

Annex A:

Developing a New Micro credit product based on Conjoint Analysis

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**A Dissertation
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**Submitted to the Development Studies Program, BRAC University
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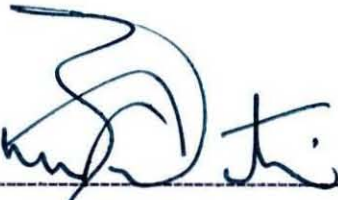
Annex B:

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Table of contents

Introduction	5
Chapter 1: Literature Review & Hypothesis of the study	6
Chapter 2: Methodology of the study	9
2.1: Sample size	
2.2: Data Collection	
2.2.1: Orthogonal design	
2.2.2: Construction of stimuli & primary data collection	
2.3: Analysis Plan	
2.4: SafeSave at a glance	
2.4.1: Reason behind taking SafeSave	
2.4.2: SafeSave product	
3: Description of survey area & respondents:	15
3.1: Demographic characteristics of respondents	
3.1.1: Family size of the respondents	
3.1.2: Education of the respondents	
3.1.3: Age of respondents	
3.2: Economic situation of respondents	
3.2.1: Ownership of land of the respondents	
3.2.2: Housing situation of the respondents	
4: Theoretical discussion	18
5: Result of conjoint analysis	19
5.1: Size of the loan & loan duration	
5.2: Requirements for loan	
5.3: Enterprise support & loan size increase	
5.4: Interest rate	
5.5: Microinsurance	
5.6: Repayment	
6: New product	25
7: Comparison of new product with SafeSave product	26
Annex	

Abstract:

Presently most of the microfinance providers follow qualitative methods for product development, therefore in most of the cases products were developed without knowing how much utility it is going to provide to a customer. The study tries to develop a microcredit product following quantitative method, namely conjoint analysis and analyzed whether new product provides more utility than the existing one or not. To reach the goal a survey was conducted among the borrowers of SafeSave, a Dhaka based NGO which provides flexible credit to the urban slum dwellers. The survey result depicts huge difference between new product and the SafeSave's product. New product provides more utility than the existing one.

Introduction:

Bangladesh is the motherland of present Microfinance system. It arises from the failure of traditional banking system which can't reach to the poor due to its methodology. Therefore, MFI's got huge popularity among the poor. Due to this phenomenon, the number of MFI's is increasing gradually at a rapid rate. Presently more than 1000 microfinance-NGO are working at Bangladesh. Most of them exercise Grameen banks methodology. Others try to devise new methodology. In case of product development most of them follow qualitative methodology. But as microfinance industry is becoming commercialized, both qualitative & quantitative analysis is required before product development.

Problem Concept:

Due to the sudden increase in the MFIs in Bangladesh, nature of the market has changed towards competition. To cope with this scenario i.e. to attract the potential customers and to retain the existing customer, the MFIs are only changing the various aspects of the product. But to increase the welfare of the borrowers, a utility analysis of the attributes of the product is required before any product development.

Specific objective:

1. Developing a Microcredit product based on conjoint analysis.
2. Measuring the welfare of the borrowers from the new hypothetical product
3. Comparing the utility of the existing product with the new product.

Literature Review:

There is a widespread increase in the microfinance providing organizations in Bangladesh during 1990s.

Growth of Microfinance Ngo, 1996-2001: (Table-1)

Period	No of Ngos Reporting	No of Active members (mill)
End 1996	351	3.12
End 1997	380	6.7
End 1998	495	8
End 1999	533	9.4
End 2000	585	11
End 2001	601	11.6

Source: CDF 2001.

The demonstration effect of the profitable microfinance institutions, combined with market forces in newly liberalized financial markets, created expansion for rapid expansion (R. Elisabeth and christen...). The country becomes crowded with these types of organizations. A recent Bangladesh Institute of Development Studies (BIDS) study reports on the difficulty of finding 'control' villages without any microfinance institutions: in 95 percent of the 80 study villages, more than one MFI was found to operate (Zohir, 2001).

Thus there exists a competitive situation in the microfinance market of Bangladesh. "Imitators have brought on more competition, making it harder for Grameen to control their borrowers (Wall Street Journal, Nov 2001)". The article also points that in Tangail due to competitive pressure, GB reduced interest rates for some borrowers. To cope with this situation MFIs became more customer oriented, demand driven. They are customizing their products to retain the existing customers and also to attract the potential customers. Following this, over the time the credit products have been diversified. At

present MFIs of Bangladesh have 15 credit products including daily credit, housing loans, leasing loans etc but everybody is not providing all the products.

Again most of these programs are donor driven; donors are the patrons of this program. But as the time passes donors are becoming reluctant about the subsidized microcredit program rather they are insisting the firms to adopt sustainable microfinance program (M Craig, 2004). But only a few percentage of MFI of Bangladesh was able to achieve that. Furthermore, the microfinance market of Bangladesh is saturated. The government estimates that approximately 45% of the population or some 12.2 million families are poor. Mfis have already reached 70% of the poor households (Rahman, 2002). He also points that this leads to over indebtedness and undermines the primary incentive to repay which leads to willing default.

Besides, the rural families of Bangladesh are multifunctional type, so before providing loan the credit need of the whole family should be assessed. Furthermore, as the products are designed for the poor not the hard core poor, it is not possible for the MFIs to reach to the hardcore poor (Bahar, 2001). He also added that the poor people with more than .50 acres of land do not fall under the program.

In addition to that, some of the existing products are not performing well. For example in his paper, *presented at the ESCAP-ADB joint workshop on Mobilizing Domestic Finance for Development: Reassessment of Bank Finance and Debt Markets in Asia and the Pacific held in Bangkok, 22-23 November 2001*, habibullah Bahar mentioned that, as per the regular statutory rules, weekly installments are started by the borrowers to repay the principal and interest from the subsequent week after obtaining the credit. This procedure puts serious economic and mental pressures on borrowers. In many cases, it is found that due to the pressure of repayment, overlapping problems in microcredit have emerged. In addition, customers can borrow from one source of funds to repay another, using the loan for refinancing rather than productive purpose. The amount is 30-40% of the loans (Rahman,).

Analyzing the mandate of the microfinance providing firms mandate, the main/original lending mechanism for the microfinance providers are more or less same. All the organizations provide microfinance to the poor who has less than 50 decimals of land. These people have to form a group of 5-7 members and then can approach for a loan to a MFI. Though the lending mechanism is same the degree of incentive mechanisms like self selection and peer monitoring, promise for future loans, mandatory savings, weekly repayment schedule (Murduch, 1999), progressive lending practices (Mosely 1996) varies from MFI to MFI. The change in the incentive mechanism is to get a larger market share. Burro Tangail in Bangladesh is testing new credit facilities to accommodate its client's different liquidity needs during various stages of growth.

Again as the change occurs only in the part of the product, most of the time it does not work. Changes in the savings system of ASA reflect this. These insights tell that there is a need to develop a new type of product, which will reflect the borrower's preferences and will help the MFIs to overcome the problems.

Hypothesis of the study:

Microcredit product based on utility analysis will give borrowers more utility than that of existing one.

2. Methodology of the study:

2.1 Sample size:

Due to the time & resource limitation, convenient sampling procedure was applied to determine sample size. A total 86 people was surveyed. Most of the respondents are female. 62% of them are female while 38% respondents are male.

Table-2 Distribution of the respondents in terms of sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	33	38.4	38.4	38.4
	Female	53	61.6	61.6	100.0
	Total	86	100.0	100.0	

2.2 Data Collection

The data collection of the study held in two stages: Attribute and level selection & Primary survey

To determine the appropriate attributes and their corresponding levels, a discussion was held with microfinance practionnaire, borrowers of SafeSave and SafeSave officials before primary data collection. Based on their inputs, attributes & levels were selected.

Table-3: Attribute & Level

Attribute	Levels
1. Size of the loan & duration	1. 3000 & Unlimited 2. Need based of the individual & 1.5 yrs 3. Need based of the family & 2yrs
2. Requirements for loan	1. Nothing 2. Social collateral & Information 3. One year permanent resident ship & 1/3 saving of the applied loan
3. Enterprise support & loan size increase	1. Required & continual 2. Present scenario
4. Interest rate	1. Present scenario 2. Nothing & equity sharing 3. 45% higher than percent
5. Micro insurance	1. Not required 2. Required at the time of family disaster 3. Required & at the time of business disaster.
6. Repayment	1. Fixed & weekly 2. Any time

2.2.1 Orthogonal design

A total 324 products can be developed through 6 attributes and their corresponding levels used in the study. But CA design should not exceed 20 concepts (Beckhaus et al, 1996). Therefore a reduce design was applied to create a manageable number of products. To reduce the number of product profile an Orthogonal main Effect Design for Asymmetrical factorial experiments was used (Addelman, 1962) and finally product profile was reduced to 16. SPSS 14 was used in this purpose.

2.2.2 Construction of the Stimuli & primary data collection:

CA is conducted using stimuli. A stimulus is defined as the presentation of the attributes' levels to the respondent. Generally three procedures are followed to collect data for CA experiments :(1) Verbal, (2) paragraph (descriptive cards), and (3) pictorial or in-kind presentation (Green and Srinivasan 1978). These stimuli describe distinct concepts and will be assed by the respondents (Backhaus et al. 1996). This research study follows the recommendation of Schrieder and Heidhues (1991) for presentation of financial services, which constitutes a mixture between verbal, paragraph, and pictorial design for the creation of stimuli. Primary data collection held at May 2006.

2.3 Analysis plan:

The analysis that this study follows is part worth formula of traditional conjoint study which is used to determine the utility. The equation is:

$$U(X) = \sum_{i=1}^m \sum_{j=1}^{k_i} \alpha_{ij} X_{ij}$$

$U(X)$ = Overall utility of an alternative.

α_{ij} = The part worth contribution or utility associated with j th level of the i th attribute.

k_i = Number of levels of attribute i .

m = Number of attributes

X_{ij} = 1 if the j th level of the i th attribute is present
= 0 otherwise.

The importance of an attribute, I_i , is defined in terms of the range of the part-worths, α_{ij} , across the levels of that attribute:

$$I_i = \{\max(\alpha_{ij}) - \min(\alpha_{ij})\}, \text{ for each } i$$

The attribute's importance is normalized to ascertain its importance relative to other attributes, W_i :

Several different procedures are available for estimating the basic model. The simplest, and one which is gaining in popularity, is dummy variable regression. In this case, the predictor variables consist of dummy variables for the attribute levels. If an attribute has (k_i) levels, it is coded in terms of $(k_i) - 1$ dummy variables.

2.3 Safe Save:

SafeSave is one of the MFIs of Bangladesh who provides financial services to the poor people living in the Slum areas of Dhaka. It started its journey as a research experiment. The objective of the experiment was to find out sustainable methods to provide financial services to poor people living in the slums of Dhaka.

In August 1996, *SafeSave* opened its first branch in the Tikkapara slum, in the Mohammadpur area of Dhaka. As of December 2004 *SafeSave* was serving 9,443 clients in seven branches. Another branch is in the process of being opened.

Unlike most other MFIs operating in Bangladesh, *SafeSave* does not operate with a group system to substitute for collateral rather they provide loans to the individuals. There are no weekly meetings but a female slum-dweller, employed by the institution, makes daily visits to all clients - six days a week. One of the underlying principles of this organisation is that by enabling people to transact extremely often, this will increase poor people's opportunities of taking out loans and opening savings accounts. Indeed, *SafeSave* collectors accept deposits, loan and loan interest repayments of any amounts, even one Taka. Sparing one taka when they can for a poor person is often more manageable than having to mobilise a compulsory weekly amount for loan repayment.

2.3.1 The reason behind taking *SafeSave* borrowers:

- 1 Safe Save is a Bangladeshi MFI who is providing a flexible credit to its borrowers.
- 2 The credit system is totally different than other MFIs.
- 3 Easy to access.

2.3.2 The product of safe Save:

Safe save has two types of products: credit & savings. The study concentrated on credit products. Potential borrowers have to fulfill the following two criteria before applying for loan:

- Staying in the present household (under the same roof) at least for one year
- One third of the applied loan should be saved.

The minimum amount can be borrowed is Tk 1000. Like other microfinance organizations it does not impose social collateral on the borrowers. Again there is no weekly meeting; the borrowers can do anything with the loan.

In case of repayment, they also incorporated some innovative idea. There is no fixed time for the repayment. Borrowers can pay the money whenever they want. Like other MFIs the borrowers don't have to pay a fixed amount at a certain date rather they can pay the money at the end of the loan period.

Again, for the increase in loan amount, they imposed some liability on the shoulder of the borrower. If the borrower pay a certain percentage of loan amounts with interest rate within a certain period of month and repay total amount within 10 months of borrowing, the next loan will increase.

3. Description of survey area & respondents:

The survey was conducted at Beribadh area of Mohammadpur, Dhaka. SafeSave provides loan among the people of this area. Safe Save has 1000 client at Beribadh.

3.1 Demographic characteristics of respondents

3.1.1 Family of the respondents:

On an average the respondent's families has 5 members. But with the age of the respondents it varies.

Table-4: Size of the family

N	86
Mean	4.7907
Median	4.5
Mode	4
Skewness	.987
Std.Error of Skewness	.260

Table-5: Male & female family members

	Male Family Members	Female Family Members
Mean	2.5882	2.2326
Median	3.0000	2.0000
Mode	2.00(a)	2.00
Minimum	1.00	1.00
Maximum	5.00	6.00
Sum	220.00	192.00

a Multiple modes exist. The smallest value is shown

3.1.2 Education of the respondents:

70% of the respondents don't have any sorts of schooling (Table-6).

Table-6: Education level of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
	No Education	60	69.8	69.8	69.8
	Class 1 pass	1	1.2	1.2	70.9
	1<Class<5	13	15.1	15.1	86.0
	5<Class<10	9	10.5	10.5	96.5
	Class 10	2	2.3	2.3	98.8
	H.S.C	1	1.2	1.2	100.0
	Total	86	100.0	100.0	

3.1.3 Age of the respondents

The average age of the respondents is 34 years with a mode of 25 years (Table-7).

Table-7: Age distribution of the respondents

N	Valid	86
	Missing	0
Mean		34.15
Median		32.00
Mode		25
Skewness		.499
Std. Error of Skewness		.260
Minimum		18
Maximum		60
Sum		2937

3.2 Economic Situation of the respondents

The economic conditions of the respondents are very measurable. Most of the respondents are wage earners. On an average each household's monthly income is TK5590.

3.2.1 Ownership of land of the respondents:

Table-8: Land owned by the respondents

		Frequency	Percent
Valid	No land	46	53.5
	Agricultural	25	29.1
	Homestead	15	17.4
	Total	86	100.0

54% of the respondents are landless, 29% have agricultural land and the rest 17% possess homestead (Table-8). The striking feature is that the landowners have no land at Dhaka. They migrated from other areas of Bangladesh. Therefore they owned land in their original locality.

3.2.2 Housing situation of the respondents:

63% respondents live in the houses made of Bamboo (Kacha) with a single room. On an average the size of the room is 100 square feet. The inside and outside environment of the houses is unhygienic. Only 27% respondents live in semi-pucca house. Houses made of tin are termed as semi pucca. Only 10.5% people are residing at Pucca house which is made of brick (Table-9).

