276	

CO09_F: co09_f. Debt Write-Off**Data file:** main_deidentified.dta**Overview**

Valid: 128 Invalid: 1276 Minimum: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		128	100%
Sysmiss		1276	

CO09_V: co09_v. Other**Data file:** main_deidentified.dta**Overview**

Valid: 128 Invalid: 1276 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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0		113	88.3%
1		15	11.7%
Sysmiss		1276	

CO09A: co09a. Deferred Interest**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 49 Range: - Format: character

CO09B: co09b. Deferred Principal**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 44 Range: - Format: character

CO09C: co09c. Increased Grace Period**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 231 Range: - Format: character

CO09D: co09d. Increased Loan Size**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 96 Range: - Format: character

CO09E: co09e. New Loan**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 58 Range: - Format: character

CO09F: co09f. Debt Write-Off**Data file:** main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *

Type: Discrete Decimal: 0 Width: 1 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
Sysmiss	

CO09V: co09v. Other Specify**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Discrete Width: 122 Range: - Format: character

CO10: co10. How Long Extension**Data file:** main_deidentified.dta**Overview**

Valid: 102 Invalid: 1302 Minimum: 0 Maximum: 24

Type: Discrete Decimal: 0 Width: 2 Range: 0 - 24 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		2	2%
1		2	2%
2		2	2%
3		12	11.8%
5		6	5.9%
6		59	57.8%
7		2	2%
8		3	2.9%
9		4	3.9%
12		9	8.8%

24		1	1%
Sysmiss		1302	

CO11: co11. Cash Flow Shortages

Data file: main_deidentified.dta

Overview

Valid: 650 Invalid: 754 Minimum: 1 Maximum: 96
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. Yes	321	49.4%
3	3. No	298	45.8%
96	96. NOT APPLICABLE	31	4.8%
Sysmiss		754	

CO12: co12. Solve Cash Flow Shortages

Data file: main_deidentified.dta

Overview

Valid: 321 Invalid: 1083 Minimum: 2 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 2 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. KUR loan	0	0%
2	2. Non-KUR loan from commercial bank	1	0.3%
3	3. Loans from nonbanking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies)	8	2.5%
4	4. Equity finance (new shareholders or greater capital increase from existing owners/shareholders)	6	1.9%
5	5. Loans from friends or family	47	14.6%
6	6. Delaying payments ot suppliers/workers/authorities	20	6.2%
7	7. Sell some assets/capital, including machineries and vehicles	9	2.8%
8	8. Using personal savings/selling personal assets	89	27.7%
9	9. Reduce business operating costs	74	23.1%

95	95. OTHERS, SPECIFY _____	60	18.7%
98	98. DO NOT KNOW	7	2.2%
Sysmiss		1083	

END_TIME: end time**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 8 Range: - Format: character

COV08: cov08. Interview Result**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 1 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	1. COMPLETED	1404	100%
2	2. PARTIALLY COMPLETED	0	0%

COV09: cov09. Reason No Complete**Data file:** main_deidentified.dta**Overview**

Valid: Invalid: 1404 Maximum: *
 Type: Discrete Decimal: 0 Width: 2 Range: - * Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	1. PHONE CALLS WERE NOT ANSWERED
2	2. THE RESPONDENT REFUSED TO BE INTERVIEWED
3	3. THE RESPONDENT WAS BUSY, REFUSED TO CONTINUE THE INTERVIEW
4	4. THE RESPONDENT WAS TIRED, REFUSED TO CONTINUE THE INTERVIEW

95	95. OTHER _____
Sysmiss	

WEIGHT:**Data file: main_deidentified.dta****Overview**

Valid: 1404 Invalid: Minimum: 162.625 Maximum: 13170.4345703125
 Type: Discrete Decimal: 0 Width: 16 Range: 162.625 - 13170.4345703125 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
162.625		16	1.1%
183.9375		16	1.1%
285.875		16	1.1%
310.875		16	1.1%
376.8125		16	1.1%
456.6875		16	1.1%
519.5		16	1.1%
700.25		16	1.1%
783		17	1.2%
998.25		16	1.1%
1081.6875		16	1.1%
1112.4375		16	1.1%
1144.6875		16	1.1%
1174.3125		16	1.1%
1236.1875		16	1.1%
1331.6875		16	1.1%
1355.25		16	1.1%
1453.75		16	1.1%
1463.875		16	1.1%
1588.125		16	1.1%
1608.25		16	1.1%
2518.0625		16	1.1%
3337.6875		16	1.1%
4740.625		16	1.1%
5448.5		16	1.1%

