

Micro-Enterprise Study – Follow-Up Questionnaire diary

Impormasyon tungkol sa Respondent	
1. ID Number:	
2. Pangalan: <i>First Name:</i>	
3. Apelyido: <i>Last Name:</i>	
4. Tirahan: <i>Address:</i>	
5. Numero ng Telepono/Cellphone: <i>Landline/Cellphone No.:</i>	

6. ID ng Interviewer: <i>Interviewer ID</i>	7. Petsa ng Pagbisita: <i>Date of Visit</i> (Buwan/Araw/Taon) (MM/DD/YY)	8. Resulta ng Pagbisita:	9. Simula ng oras ng Interview <i>Start Time:</i> (Oras/Minuto) (HH:MM) → A.1
		1. Nagsimula ang pagtatanong mula sa simula <i>Questionnaire begun from beginning</i> 2. Nagpatuloy ang pagtatanong <i>Questionnaire continued</i> 3. Hindi makita ang respondent → 10 <i>Respondent not found → 10</i> 4. Ni-rescheduled ang interview o panayam → sunod na pagbisita <i>Interview rescheduled → next "Visit"</i> 5. Tumanggi ang respondent → 12 <i>Respondent refused → 12</i>	
Pagbisita 1	/ /		:
Pagbisita 2	/ /		:
Pagbisita 3	/ /		:
Pagbisita 4	/ /		:
Pagbisita 5	/ /		:
Pagbisita 6	/ /		:
Pagbisita 7	/ /		:
Pagbisita 8	/ /		:

10. (Ipaliwanag ng detalye kung bakit wala ang respondent:) <i>(Describe reason why not found in detail:)</i>	
Pagbisita 1 <i>Visit 1</i>	
Pagbisita 2 <i>Visit 2</i>	
Pagbisita 3 <i>Visit 3</i>	
Pagbisita 4 <i>Visit 4</i>	→ 11 (if 4 attempts made and respondent still not found)

11. Kung hindi natagpuan ang respondent, natagpuan ba ang lugar ng negosyo? <i>(Even though the respondent was not found, were you able to locate the respondent's business?)</i>	
1. Oo → A.1	Yes → A.1
2. Hindi → WAKAS	No → END

12.. **(Kung ang respondent ay hindi nais na mainterbyu: isulat ang lahat ng dahilan ng respondent sa ibaba:)**
(If the targeted respondent refuses the interview, write all of the reasons given below:)

Panimula at Katibayan ng Pagpayag
Introduction and Consent Form

(Basahin ang mga sumusunod sa respondent bago magtanong)
(Read to the respondent before asking questions. **Ask the respondent to confirm the following...**)

Ako ay kusang loob na nakikilahok sa pag-aaral na ito na isinasagawa ng IPA at De La Salle University tungkol sa maliliit na negosyo sa Metro Manila at ilang karatig pook.
I am willingly participating in this activity of IPA and De La Salle University about small businesses in Metro Manila and surrounding areas.

Nauunawaan ko na ang pag-aaral na ito ay isinasagawa ng mga propesor sa unibersidad at ito ay hindi nauugnay sa anumang pribadong interes, pamamahala ng buwis, o anumang ahensya ng gobyerno ng Pilipinas.
I understand that this research project is run by university professors and that it is not related to any private interest, the tax administration, or any body of the Philippines government.

Nauunawaan ko na ang impormasyon na ibabahagi ko sa pag-aaral na ito ay kompidensyal at ang aking pangalan ay hindi kailanman babanggitin sa anumang ulat o report na ilalabas ng pag-aaral na ito.
I understand that the information I provide is strictly confidential, and that my name will not be included in any report of the study.

Nauunawaan at sumasang-ayon ako na ang mga impormasyong ibibigay ko ay gagamitin lamang para sa mga siyentipikong pag-aaral, kung saan ang resulta ay gagamitin para sa pagpapahusay ng mga patakarang nauukol sa mga maliliit na negosyo.
I agree that the data I am providing will be used only for scientific studies, results of which may be used for policy improvements regarding small businesses.

