

Metadata for DCA Transactions

This document defines the variables contained in this data set and the limitations (if any) of each.

Limitations of the dataset:

The dataset works at three geographic scales: national, first-administrative unit (or admin1), and “place name”, which is any geographic place that was used to identify the first administrative unit. The data are complete at the national level, but become progressively less so at lower levels. After final processing, the first administrative unit was identified for 74,002 records, or 63 percent of the final dataset.

A full 74 percent of the non-mapped records came from early partnerships in Mexico and Ecuador. An additional 15 percent came from Uganda, Indonesia, and Guatemala. Two percent of the unmatched records came from Peru. Records from Croatia, Jamaica, Guyana, Kenya, Haiti, and the Dominican Republic each represented one percent of the unmapped loans. The remaining three percent of unmatched records were divided among the remaining countries.

While the country level data are 100% accurate, the finer resolution geographic scales change in accuracy depending upon the method of processing: crowdsourcing or automated computer script. The automated script compared text information in a free form field and matched that text to the National Geospatial Intelligence Agency’s GEOnet Names Server (<http://earth-info.nga.mil/gns/html/>) where possible. The script filtered results based on the country but simply selected the first known match. The following variables are 85% accurate if processed by crowdsourcing (variable Crowd=1) and 64% accurate if automated (variable Crowd=0): Adm1Name, ADMIN_1_NA, Admin1 Code, Place Name, Lat_PlaceName, Lon_PlaceName, IATI_code.

Variables

Guarantee Number: Each of USAID’s active and expired Development Credit Authority guarantees are listed by a guarantee number. Guarantee numbers with letters after the number mean that multiple bank partners participated in one guarantee agreement. While USAID traditionally signs guarantee agreements with only one financial partner, USAID sometimes works with multiple partners to spur competition and increase guarantee utilization. To learn more information about the guarantee associated with each guarantee number, the public can view the Development Credit Authority’s previously released dataset of guarantee utilization and claims.

Transaction ID: Each loan under every guarantee is given a unique transaction ID number, in order to distinguish it from other loans.

Country: Name of the country (English transliteration). While USAID typically establishes guarantees within one country, USAID has at times established worldwide guarantees for use within all developing countries, or within certain target countries.

Loan Amount (USD): This column represents each loan in U.S. dollars. While USAID guarantees loans in either U.S. dollars or in local currency, the data was released using all U.S. dollars to make the data easier to compare. Loan amounts vary from small numbers for microfinance to larger

amounts for medium-sized enterprises.

Currency of Loan: USAID is able to guarantee loans in either USD or local currency. Though all loan amounts are listed in USD, this column explains if the loan was given to the entrepreneur in local currency or in dollars.

Loan Start Date: The start date is the date that the entrepreneur was granted his/her loan from the private financial institution.

Loan End Date: The end date is the date that the entrepreneur had to pay back his/her loan.

Business Sector: USAID will only enact guarantees for sectors that align with U.S. development priorities and for which there are current gaps in local financing. A business may be able to be defined in more than one sector, for example, a small clinic may be in both the health and microenterprise sectors. The map details the primary sector for each loan as determined by USAID's financial partners.

- *Agriculture:* Borrowers include, but are not limited to: farmers; producer organizations and associations; input suppliers; energy and fuel distributors; transporters; bulkers; warehouse owners; post-harvest produce handlers; cold chain agents; and processors.
- *Construction:* Borrowers are directly or indirectly involved in the construction sector. This includes, but is not limited to: the building, design, engineering, and renovation of spaces to be used for commercial, industrial, or residential purposes.
- *Energy:* Borrowers are directly or indirectly linked to the energy sector. This includes, but is not limited to: solar, hydroelectric, wind, biofuel, biomass, petroleum, coal and other forms of power generation.
- *Fisheries/Aquaculture:* Borrowers are directly or indirectly involved in the farming of fish, crustaceans, and aquatic plants.
- *Forestry:* Borrowers are directly or indirectly involved in the conservation, management, use, or creation of forests and their associated resources.
- *Health:* Borrowers are directly or indirectly involved in the prevention or treatment of illness or disease. This includes, but is not limited to: private hospitals, clinics, pharmacies, medical stores, diagnostic laboratories, medical training schools, health care workers, and health insurance providers.
- *Housing:* Borrowers are directly or indirectly involved in the housing sector. This includes, but is not limited to: the purchase, refinancing, renovation, construction, sale, development of infrastructure, and rental of spaces or land to be used for accommodation purposes.
- *Information & Communication Technologies (ICT):* Borrowers are directly or indirectly linked to the provision of information technology. This includes, but is not limited to: mobile technology; computing and internet; television; and radio.
- *Infrastructure:* Borrowers are directly or indirectly involved in the infrastructure sector. This includes, but is not limited to: the construction, maintenance, renovation, design, or management of transportation systems (including roads, rail, waterways, and air transport), water supply, electricity, and sanitation systems.
- *Manufacturing:* Borrowers are directly or indirectly involved in the production of goods (especially the transformation of products from raw materials to finished goods) for consumption or commercial purposes. This can include small scale manufacturing, i.e.

handicrafts or large scale industrial manufacturing, which produces many products for distribution, often in factories.