Table-9: Housing situation of the respondents

Types of House	Frequency	Percent
Kacha	54	62.8
Made of tin	23	26.7
Others (Pucca)	9	10.5

4. Theoretical discussion:

Naturally before take any purchase decision; consumers analyze various attributes of the product. For instance, whenever a customer wants to buy a shirt, s/he considers color, button, cloth and the swing of that shirt.

The conceptual foundation of conjoint analysis arises from the consumer theory developed by Lancaster (1966). According to CA, Consumers make their consumption decision based on a joint comparison of different attributes. Therefore following CA, a consumer assigns a utility value to each level of an attribute and make his/her purchasing decision based on the total utility value (Randolph and Ndung's 2000). Thus the theory assumes that utility is derived from the characteristics of products & the overall utility for a product can be decomposed into separate utilities for its constituent characteristics (Louviere, 1994).

Applied consumer research focuses on determining the contributed portion (part-worth utility) of each attributed level to the dependent variable (Moore 1980). The part-worth utility is defined as the contributed portion of various attribute levels to the overall acceptance perceived (Green and Srinivasan 1978). The respondent of a CA interview shows his preferences for different concepts. By using an estimation procedure, the value of each attribute level can be calculated from the overall preference (Albrecht 1997). Thus through CA both hypothetical & existing product can be assessed. For hypothetical product, thorough CA, organizations can understand consumer's preference.

5. Results of conjoint analysis

This section reveals total expected utility that total respondents expect from each attributes. This was calculated simply by adding simply by adding individuals expected utilities from each level of each attributes.

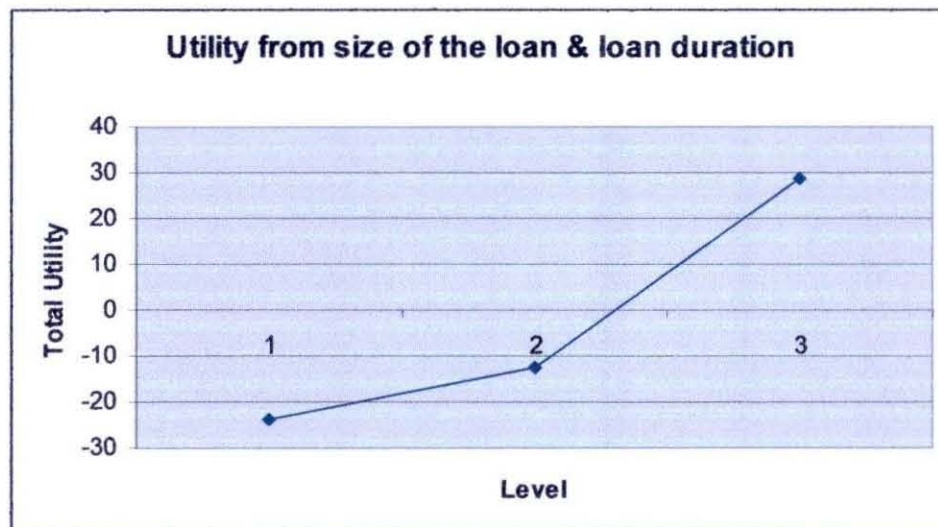
5.1 Size of the loan & loan duration:

Table-10 shows that respondents expect positive utility from the third level of this attribute. According to the table, only this level provides positive utility. The total expected utility from this level is 28.80065. According to the consumers preference, the levels can be organized as $3 > 2 > 1$.

Table-10: Utility form Size of the loan & Duration

Attribute	Level	Description	Total Utility
Size of the loan & Duration	1	3000 & Unlimited	-23.7417
	2	Need based of the individual & 1.5 yrs	-12.3838
	3	Need based of the family & 2yrs	28.80065

Chart -1: Utility curve from the levels of first attribute



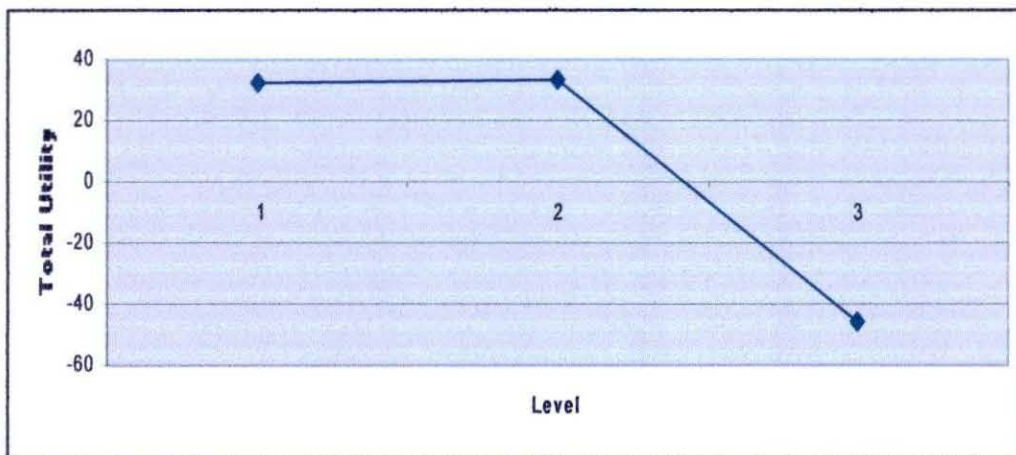
5.2 Requirements for loan:

Table-11 shows that respondents prefer the traditional social collateral & Information dissemination as the requirements for loan than other levels mentioned in the study. The respondents preference order is $2 > 1 > 3$.

Table- 11: Total utility from various levels of Requirements for loan

Attribute	Level	Description	Total Utility
Requirements for loan	1	Nothing	32.77879
	2	Social collateral & Information dissemination	33.53661
	3	I year permanent Res & 1/3 saving of the applied loan	-45.5141

Chart-2: Utility curve from levels of second attribute



5.2 Enterprise support & loan size increase:

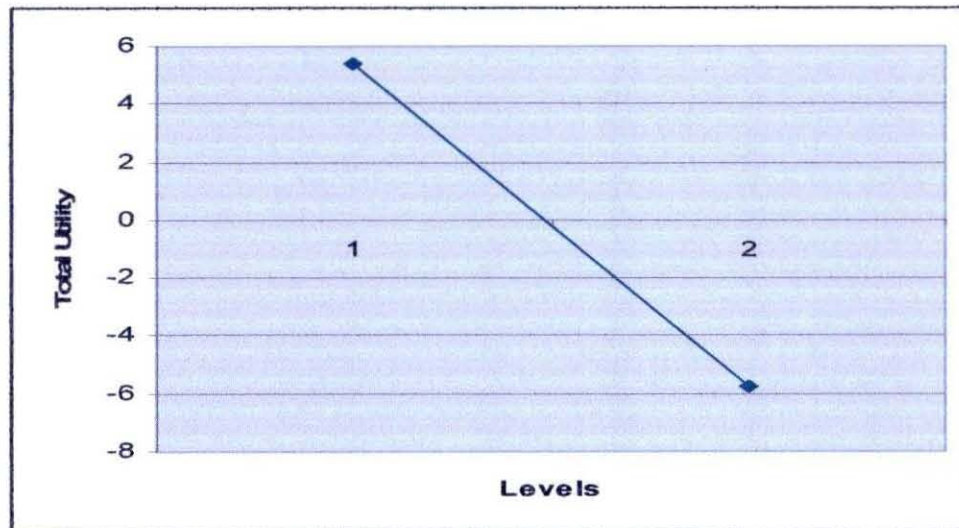
The respondents expect that MFIs will support their activities through formal training which is reflected in table-12.

Again the respondents expect that loan size will increase continually not like the present scenario where to increase the loan size a borrower has to pay the total amount within a specified time. Therefore the respondents preference between levels is $1 > 2$.

Table-12: Utility from enterprise support & loan size increase

Attribute	Level	Description	Total Utility
Enterprise support & loan size increase	1	Required & continual	5.3815
	2	Present scenario	-5.7515

Chart-3: Utility curve from various levels of enterprise support & loan size increase



5.4 Interest Rate:

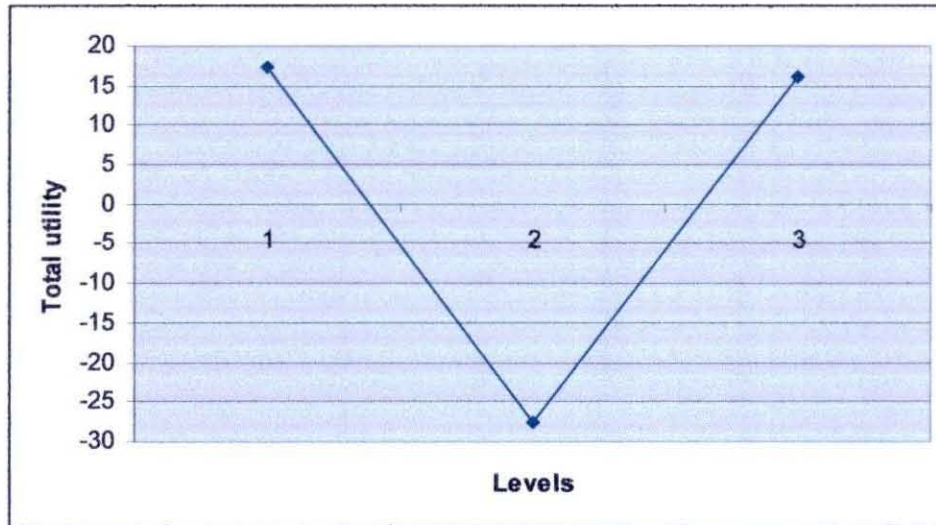
Table-13, shows that customers will derive most utility from level 1 i.e 3% declining rate structure. The expected utility of level 2 i.e equity sharing is negative. This indicates that respondents are not interested to disclose their financial issues to others.

The table also indicates that people are interested to pay higher interest than the present one. The preference order among the levels to the customers is $1 > 3 > 2$.

Table-13: Total Utility from various levels of Interest rate

Attribute	Level	Description	Total Utility
Interest rate	1	Present scenario (3% declining)	17.44542
	2	Nothing & equity sharing	-27.6787
	3	45% higher than percent	16.15638

Graph-3: - Utility from various levels of Interest rate



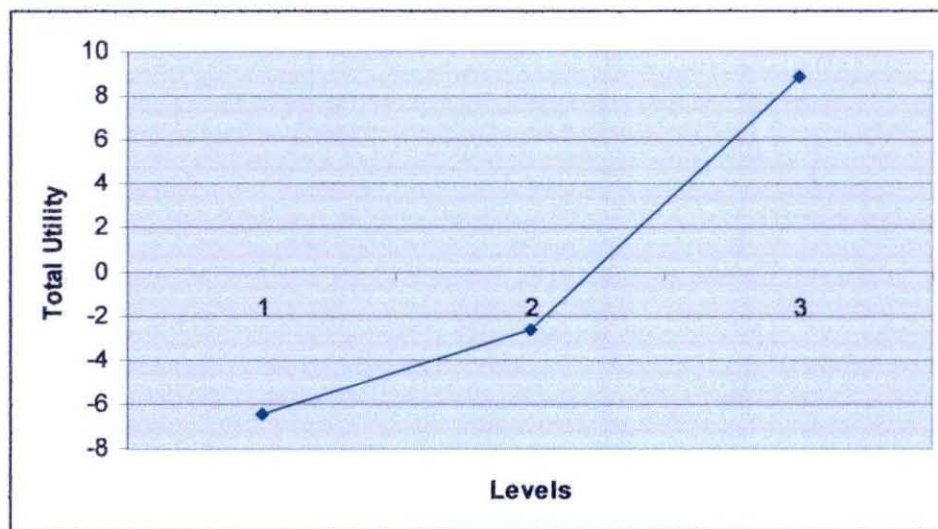
5.5 Microinsurance:

Table-14 shows that people expect microinsurance from the MFIs. Therefore the utility curve is upward sloping. Though people expect microinsurance from the MFIs, they expect this during business disaster. The preference level of the respondents can be ranked as $3 > 2 > 1$

Table-14: Utility from different levels of microinsurance

Attribute	Level	Description	Total Utility
Micro insurance	1	Not required	-6.46957
	2	Required at the time of family disaster	-2.59666
	3	Required & at the time of business disaster	8.869543

Graph-4: Utility from the levels of microinsurance



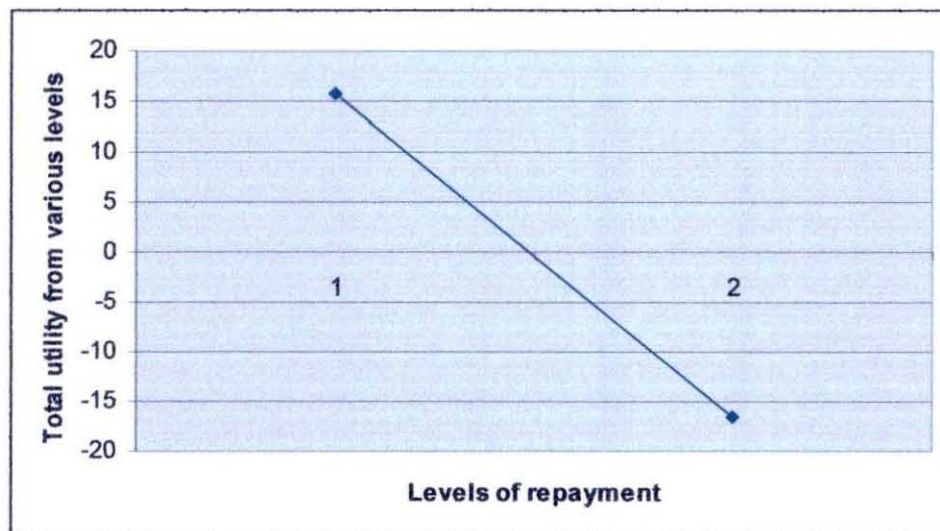
5.6 Repayment:

Table-15, shows that respondents expected utility is higher in case of fixed & weekly repayment rather than any time repayment procedure.

Table-15: Utility from different levels of repayment

Attribute	Level	Description	Total Utility
Repayment	1	Fixed & weekly	15.83795
	2	Any time	-16.5665

Graph-5: Utility from various levels of repayment



6. New product:

The new product was determined simply combining the levels of attributes which provide highest expected utility to the respondents (Table-16).

Table- 16: Attributes & levels of new product

Attributes	Levels	Utility
Size of the loan & Duration	Need based of the family & 2yrs	28.80065
Requirements for loan	Social collateral & Information	33.53661
Enterprise support & loan size increase	Required & continual	5.3815
Interest rate	Present scenario	17.44542
Micro insurance	Required & at the time of business disaster	8.869543
Repayment	Fixed & weekly	15.83795

The total expected utility of the new product is 109.88.

7. Comparison of new product & SafeSave's product:

Table-17 shows a comparison between SafeSave's product & new product both in terms of levels & utility. It is found that the total expected utility from the respondents driven product is much higher than the existing product. The total utility of the existing product is -80.598 while in case of new product it is 109.88.