5715.62109375		66	4.7%
5723.72705078125		22	1.6%
5777.05859375		34	2.4%
5808.08349609375		24	1.7%
5822.9443359375		18	1.3%
5827.59375		32	2.3%
5850.9306640625		72	5.1%
5857.8408203125		44	3.1%
5884.0625		32	2.3%
5903.34375		32	2.3%
5960.0654296875		46	3.3%
6034.431640625		44	3.1%
6339.873046875		134	9.5%
7192.02978515625		203	14.5%
13170.4345703125		200	14.2%

SD:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Continuous Width: 10 Range: - Format: character

START_DATE:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:

Type: Continuous Width: 10 Range: - Format: date

WGT: frequency weight**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid: Minimum: 163 Maximum: 13170

Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

Value	Category	Cases	
163		16	1.1%
184		16	1.1%
286		16	1.1%
311		16	1.1%
377		16	1.1%
457		16	1.1%
520		16	1.1%
700		16	1.1%
783		17	1.2%
998		16	1.1%
1082		16	1.1%
1112		16	1.1%
1145		16	1.1%
1174		16	1.1%
1236		16	1.1%
1332		16	1.1%
1355		16	1.1%
1454		16	1.1%
1464		16	1.1%
1588		16	1.1%
1608		16	1.1%
2518		16	1.1%
3338		16	1.1%
4741		16	1.1%
5449		16	1.1%
5716		66	4.7%
5724		22	1.6%
5777		34	2.4%
5808		24	1.7%
5823		18	1.3%
5828		32	2.3%
5851		72	5.1%
5858		44	3.1%
5884		32	2.3%
5903		32	2.3%
5960		46	3.3%
6034		44	3.1%
6340		134	9.5%

7192		203	14.5%
13170		200	14.2%

BIRTH1:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 2 Range: - Format: character

BIRTH2:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Discrete Width: 2 Range: - Format: character

BIRTH3:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 4 Range: - Format: character

BIRTH_MONTH_YEAR:**Data file:** main_deidentified.dta**Overview**

Valid: 1404 Invalid:
 Type: Continuous Width: 6 Range: - Format: character

ID_UNIQUE: Unique ID**Data file:** bi03_deidentified.dta**Overview**

Valid: 1624 Invalid:
 Type: Continuous Width: 8 Range: - Format: character

BI03_NO: BI03_no**Data file:** bi03_deidentified.dta**Overview**

Valid: 1624 Invalid: Minimum: 1 Maximum: 7
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1404	86.5%
2		204	12.6%
3		11	0.7%
4		2	0.1%
5		1	0.1%
6		1	0.1%
7		1	0.1%

BI03A: bi03a. Relationship**Data file:** bi03_deidentified.dta**Overview**

Valid: 1624 Invalid: Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yourself	1376	84.7%
2	Spouse	150	9.2%
3	Another member of your family	75	4.6%
4	Friends or Neighbors	18	1.1%

5	Third parties	5	0.3%
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BI03B: bi03b. Gender

Data file: bi03_deidentified.dta

Overview

Valid: 1624 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Male	943	58.1%
3	Female	681	41.9%

BI03C: bi03c. Percent Ownership

Data file: bi03_deidentified.dta

Overview

Valid: 1624 Invalid: Minimum: 10 Maximum: 100
 Type: Discrete Decimal: 0 Width: 3 Range: 10 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
10		1	0.1%
15		6	0.4%
20		3	0.2%
25		9	0.6%
30		14	0.9%
33		8	0.5%
34		4	0.2%
40		13	0.8%
50		343	21.1%
60		11	0.7%
70		8	0.5%
75		3	0.2%
80		1	0.1%

100		1200	73.9%
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WGT: frequency weight

Data file: bi03_deidentified.dta

Overview

Valid: 1624 Invalid: Minimum: 163 Maximum: 13170
 Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
163		17	1%
184		20	1.2%
286		19	1.2%
311		22	1.4%
377		23	1.4%
457		18	1.1%
520		20	1.2%
700		23	1.4%
783		19	1.2%
998		24	1.5%
1082		27	1.7%
1112		19	1.2%
1145		19	1.2%
1174		20	1.2%
1236		20	1.2%
1332		16	1%
1355		19	1.2%
1454		20	1.2%
1464		24	1.5%
1588		17	1%
1608		18	1.1%
2518		16	1%
3338		21	1.3%
4741		23	1.4%
5449		18	1.1%
5716		83	5.1%