- *Trade/Commerce*: Borrowers are directly or indirectly involved in the sale of goods across various sectors (i.e. supermarkets, boutiques, shops).
- *Transportation*: Borrowers are directly or indirectly involved in the commercial transportation of goods or people by road, air, train or water. This includes, but is not limited to: taxi operators, ferries, shipping companies, and road maintenance.
- *Tourism*: Borrowers are directly or indirectly involved in the provision of goods or services specifically targeting recreational and leisure travelers. This includes, but is not limited to: hotels, tour operators, souvenir shops, museums, and artists.
- *Education*: Borrowers are directly or indirectly involved in primary, secondary, or post-secondary academic or vocational training. This includes, but is not limited to: private schools, medical training centers, workforce development centers, and apprentice schools.

Business Size: While USAID did not include business size in the released map, the released dataset includes the size of each entrepreneur's business at the time that the entrepreneur qualified for the loan. USAID collects information about the business size of certain borrowers at the end of the guarantee through its evaluations of expired guarantees. Evaluations are available on the fourth tab of the map. USAID does not have additional reporting requirements for its financial partners in order to limit the bureaucratic burden and cost of working with USAID.

Woman Owned: Since 2008 USAID has been tracking certain development indicators, including gender. "True" means that the loan was given to a female entrepreneur and "false" means it was given to a male entrepreneur.

First Time Borrower: In 2008 USAID also started collecting information on first-time borrowers. True means that the loan was given to an individual who has never received a loan before from that specific financial institution. There is no way to verify if the borrower has been given a loan previously by another financial institution as credit bureaus are lacking in many developing countries. False means the individual received loans previously from that financial institution. Even if the entrepreneur received a loan before, the guarantee likely helped the entrepreneur access a longer term loan, a larger loan, or qualify for a loan with less collateral required.

Admin1 Name: This is the known name (English transliteration) of the Admin unit. Note that administrative units can and do change: this list is the most accurate information that was available to us in May 2012.

Admin1 Code: The code used to map Admin1 units. The large majority of these are commonly known as "FIPS" codes, although this term has since been retired. Most of these codes can be located using NGA GEONet Names Server (<http://earth-info.nga.mil/gns/html/gazetteers2.html>). Where codes could not be identified we have generated unique codes. Specifically in South Sudan where the following codes were generated for the Province level: 01=Central Equatoria, 02=Eastern Equatoria, 03=Jonglei, 04=Lakes, 05=Northern Bahr el Ghazal, 06=Southern Darfur, 07=Unity, 08=Upper Nile, 09=Warrap, 10=Western Bahr el Ghazal, 11=Western Equatoria. In Sudan the following codes were generated: Sued=Central Darfur and Sued=Eastern Darfur.

Place Name: Any geographic place at the sub-national level that was used to identify the Admin1. Generally a populated place or administrative unit, but sometimes these may reference other landmarks.

Lat_PlaceName: Latitude for the geographic center (centroid) of the place name if available.

Lon_PlaceName: Longitude for the geographic center (centroid) of the place name if available.

LAT_Admin1 (IATI): Latitude for the geographic center (centroid) of the Admin1: generated for IATI compliance so that all records with usable Admin1 codes could be viewed at the same geographic scale.

LON_Admin1 (IATI): Longitude for the geographic center (centroid) of the Admin1: generated for IATI compliance so that all records with usable Admin1 codes could be viewed at the same geographic scale.

IATI_code: International Aid Transparency Initiative Precision code. This code is for the highest level of precision for the record. Some records have multiple resolutions. A value of "2" denotes a location that is "near", in the "area" of, or up to 25 km away from an exact location and specifically refers to the value of the "Lat_PlaceName" and "Lon_PlaceName" variables. A value of "4" denotes a location that is, or lies in, a first order administrative division (Admin1), such as a province, state or governorate and specifically refers to the "LAT_Admin1 (IATI)" and "LON_Admin1 (IATI)" variables. A value of "9" denotes locations that are either unclear or at the country level. This includes geographic record in the data that was not usable. Specifically, there are several automated records that contain place names and associated latitude and longitude, however, the automated process paired these with incorrect or unusable Admin 1 codes. We have done our best to choose the appropriate IATI codes despite some subjectivity in the precision codes themselves.

Crowd: A value of "1" indicates that the sub-national location variables were processed using crowdsourcing. A value of "0" indicates that the sub-national location variables were processed using automated computer script as described in the metadata.