Ang ibibigay kong impormasyon ay tunay at totoo.
I will be providing truthful information.

Pirma sa ibabaw ng Pangalan
Signature over printed name

Section A. Pangalan ng Sambahayan
Household Names Roster

Ngayon, nais kong ipaliwanag ang ibig sabihin ng “sambahayan”. Ang “sambahayan” ay tumutukoy sa lahat ng tao ng magkakasamang nakatira sa loob ng **15 araw hanggang 12 buwan**, kung saan iisa ang pinagmumulan ng pagkain o nakikibahagi o may komon na pinagkukunan. Sa madaling salita, ang sambahayan ay bumubuo sa mga taong iisa ang pinaggagalingan ng pagkain. Hindi ito tumutukoy sa anumang pisikal na estado ng pamumuhay.

*Now I would like to introduce the definition of the "household." By "household" I mean all of the people that lived together **at least 15 days in the last year**, shared food from a common source, and either contributed to or took from a common resource pool. In other words, a household includes all the people who live together and eat from the same pot. It does not refer to the physical structure in which you live.*

		HH 1 (Respondent)	HH 2	HH 3	HH 4	HH 5	HH 6
A.1	Anu-ano ang pangalan ng miyembro ng sambahayan? (Isama ang miyembro na umalis at dumating noong nakaraang 12 buwan .) <i>What are the household members' names? (Include those that have moved in or out during the past 12 months.)</i>	Respondent					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
<i>If more than 6 household members, use supplemental "Household Members" page.</i>							
A.2	Ang [miyembro] ba ay lalaki o babae? <i>Is [HH member] a male or female?</i>						
	1. Lalaki <i>Male</i>	1	1	1	1	1	1
	2. Babae <i>Female</i>	2	2	2	2	2	2
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
A.3	Ilang taon na ang [miyembro] sa ngayon? <i>How old is [HH member] right now?</i>						
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
A.4	Sino ang puno ng sambahayan? (Lagyan ng tsek ang angkop na kahon sa kanan.) <i>Who is the head of the household? (Place a check in a box to the right)</i>						
A.5	Ano ang relasyon ng [miyembro] sa puno ng sambahayan? <i>What is [HH member's] relation to [head of the household]?</i>						
	1. Asawa (kasal) <i>Spouse (married)</i>	1	1	1	1	1	1
	2. Partner (hindi kasal) <i>Partner (unmarried)</i>	2	2	2	2	2	2
	3. Anak <i>Son or daughter</i>	3	3	3	3	3	3
	4. Magulang <i>Father or mother</i>	4	4	4	4	4	4
	5. Kapatid <i>Brother or sister</i>	5	5	5	5	5	5
	6. Apo <i>Grandchild</i>	6	6	6	6	6	6
	7. Lolo / Lola <i>Grandparent</i>	7	7	7	7	7	7
	8. Partidos ng asawa <i>In-law</i>	8	8	8	8	8	8
	9. Pinsan <i>Cousin</i>	9	9	9	9	9	9
	10. Pamangkin <i>Nephew or niece</i>	10	10	10	10	10	10
	11. Kasambahay/yaya <i>Domestic help/Nanny</i>	11	11	11	11	11	11
	12. Nangungupahan <i>Renter / lodger</i>	12	12	12	12	12	12
	13. Kaibigan <i>Friend</i>	13	13	13	13	13	13
	14. Ibang pamilya <i>Other family</i>	14	14	14	14	14	14
	15. Ibang hindi kapamilya <i>Other non-family</i>	15	15	15	15	15	15
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999