Table-17: Difference between SafeSave's product & new product

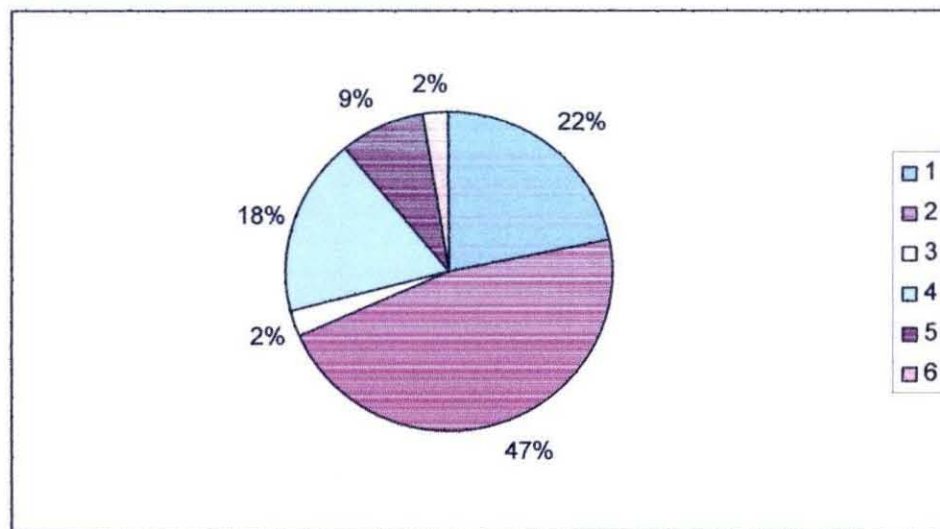
Attributes	Level		Utility		Difference
	Safe Save	New product	SafeSave	New product	
	3000 & unlimited	Need based of the family & 2yrs	-23.7417	28.80065	52.54235
	I year permanent Res & 1/3 saving of the applied loan	Social collateral & Information	-45.5141	33.53661	79.05071
	Present scenario	Required & continual	-5.7515	5.3815	11.133
	Present scenario	Present scenario	17.44542	17.44542	0
	Not required	Required & at the time of business disaster	-6.46957	8.869543	15.33911
	Any time	Fixed & weekly	-16.5665	15.83795	32.40445
Total Utility			-80.598	109.88	190.4696

Again, respondents consider requirements for loan is the most important attribute among all the attributes of a microcredit product. 48% respondents opine that requirements for loan are the most important ingredients of the credit product. 22% opined for size of the loan & duration, 18% interest rate, 8% for insurance (Table-18).

Table-18: Importance of various attributes

Attribute	No of respondent agrees as most important	%
Size of the loan & Duration	18	22
Requirements for loan	38	48
Enterprise support & loan size increase	2	2
Interest rate	15	18
Micro insurance	7	8
Repayment	2	2

Chart-1: Importance of various attributes



Conclusion & Recommendation

The above analysis which was based on primary and secondary survey reveals that it will be wrong path for a microfinance provider to depend on only qualitative analysis to develop product if it wants to acquire market share. Through quantitative analysis a service provider can judge the level of utility and product development should be after this.

Annex

Result of conjoint analysis for respondent-1

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.1013333$	0.044129
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.07433$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.1756667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.0653333$	0.159312
	2	Social collateral & Information	$\alpha_{22} = 0.467333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.5326667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.326$	0.103871
	2	Present scenario	$\alpha_{32} = 0.326$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.5653333$	0.358452
	2	Nothing & equity sharing	$\alpha_{42} = -1.40767$	
	3	45% higher than percent	$\alpha_{43} = 0.8423333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.232$	0.19914
	2	Required at the time of family disaster	$\alpha_{52} = -0.741$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.509$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.424$	0.135096
	2	Any time	$\alpha_{62} = -0.424$	

Result of conjoint analysis for respondent-2

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = .159$	0.167701
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -.58$	
	3	Need based of the family & 2yrs	$\alpha_{13} = .420$	
Requirements for loan	1	Nothing	$\alpha_{21} = 2.402$	0.293476
	2	Social collateral & Information	$\alpha_{22} = 2.788$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 1.038$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = .1195$	0.04008
	2	Present scenario	$\alpha_{32} = -.1195$	
Interest rate	1	Present scenario	$\alpha_{41} = .992$	0.43837
	2	Nothing & equity sharing	$\alpha_{42} = -1.622$	
	3	45% higher than percent	$\alpha_{43} = .628$	
Micro insurance	1	Not required	$\alpha_{51} = -.008$	0.041925
	2	Required at the time of family disaster	$\alpha_{52} = -.122$	
	3	Required & at the time of business disaster	$\alpha_{53} = .128$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .055$	0.018447
	2	Any time	$\alpha_{62} = -.055$	

~ Sum of ranges of part-worths = 5.963

Relative important of size of the loan & duration = 0.167701

Relative important of requirement for loan = 0.293476

Relative important of enterprise support and loan size increase = 0.04008

Relative important of interest rate = 0.43837

Relative important of micro insurance = 0.041925

Relative important of repayment = 0.018447

Result of conjoint analysis for respondent-3

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -.08$	0.296142
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -.63$	
	3	Need based of the family & 2yrs	$\alpha_{13} = .79$	
Requirements for loan	1	Nothing	$\alpha_{21} = .087$	0.156413
	2	Social collateral & Information	$\alpha_{22} = .332$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -.418$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -.185$	0.077164
	2	Present scenario	$\alpha_{32} = -.185$	
Interest rate	1	Present scenario	$\alpha_{41} = .754$	0.209593
	2	Nothing & equity sharing	$\alpha_{42} = .001$	
	3	45% higher than percent	$\alpha_{43} = -.251$	
Micro insurance	1	Not required	$\alpha_{51} = -.414$	0.181439
	2	Required at the time of family disaster	$\alpha_{52} = -.044$	
	3	Required & at the time of business disaster	$\alpha_{53} = .456$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .190$	0.079249
	2	Any time	$\alpha_{62} = -.190$	

~ Sum of ranges of part-worths = 4.795

Relative important of size of the loan & duration = 0.296142

Relative important of requirement for loan = 0.156413

Relative important of enterprise support and loan size increase = 0.077164

Relative important of interest rate = 0.209593

Relative important of micro insurance = 0.181439

Relative important of repayment = 0.079249

Result of conjoint analysis for respondent-4

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -.377$	0.452198
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -.3.2$	
	3	Need based of the family & 2yrs	$\alpha_{13} = .688$	
Requirements for loan	1	Nothing	$\alpha_{21} = .29$	0.17445
	2	Social collateral & Information	$\alpha_{22} = .605$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -.895$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -.2825$	0.065713
	2	Present scenario	$\alpha_{32} = .2825$	
Interest rate	1	Present scenario	$\alpha_{41} = .29$	0.104094
	2	Nothing & equity sharing	$\alpha_{42} = -.605$	
	3	45% higher than percent	$\alpha_{43} = .105$	
Micro insurance	1	Not required	$\alpha_{51} = -.3766$	0.094789
	2	Required at the time of family disaster	$\alpha_{52} = .4384$	
	3	Required & at the time of business disaster	$\alpha_{53} = -.0616$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .4675$	0.108746
	2	Any time	$\alpha_{62} = -.4675$	

~ Sum of ranges of part-worths = 8.598

Relative important of size of the loan & duration = 0.452198

Relative important of requirement for loan = 0.17445

Relative important of enterprise support and loan size increase = 0.065713

Relative important of interest rate = 0.104094

Relative important of micro insurance = 0.094789

Relative important of repayment = 0.108746

Result of conjoint analysis for respondent-5

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.7246667$	0.2174
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.362333$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.3623333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2753333$	0.5
	2	Social collateral & Information	$\alpha_{22} = 1.112333$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.3876667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1685$	-0.0674
	2	Present scenario	$\alpha_{32} = 0.1685$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.058$	0.0174
	2	Nothing & equity sharing	$\alpha_{42} = 0.029$	
	3	45% higher than percent	$\alpha_{43} = 0.029$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1086667$	0.15
	2	Required at the time of family disaster	$\alpha_{52} = 0.320667$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.4293333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.4565$	0.1826
	2	Any time	$\alpha_{62} = -0.4565$	

~ Sum of ranges of part-worths =5

Relative important of size of the loan & duration = 0.2174

Relative important of requirement for loan = 0.5

Relative important of enterprise support and loan size increase = -0.0674

Relative important of interest rate = 0.0174

Relative important of micro insurance = 0.15

Relative important of repayment = 0.1826

Result of conjoint analysis for respondent-6

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.7753333$	0.233403
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.11233$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.8876667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.058$	0.315789
	2	Social collateral & Information	$\alpha_{22} = 1.096$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.154$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.1685$	0.047298
	2	Present scenario	$\alpha_{32} = -0.1685$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.058$	0.035088
	2	Nothing & equity sharing	$\alpha_{42} = 0.096$	
	3	45% higher than percent	$\alpha_{43} = -0.154$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6086667$	0.180772
	2	Required at the time of family disaster	$\alpha_{52} = -0.07067$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.6793333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.6685$	0.187649
	2	Any time	$\alpha_{62} = -0.6685$	

~ Sum of ranges of part-worths = 7.125

Relative important of size of the loan & duration = 0.233403

Relative important of requirement for loan = 0.315789

Relative important of enterprise support and loan size increase = 0.047298

Relative important of interest rate = 0.035088

Relative important of micro insurance = 0.180772

Relative important of repayment = 0.187649

Result of conjoint analysis for respondent-8

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.834$	0.351351
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.041$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.791$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.5$	0.378378
	2	Social collateral & Information	$\alpha_{22} = 1.125$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.625$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.125$	0.054054
	2	Present scenario	$\alpha_{32} = 0.125$	
Interest rate	1	Present scenario	$\alpha_{41} = .3333$	0.162162
	2	Nothing & equity sharing	$\alpha_{42} = -0.4167$	
	3	45% higher than percent	$\alpha_{43} = 0.0833$	
Micro insurance	1	Not required	$\alpha_{51} = .000$	0
	2	Required at the time of family disaster	$\alpha_{52} = .000$	
	3	Required & at the time of business disaster	$\alpha_{53} = .000$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.125$	0.054054
	2	Any time	$\alpha_{62} = -0.125$	

~ Sum of ranges of part-worths = 4.625

Relative important of size of the loan & duration = 0.351351

Relative important of requirement for loan = 0.378378

Relative important of enterprise support and loan size increase = 0.054054

Relative important of interest rate = 0.162162

Relative important of micro insurance = 0

Relative important of repayment = 0.054054

Result of conjoint analysis for respondent-9

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -.022$	0.052122
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -.114$	
	3	Need based of the family & 2yrs	$\alpha_{13} = .136$	
Requirements for loan	1	Nothing	$\alpha_{21} = 2.1226$	0.465376
	2	Social collateral & Information	$\alpha_{22} = 3.6556$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 1.1556$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -.0165$	0.006143
	2	Present scenario	$\alpha_{32} = .0165$	
Interest rate	1	Present scenario	$\alpha_{41} = -.022$	0.23268
	2	Nothing & equity sharing	$\alpha_{42} = -.614$	
	3	45% higher than percent	$\alpha_{43} = .636$	
Micro insurance	1	Not required	$\alpha_{51} = .3114$	0.110201
	2	Required at the time of family disaster	$\alpha_{52} = -.2806$	
	3	Required & at the time of business disaster	$\alpha_{53} = -.0306$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .3585$	0.13347
	2	Any time	$\alpha_{62} = -.3585$	

~ Sum of ranges of part-worths = 5.372

Relative important of size of the loan & duration = 0.052122

Relative important of requirement for loan = 0.465376

Relative important of enterprise support and loan size increase = 0.006143

Relative important of interest rate = 0.23268

Relative important of micro insurance = 0.110201

Relative important of repayment = 0.13347

Result of conjoint analysis for respondent-10

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -1.734$	0.223291
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -1.37$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.62$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.674$	0.352977
	2	Social collateral & Information	$\alpha_{22} = 0.413$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.087$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.2445$	0.098016
	2	Present scenario	$\alpha_{32} = 0.2445$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.1593$	0.072961
	2	Nothing & equity sharing	$\alpha_{42} = -0.0453$	
	3	45% higher than percent	$\alpha_{43} = 0.2047$	
Micro insurance	1	Not required	$\alpha_{51} = 0.0073$	0.10022
	2	Required at the time of family disaster	$\alpha_{52} = 0.2463$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.2537$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.3805$	0.152536
	2	Any time	$\alpha_{62} = -0.3805$	

~ Sum of ranges of part-worths = 4.989

Relative important of size of the loan & duration = 0.223291

Relative important of requirement for loan = 0.352977

Relative important of enterprise support and loan size increase = 0.098016

Relative important of interest rate = 0.072961

Relative important of micro insurance = 0.10022

Relative important of repayment = 0.152536

Result of conjoint analysis for respondent-11

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.261$	0.173913
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.37$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.630$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.7393$	0.434783
	2	Social collateral & Information	$\alpha_{22} = 0.8803$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.6197$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1955$	0.068
	2	Present scenario	$\alpha_{32} = 0.1955$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.406$	0.19287
	2	Nothing & equity sharing	$\alpha_{42} = -0.703$	
	3	45% higher than percent	$\alpha_{43} = 0.297$	
Micro insurance	1	Not required	$\alpha_{51} = -0.2607$	0.111478
	2	Required at the time of family disaster	$\alpha_{52} = -0.1197$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.3803$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0545$	0.018957
	2	Any time	$\alpha_{62} = -0.0545$	

~ Sum of ranges of part-worths = 5.75

Relative important of size of the loan & duration = 0.173913

Relative important of requirement for loan = 0.434783

Relative important of enterprise support and loan size increase = 0.068

Relative important of interest rate = 0.19287

Relative important of micro insurance = 0.111478

Relative important of repayment = 0.018957

Result of conjoint analysis for respondent-12

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.3407$	0.137538
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.0797$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.4203$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4927$	0.316284
	2	Social collateral & Information	$\alpha_{22} = 0.6287$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.1213$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -.0055$	0.001988
	2	Present scenario	$\alpha_{32} = .0055$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1593$	0.225917
	2	Nothing & equity sharing	$\alpha_{42} = -0.7047$	
	3	45% higher than percent	$\alpha_{43} = 0.5453$	
Micro insurance	1	Not required	$\alpha_{51} = -0.174$	0.225917
	2	Required at the time of family disaster	$\alpha_{52} = -0.538$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.712$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.2555$	0.092355
	2	Any time	$\alpha_{62} = 0.2555$	

~ Sum of ranges of part-worths = 5.533

Relative important of size of the loan & duration = 0.137538

Relative important of requirement for loan = 0.316284

Relative important of enterprise support and loan size increase = 0.001988

Relative important of interest rate = 0.225917

Relative important of micro insurance = 0.225917

Relative important of repayment = 0.092355

Result of conjoint analysis for respondent-13

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.5147$	0.250344
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.2427$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.7573$	
Requirements for loan	1	Nothing	$\alpha_{21} = 2.304$	0.241685
	2	Social collateral & Information	$\alpha_{22} = 3.076$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 1.076$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.239$	0.094076
	2	Present scenario	$\alpha_{32} = -0.239$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.1813$	0.102736
	2	Nothing & equity sharing	$\alpha_{42} = -0.1593$	
	3	45% higher than percent	$\alpha_{43} = 0.3407$	
Micro insurance	1	Not required	$\alpha_{51} = .652$	0.217083
	2	Required at the time of family disaster	$\alpha_{52} = -0.451$	
	3	Required & at the time of business disaster	$\alpha_{53} = -.201$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .239$	0.094076
	2	Any time	$\alpha_{62} = -0.239$	

