

SOC 103 M

Coding

Why code?

- What is a code (in NVIVO 'node'):
 - Tag to assign meaning to information (text)
- 1. To reduce information
- 2. To make it easier to retrieve information
- 3. To make linkages
- 4. To add meaning to text
- 5. To develop generalizations
- Etic vs. Emic codes
- Etic – outsider, the researcher's social scientific ideas, meanings
- Emic – insider, the actors own ideas, meanings

Types of Codes

- 1. Descriptive codes
- 2. Interpretative codes
- 3. Formal codes
- 4. Pattern codes

Descriptive Codes

- They simply summarize the topic:
- Text
- Vietcom Bank (Vietnam)
- ***They (Vietcom Bank) have a few unsecured cards. They don't have a consistent procedure. It depends on the director of the branch. It is a qualitative and not quantitative analysis. The decision is based on the position of the applicant. Senior manager in a big corporation, manager in the dept. of govt., ministry, customer with long standing relationship with the bank. They are starting to set up directives for personal loans.***
- Descriptive codes:
 - Decision making
 - Credit assessment

Interpretative Codes

- They interpret text
- Vietcom Bank (Vietnam)
- ***They have a few unsecured cards. They don't have a consistent procedure. It depends on the director of the branch. It is a qualitative and not quantitative analysis. The decision is based on the position of the applicant. Senior manager in a big corporation, manager in the dept. of govt., ministry, customer with long standing relationship with the bank. They are starting to set up directives for personal loans.***
- Interpretative codes:
 - Opportunity for corruption
 - Discretion

Formal Codes

- Formal coding refers not to the content but describes a general aspect of social life represented by the text:
- Vietcom Bank (Vietnam)
- ***They have a few unsecured cards. They don't have a consistent procedure. It depends on the director of the branch. It is a qualitative and not quantitative analysis. The decision is based on the position of the applicant. Senior manager in a big corporation, manager in the dept. of govt., ministry, customer with long standing relationship with the bank. They are starting to set up directives for personal loans.***
- Formal code:
 - Process sequence of events
 - Strategy ways of accomplishing things

Examples of other formal codes:

Setting/context	general info on surroundings
Definition of the situation	how people define, frame situations
Evaluation	people's opinions
Activities	regularly occurring kinds of behavior
Events	important, infrequent happening
Relationships and social structure	social networks, personal connections,
Roles	stable social position
Power	

Pattern Codes

- Pattern codes refer to emerging themes, motifs, causal linkages or patterns.
- Vietcom Bank (Vietnam)
They have a few unsecured cards. They don't have a consistent procedure. It depends on the director of the branch. It is a qualitative and not quantitative analysis. The decision is based on the position of the applicant. Senior manager in a big corporation, manager in the dept. of govt., ministry, customer with long standing relationship with the bank. They are starting to set up directives for personal loans.
- Biochim Bank (Bulgaria)
- *They do not do any specific screening. They set some general rules (see above) if you fit these requirements, you will get it. "You have the money of the customer in the bank to give him a charge card." Have you ever turned down anyone? There was once a company which applied for a business card and it was internally checked and this company seemed "collusive." They turned them down.*
- Pattern: Use of organizations to make borrowers safe.
- Pattern code:
 - organization

How to code

- Strategies:
- 1. “Start list”
 - A dozen to 50-60 codes upfront
 - Codes are derived from theory
 - The “start list” will change later
- 2. Inductive coding
 - Code as you go
 - Code everything immediately

Start list for credit card project

- Hypothesis #1
- *Rational, formal calculation (credit scoring)* is possible only if certain institutions are present.
- Hypothesis #2
- *Institutions* are necessary for getting the right data by creating *standardized information*.
- Hypothesis #3
- *Institutions* are necessary for *accumulating information*.
- Hypothesis #4
- *Institutions* are necessary to create *predictability* and *stability* in society/economy.

Start list:

Calculation;

rational,
formal

Institutions

Institutional functions:

standardized information
accumulation of information
predictability
social stability

Additional items (key theoretical phrases):

uncertainty
risk
probability
screening
sanctioning