		HH 1 (Respondent)	HH 2	HH 3	HH 4	HH 5	HH 6
A.6	Ano ang estadong sibil ng [miyembro]? What is [HH member's] marital status?						
	1. Dalaga/Binata na hindi kasal	Single / Never married	1	1	1	1	1
	2. Kasal at kasama ang asawa	Married & living w/ partner	2	2	2	2	2
	3. Kasal ngunit di kasama ang asawa	Not living w/ partner, but married	3	3	3	3	3
	4. Kasama ang partner ngunit hindi kasal	Living w/ partner, but not married	4	4	4	4	4
	5. Balo	Widowed	5	5	5	5	5
	6. Hiwalay	Separated / Divorced	6	6	6	6	6
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
A.7	Ano ang pinakamataas na edukasyon na natapos ng [miyembro]? What is the maximum education level that [HH member] has completed?						
	1. Hindi nakapag-aral	No school or education	1	1	1	1	1
	2. Kinder/Prep	Preschool/Kindergarten	2		2	2	2
	3. Elementarya	Grade school	3	3	3	3	3
	4. Sekondarya	High school	4	4	4	4	4
	5. Technician / Bokasyonal	Technician / vocational	5	5	5	5	5
	6. Kolehiyo	College / university	6	6	6	6	6
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
A.8	Ano ang estado sa trabaho ng [miyembro]? (Kung ang miyembro ay nag-aaral at nagtatrabaho, piliin ang trabaho. Kung ang miyembro ay may mahigit sa isang trabaho, pillian ang trabaho kung saan may marami ang oras na kanyang ginugugol dito.) What is [HH member's] occupational status (If HH member is a student and employed, choose employed. If HH member has multiple forms of employment, choose the type of employment on which the HH member spends the most working hours.)						
	1. Sanggol / kinder	Baby / pre-school	1	1	1	1	1
	2. Estudyante	Student	2	2	2	2	2
	3. Regular na empleyado	Regularly employed	3	3	3	3	3
	4. OFW	Overseas foreign worker	4	4	4	4	4
	5. Walang-amo / Nagtatrabaho sa negosyo ng pamilya	Self-employed / works in family business	5	5	5	5	5
	6. Kaswal / Part-time	Casual / part-time	6	6	6	6	6
	7. On the job training	On the job training	7	7	7	7	7
	8. Walang trabaho	Unemployed	8	8	8	8	8
	9. Retiro / Pensiyonado	Retired / pensioner	9	9	9	9	9
	10. Maybahay	Housewife / child-rearing	10	10	10	10	10
	11. May kapansanan	Disabled	11	11	11	11	11
	12. Bilanggo	In Prison	12	12	12	12	12
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
A.9	Ang [miyembro] ba ay miyembro na ng sambahayan sa nakaraang 12 buwan? Was [HH member] a member of this household 12 months ago?						
	1. Oo → A.11	Yes → A.11	1	1	1	1	1
	2. Hindi	No	2	2	2	2	2
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999

		HH 1 (Respondent)	HH 2	HH 3	HH 4	HH 5	HH 6
A.10	Kailan naging bahagi ng sambahayan ang [miyembro]? <i>When did [HH member] become a part of the household?</i>	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec
A.11	Ang [miyembro] ba ay umalis sa sambahayan o lumipat ng ibang sambahayan sa nakaraang 12 buwan ? <i>Did [HH member] move out of the household in the last 12 months?</i>	1. Oo Yes 2. Hindi → B.1 No → B.1 998. Ayaw sagutin Refuse 999. Hindi alam Don't know	1 2 998 999	1 2 998 999	1 2 998 999	1 2 998 999	1 2 998 999
A.12	Kailan umalis sa sambahayan o lumipat ng ibang sambahayan ang [miyembro]? <i>When did [HH member] move out of the household?</i>	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	2006 2007 2008 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec

Section B. **Pagkakasakit** **Sickness**

		HH 1 (Respondent)	HH 2	HH 3	HH 4	HH 5	HH 6
B.1	Ilang araw lumiban sa eskwela o trabaho ang [miyembro] ng dahil sa sakit sa nakaraang buwan ? <i>How many days of work or school, if any, did [HH member] miss due to the illness in the past month?</i>	998 999	998 999	998 999	998 999	998 999	998 999
B.2	Sa nakaraang 12 buwan , ikaw ba o sinuman sa miyembro ng sambahayan ay nagdesisyon na hindi na kumonsulta sa doctor o kahit anong pagamutan dahil sa kakulangan sa pera? <i>In the past 12 months, did you or a household member ever decide not to go to the doctor or seek medical treatment because of financial constraints.</i>	1. Oo Yes 2. Hindi No 998. Ayaw sagutin Refuse 999. Hindi alam Don't know				1 2 998 999	