~ Sum of ranges of part-worths = 5.081

Relative important of size of the loan & duration = 0.250344

Relative important of requirement for loan = 0.241685

Relative important of enterprise support and loan size increase = 0.094076

Relative important of interest rate = 0.102736

Relative important of micro insurance = 0.217083

Relative important of repayment = 0.094076

Result of conjoint analysis for respondent-14

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.573$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.036$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.536$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.9273$	
	2	Social collateral & Information	$\alpha_{22} = 0.4113$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.3387$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.3205$	
	2	Present scenario	$\alpha_{32} = -0.3205$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.0727$	
	2	Nothing & equity sharing	$\alpha_{42} = -0.3387$	
	3	45% higher than percent	$\alpha_{43} = 0.4113$	
Micro insurance	1	Not required	$\alpha_{51} = 0.594$	
	2	Required at the time of family disaster	$\alpha_{52} = -1.172$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.578$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0705$	
	2	Any time	$\alpha_{62} = -0.0705$	

~ Sum of ranges of part-worths =6.673

Relative important of size of the loan & duration = 0.166192

Relative important of requirement for loan = 0.339577

Relative important of enterprise support and loan size increase = 0.096059

Relative important of interest rate = 0.112393

Relative important of micro insurance = 0.264649

Relative important of repayment=0.02113

Result of conjoint analysis for respondent-15

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.7974$	0.17622
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.0236$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.7736$	
Requirements for loan	1	Nothing	$\alpha_{21} = 1.1887$	0.284913
	2	Social collateral & Information	$\alpha_{22} = 0.6487$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.3513$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.473$	0.106113
	2	Present scenario	$\alpha_{32} = 0.473$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.2026$	0.196298
	2	Nothing & equity sharing	$\alpha_{42} = -0.9764$	
	3	45% higher than percent	$\alpha_{43} = 0.7736$	
Micro insurance	1	Not required	$\alpha_{51} = 0.3694$	0.090185
	2	Required at the time of family disaster	$\alpha_{52} = 0.0654$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.4346$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.652$	0.14627
	2	Any time	$\alpha_{62} = -0.652$	

~ Sum of ranges of part-worths = 8.915

Relative important of size of the loan & duration = 0.17622

Relative important of requirement for loan = 0.284913

Relative important of enterprise support and loan size increase = 0.106113

Relative important of interest rate = 0.196298

Relative important of micro insurance = 0.090185

Relative important of repayment = 0.14627

Result of conjoint analysis for respondent-16

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.6234$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.4384$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.0616$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.5434$	
	2	Social collateral & Information	$\alpha_{22} = -0.3966$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.1466$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.1575$	
	2	Present scenario	$\alpha_{32} = -0.1575$	
Interest rate	1	Present scenario	$\alpha_{41} = 1.3366$	
	2	Nothing & equity sharing	$\alpha_{42} = 0.6466$	
	3	45% higher than percent	$\alpha_{43} = 0.3966$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6234$	
	2	Required at the time of family disaster	$\alpha_{52} = 0.0616$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.5616$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.1575$	
	2	Any time	$\alpha_{62} = -0.1575$	

~ Sum of ranges of part-worths =5.38

Relative important of size of the loan & duration = 0.313197

Relative important of requirement for loan = 0.174721

Relative important of enterprise support and loan size increase = 0.05855

Relative important of interest rate = 0.174721

Relative important of micro insurance = 0.22026

Relative important of repayment=0.05855

Result of conjoint analysis for respondent-18

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.174$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.163$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.337$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.326$	
	2	Social collateral & Information	$\alpha_{22} = 0.462$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.788$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1305$	
	2	Present scenario	$\alpha_{32} = 0.1305$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.326$	
	2	Nothing & equity sharing	$\alpha_{42} = -0.288$	
	3	45% higher than percent	$\alpha_{43} = -0.038$	
Micro insurance	1	Not required	$\alpha_{51} = 0.6594$	
	2	Required at the time of family disaster	$\alpha_{52} = -0.4546$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.2046$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.7445$	
	2	Any time	$\alpha_{62} = -0.7445$	

~ Sum of ranges of part-worths =4.979

Relative important of size of the loan & duration = 0.102631

Relative important of requirement for loan = 0.249046

Relative important of enterprise support and loan size increase = 0.05242

Relative important of interest rate = 0.123318

Relative important of micro insurance = 0.173529

Relative important of repayment=0.299056

For 18th individual:

Result of conjoint analysis for respondent-18

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.174$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.163$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.337$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.326$	
	2	Social collateral & Information	$\alpha_{22} = 0.462$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.788$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1305$	
	2	Present scenario	$\alpha_{32} = 0.1305$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.326$	
	2	Nothing & equity sharing	$\alpha_{42} = -0.288$	
	3	45% higher than percent	$\alpha_{43} = -0.038$	
Micro insurance	1	Not required	$\alpha_{51} = 0.6594$	
	2	Required at the time of family disaster	$\alpha_{52} = -0.4546$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.2046$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.7445$	
	2	Any time	$\alpha_{62} = -0.7445$	

~ Sum of ranges of part-worths =4.979

Relative important of size of the loan & duration = 0.102631

Relative important of requirement for loan = 0.249046

Relative important of enterprise support and loan size increase = 0.05242

Relative important of interest rate = 0.123318

Relative important of micro insurance = 0.173529

Relative important of repayment=0.299056

Result of conjoint analysis for respondent-19

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.42734$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.21366$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.21366$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.406$	
	2	Social collateral & Information	$\alpha_{22} = 0.672$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.078$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.3205$	
	2	Present scenario	$\alpha_{32} = 0.3205$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.0726$	
	2	Nothing & equity sharing	$\alpha_{42} = 1.1614$	
	3	45% higher than percent	$\alpha_{43} = 1.0886$	
Micro insurance	1	Not required	$\alpha_{51} = 0.406$	
	2	Required at the time of family disaster	$\alpha_{52} = -1.078$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.672$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.6795$	
	2	Any time	$\alpha_{62} = -0.6795$	

~ Sum of ranges of part-worths = 7.22969

Relative important of size of the loan & duration = 0.088647

Relative important of requirement for loan = 0.242057

Relative important of enterprise support and loan size increase = 0.088662

Relative important of interest rate = 0.150601

Relative important of micro insurance = 0.24205

Relative important of repayment = 0.187975

Result of conjoint analysis for respondent-20

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.3334$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.1666$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.1666$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.1666$	
	2	Social collateral & Information	$\alpha_{22} = 1.4585$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.2916$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.25$	
	2	Present scenario	$\alpha_{32} = -0.25$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.8334$	
	2	Nothing & equity sharing	$\alpha_{42} = 0.2916$	
	3	45% higher than percent	$\alpha_{43} = 0.5416$	
Micro insurance	1	Not required	$\alpha_{51} = -0.8334$	
	2	Required at the time of family disaster	$\alpha_{52} = 0.0416$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.7916$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .125$	
	2	Any time	$\alpha_{62} = -.125$	

~ Sum of ranges of part-worths = 7.0001

Relative important of size of the loan & duration = 0.071428

Relative important of requirement for loan = 0.392866

Relative important of enterprise support and loan size increase = 0.071428

Relative important of interest rate = 0.196426

Relative important of micro insurance = 0.23214

Relative important of repayment = 0.035714

Result of conjoint analysis for respondent-21

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.1954$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.0274$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.2226$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3047$	
	2	Social collateral & Information	$\alpha_{22} = 0.8477$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.1523$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1465$	
	2	Present scenario	$\alpha_{32} = 0.1465$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.138$	
	2	Nothing & equity sharing	$\alpha_{42} = -0.194$	
	3	45% higher than percent	$\alpha_{43} = 0.056$	
Micro insurance	1	Not required	$\alpha_{51} = 0.3893$	
	2	Required at the time of family disaster	$\alpha_{52} = 0.4713$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.8606$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.4785$	
	2	Any time	$\alpha_{62} = -0.4785$	

~ Sum of ranges of part-worths =5.3319

Relative important of size of the loan & duration = 0.07839

Relative important of requirement for loan = 0.375101

Relative important of enterprise support and loan size increase = 0.054952

Relative important of interest rate = 0.062267

Relative important of micro insurance = 0.24979

Relative important of repayment=0.179486

Result of conjoint analysis for respondent-22

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.464$	0.308162
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.643$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.107$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.536$	0.207613
	2	Social collateral & Information	$\alpha_{22} = 0.107$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.643$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.223$	0.078537
	2	Present scenario	$\alpha_{32} = 0.223$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3693$	0.17607
	2	Nothing & equity sharing	$\alpha_{42} = -0.4346$	
	3	45% higher than percent	$\alpha_{43} = 0.5653$	
Micro insurance	1	Not required	$\alpha_{51} = -0.13066$	0.1320
	2	Required at the time of family disaster	$\alpha_{52} = 0.44033$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.3096$	
Repayment	1	Fixed & weekly	$\alpha_{61} = .277$	0.097555
	2	Any time	$\alpha_{62} = -.277$	

~ Sum of ranges of part-worths = 5.67883

Relative important of size of the loan & duration = 0.308162

Relative important of requirement for loan = 0.207613

Relative important of enterprise support and loan size increase = 0.078537

Relative important of interest rate = 0.17607

Relative important of micro insurance = 0.1320

Relative important of repayment = 0.097555

Result of conjoint analysis for respondent-23

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.1013$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.0743$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.1756$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4346$	
	2	Social collateral & Information	$\alpha_{22} = -0.5923$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.1576$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.201$	
	2	Present scenario	$\alpha_{32} = -0.201$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.268$	
	2	Nothing & equity sharing	$\alpha_{42} = -1.384$	
	3	45% higher than percent	$\alpha_{43} = 1.116$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1013$	
	2	Required at the time of family disaster	$\alpha_{52} = -1.17567$	
	3	Required & at the time of business disaster	$\alpha_{53} = 1.0743$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.701$	
	2	Any time	$\alpha_{62} = -0.701$	

~ Sum of ranges of part-worths = 7.85777

Relative important of size of the loan & duration = 0.035239

Relative important of requirement for loan = 0.130686

Relative important of enterprise support and loan size increase = 0.05116

Relative important of interest rate = 0.318156

Relative important of micro insurance = 0.286337

Relative important of repayment = 0.178422

Result of conjoint analysis for respondent-24

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.30466$	
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.59767$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.90233$	
Requirements for loan	1	Nothing	$\alpha_{21} = 1.0286$	
	2	Social collateral & Information	$\alpha_{22} = -0.5143$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.5143$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.0215$	
	2	Present scenario	$\alpha_{32} = -0.0215$	
Interest rate	1	Present scenario	$\alpha_{41} = 1.0286$	
	2	Nothing & equity sharing	$\alpha_{42} = -1.01433$	
	3	45% higher than percent	$\alpha_{43} = -0.0143$	
Micro insurance	1	Not required	$\alpha_{51} = 0.362$	
	2	Required at the time of family disaster	$\alpha_{52} = 0.069$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.431$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0215$	
	2	Any time	$\alpha_{62} = -0.0215$	

~ Sum of ranges of part-worths = 5.96483

Relative important of size of the loan & duration = 0.251474

Relative important of requirement for loan = 0.258666

Relative important of enterprise support and loan size increase = 0.007209

Relative important of interest rate = 0.342496

Relative important of micro insurance = 0.132946

Result of conjoint analysis for respondent-25

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.0726$	0.185709
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.7863$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.7136$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.7393$	0.261112
	2	Social collateral & Information	$\alpha_{22} = 0.6303$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.3696$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1955$	0.048411
	2	Present scenario	$\alpha_{32} = 0.1955$	
Interest rate	1	Present scenario	$\alpha_{41} = 1.0726$	0.261112
	2	Nothing & equity sharing	$\alpha_{42} = -1.0363$	
	3	45% higher than percent	$\alpha_{43} = -0.0363$	
Micro insurance	1	Not required	$\alpha_{51} = 0.7393$	0.168251
	2	Required at the time of family disaster	$\alpha_{52} = -0.11967$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.6196$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.3045$	
	2	Any time	$\alpha_{62} = -0.3045$	

~ Sum of ranges of part-worths = 8.0766

Relative important of size of the loan & duration = 0.185709

Relative important of requirement for loan = 0.261112

Relative important of enterprise support and loan size increase = 0.048411

Relative important of interest rate = 0.261112

Relative important of micro insurance = 0.168251

Relative important of repayment = 0.075403

Result of conjoint analysis for respondent-26

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.326$	0.103188
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.163$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.163$	
Requirements for loan	1	Nothing	$\alpha_{21} = 1.0073$	0.318842
	2	Social collateral & Information	$\alpha_{22} = -0.50367$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.50367$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.0055$	0.002321
	2	Present scenario	$\alpha_{32} = -0.0055$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.326$	0.211018
	2	Nothing & equity sharing	$\alpha_{42} = -0.337$	
	3	45% higher than percent	$\alpha_{43} = 0.663$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6593$	0.314198
	2	Required at the time of family disaster	$\alpha_{52} = 0.82966$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.17033$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.1195$	0.050433
	2	Any time	$\alpha_{62} = 0.1195$	

~ Sum of ranges of part-worths = 4.73893

Relative important of size of the loan & duration = 0.103188

Relative important of requirement for loan = 0.318842

Relative important of enterprise support and loan size increase = 0.002321

Relative important of interest rate = 0.211018

Relative important of micro insurance = 0.314198

Relative important of repayment = 0.050433

Result of conjoint analysis for respondent-27

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.2533$	-0.10665
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.00166$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.25166$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2466$	0.316779
	2	Social collateral & Information	$\alpha_{22} = 0.6266$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.8733$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.19$	0.080256
	2	Present scenario	$\alpha_{32} = 0.19$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.4133$	0.157338
	2	Nothing & equity sharing	$\alpha_{42} = -0.33167$	
	3	45% higher than percent	$\alpha_{43} = -0.08166$	
Micro insurance	1	Not required	$\alpha_{51} = 0.7466$	0.26293
	2	Required at the time of family disaster	$\alpha_{52} = -0.49833$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.24833$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.685$	0.289345
	2	Any time	$\alpha_{62} = -0.685$	

~ Sum of ranges of part-worths = 4.73484

Relative important of size of the loan & duration = -0.10665

Relative important of requirement for loan = 0.316779

Relative important of enterprise support and loan size increase = 0.080256

Relative important of interest rate = 0.157338

Relative important of micro insurance = 0.26293

Relative important of repayment = 0.289345

Result of conjoint analysis for respondent-28

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.5653$	0.223872
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.0923$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.6577$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.768$	0.371046
	2	Social collateral & Information	$\alpha_{22} = 1.259$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.491$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.201$	0.073587
	2	Present scenario	$\alpha_{32} = 0.201$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.6533$	0.171331
	2	Nothing & equity sharing	$\alpha_{42} = -0.28267$	
	3	45% higher than percent	$\alpha_{43} = 0.2173$	
Micro insurance	1	Not required	$\alpha_{51} = -0.1013$	0.050699
	2	Required at the time of family disaster	$\alpha_{52} = 0.175667$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.07433$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.299$	0.109465
	2	Any time	$\alpha_{62} = -0.299$	