5724		27	1.7%
5777		39	2.4%
5808		29	1.8%
5823		18	1.1%
5828		38	2.3%
5851		77	4.7%
5858		52	3.2%
5884		34	2.1%
5903		33	2%
5960		56	3.4%
6034		46	2.8%
6340		144	8.9%
7192		232	14.3%
13170		214	13.2%

ID_UNIQUE: Unique ID**Data file:** bi05_deidentified.dta**Overview**

Valid: 1897 Invalid:
 Type: Continuous Width: 8 Range: - Format: character

BI05_NO: BI05_no**Data file:** bi05_deidentified.dta**Overview**

Valid: 1897 Invalid: Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1404	74%
2		456	24%
3		30	1.6%
4		5	0.3%
5		1	0.1%
6		1	0.1%

BI05A: bi03a. Relationship**Data file:** bi05_deidentified.dta**Overview**

Valid: 1897 Invalid: Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yourself	1370	72.2%
2	Spouse	354	18.7%
3	Another member of your family	147	7.7%
4	Friends or Neighbors	21	1.1%
5	Third parties	5	0.3%

BI05B: bi03b. Gender**Data file:** bi05_deidentified.dta**Overview**

Valid: 1897 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Male	1023	53.9%
3	Female	874	46.1%

WGT: frequency weight**Data file:** bi05_deidentified.dta**Overview**

Valid: 1897 Invalid: Minimum: 163 Maximum: 13170
 Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
163		24	1.3%
184		20	1.1%
286		18	0.9%
311		30	1.6%
377		23	1.2%
457		23	1.2%
520		26	1.4%
700		27	1.4%
783		24	1.3%
998		22	1.2%
1082		25	1.3%
1112		20	1.1%
1145		23	1.2%
1174		25	1.3%

1236		21	1.1%
1332		22	1.2%
1355		22	1.2%
1454		25	1.3%
1464		24	1.3%
1588		21	1.1%
1608		29	1.5%
2518		18	0.9%
3338		22	1.2%
4741		26	1.4%
5449		23	1.2%
5716		90	4.7%
5724		33	1.7%
5777		48	2.5%
5808		30	1.6%
5823		22	1.2%
5828		46	2.4%
5851		87	4.6%
5858		63	3.3%
5884		48	2.5%
5903		40	2.1%
5960		53	2.8%
6034		75	4%
6340		163	8.6%
7192		260	13.7%
13170		256	13.5%

ID_UNIQUE: Unique ID**Data file:** bi08_deidentified.dta**Overview**

Valid: 822 Invalid:
 Type: Continuous Width: 8 Range: - Format: character

BI08_NO:**Data file:** bi08_deidentified.dta**Overview**

Valid: 822 Invalid: Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		676	82.2%
2		117	14.2%
3		25	3%
4		3	0.4%
5		1	0.1%

BI08_TEXT:**Data file:** bi08_deidentified.dta**Overview**

Valid: 822 Invalid:
 Type: Continuous Width: 112 Range: - Format: character

BI08C: role in business**Data file:** bi08_deidentified.dta**Overview**

Valid: 822 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
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1	Owner	115	14%
2	Manager	30	3.6%
3	Both, owner and manager	677	82.4%

BI08D_A: full time wage

Data file: bi08_deidentified.dta

Overview

Valid: 822 Invalid: Minimum: 0 Maximum: 100

Type: Discrete Decimal: 0 Width: 3 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		697	84.8%
1		54	6.6%
2		31	3.8%
3		7	0.9%
4		11	1.3%
5		7	0.9%
6		3	0.4%
8		2	0.2%
9		1	0.1%
10		1	0.1%
12		1	0.1%
13		1	0.1%
17		1	0.1%
19		1	0.1%
20		1	0.1%
26		1	0.1%
30		1	0.1%
100		1	0.1%

BI08D_B: part time wage

Data file: bi08_deidentified.dta

Overview

Valid: 822 Invalid: Minimum: 0 Maximum: 100

Type: Discrete Decimal: 0 Width: 3 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		549	66.8%
1		55	6.7%
2		85	10.3%
3		29	3.5%
4		23	2.8%
5		12	1.5%
6		10	1.2%
7		5	0.6%
8		1	0.1%
9		2	0.2%
10		15	1.8%
12		3	0.4%
13		3	0.4%
14		2	0.2%
15		6	0.7%
16		2	0.2%
17		1	0.1%
18		1	0.1%
19		1	0.1%
20		4	0.5%
22		2	0.2%
23		2	0.2%
24		1	0.1%
26		1	0.1%
29		1	0.1%
30		3	0.4%
38		1	0.1%
41		1	0.1%
100		1	0.1%