Section C. Perang Padala
Remittances

Ngayon, nais kong malaman ang tungkol sa perang padala. **Ang perang padala ay tumutukoy sa lahat ng kontribusyon, pera o anumang bagay na ipinadala o natanggap ng sambahayan na ito mula sa ibang tao.** Tinutukoy lamang nito ang mga kontribusyon na nagmula sa mga kakilala ng sinuman sa sambahayan. Hindi kasama ang pera na inilaan o natanggap na donasyon sa kawang-gawa, sa simbahan o ang pera na nagmula sa sweepstakes.

Now, I will ask you about remittances. **We call "remittances" all the money or in-kind contributions that this household sends to, or receives from, people outside of this household.** However, this only includes exchanges with people that this household knows. This does not include money donated to charity or the church. And this does not include money received from sweepstakes.

C.1	Sa nakaraang 12 buwan , nakatanggap ba ang sambahayan ng perang padala? <i>In the last 12 months, did this household receive any remittances?</i>		
	1. Oo	Yes	1
	2. Hindi → C.4	No → C.4	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
C.2	Magkano ang kabuuang halaga na natanggap? <i>How much was received in total?</i>		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
C.3	Ang perang padala ba na ito ay regular, iregular, o minsanan na natatanggap? <i>Are these remittances received regularly or irregularly, or was this a one-time thing?</i>		
	1. Regular	Regularly	1
	2. Iregular	Irregularly	2
	3. Minsanan	One-time	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
C.4	Sa nakaraang 12 buwan , ang sambahayan ba ay nagpadala ng perang padala? <i>In the last 12 months, did this household send any remittances?</i>		
	1. Oo	Yes	1
	2. Hindi → D.1	No → D.1	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
C.5	Magkano ang kabuuang halaga ng ipinadala? <i>How much was sent in total?</i>		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
C.6	Ang perang padala ba na ito ay regular, iregular, o minsanan na ipinapadala? <i>Are these remittances sent regularly or irregularly, or was this a one-time thing?</i>		
	1. Regular	Regularly	1
	2. Iregular	Irregularly	2
	3. Minsanan	One-time	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

Section D. Kwalidad ng Konsumo sa Pagkain
Food Consumption Quality

D.1	Kumpara sa nakaraang 12 buwan ng pagkonsumo sa pagkain, masasabi mo ba na ang sambahayan ay may maayos, medyo maayos, pareho, medyo hindi maayos, o hindi maayos na konsumo sa pagkain? <i>Compared to your household's food consumption from 12 months ago, would you say that the members of your household eat much better, somewhat better, about the same, somewhat worse, or much worse?</i>		
	1. Maayos	Much better	1
	2. Medyo maayos	Somewhat better	2
	3. Pareho	About the same	3
	4. Medyo hindi maayos	Somewhat worse	4
	5. Hindi maayos	Much worse	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