~ Sum of ranges of part-worths = 5.462937

Relative important of size of the loan & duration = 0.223872

Relative important of requirement for loan = 0.371046

Relative important of enterprise support and loan size increase = 0.073587

Relative important of interest rate = 0.171331

Relative important of micro insurance = 0.050699

Relative important of repayment = 0.109465

Result of conjoint analysis for respondent-29

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.232$	0.058095
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.009$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.241$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.5653$	0.150208
	2	Social collateral & Information	$\alpha_{22} = -0.65767$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.0923$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.299$	0.073448
	2	Present scenario	$\alpha_{32} = -0.299$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3986$	0.307042
	2	Nothing & equity sharing	$\alpha_{42} = -1.4493$	
	3	45% higher than percent	$\alpha_{43} = 1.0506$	
Micro insurance	1	Not required	$\alpha_{51} = 0.232$	0.276349
	2	Required at the time of family disaster	$\alpha_{52} = -1.241$	
	3	Required & at the time of business disaster	$\alpha_{53} = 1.009$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.549$	0.134858
	2	Any time	$\alpha_{62} = -0.549$	

~ Sum of ranges of part-worths = 8.14187

Relative important of size of the loan & duration = 0.058095

Relative important of requirement for loan = 0.150208

Relative important of enterprise support and loan size increase = 0.073448

Relative important of interest rate = 0.307042

Relative important of micro insurance = 0.276349

Relative important of repayment = 0.134858

Result of conjoint analysis for respondent-30

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.1813$	0.073027
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.1593$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.3406$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4853$	0.101851
	2	Social collateral & Information	$\alpha_{22} = -0.2426$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.2426$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.261$	0.073041
	2	Present scenario	$\alpha_{32} = 0.261$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.152$	0.209887
	2	Nothing & equity sharing	$\alpha_{42} = -0.826$	
	3	45% higher than percent	$\alpha_{43} = 0.674$	
Micro insurance	1	Not required	$\alpha_{51} = -2.0146$	0.47531
	2	Required at the time of family disaster	$\alpha_{52} = 1.3823$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.6323$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.239$	0.066884
	2	Any time	$\alpha_{62} = -0.239$	

~ Sum of ranges of part-worths = 7.1467

Relative important of size of the loan & duration = 0.073027

Relative important of requirement for loan = 0.101851

Relative important of enterprise support and loan size increase = 0.073041

Relative important of interest rate = 0.209887

Relative important of micro insurance = 0.47531

Relative important of repayment = 0.066884

Result of conjoint analysis for respondent-31

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -1.362$	0.33195
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 1.431$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.069$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.9713$	0.202875
	2	Social collateral & Information	$\alpha_{22} = -0.73567$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.23566$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.2285$	0.054315
	2	Present scenario	$\alpha_{32} = -0.2285$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.30467$	0.084024
	2	Nothing & equity sharing	$\alpha_{42} = 0.09767$	
	3	45% higher than percent	$\alpha_{43} = -0.4023$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6953$	0.153671
	2	Required at the time of family disaster	$\alpha_{52} = 0.59767$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.09767$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.7285$	0.173166
	2	Any time	$\alpha_{62} = -0.7285$	

~ Sum of ranges of part-worths = 8.41391

Relative important of size of the loan & duration = 0.33195

Relative important of requirement for loan = 0.202875

Relative important of enterprise support and loan size increase = 0.054315

Relative important of interest rate = 0.084024

Relative important of micro insurance = 0.153671

Relative important of repayment = 0.173166

Result of conjoint analysis for respondent-32

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.63066$	0.277873
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 1.3097$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -1.9403$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.036$	0.149624
	2	Social collateral & Information	$\alpha_{22} = 0.893$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.857$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.473$	0.080882
	2	Present scenario	$\alpha_{32} = -0.473$	
Interest rate	1	Present scenario	$\alpha_{41} = 1.1307$	0.273256
	2	Nothing & equity sharing	$\alpha_{42} = -2.0653$	
	3	45% higher than percent	$\alpha_{43} = 0.934666$	
Micro insurance	1	Not required	$\alpha_{51} = 0.130667$	0.128249
	2	Required at the time of family disaster	$\alpha_{52} = -0.81533$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.68467$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.527$	0.090116
	2	Any time	$\alpha_{62} = 0.527$	

~ Sum of ranges of part-worths = 11.696

Relative important of size of the loan & duration = 0.277873

Relative important of requirement for loan = 0.149624

Relative important of enterprise support and loan size increase = 0.080882

Relative important of interest rate = 0.273256

Relative important of micro insurance = 0.128249

Relative important of repayment = 0.090116

Result of conjoint analysis for respondent-33

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.08$	0.131063
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.54$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.46$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.2533$	0.131059
	2	Social collateral & Information	$\alpha_{22} = -0.3733$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.62667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.815$	0.213632
	2	Present scenario	$\alpha_{32} = 0.815$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.74667$	0.212318
	2	Nothing & equity sharing	$\alpha_{42} = 0.12667$	
	3	45% higher than percent	$\alpha_{43} = -0.8733$	
Micro insurance	1	Not required	$\alpha_{51} = 0.58$	0.294891
	2	Required at the time of family disaster	$\alpha_{52} = 0.835$	
	3	Required & at the time of business disaster	$\alpha_{53} = -1.415$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.065$	0.017038
	2	Any time	$\alpha_{62} = 0.065$	

~ Sum of ranges of part-worths = 7.62994

Relative important of size of the loan & duration = 0.131063

Relative important of requirement for loan = 0.131059

Relative important of enterprise support and loan size increase = 0.213632

Relative important of interest rate = 0.212318

Relative important of micro insurance = 0.294891

Relative important of repayment = 0.017038

Result of conjoint analysis for respondent-34

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.1593$	0.148268
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.70467$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.5453$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.50733$	0.504932
	2	Social collateral & Information	$\alpha_{22} = -2.37867$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 1.87133$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.2555$	0.060711
	2	Present scenario	$\alpha_{32} = -0.2555$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.34067$	0.120114
	2	Nothing & equity sharing	$\alpha_{42} = -0.67033$	
	3	45% higher than percent	$\alpha_{43} = 0.32967$	
Micro insurance	1	Not required	$\alpha_{51} = 0.50733$	0.105264
	2	Required at the time of family disaster	$\alpha_{52} = -0.12867$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.37867$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.2555$	0.060711
	2	Any time	$\alpha_{62} = -0.2555$	

~ Sum of ranges of part-worths =

Relative important of size of the loan & duration = 0.148268

Relative important of requirement for loan = 0.504932

Relative important of enterprise support and loan size increase = 0.060711

Relative important of interest rate = 0.120114

Relative important of micro insurance = 0.105264

Relative important of repayment = 0.060711

Result of conjoint analysis for respondent-35

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 1.05067$	0.345232
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.1503$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.9003$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.116$	0.088482
	2	Social collateral & Information	$\alpha_{22} = 0.308$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.192$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.212$	0.075033
	2	Present scenario	$\alpha_{32} = 0.212$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.050667$	0.389321
	2	Nothing & equity sharing	$\alpha_{42} = -1.15033$	
	3	45% higher than percent	$\alpha_{43} = 1.04967$	
Micro insurance	1	Not required	$\alpha_{51} = 0.05067$	0.044241
	2	Required at the time of family disaster	$\alpha_{52} = -0.15033$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.09967$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.163$	0.05769
	2	Any time	$\alpha_{62} = -0.163$	

~ Sum of ranges of part-worths = 5.65086

Relative important of size of the loan & duration = 0.345232

Relative important of requirement for loan = 0.088482

Relative important of enterprise support and loan size increase = 0.075033

Relative important of interest rate = 0.389321

Relative important of micro insurance = 0.044241

Relative important of repayment = 0.05769

Result of conjoint analysis for respondent-36

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.68867$	0.191008
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.09433$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.59433$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.144667$	0.050915
	2	Social collateral & Information	$\alpha_{22} = 0.19733$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.05267$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.3915$	0.11657
	2	Present scenario	$\alpha_{32} = -0.3915$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.81133$	0.199792
	2	Nothing & equity sharing	$\alpha_{42} = 0.28067$	
	3	45% higher than percent	$\alpha_{43} = 0.53067$	
Micro insurance	1	Not required	$\alpha_{51} = 0.022$	0.37219
	2	Required at the time of family disaster	$\alpha_{52} = -1.261$	
	3	Required & at the time of business disaster	$\alpha_{53} = 1.239$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.2335$	0.069525
	2	Any time	$\alpha_{62} = 0.2335$	

~ Sum of ranges of part-worths = 6.716997

Relative important of size of the loan & duration = 0.191008

Relative important of requirement for loan = 0.050915

Relative important of enterprise support and loan size increase = 0.11657

Relative important of interest rate = 0.199792

Relative important of micro insurance = 0.37219

Relative important of repayment = 0.069525

Result of conjoint analysis for respondent-37

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.768$	0.291941
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.384$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.384$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.56533$	0.214901
	2	Social collateral & Information	$\alpha_{22} = -0.28267$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.28267$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.174$	0.088191
	2	Present scenario	$\alpha_{32} = -0.174$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.56533$	0.278257
	2	Nothing & equity sharing	$\alpha_{42} = -0.53267$	
	3	45% higher than percent	$\alpha_{43} = -0.032667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.10133$	0.038519
	2	Required at the time of family disaster	$\alpha_{52} = 0.050667$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.050667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.174$	0.088191
	2	Any time	$\alpha_{62} = -0.174$	

~ Sum of ranges of part-worths = 3.945997

Relative important of size of the loan & duration = 0.291941

Relative important of requirement for loan = 0.214901

Relative important of enterprise support and loan size increase = 0.088191

Relative important of interest rate = 0.278257

Relative important of micro insurance = 0.038519

Relative important of repayment = 0.088191

Result of conjoint analysis for respondent-38

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.007333$	0.107921
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.25367$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.24633$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.674$	0.380099
	2	Social collateral & Information	$\alpha_{22} = 0.413$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.087$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.3695$	0.159508
	2	Present scenario	$\alpha_{32} = 0.3695$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.34067$	0.110296
	2	Nothing & equity sharing	$\alpha_{42} = -0.17033$	
	3	45% higher than percent	$\alpha_{43} = -0.170333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.154333$	0.077919
	2	Required at the time of family disaster	$\alpha_{52} = 0.206667$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.04533$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.3805$	0.164256
	2	Any time	$\alpha_{62} = -0.3805$	

~ Sum of ranges of part-worths = 4.633

Relative important of size of the loan & duration = 0.107921

Relative important of requirement for loan = 0.380099

Relative important of enterprise support and loan size increase = 0.159508

Relative important of interest rate = 0.110296

Relative important of micro insurance = 0.077919

Relative important of repayment = 0.164256

Result of conjoint analysis for respondent-39

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -1.06533$	0.298149
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.09233$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.15767$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.06533$	0.23471
	2	Social collateral & Information	$\alpha_{22} = 0.90767$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.84233$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.326$	0.087446
	2	Present scenario	$\alpha_{32} = -0.326$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.43467$	0.087446
	2	Nothing & equity sharing	$\alpha_{42} = -0.21733$	
	3	45% higher than percent	$\alpha_{43} = -0.21733$	
Micro insurance	1	Not required	$\alpha_{51} = 0.268$	0.104211
	2	Required at the time of family disaster	$\alpha_{52} = -0.509$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.241$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.701$	0.188036
	2	Any time	$\alpha_{62} = -0.701$	

~ Sum of ranges of part-worths = 7.456

Relative important of size of the loan & duration = 0.298149

Relative important of requirement for loan = 0.23471

Relative important of enterprise support and loan size increase = 0.087446

Relative important of interest rate = 0.087446

Relative important of micro insurance = 0.104211

Relative important of repayment = 0.188036

Result of conjoint analysis for respondent-40

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.06533$	0.241431
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.53267$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.46733$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.39867$	0.204726
	2	Social collateral & Information	$\alpha_{22} = 0.050667$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.4493$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.049$	0.02366
	2	Present scenario	$\alpha_{32} = -0.049$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.732$	0.325449
	2	Nothing & equity sharing	$\alpha_{42} = -0.116$	
	3	45% higher than percent	$\alpha_{43} = -0.616$	
Micro insurance	1	Not required	$\alpha_{51} = 0.06533$	0.120716
	2	Required at the time of family disaster	$\alpha_{52} = 0.21733$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.28267$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.174$	0.084018
	2	Any time	$\alpha_{62} = -0.174$	

~ Sum of ranges of part-worths = 4.14197

Relative important of size of the loan & duration = 0.241431

Relative important of requirement for loan = 0.204726

Relative important of enterprise support and loan size increase = 0.02366

Relative important of interest rate = 0.325449

Relative important of micro insurance = 0.120716

Relative important of repayment = 0.084018

Result of conjoint analysis for respondent-41

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.73933$	0.232665
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.119667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.619667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.594$	0.238144
	2	Social collateral & Information	$\alpha_{22} = 0.203$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.797$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.0545$	0.018661
	2	Present scenario	$\alpha_{32} = 0.0545$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.594$	0.238144
	2	Nothing & equity sharing	$\alpha_{42} = -0.797$	
	3	45% higher than percent	$\alpha_{43} = 0.203$	
Micro insurance	1	Not required	$\alpha_{51} = -0.07267$	0.205444
	2	Required at the time of family disaster	$\alpha_{52} = 0.53633$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.66367$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.1955$	0.066941
	2	Any time	$\alpha_{62} = -0.1955$	

~ Sum of ranges of part-worths = 5.840997

Relative important of size of the loan & duration = 0.232665

Relative important of requirement for loan = 0.238144

Relative important of enterprise support and loan size increase = 0.018661

Relative important of interest rate = 0.238144

Relative important of micro insurance = 0.205444

Relative important of repayment = 0.066941

Result of conjoint analysis for respondent-42

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.384$	0.1074
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.067$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.317$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.282687$	0.344722
	2	Social collateral & Information	$\alpha_{22} = 0.98367$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.26633$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.163$	0.049946
	2	Present scenario	$\alpha_{32} = 0.163$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.884$	0.241459
	2	Nothing & equity sharing	$\alpha_{42} = 0.692$	
	3	45% higher than percent	$\alpha_{43} = 0.192$	
Micro insurance	1	Not required	$\alpha_{51} = -0.050667$	0.191512
	2	Required at the time of family disaster	$\alpha_{52} = -0.59967$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.65033$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.212$	0.064961
	2	Any time	$\alpha_{62} = -0.212$	