BI08D_C: unpaid workers

Data file: bi08_deidentified.dta

Overview

Valid: 822 Invalid: Minimum: 0 Maximum: 12

Type: Discrete Decimal: 0 Width: 2 Range: 0 - 12 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		454	55.2%
1		227	27.6%
2		99	12%
3		24	2.9%
4		12	1.5%
5		3	0.4%
7		1	0.1%
10		1	0.1%
12		1	0.1%

BI08D_D: total workers

Data file: bi08_deidentified.dta

Overview

Valid: 822 Invalid: Minimum: 0 Maximum: 100

Type: Discrete Decimal: 0 Width: 3 Range: 0 - 100 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0		218	26.5%
1		217	26.4%
2		147	17.9%
3		61	7.4%
4		54	6.6%
5		24	2.9%
6		20	2.4%
7		6	0.7%
8		4	0.5%
9		5	0.6%
10		7	0.9%
11		4	0.5%
12		5	0.6%

13		3	0.4%
14		3	0.4%
15		7	0.9%
16		5	0.6%
17		3	0.4%
18		1	0.1%
19		3	0.4%
20		5	0.6%
21		2	0.2%
22		3	0.4%
23		2	0.2%
25		2	0.2%
26		2	0.2%
29		1	0.1%
30		2	0.2%
31		2	0.2%
40		1	0.1%
45		1	0.1%
100		2	0.2%

WGT: frequency weight

Data file: bi08_deidentified.dta

Overview

Valid: 822 Invalid: Minimum: 163 Maximum: 13170
 Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
163		9	1.1%
184		14	1.7%
286		14	1.7%
311		7	0.9%
377		13	1.6%
457		12	1.5%
520		8	1%
700		10	1.2%

783		11	1.3%
998		11	1.3%
1082		5	0.6%
1112		10	1.2%
1145		12	1.5%
1174		12	1.5%
1236		9	1.1%
1332		8	1%
1355		8	1%
1454		10	1.2%
1464		13	1.6%
1588		8	1%
1608		7	0.9%
2518		8	1%
3338		12	1.5%
4741		12	1.5%
5449		13	1.6%
5716		38	4.6%
5724		14	1.7%
5777		19	2.3%
5808		12	1.5%
5823		12	1.5%
5828		13	1.6%
5851		39	4.7%
5858		18	2.2%
5884		15	1.8%
5903		17	2.1%
5960		27	3.3%
6034		28	3.4%
6340		99	12%
7192		110	13.4%
13170		105	12.8%

ID_UNIQUE: Unique ID**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid:

Type: Continuous Width: 8 Range: - Format: character

RF05_NO: RF05_no**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid: Minimum: 1 Maximum: 27

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 27 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1403	57.3%
2		632	25.8%
3		230	9.4%
4		82	3.3%
5		40	1.6%
6		23	0.9%
7		9	0.4%
8		3	0.1%
9		3	0.1%
10		3	0.1%
11		2	0.1%
12		2	0.1%
13		2	0.1%
14		2	0.1%
15		1	0%
16		1	0%
17		1	0%
18		1	0%
19		1	0%
20		1	0%
21		1	0%
22		1	0%
23		1	0%

24		1	0%
25		1	0%
26		1	0%
27		1	0%

RF05A: loan amount received

Data file: rf05_deidentified.dta

Overview

Valid: 2449 Invalid: Minimum: 200000 Maximum: 500000000
 Type: Continuous Decimal: 0 Width: 9 Range: 200000 - 500000000 Format: Numeric

RF05B: year loan received

Data file: rf05_deidentified.dta

Overview

Valid: 2449 Invalid: Minimum: 2004 Maximum: 2021
 Type: Discrete Decimal: 0 Width: 4 Range: 2004 - 2021 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
2004		1	0%
2005		1	0%
2006		2	0.1%
2007		6	0.2%
2008		7	0.3%
2009		8	0.3%
2010		19	0.8%
2011		17	0.7%
2012		33	1.3%
2013		32	1.3%
2014		63	2.6%
2015		83	3.4%
2016		274	11.2%
2017		325	13.3%
2018		515	21%
2019		596	24.3%
2020		455	18.6%