D.2	Kumpara sa nakaraang 12 buwan na konsumo sa alak at sigarilyo, masasabi mo ba na ang konsumo ng sambahayan ay tumaas, bahagyang tumaas, walang pinagbago, bahagyang bumaba, bumaba? <i>Compared to your household's alcohol and tobacco consumption from 12 months ago, would you say that your household's consumption has increased a lot, increased a little, stayed the same, decreased a little, or decreased a lot?</i>		
	1. Tumaas	<i>Increased a lot</i>	1
	2. Bahagyang tumaas	<i>Increased a little</i>	2
	3. Walang pinagbago	<i>Stayed the same</i>	3
	4. Bahagyang bumaba	<i>Decreased a little</i>	4
	5. Bumaba	<i>Decreased a lot</i>	5
	6. Hindi akma; hindi gumamit ng alak o sigarilyo sa nakaraang 12 buwan	<i>Not applicable; have not used alcohol or tobacco in past year</i>	6
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
D.3	Sa nakaraang buwan , ilang gabi bang sinumang miyembro ng sambahayan ang nakaranas ng gutom dahil sa hirap ng buhay? <i>During the last month, how many nights did a member of your household experience hunger because of financial difficulty?</i>		
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
D.4	Para sa surveyor: Sa inyong palagay, naibigay ba ng respondent ang tamang sagot para sa katanungan sa D.3? To the Surveyor: According to your judgement, did it appear the respondent was giving you accurate information on question D.3?		
	1. Oo	<i>Yes</i>	1
	2. Hindi	<i>No</i>	2

Section E. Gasturin para sa kasiguruhan Insurance Spending

E.1	Mayroon bang miyembro na may segurong pangkalusugan, kabilang ang: Phil-Health, Pribadong Health Maintenance Organization (HMO) o iba pa? (Bilugan ang lahat ng angkop na sagot. Kung walang angkop na sagot, pumunta sa E.4.) <i>Does any member of your household have any type of health insurance, including: Phil-Health, Private Health Maintenance Organization (HMO) or others? (Circle all that apply. Skip to E.4 if none)</i>			
	1. Phil-Health	<i>Phil-Health</i>	Yes	No Ref DK
	2. Pribado HMO	<i>Private HMO</i>	Yes	No Ref DK
	3. Iba pa	<i>Other (Specify)</i>	Yes	No Ref DK
E.2	Mayroon bang miyembro ng sambahayan na gumamit ng segurong pangkalusugan sa nakaraang 12 buwan ? <i>Have any members of your household utilized the health insurance in the past 12 months?</i>			
	1. Phil-Health	<i>Phil-Health</i>	Yes	No Ref DK
	2. Pribado HMO	<i>Private HMO</i>	Yes	No Ref DK
	3. Iba pa	<i>Other</i>	Yes	No Ref DK
E.3	Sa nakaraang buwan , magkano ang ginasta sa segurong pangkalusugan? <i>In the past month, how much money did your household spend on health insurance policies?</i>			
	998. Ayaw sagutin	<i>Refuse</i>		998
	999. Hindi alam	<i>Don't know</i>		999
E.4	May miyembro ba ng sambahayan ang may segurong pambuhay, seguro sa sunog, segurong pambahay, segurong pangnegosyo, segurong pangkotse, o iba pang uri ng pribadong segurong pang-ari-arian? (Kung walang angkop na sagot, pumunta sa F.1) <i>Does any member of your household have life insurance, fire insurance, home insurance, business insurance, car insurance, or any other type of private property insurance? (Skip to F.1 if none)</i>			
	1. Segurong pambuhay	<i>Life insurance</i>	Yes	No Ref DK
	2. Seguro sa sunog	<i>Fire insurance</i>	Yes	No Ref DK
	3. Segurong pambahay	<i>Home Insurance</i>	Yes	No Ref DK
	4. Segurong pangnegosyo	<i>Business Insurance</i>	Yes	No Ref DK
	5. Pribadong segurong pang-ari-arian	<i>Private Property Insurance</i>	Yes	No Ref DK
	6. Segurong pangkotse	<i>Car Insurance</i>	Yes	No Ref DK
	7. Iba pa	<i>Other (Specify)</i>	Yes	No Ref DK
E.5	Sa nakaraang buwan , magkano ang ginasta sa segurong pambuhay, seguro sa sunog, segurong pambahay, segurong pangnegosyo, segurong pangkotse, o iba pang uri ng pribadong segurong pang-ari-arian? <i>In the past month, how much money did your household spend on life, fire, home, business, car, private property, or any other type of insurance?</i>			
	998. Ayaw sagutin	<i>Refuse</i>		998
	999. Hindi alam	<i>Don't know</i>		999