~ Sum of ranges of part-worths = 6.527

Relative important of size of the loan & duration = 0.1074

Relative important of requirement for loan = 0.344722

Relative important of enterprise support and loan size increase = 0.049946

Relative important of interest rate = 0.241459

Relative important of micro insurance = 0.191512

Relative important of repayment = 0.064961

Result of conjoint analysis for respondent-43

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.42$	0.127945
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.165$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.585$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.74667$	0.269889
	2	Social collateral & Information	$\alpha_{22} = 0.62667$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.3733$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.44$	0.112031
	2	Present scenario	$\alpha_{32} = 0.44$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.24667$	0.222789
	2	Nothing & equity sharing	$\alpha_{42} = -0.99833$	
	3	45% higher than percent	$\alpha_{43} = 0.751667$	
Micro insurance	1	Not required	$\alpha_{51} = 0.65333$	0.156589
	2	Required at the time of family disaster	$\alpha_{52} = -0.57667$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.07667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.435$	0.110758
	2	Any time	$\alpha_{62} = -0.435$	

~ Sum of ranges of part-worths = 7.854967

Relative important of size of the loan & duration = 0.127945

Relative important of requirement for loan = 0.269889

Relative important of enterprise support and loan size increase = 0.112031

Relative important of interest rate = 0.222789

Relative important of micro insurance = 0.156589

Relative important of repayment = 0.110758

Result of conjoint analysis for respondent-44

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.022$	0.168352
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.636$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.614$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.022$	0.168352
	2	Social collateral & Information	$\alpha_{22} = 0.614$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.636$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.3915$	0.14586
	2	Present scenario	$\alpha_{32} = -0.3915$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.8553$	0.273803
	2	Nothing & equity sharing	$\alpha_{42} = 0.3223$	
	3	45% higher than percent	$\alpha_{43} = -1.17767$	
Micro insurance	1	Not required	$\alpha_{51} = -0.3113$	0.113398
	2	Required at the time of family disaster	$\alpha_{52} = -0.2193$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.53067$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.4835$	0.130237
	2	Any time	$\alpha_{62} = 0.4835$	

~ Sum of ranges of part-worths = 7.42494

Relative important of size of the loan & duration = 0.168352

Relative important of requirement for loan = 0.168352

Relative important of enterprise support and loan size increase = 0.14586

Relative important of interest rate = 0.273803

Relative important of micro insurance = 0.113398

Relative important of repayment = 0.130237

Result of conjoint analysis for respondent-45

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.116$	0.264936
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -1.058$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.942$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.9493333$	0.271427
	2	Social collateral & Information	$\alpha_{22} = 0.150333$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.0996667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.087$	0.023049
	2	Present scenario	$\alpha_{32} = -0.087$	
Interest rate	1	Present scenario	$\alpha_{41} = .949333$	0.205193
	2	Nothing & equity sharing	$\alpha_{42} = -0.59967$	
	3	45% higher than percent	$\alpha_{43} = -.3496667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.384$	0.09286
	2	Required at the time of family disaster	$\alpha_{52} = 0.067$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.317$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.538$	0.142535
	2	Any time	$\alpha_{62} = 0.538$	

~ Sum of ranges of part-worths = 7.549003

Relative important of size of the loan & duration = 0.264936

Relative important of requirement for loan = 0.271427

Relative important of enterprise support and loan size increase = 0.023049

Relative important of interest rate = 0.205193

Relative important of micro insurance = 0.09286

Relative important of repayment = 0.142535

Result of conjoint analysis for respondent-46

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -1.3406667$	0.348436
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.920333$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.4203333$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.0073333$	0.077053
	2	Social collateral & Information	$\alpha_{22} = 0.253667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.2463333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.2445$	0.075358
	2	Present scenario	$\alpha_{32} = -0.2445$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.6593333$	0.229466
	2	Nothing & equity sharing	$\alpha_{42} = -0.82967$	
	3	45% higher than percent	$\alpha_{43} = 0.1703333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.0073333$	0.001695
	2	Required at the time of family disaster	$\alpha_{52} = 0.003667$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.0036667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.8695$	0.267992
	2	Any time	$\alpha_{62} = -0.8695$	

~ Sum of ranges of part-worths = 6.489003

Relative important of size of the loan & duration = 0.348436

Relative important of requirement for loan = 0.077053

Relative important of enterprise support and loan size increase = 0.075358

Relative important of interest rate = 0.229466

Relative important of micro insurance = 0.001695

Relative important of repayment = 0.267992

Result of conjoint analysis for respondent-47

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.0866667$	0.043294
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.081667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.1683333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.42$	0.466893
	2	Social collateral & Information	$\alpha_{22} = 1.165$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.585$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.19$	0.064516
	2	Present scenario	$\alpha_{32} = -0.19$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.4133333$	0.190153
	2	Nothing & equity sharing	$\alpha_{42} = 0.706667$	
	3	45% higher than percent	$\alpha_{43} = -0.2933333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.42$	0.170628
	2	Required at the time of family disaster	$\alpha_{52} = -0.585$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.165$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.19$	0.064516
	2	Any time	$\alpha_{62} = -0.19$	

~ Sum of ranges of part-worths = 5.89

Relative important of size of the loan & duration = 0.043294

Relative important of requirement for loan = 0.466893

Relative important of enterprise support and loan size increase = 0.064516

Relative important of interest rate = 0.190153

Relative important of micro insurance = 0.170628

Relative important of repayment = 0.064516

Result of conjoint analysis for respondent-48

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.2026667$	0.037652
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.101333$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.1013333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.7973333$	0.179094
	2	Social collateral & Information	$\alpha_{22} = -0.64867$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.1486667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.4745$	0.117538
	2	Present scenario	$\alpha_{32} = -0.4745$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1306667$	0.185781
	2	Nothing & equity sharing	$\alpha_{42} = -0.81533$	
	3	45% higher than percent	$\alpha_{43} = 0.6846667$	
Micro insurance	1	Not required	$\alpha_{51} = -1.036$	0.269879
	2	Required at the time of family disaster	$\alpha_{52} = 1.143$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.107$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.848$	0.210057
	2	Any time	$\alpha_{62} = -0.848$	

~ Sum of ranges of part-worths = 8.074003

Relative important of size of the loan & duration = 0.037652

Relative important of requirement for loan = 0.179094

Relative important of enterprise support and loan size increase = 0.117538

Relative important of interest rate = 0.185781

Relative important of micro insurance = 0.269879

Relative important of repayment = 0.210057

Result of conjoint analysis for respondent-49

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.42$	0.146789
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.46$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.04$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2533333$	0.29191
	2	Social collateral & Information	$\alpha_{22} = 0.748333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.0016667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.06$	0.020017
	2	Present scenario	$\alpha_{32} = 0.06$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.5866667$	0.251042
	2	Nothing & equity sharing	$\alpha_{42} = -0.91833$	
	3	45% higher than percent	$\alpha_{43} = 0.3316667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.9133333$	0.270225
	2	Required at the time of family disaster	$\alpha_{52} = 0.706667$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.2066667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.06$	0.020017
	2	Any time	$\alpha_{62} = 0.06$	

~ Sum of ranges of part-worths = 5.994997

Relative important of size of the loan & duration = 0.146789

Relative important of requirement for loan = 0.29191

Relative important of enterprise support and loan size increase = 0.020017

Relative important of interest rate = 0.251042

Relative important of micro insurance = 0.270225

Relative important of repayment = 0.020017

Result of conjoint analysis for respondent-50

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.0073333$	0.178572
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.628667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.6213333$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.174$	0.5
	2	Social collateral & Information	$\alpha_{22} = 1.837$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.663$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1305$	0.037286
	2	Present scenario	$\alpha_{32} = 0.1305$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.0073333$	0.107142
	2	Nothing & equity sharing	$\alpha_{42} = -0.37133$	
	3	45% higher than percent	$\alpha_{43} = 0.3786667$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1593333$	0.071429
	2	Required at the time of family disaster	$\alpha_{52} = 0.170333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.3296667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.3695$	0.105571
	2	Any time	$\alpha_{62} = -0.3695$	

~ Sum of ranges of part-worths = 6.999997

Relative important of size of the loan & duration = 0.178572

Relative important of requirement for loan = 0.5

Relative important of enterprise support and loan size increase = 0.037286

Relative important of interest rate = 0.107142

Relative important of micro insurance = 0.071429

Relative important of repayment = 0.105571

Result of conjoint analysis for respondent-51

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.79$	0.255111
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.145$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.645$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.21$	0.444444
	2	Social collateral & Information	$\alpha_{22} = 1.145$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.355$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.0325$	0.011556
	2	Present scenario	$\alpha_{32} = -0.0325$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.21$	0.177778
	2	Nothing & equity sharing	$\alpha_{42} = 0.395$	
	3	45% higher than percent	$\alpha_{43} = -0.605$	
Micro insurance	1	Not required	$\alpha_{51} = -0.29$	0.099556
	2	Required at the time of family disaster	$\alpha_{52} = 0.27$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.02$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0325$	0.011556
	2	Any time	$\alpha_{62} = -0.0325$	

~ Sum of ranges of part-worths = 5.625

Relative important of size of the loan & duration = 0.255111

Relative important of requirement for loan = 0.444444

Relative important of enterprise support and loan size increase = 0.011556

Relative important of interest rate = 0.177778

Relative important of micro insurance = 0.099556

Relative important of repayment = 0.011556

Result of conjoint analysis for respondent-52

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.3553333$	0.109333
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.177667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.1776667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3113333$	0.307692
	2	Social collateral & Information	$\alpha_{22} = 0.594333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.9056667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.6085$	0.249641
	2	Present scenario	$\alpha_{32} = -0.6085$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.022$	0.205128
	2	Nothing & equity sharing	$\alpha_{42} = 0.511$	
	3	45% higher than percent	$\alpha_{43} = -0.489$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1446667$	0.070154
	2	Required at the time of family disaster	$\alpha_{52} = -0.19733$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.0526667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.1415$	0.058051
	2	Any time	$\alpha_{62} = 0.1415$	

~ Sum of ranges of part-worths = 4.874999

Relative important of size of the loan & duration = 0.109333

Relative important of requirement for loan = 0.307692

Relative important of enterprise support and loan size increase = 0.249641

Relative important of interest rate = 0.205128

Relative important of micro insurance = 0.070154

Relative important of repayment = 0.058051

Result of conjoint analysis for respondent-53

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.884$	0.207286
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.317$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.567$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2826667$	0.142857
	2	Social collateral & Information	$\alpha_{22} = 0.358667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.6413333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.038$	0.010857
	2	Present scenario	$\alpha_{32} = 0.038$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.4493333$	0.114143
	2	Nothing & equity sharing	$\alpha_{42} = -0.34967$	
	3	45% higher than percent	$\alpha_{43} = -0.0996667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.0506667$	0.357143
	2	Required at the time of family disaster	$\alpha_{52} = 1.275333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -1.2246667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.587$	0.167714
	2	Any time	$\alpha_{62} = -0.587$	

~ Sum of ranges of part-worths = 7.000003

Relative important of size of the loan & duration = 0.207286

Relative important of requirement for loan = 0.142857

Relative important of enterprise support and loan size increase = 0.010857

Relative important of interest rate = 0.114143

Relative important of micro insurance = 0.357143

Relative important of repayment = 0.167714

Result of conjoint analysis for respondent-54

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.4493333$	0.14573
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.224667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.2246667$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.116$	0.432432
	2	Social collateral & Information	$\alpha_{22} = 1.058$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.942$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.038$	0.016432
	2	Present scenario	$\alpha_{32} = -0.038$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.116$	0.216216
	2	Nothing & equity sharing	$\alpha_{42} = -0.442$	
	3	45% higher than percent	$\alpha_{43} = 0.558$	
Micro insurance	1	Not required	$\alpha_{51} = -0.2826667$	0.118703
	2	Required at the time of family disaster	$\alpha_{52} = 0.016333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.2663333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.163$	0.070486
	2	Any time	$\alpha_{62} = -0.163$	

~ Sum of ranges of part-worths = 4.625

Relative important of size of the loan & duration = 0.14573

Relative important of requirement for loan = 0.432432

Relative important of enterprise support and loan size increase = 0.016432

Relative important of interest rate = 0.216216

Relative important of micro insurance = 0.118703

Relative important of repayment = 0.070486

Result of conjoint analysis for respondent-55

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.4566667$	0.220374
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.14667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.6033333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3766667$	0.31185
	2	Social collateral & Information	$\alpha_{22} = 0.561667$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.9383333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.4075$	0.169439
	2	Present scenario	$\alpha_{32} = -0.4075$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.1233333$	0.064449
	2	Nothing & equity sharing	$\alpha_{42} = -0.06333$	
	3	45% higher than percent	$\alpha_{43} = 0.1866667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.4566667$	0.220374
	2	Required at the time of family disaster	$\alpha_{52} = -0.14667$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.6033333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0325$	0.013514
	2	Any time	$\alpha_{62} = -0.0325$	

~ Sum of ranges of part-worths = 4.81

Relative important of size of the loan & duration = 0.220374

Relative important of requirement for loan = 0.31185

Relative important of enterprise support and loan size increase = 0.169439

Relative important of interest rate = 0.064449

Relative important of micro insurance = 0.220374

Relative important of repayment = 0.013514

Result of conjoint analysis for respondent-56

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.6306667$	0.275429
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.18467$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.8153333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.536$	0.27219
	2	Social collateral & Information	$\alpha_{22} = 0.357$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.893$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.402$	0.153143
	2	Present scenario	$\alpha_{32} = -0.402$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.464$	0.156381
	2	Nothing & equity sharing	$\alpha_{42} = 0.357$	
	3	45% higher than percent	$\alpha_{43} = 0.107$	
Micro insurance	1	Not required	$\alpha_{51} = -0.2973333$	0.132571
	2	Required at the time of family disaster	$\alpha_{52} = -0.10133$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.3986667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.027$	0.010286
	2	Any time	$\alpha_{62} = -0.027$	

~ Sum of ranges of part-worths = 5.25

Relative important of size of the loan & duration = 0.275429

Relative important of requirement for loan = 0.27219

Relative important of enterprise support and loan size increase = 0.153143

Relative important of interest rate = 0.156381

Relative important of micro insurance = 0.132571

Relative important of repayment = 0.010286

Result of conjoint analysis for respondent-57

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.594$	0.189156
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.078$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.672$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.2606667$	0.271108
	2	Social collateral & Information	$\alpha_{22} = 1.005333$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.7446667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.4295$	0.133075
	2	Present scenario	$\alpha_{32} = -0.4295$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.094$	0.077459
	2	Nothing & equity sharing	$\alpha_{42} = -0.203$	
	3	45% higher than percent	$\alpha_{43} = 0.297$	
Micro insurance	1	Not required	$\alpha_{51} = -0.594$	0.196127
	2	Required at the time of family disaster	$\alpha_{52} = 0.672$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.078$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.4295$	0.133075
	2	Any time	$\alpha_{62} = -0.4295$	

~ Sum of ranges of part-worths = 6.455

Relative important of size of the loan & duration = 0.189156

Relative important of requirement for loan = 0.271108

Relative important of enterprise support and loan size increase = 0.133075

Relative important of interest rate = 0.077459

Relative important of micro insurance = 0.196127

Relative important of repayment = 0.133075

Result of conjoint analysis for respondent-58

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.3553333$	0.170514
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.427667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.0723333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.6446667$	0.319468
	2	Social collateral & Information	$\alpha_{22} = 0.177667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.8223333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.1085$	0.047256
	2	Present scenario	$\alpha_{32} = -0.1085$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3113333$	0.326656
	2	Nothing & equity sharing	$\alpha_{42} = -0.90567$	
	3	45% higher than percent	$\alpha_{43} = 0.5943333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.1886667$	0.08885
	2	Required at the time of family disaster	$\alpha_{52} = 0.219333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.0306667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.1085$	0.047256
	2	Any time	$\alpha_{62} = -0.1085$	

