



## Institute for Inclusive Finance and Development (InM)

Serial	Item		Description
1.	<b>Title</b>	:	Diagnostics of Micro Enterprise Lending by MFIs in Bangladesh: Opportunities and Challenges and way forward
2.	<b>Institution and rights</b>	:	Institute for Inclusive Finance and Development (InM)
3.	<b>Period of data collection</b>	:	January-February 2016
4.	<b>Sample size</b>	:	600 MEs including 490 ME borrowers and 110 non-borrowers
5.	<b>Indicators</b>	:	
			<ul style="list-style-type: none"><li>● Roster (micro-entrepreneurs age, gender, educational qualification, marital status, occupation, etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Locational information of micro enterprises (enterprises distance from nearest road, distance from nearest upazila, distance from nearest hat/bazar, sources of water, electricity etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Initial state and current status of the micro enterprises (Ownership type, reason for starting the business, experience of current business etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Sources of capital and amount (sources of capital, starting year capital, current year capital, etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Assets descriptions used for business purposes (fixed assets, current assets, value of fixed and current assets etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Present Sources of Financing Capital (own savings, family loan, bank loan, selling own property, micro enterprise loan from MFIs etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Financial Characteristics of Enterprises (working capital, total revenue, total expenditure, total assets etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Enterprises expenditure and revenue (monthly expenditure on purchasing raw materials, communication cost, repairing cost etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Employment size (part time and full time employment etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Enterprise loan information (source of enterprise loan, loan demand, loan received amount, uses of loan etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Information on problems relevant to enterprise loan (marketing problem, raw material problems, low capital etc.)</li></ul>
			<ul style="list-style-type: none"><li>● Information on loan availability (advantages of taking loan from MFIs/banks, disadvantages of taking loan from MFIs/banks, etc.)</li></ul>

			<ul style="list-style-type: none"> <li>• Access to information and training (training received from where, benefits of training etc.)</li> </ul>
			<ul style="list-style-type: none"> <li>• Micro-entrepreneurs household member characteristics (Household member's information, Household total assets, investment etc.)</li> </ul>
6.	<b>File</b>	:	Data file, final report, questionnaire
7.	<b>File Format</b>	:	Stata
8.	<b>Language</b>	:	Report (English, Bangla) , questionnaire (English)