F.1	Sa nakaraang 12 buwan , masasabi ba na ang personal mong paggastos ay sumobra sa iyong kita, katumbas ng kita o mas mababa sa kita? Hindi kabilang ang mga ginasta sa pamumuhunan o pangangapital. Kung nagbabayad ng utang, ibilang ito bilang paggastos na mas mababa sa kita. <i>Over the past 12 months, would you say that your personal spending exceeded your income, that it was about the same as your income, or that you spent less than your income? If you have made investments, do not include these as spending. If you are repaying any loans, treat this as spending less than income.</i>			
	1.	Paggastos na sumobra sa kita	<i>Spending exceeded income</i>	1
	2.	Paggastos na katumbas ng kita	<i>Spending equaled income</i>	2
	3.	Paggastos na mababa sa kita	<i>Spending was less than income</i>	3
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999
F.2	Sa nakaraang buwan , magkano ang nagastos ng sambahayan sa pagkain ? Ito ay tumutukoy sa kabuuang nagastos sa pagkain at hindi lamang ang nagastos sa groserya. <i>In the past month, how much money did your household spend on food purchased in the market place or at grocery stores? This is not necessarily your entire grocery bill. This is just the total amount spent on just food purchased.</i>			
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999
F.3	Sa nakaraang buwan , magkano ang halaga na nakuha sa mga pagkaing galing sa sambahayan? Kabilang dito ang mga pananim na inani o mga hayop na inalagaan ng sambahayan? <i>In the past month, what is the value of food produced in the household? This includes crops that were grown, or livestock raised, by the household.</i>			
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999
F.4	Sa nakaraang buwan , magkano ang halaga na natanggap na pagkain bilang regalo o mga padala para sa sambahayan? Kabilang dito ang mga pagkaing de lata na natanggap mula sa mga kamag-anak sa ibang bansa o mga pasalubong mula sa mga kamag-anak na nagmula sa probinsya? <i>In the past month, what is the value of food received as gifts or remittances to the household? This includes food such as canned goods received from relatives abroad, or 'pasalubong' from relatives in the provinces.</i>			
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999
F.5	Sa nakaraang buwan , magkano ang halaga ng pagkain na naibigay o nagastos ng amo sa sinumang miyembro ng sambahayan? Kabilang dito ang mga libreng pagkain sa labas o restaurant? <i>In the past month, what is the value of food received from employers as in-kind pay to members of the household? This includes food such as free lunch received on the job.</i>			
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999
F.6	Magkano ang kabuuang benta at sweldo (kabilang dito ang mga padala) ng sambahayan sa nakaraang buwan ? <i>How much was the total income (including remittances) earned by your household in the past month (gross calculation before expenses)?</i>			
	998.	Ayaw sagutin	<i>Refuse</i>	998
	999.	Hindi alam	<i>Don't know</i>	999

SEKSYON SA NEGOSYO**BUSINESS SECTION****SectionG. Benta, Kita at Gastusin****Business Income, Expenses, and Profits**

Ang lahat ng mga katanungan ay tumutukoy **sa iyo at sa mga miyembro ng inyong kasambahay.**

*All of the questions in this survey refer to **you and the members of your household.***

G.1.	Ilan po ba ang negosyong pag-aari o pinamamahalaan ng sinuman sa inyong kasambahay? Maari po bang ilista natin ang kanilang mga pangalan at ang negosyong pinamamahalaan nila upang maging madali po ang pagtukoy sa bawat isa sa kanila. (Bayaang ang respondent ang tumukoy kung anu-ano ang mga negosyong ito) <i>How many businesses do people in your household currently own or manage? Let's agree on a name for each business, to make it easier to refer to each of them:</i> <i>(Let the respondent decide what constitutes a separate business.)</i>				
a.	Negosyo 1	Business 1	b.	Negosyo 2	Business 2
c.	Negosyo 3	Business 3	d.	Negosyo 4	Business 4
G.2.	Mangyaring ilarawan po ninyo ang mga gawain at katangian ng bawat negosyo <i>Please provide a brief description of the activities of each business:</i>				
a.	Negosyo 1 Business 1				
b.	Negosyo 2 Business 2				
c.	Negosyo 3 Business 3				
d.	Negosyo 4 Business 4				