~ Sum of ranges of part-worths = 4.592003

Relative important of size of the loan & duration = 0.170514

Relative important of requirement for loan = 0.319468

Relative important of enterprise support and loan size increase = 0.047256

Relative important of interest rate = 0.326656

Relative important of micro insurance = 0.08885

Relative important of repayment = 0.047256

Result of conjoint analysis for respondent-59

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.362$	0.147192
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.319$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.681$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3046667$	0.282247
	2	Social collateral & Information	$\alpha_{22} = 0.847667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.1523333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.2715$	0.07663
	2	Present scenario	$\alpha_{32} = 0.2715$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3046667$	0.211685
	2	Nothing & equity sharing	$\alpha_{42} = -0.90233$	
	3	45% higher than percent	$\alpha_{43} = 0.5976667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6953333$	0.147192
	2	Required at the time of family disaster	$\alpha_{52} = 0.347667$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.3476667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.4785$	0.135055
	2	Any time	$\alpha_{62} = -0.4785$	

~ Sum of ranges of part-worths = 7.085997

Relative important of size of the loan & duration = 0.147192

Relative important of requirement for loan = 0.282247

Relative important of enterprise support and loan size increase = 0.07663

Relative important of interest rate = 0.211685

Relative important of micro insurance = 0.147192

Relative important of repayment = 0.135055

Result of conjoint analysis for respondent-60

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.4566667$	0.258893
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.39667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.8533333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.0433333$	0.395257
	2	Social collateral & Information	$\alpha_{22} = 0.978333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.0216667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.2175$	0.085968
	2	Present scenario	$\alpha_{32} = 0.2175$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.21$	0.148221
	2	Nothing & equity sharing	$\alpha_{42} = -0.48$	
	3	45% higher than percent	$\alpha_{43} = 0.27$	
Micro insurance	1	Not required	$\alpha_{51} = 0.0433333$	0.098814
	2	Required at the time of family disaster	$\alpha_{52} = 0.228333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.2716667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0325$	0.012846
	2	Any time	$\alpha_{62} = -0.0325$	

~ Sum of ranges of part-worths = 5.059999

Relative important of size of the loan & duration = 0.258893

Relative important of requirement for loan = 0.395257

Relative important of enterprise support and loan size increase = 0.085968

Relative important of interest rate = 0.148221

Relative important of micro insurance = 0.098814

Relative important of repayment = 0.012846

Result of conjoint analysis for respondent-61

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.384$	0.248346
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.058$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.442$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.116$	0.375827
	2	Social collateral & Information	$\alpha_{22} = 0.567$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.683$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.038$	0.02285
	2	Present scenario	$\alpha_{32} = 0.038$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.116$	0.089898
	2	Nothing & equity sharing	$\alpha_{42} = -0.183$	
	3	45% higher than percent	$\alpha_{43} = 0.067$	
Micro insurance	1	Not required	$\alpha_{51} = -0.2173333$	0.135598
	2	Required at the time of family disaster	$\alpha_{52} = -0.01633$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.2336667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.212$	0.12748
	2	Any time	$\alpha_{62} = -0.212$	

~ Sum of ranges of part-worths = 3.326

Relative important of size of the loan & duration = 0.248346

Relative important of requirement for loan = 0.375827

Relative important of enterprise support and loan size increase = 0.02285

Relative important of interest rate = 0.089898

Relative important of micro insurance = 0.135598

Relative important of repayment = 0.12748

Result of conjoint analysis for respondent-62

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.064$	0.273165
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.593$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.657$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2753333$	0.172203
	2	Social collateral & Information	$\alpha_{22} = 0.237333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.5126667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.3315$	0.144886
	2	Present scenario	$\alpha_{32} = -0.3315$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1086667$	0.109265
	2	Nothing & equity sharing	$\alpha_{42} = -0.30433$	
	3	45% higher than percent	$\alpha_{43} = 0.1956667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.7246667$	0.26486
	2	Required at the time of family disaster	$\alpha_{52} = 0.237333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.4873333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.0815$	0.035621
	2	Any time	$\alpha_{62} = -0.0815$	

~ Sum of ranges of part-worths = 4.575997

Relative important of size of the loan & duration = 0.273165

Relative important of requirement for loan = 0.172203

Relative important of enterprise support and loan size increase = 0.144886

Relative important of interest rate = 0.109265

Relative important of micro insurance = 0.26486

Relative important of repayment = 0.035621

Result of conjoint analysis for respondent-63

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.0866667$	0.22831
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.54333$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.4566667$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.2466667$	0.22831
	2	Social collateral & Information	$\alpha_{22} = 0.623333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.3766667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.065$	0.02968
	2	Present scenario	$\alpha_{32} = -0.065$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.2466667$	0.228311
	2	Nothing & equity sharing	$\alpha_{42} = -0.37667$	
	3	45% higher than percent	$\alpha_{43} = 0.6233333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.58$	0.255708
	2	Required at the time of family disaster	$\alpha_{52} = 0.04$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.54$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.065$	0.02968
	2	Any time	$\alpha_{62} = -0.065$	

~ Sum of ranges of part-worths = 4.38

Relative important of size of the loan & duration = 0.22831

Relative important of requirement for loan = 0.22831

Relative important of enterprise support and loan size increase = 0.02968

Relative important of interest rate = 0.228311

Relative important of micro insurance = 0.255708

Relative important of repayment = 0.02968

Result of conjoint analysis for respondent-64

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.138$	0.058574
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.194$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.056$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3046667$	0.264644
	2	Social collateral & Information	$\alpha_{22} = 0.597667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.9023333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.6035$	0.21295
	2	Present scenario	$\alpha_{32} = -0.6035$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.5286667$	0.206069
	2	Nothing & equity sharing	$\alpha_{42} = -0.11067$	
	3	45% higher than percent	$\alpha_{43} = 0.6393333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.5286667$	0.161962
	2	Required at the time of family disaster	$\alpha_{52} = 0.389333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.1393333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.2715$	0.095801
	2	Any time	$\alpha_{62} = 0.2715$	

~ Sum of ranges of part-worths = 5.668

Relative important of size of the loan & duration = 0.058574

Relative important of requirement for loan = 0.264644

Relative important of enterprise support and loan size increase = 0.21295

Relative important of interest rate = 0.206069

Relative important of micro insurance = 0.161962

Relative important of repayment = 0.095801

Result of conjoint analysis for respondent-65

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.348$	0.290091
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.451$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.799$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.152$	0.052913
	2	Social collateral & Information	$\alpha_{22} = -0.076$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.076$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.386$	0.17916
	2	Present scenario	$\alpha_{32} = 0.386$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3186667$	0.13994
	2	Nothing & equity sharing	$\alpha_{42} = -0.03433$	
	3	45% higher than percent	$\alpha_{43} = -0.2843333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.4853333$	0.226967
	2	Required at the time of family disaster	$\alpha_{52} = 0.007333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.4926667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.239$	0.110931
	2	Any time	$\alpha_{62} = -0.239$	

~ Sum of ranges of part-worths = 4.309

Relative important of size of the loan & duration = 0.290091

Relative important of requirement for loan = 0.052913

Relative important of enterprise support and loan size increase = 0.17916

Relative important of interest rate = 0.13994

Relative important of micro insurance = 0.226967

Relative important of repayment = 0.110931

Result of conjoint analysis for respondent-66

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.732$	0.37254
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.259$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.991$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.268$	0.378378
	2	Social collateral & Information	$\alpha_{22} = 0.741$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -1.009$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.201$	0.086919
	2	Present scenario	$\alpha_{32} = -0.201$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1013333$	0.108109
	2	Nothing & equity sharing	$\alpha_{42} = -0.30067$	
	3	45% higher than percent	$\alpha_{43} = 0.1993333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1013333$	0.032866
	2	Required at the time of family disaster	$\alpha_{52} = -0.05067$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.0506667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.049$	0.021189
	2	Any time	$\alpha_{62} = 0.049$	

~ Sum of ranges of part-worths = 4.625007

Relative important of size of the loan & duration = 0.37254

Relative important of requirement for loan = 0.378378

Relative important of enterprise support and loan size increase = 0.086919

Relative important of interest rate = 0.108109

Relative important of micro insurance = 0.032866

Relative important of repayment = 0.021189

Result of conjoint analysis for respondent-67

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.536$	0.152071
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.268$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.268$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.8693333$	0.3885
	2	Social collateral & Information	$\alpha_{22} = 1.184667$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.3153333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.027$	0.010214
	2	Present scenario	$\alpha_{32} = 0.027$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1306667$	0.094572
	2	Nothing & equity sharing	$\alpha_{42} = 0.184667$	
	3	45% higher than percent	$\alpha_{43} = -0.3153333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.2973333$	0.108001
	2	Required at the time of family disaster	$\alpha_{52} = -0.27367$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.0236667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.652$	0.246643
	2	Any time	$\alpha_{62} = 0.652$	

~ Sum of ranges of part-worths = 5.287004

Relative important of size of the loan & duration = 0.152071

Relative important of requirement for loan = 0.3885

Relative important of enterprise support and loan size increase = 0.010214

Relative important of interest rate = 0.094572

Relative important of micro insurance = 0.108001

Relative important of repayment = 0.246643

Result of conjoint analysis for respondent-68

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.152$	0.221356
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.701$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.549$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.8186667$	0.239596
	2	Social collateral & Information	$\alpha_{22} = -0.28433$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.5343333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.614$	0.217461
	2	Present scenario	$\alpha_{32} = -0.614$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.348$	0.180981
	2	Nothing & equity sharing	$\alpha_{42} = -0.326$	
	3	45% higher than percent	$\alpha_{43} = 0.674$	
Micro insurance	1	Not required	$\alpha_{51} = -0.0146667$	0.003896
	2	Required at the time of family disaster	$\alpha_{52} = 0.007333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.0073333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.386$	0.13671
	2	Any time	$\alpha_{62} = 0.386$	

~ Sum of ranges of part-worths = 5.647

Relative important of size of the loan & duration = 0.221356

Relative important of requirement for loan = 0.239596

Relative important of enterprise support and loan size increase = 0.217461

Relative important of interest rate = 0.180981

Relative important of micro insurance = 0.003896

Relative important of repayment = 0.13671

Result of conjoint analysis for respondent-69

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.2393333$	0.191059
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.619667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.3803333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4273333$	0.170233
	2	Social collateral & Information	$\alpha_{22} = 0.036333$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.4636667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.4455$	0.170233
	2	Present scenario	$\alpha_{32} = -0.4455$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.906$	0.307413
	2	Nothing & equity sharing	$\alpha_{42} = 0.203$	
	3	45% higher than percent	$\alpha_{43} = 0.703$	
Micro insurance	1	Not required	$\alpha_{51} = -0.406$	0.140237
	2	Required at the time of family disaster	$\alpha_{52} = 0.078$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.328$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.0545$	0.020825
	2	Any time	$\alpha_{62} = 0.0545$	

~ Sum of ranges of part-worths = 5.234

Relative important of size of the loan & duration = 0.191059

Relative important of requirement for loan = 0.170233

Relative important of enterprise support and loan size increase = 0.170233

Relative important of interest rate = 0.307413

Relative important of micro insurance = 0.140237

Relative important of repayment = 0.020825

Result of conjoint analysis for respondent-70

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.094$	0.066532
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.078$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.172$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.9273333$	0.535504
	2	Social collateral & Information	$\alpha_{22} = 1.213667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.2863333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.0545$	0.027263
	2	Present scenario	$\alpha_{32} = -0.0545$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.2393333$	0.121057
	2	Nothing & equity sharing	$\alpha_{42} = 0.005333$	
	3	45% higher than percent	$\alpha_{43} = -0.2446667$	
Micro insurance	1	Not required	$\alpha_{51} = 0.7393333$	0.214852
	2	Required at the time of family disaster	$\alpha_{52} = -0.61967$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.1196667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.06955$	0.034792
	2	Any time	$\alpha_{62} = 0.06955$	

~ Sum of ranges of part-worths = 3.9981

Relative important of size of the loan & duration = 0.066532

Relative important of requirement for loan = 0.535504

Relative important of enterprise support and loan size increase = 0.027263

Relative important of interest rate = 0.121057

Relative important of micro insurance = 0.214852

Relative important of repayment = 0.034792

Result of conjoint analysis for respondent-71

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.2246667$	0.164284
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.61233$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.3876667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.558$	0.219648
	2	Social collateral & Information	$\alpha_{22} = 0.221$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.779$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.5435$	0.178577
	2	Present scenario	$\alpha_{32} = -0.5435$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.1086667$	0.164285
	2	Nothing & equity sharing	$\alpha_{42} = -0.44567$	
	3	45% higher than percent	$\alpha_{43} = 0.5543333$	
Micro insurance	1	Not required	$\alpha_{51} = 0.058$	0.123213
	2	Required at the time of family disaster	$\alpha_{52} = 0.346$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.404$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.4565$	0.149992
	2	Any time	$\alpha_{62} = 0.4565$	

~ Sum of ranges of part-worths = 6.087

Relative important of size of the loan & duration = 0.164284

Relative important of requirement for loan = 0.219648

Relative important of enterprise support and loan size increase = 0.178577

Relative important of interest rate = 0.164285

Relative important of micro insurance = 0.123213

Relative important of repayment = 0.149992

Result of conjoint analysis for respondent-72

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.21$	0.069845
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.105$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.105$	
Requirements for loan	1	Nothing	$\alpha_{21} = -0.8766667$	0.513304
	2	Social collateral & Information	$\alpha_{22} = 1.438333$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.5616667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = -0.1575$	0.069845
	2	Present scenario	$\alpha_{32} = 0.1575$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.21$	0.221729
	2	Nothing & equity sharing	$\alpha_{42} = -0.395$	
	3	45% higher than percent	$\alpha_{43} = 0.605$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1233333$	0.110865
	2	Required at the time of family disaster	$\alpha_{52} = 0.188333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.3116667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.0325$	0.014412
	2	Any time	$\alpha_{62} = 0.0325$	

~ Sum of ranges of part-worths =4.51

Relative important of size of the loan & duration = 0.069845

Relative important of requirement for loan = 0.513304

Relative important of enterprise support and loan size increase = 0.069845

Relative important of interest rate = 0.221729

Relative important of micro insurance = 0.110865

Relative important of repayment = 0.014412

Result of conjoint analysis for respondent-73

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.0726667$	0.167262
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.33867$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.4113333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4273333$	0.198706
	2	Social collateral & Information	$\alpha_{22} = 0.036333$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.4636667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.0705$	0.031445
	2	Present scenario	$\alpha_{32} = -0.0705$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.406$	0.219447
	2	Nothing & equity sharing	$\alpha_{42} = 0.578$	
	3	45% higher than percent	$\alpha_{43} = -0.172$	
Micro insurance	1	Not required	$\alpha_{51} = -0.2393333$	0.135816
	2	Required at the time of family disaster	$\alpha_{52} = -0.13033$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.3696667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.5545$	0.247324
	2	Any time	$\alpha_{62} = 0.5545$	