2021		12	0.5%
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RF05C: is it KUR loan**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid: Minimum: 1 Maximum: 98
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes, micro	697	28.5%
2	Yes, retail/small	86	3.5%
3	Yes, but I don't know the type of KUR loan	1475	60.2%
4	No	55	2.2%
98	do not know	136	5.6%

RF05D: name commercial bank**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid:
 Type: Discrete Width: 38 Range: - Format: character

RF05E: ever defaulted**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	208	8.5%
3	No	2241	91.5%

WGT: frequency weight**Data file:** rf05_deidentified.dta**Overview**

Valid: 2449 Invalid: Minimum: 163 Maximum: 13170
 Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
163		23	0.9%
184		30	1.2%
286		32	1.3%
311		25	1%
377		33	1.3%
457		19	0.8%
520		20	0.8%
700		27	1.1%
783		19	0.8%
998		24	1%
1082		17	0.7%
1112		18	0.7%
1145		22	0.9%
1174		19	0.8%
1236		25	1%
1332		21	0.9%
1355		18	0.7%
1454		20	0.8%
1464		22	0.9%
1588		23	0.9%
1608		27	1.1%
2518		23	0.9%
3338		20	0.8%
4741		22	0.9%
5449		49	2%
5716		133	5.4%
5724		40	1.6%
5777		54	2.2%
5808		42	1.7%
5823		22	0.9%

5828		47	1.9%
5851		139	5.7%
5858		82	3.3%
5884		36	1.5%
5903		41	1.7%
5960		88	3.6%
6034		68	2.8%
6340		219	8.9%
7192		431	17.6%
13170		409	16.7%

ID_UNIQUE: Unique ID**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid:
 Type: Continuous Width: 8 Range: - Format: character

RF15_NO: RF15_no**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid: Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1		1404	25%
2		1404	25%
3		1404	25%
4		1404	25%

RF15_SHOW: RF15_show**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid:
 Type: Discrete Width: 52 Range: - Format: character

RF15A: have access collateral**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid: Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2567	45.7%

3	No	3049	54.3%
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RF15B: who owns asset**Data file:** rf15_deidentified.dta**Overview**

Valid: 2567 Invalid: 3049 Minimum: 1 Maximum: 95
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Business	6	0.2%
2	Respondent	1282	49.9%
3	Respondent's Spouse	318	12.4%
4	Joint property of respondent and spouse	681	26.5%
5	Family member of respondent (other than spouse)	248	9.7%
95	Others, _____	32	1.2%
Sysmiss		3049	

RF15B_OTHER: who owns asset other**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid:
 Type: Discrete Width: 37 Range: - Format: character

WGT: frequency weight**Data file:** rf15_deidentified.dta**Overview**

Valid: 5616 Invalid: Minimum: 163 Maximum: 13170
 Type: Discrete Decimal: 0 Width: 5 Range: 163 - 13170 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
163		64	1.1%

184		64	1.1%
286		64	1.1%
311		64	1.1%
377		64	1.1%
457		64	1.1%
520		64	1.1%
700		64	1.1%
783		68	1.2%
998		64	1.1%
1082		64	1.1%
1112		64	1.1%
1145		64	1.1%
1174		64	1.1%
1236		64	1.1%
1332		64	1.1%
1355		64	1.1%
1454		64	1.1%
1464		64	1.1%
1588		64	1.1%
1608		64	1.1%
2518		64	1.1%
3338		64	1.1%
4741		64	1.1%
5449		64	1.1%
5716		264	4.7%
5724		88	1.6%
5777		136	2.4%
5808		96	1.7%
5823		72	1.3%
5828		128	2.3%
5851		288	5.1%
5858		176	3.1%
5884		128	2.3%
5903		128	2.3%
5960		184	3.3%
6034		176	3.1%
6340		536	9.5%
7192		812	14.5%
13170		800	14.2%

study_resources

questionnaires

KUR Quantitative Questionnaire

title KUR Quantitative Questionnaire
country Indonesia
language English
filename 2_final_kur_quantitative_questionnaire_english_25012021.pdf

KUR Quantitative Questionnaire (in Bahasa Indonesia)

title KUR Quantitative Questionnaire (in Bahasa Indonesia)
country Indonesia
language Indonesian
filename 1_final_kur_kuesioner_umkm_bahasa_indonesia_main_data_collection_25012021.pdf