~ Sum of ranges of part-worths = 4.484003

Relative important of size of the loan & duration = 0.167262

Relative important of requirement for loan = 0.198706

Relative important of enterprise support and loan size increase = 0.031445

Relative important of interest rate = 0.219447

Relative important of micro insurance = 0.135816

Relative important of repayment = 0.247324

Result of conjoint analysis for respondent-74

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.2393333$	0.07744
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.244667$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.0053333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.2606667$	0.24
	2	Social collateral & Information	$\alpha_{22} = 0.619667$	
	3	I year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.8803333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.3205$	0.10256
	2	Present scenario	$\alpha_{32} = -0.3205$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.094$	0.28
	2	Nothing & equity sharing	$\alpha_{42} = -0.922$	
	3	45% higher than percent	$\alpha_{43} = 0.828$	
Micro insurance	1	Not required	$\alpha_{51} = 0.4273333$	0.12256
	2	Required at the time of family disaster	$\alpha_{52} = -0.08867$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.3386667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = -0.5545$	0.17744
	2	Any time	$\alpha_{62} = 0.5545$	

~ Sum of ranges of part-worths = 6.25

Relative important of size of the loan & duration = 0.07744

Relative important of requirement for loan = 0.24

Relative important of enterprise support and loan size increase = 0.10256

Relative important of interest rate = 0.28

Relative important of micro insurance = 0.12256

Relative important of repayment = 0.17744

Result of conjoint analysis for respondent-75

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.1013333$	0.035251
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.074333$	
	3	Need based of the family & 2yrs	$\alpha_{13} = -0.1756667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.4346667$	0.130694
	2	Social collateral & Information	$\alpha_{22} = -0.59233$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.1576667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.201$	0.051158
	2	Present scenario	$\alpha_{32} = -0.201$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.268$	0.318147
	2	Nothing & equity sharing	$\alpha_{42} = -1.384$	
	3	45% higher than percent	$\alpha_{43} = 1.116$	
Micro insurance	1	Not required	$\alpha_{51} = 0.1013333$	0.286333
	2	Required at the time of family disaster	$\alpha_{52} = -1.17567$	
	3	Required & at the time of business disaster	$\alpha_{53} = 1.0743333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.701$	0.178417
	2	Any time	$\alpha_{62} = -0.701$	

~ Sum of ranges of part-worths = 7.858

Relative important of size of the loan & duration = 0.035251

Relative important of requirement for loan = 0.130694

Relative important of enterprise support and loan size increase = 0.051158

Relative important of interest rate = 0.318147

Relative important of micro insurance = 0.286333

Relative important of repayment = 0.178417

Result of conjoint analysis for respondent-76

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.348$	0.170334
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.326$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.674$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.3186667$	0.25
	2	Social collateral & Information	$\alpha_{22} = -0.90933$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.5906667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.239$	0.079667
	2	Present scenario	$\alpha_{32} = -0.239$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.0146667$	0.083333
	2	Nothing & equity sharing	$\alpha_{42} = 0.257333$	
	3	45% higher than percent	$\alpha_{43} = -0.2426667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.6813333$	0.253667
	2	Required at the time of family disaster	$\alpha_{52} = -0.15933$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.8406667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.489$	0.163
	2	Any time	$\alpha_{62} = -0.489$	

~ Sum of ranges of part-worths = 5.999994

Relative important of size of the loan & duration = 0.170334

Relative important of requirement for loan = 0.25

Relative important of enterprise support and loan size increase = 0.079667

Relative important of interest rate = 0.083333

Relative important of micro insurance = 0.253667

Relative important of repayment = 0.163

Result of conjoint analysis for respondent-77

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.3046667$	0.191902
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.34767$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.6523333$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.1953333$	0.239877
	2	Social collateral & Information	$\alpha_{22} = -0.72267$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.5273333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.1465$	0.056227
	2	Present scenario	$\alpha_{32} = -0.1465$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.862$	0.272117
	2	Nothing & equity sharing	$\alpha_{42} = -0.306$	
	3	45% higher than percent	$\alpha_{43} = -0.556$	
Micro insurance	1	Not required	$\alpha_{51} = -0.3046667$	0.087699
	2	Required at the time of family disaster	$\alpha_{52} = 0.152333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.1523333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.3965$	0.152178
	2	Any time	$\alpha_{62} = -0.3965$	

~ Sum of ranges of part-worths = 5.211003

Relative important of size of the loan & duration = 0.191902

Relative important of requirement for loan = 0.239877

Relative important of enterprise support and loan size increase = 0.056227

Relative important of interest rate = 0.272117

Relative important of micro insurance = 0.087699

Relative important of repayment = 0.152178

Result of conjoint analysis for respondent-78

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = 0.152$	0.050163
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.201$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.049$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.8186667$	0.298849
	2	Social collateral & Information	$\alpha_{22} = -1.28433$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.4656667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.239$	0.067927
	2	Present scenario	$\alpha_{32} = -0.239$	
Interest rate	1	Present scenario	$\alpha_{41} = 1.3186667$	0.352139
	2	Nothing & equity sharing	$\alpha_{42} = -0.15933$	
	3	45% higher than percent	$\alpha_{43} = -1.1593333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.1813333$	0.127469
	2	Required at the time of family disaster	$\alpha_{52} = -0.53433$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.7156667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.364$	0.103453
	2	Any time	$\alpha_{62} = -0.364$	

~ Sum of ranges of part-worths = 7.036997

Relative important of size of the loan & duration = 0.050163

Relative important of requirement for loan = 0.298849

Relative important of enterprise support and loan size increase = 0.067927

Relative important of interest rate = 0.352139

Relative important of micro insurance = 0.127469

Relative important of repayment = 0.103453

Result of conjoint analysis for respondent-79

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -1.094$	0.366817
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.328$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.422$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.5726667$	0.143461
	2	Social collateral & Information	$\alpha_{22} = -0.41133$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.1613333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.4295$	0.125237
	2	Present scenario	$\alpha_{32} = -0.4295$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.0726667$	0.072897
	2	Nothing & equity sharing	$\alpha_{42} = 0.213667$	
	3	45% higher than percent	$\alpha_{43} = -0.2863333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.594$	0.166351
	2	Required at the time of family disaster	$\alpha_{52} = 0.047$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.547$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.4295$	0.125237
	2	Any time	$\alpha_{62} = -0.4295$	

~ Sum of ranges of part-worths = 6.858997

Relative important of size of the loan & duration = 0.366817

Relative important of requirement for loan = 0.143461

Relative important of enterprise support and loan size increase = 0.125237

Relative important of interest rate = 0.072897

Relative important of micro insurance = 0.166351

Relative important of repayment = 0.125237

Result of conjoint analysis for respondent-82

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.848$	0.314268
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.326$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.174$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.8186667$	0.229717
	2	Social collateral & Information	$\alpha_{22} = -0.15933$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.6593333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.239$	0.074293
	2	Present scenario	$\alpha_{32} = -0.239$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.4853333$	0.113149
	2	Nothing & equity sharing	$\alpha_{42} = -0.24267$	
	3	45% higher than percent	$\alpha_{43} = -0.2426667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.0146667$	0.116568
	2	Required at the time of family disaster	$\alpha_{52} = 0.382333$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.3676667$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.489$	0.152005
	2	Any time	$\alpha_{62} = -0.489$	

~ Sum of ranges of part-worths =6.434

Relative important of size of the loan & duration = 0.314268

Relative important of requirement for loan = 0.229717

Relative important of enterprise support and loan size increase = 0.074293

Relative important of interest rate = 0.113149

Relative important of micro insurance = 0.116568

Relative important of repayment = 0.152005

Result of conjoint analysis for respondent-83

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.6953333$	0.324853
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.65233$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.3476667$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.9713333$	0.231675
	2	Social collateral & Information	$\alpha_{22} = -0.48567$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.4856667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.1035$	0.032915
	2	Present scenario	$\alpha_{32} = -0.1035$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.3046667$	0.112418
	2	Nothing & equity sharing	$\alpha_{42} = -0.40233$	
	3	45% higher than percent	$\alpha_{43} = 0.0976667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.1953333$	0.066465
	2	Required at the time of family disaster	$\alpha_{52} = 0.222667$	
	3	Required & at the time of business disaster	$\alpha_{53} = -0.0273333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.7285$	0.231674
	2	Any time	$\alpha_{62} = -0.7285$	

~ Sum of ranges of part-worths = 6.289

Relative important of size of the loan & duration = 0.324853

Relative important of requirement for loan = 0.231675

Relative important of enterprise support and loan size increase = 0.032915

Relative important of interest rate = 0.112418

Relative important of micro insurance = 0.066465

Relative important of repayment = 0.231674

Result of conjoint analysis for respondent-84

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.536$	0.305601
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.232$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.768$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.6306667$	0.309585
	2	Social collateral & Information	$\alpha_{22} = -0.69033$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = 0.0596667$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.098$	0.045934
	2	Present scenario	$\alpha_{32} = -0.098$	
Interest rate	1	Present scenario	$\alpha_{41} = -0.036$	0.175768
	2	Nothing & equity sharing	$\alpha_{42} = 0.393$	
	3	45% higher than percent	$\alpha_{43} = -0.357$	
Micro insurance	1	Not required	$\alpha_{51} = -0.036$	0.058589
	2	Required at the time of family disaster	$\alpha_{52} = -0.107$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.143$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.223$	0.104523
	2	Any time	$\alpha_{62} = -0.223$	

~ Sum of ranges of part-worths = 4.266997

Relative important of size of the loan & duration = 0.305601

Relative important of requirement for loan = 0.309585

Relative important of enterprise support and loan size increase = 0.045934

Relative important of interest rate = 0.175768

Relative important of micro insurance = 0.058589

Relative important of repayment = 0.104523

Result of conjoint analysis for respondent-85

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.652$	0.355297
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = -0.799$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 1.451$	
Requirements for loan	1	Nothing	$\alpha_{21} = 1.0146667$	0.278256
	2	Social collateral & Information	$\alpha_{22} = -0.63233$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.3823333$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.136$	0.045954
	2	Present scenario	$\alpha_{32} = -0.136$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.1813333$	0.088191
	2	Nothing & equity sharing	$\alpha_{42} = -0.34067$	
	3	45% higher than percent	$\alpha_{43} = 0.1593333$	
Micro insurance	1	Not required	$\alpha_{51} = -0.3186667$	0.101875
	2	Required at the time of family disaster	$\alpha_{52} = 0.034333$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.2843333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.386$	0.130427
	2	Any time	$\alpha_{62} = -0.386$	

~ Sum of ranges of part-worths = 5.919

Relative important of size of the loan & duration = 0.355297

Relative important of requirement for loan = 0.278256

Relative important of enterprise support and loan size increase = 0.045954

Relative important of interest rate = 0.088191

Relative important of micro insurance = 0.101875

Relative important of repayment = 0.130427

Result of conjoint analysis for respondent-86

Attributes	Level	Description	Utility	Importance
Size of the loan & Duration	1	3000 & 1 year	$\alpha_{11} = -0.964$	0.378318
	2	Need based of the individual & 1.5 yrs	$\alpha_{12} = 0.232$	
	3	Need based of the family & 2yrs	$\alpha_{13} = 0.732$	
Requirements for loan	1	Nothing	$\alpha_{21} = 0.536$	0.207227
	2	Social collateral & Information	$\alpha_{22} = -0.143$	
	3	1 year permanent Res & 1/3 saving of the applied loan	$\alpha_{23} = -0.393$	
Enterprise support & loan size increase	1	Required & continual	$\alpha_{31} = 0.277$	0.123578
	2	Present scenario	$\alpha_{32} = -0.277$	
Interest rate	1	Present scenario	$\alpha_{41} = 0.2026667$	0.095694
	2	Nothing & equity sharing	$\alpha_{42} = -0.22633$	
	3	45% higher than percent	$\alpha_{43} = 0.0236667$	
Micro insurance	1	Not required	$\alpha_{51} = -0.1306667$	0.071604
	2	Required at the time of family disaster	$\alpha_{52} = -0.05967$	
	3	Required & at the time of business disaster	$\alpha_{53} = 0.1903333$	
Repayment	1	Fixed & weekly	$\alpha_{61} = 0.277$	0.123578
	2	Any time	$\alpha_{62} = -0.277$	

~ Sum of ranges of part-worths = 4.482997

Relative important of size of the loan & duration = 0.378318

Relative important of requirement for loan = 0.207227

Relative important of enterprise support and loan size increase = 0.123578

Relative important of interest rate = 0.095694

Relative important of micro insurance = 0.071604

Relative important of repayment = 0.123578

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QUESTIONNAIRE SURVEY ON MICRO CREDIT CLIENT OF SafeSave

Personal Information

1. Name of the respondent (optional):

2. Age:

3. Sex:

1=Male

2=Female

4. Class Passed: 0 = No education, 1 = Class 1 pass, 2 = 1<Class<5,
3 = 5<Class<10, 4 = Class 10, 5 = H.S.C, 6 = BA, 7 = MA & above

Family information

5. Family member:

a. Male

b. Female

6. Information of the family members:

SI	Name	Sex	Occupation	Education	Avg. monthly income	Married/single
1						
2						
3						
4						
		1 = Male 2 = Female	1 = Agriculture, 2 = Business, 3 = Service, 4 = Wage earner, 5 = Others	0 = No education, 1 = Class 1 Pass, 2 = 1<Class<5 3 = 5<Class<10, 4 = Class 10, 5 = H.S.C, 6 = BA, 7 = MA & above		

7. Household owned lands (in dec.): 1 = Agricultural land 2 = Homestead 3 = Others

8. Type of housing: 1 = Pacca, 2 = Made of tin, 3 = Kacha, 4 = Others (Specify)

Introduction to MFIs

9. Information on NGO Involvement

SI	Borrower name	Joining Year	No. Of loans Borrowed	First Loan		Current Loan	
				Amount Asked	Amount Received	Amount Asked	Amount Received
1							
2							

10. Rate the following products based on your likelihood: (on a scale 1-9)

Profile Number 1

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
1	1	2	1	3	2	1

Profile Number 4

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
4	3	2	2	1	1	1

Profile Number 5

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
5	2	3	1	1	3	1

Profile Number 6

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
6	3	1	1	2	1	1

Profile Number 7

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
7	3	3	1	1	2	2

Profile Number 8

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
8	1	3	2	3	1	1

Profile Number 9

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
9	3	1	2	3	3	2

Profile Number 10

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
10	1	1	1	1	1	2

Profile Number 11

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
11	2	1	2	2	2	1

Profile Number 12

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
12	1	1	1	1	1	1

Profile Number 13

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
13	1	1	2	1	2	2

Profile Number 14

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
14	1	2	1	2	3	2

Profile Number 15

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
15	1	1	2	1	3	1

Profile Number 16

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
16	2	2	2	1	1	2

Profile Number 17: SafeSave's product

Card ID	1,2,3(Size of the loan &duration)	1,2,3(requirement for loan)	1,2(Enterprise support & loan size increase)	1,2,3(Interest rate)	1,2,3(Micro insurance)	1,2(Repayment)
16	3000 taka & 1 year	1 year permanent resident & 1/3 rd saving of the applied loan	No	3% declining	No	Any Time