Benta Sales

G.3	Magkano ang <u>kabuuang benta ng negosyo</u> noong nakaraang buwan? <i>How much were the gross sales in each business for the past month?</i>			
	Negosyo 1	Negosyo 2	Negosyo 3	Negosyo 4

G.4 Magkano ang ginasta ng bawat negosyo sa mga **gastusing pangnegosyo** sa nakaraang buwan? (Ang mga impormasyon sa ari-arian ay hindi itatala sa seksyon na ito.)

How much did each business spend on each of the following categories of **business expenses** during the past month? ('Assets' information will not be recorded in this section.)

	Negosyo 1	Negosyo 2	Negosyo 3	Negosyo 4
Imbentaryo – pagbili ng mga kagamitan para sa negosyo at mga paninda <i>Inventory – purchase of materials and items for resale</i>				
Bayarin sa kuryente, tubig, gas, telepono, at iba pa. <i>Bills for electricity, water, gas, telephone, etc.</i>				
Sweldo para sa mga helper <i>Wages and salaries for helpers</i>				
Renta para sa makinarya at mga kagamitan <i>Rent for machinery and equipment</i>				
Renta para sa gusali at lupa <i>Rent for building and land</i>				
Buwis <i>Taxes</i>				
Pagpapaayos <i>Maintenance and general repairs</i>				
Gastusin sa transportasyon na may kaugnayan sa negosyo <i>Business-related transportation</i>				
Iba pang gastusin <i>Other expenses (examples: business permits/licenses)</i>				

Halagang Ibinenta

Mark-up

Piliin lamang ang ISA sa ibaba:

- Itanong ang G5 kung ang negosyo ay isang uri ng nagtitingi (halimbawa ang sari-sari store, tindahan ng cellphone, botika, ukay-ukay)
- Itanong ang G6. kung ang negosyo ay isang uri ng pagawaan (halimbawa ang pagawaan ng damit o sapatos)
- Itanong ang G7. kung ang negosyo ay isang uri na nagbibigay ng serbisyo (halimbawa ang carinderia, labahan, nagkukumpuni, computer/internet rental, parlor)

Select only ONE of the following:

- Go to G.5 if the business is a retailer (examples: sari-sari store, cell phone store, drugstore/pharmacy, ukay-ukay)
- Go to G.6 if the business is a manufacturer (examples: garments/shoe maker)
- Go to G.7 if the business is a service provider (examples: carinderia, laundry, auto repair shop, computer/internet café, parlor)

G.5	Ikonsider ang pinakamahalagang produkto para sa iyo. Kung bibili ka ng 100 pisong halaga ng produktong ito, magkano ang karaniwang kikitain mo sa pagbenta ng produktong ito? <i>Consider the most important item for sale in the business. If the business buys 100 pesos-worth of this product, how much revenue will be received from the sale of this product on average?</i>	→ G.8
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999
G.6	Ikonsider kung ano ang pinakamahalagang produkto na ginagawa ng negosyo. Kung bibili ka na 100 pisong halaga ng produktong ito, magkano ang karanongwang kikitain mo sa pagbebenta ng produktong ito? <i>Consider the most important item which the business manufactures. If the business buys 100 pesos-worth of raw materials, how much revenue will be received from the final products that are manufactured with these raw materials on average?</i>	→ G.8
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999
G.7	Ikonsider ang pinakamahalagang produkto na isineserbisyo ng negosyo. Kung bibili ka ng 100 pisong halaga ng kagamitan, magkano ang karaniwang kikitain mo sa paggamit nito upang magawa ang serbisyo. <i>Consider the most important service that the business provided. If the business buys 100 pesos-worth of materials, how much revenue will be received from the services that are provided with these materials on average?</i>	→ G.8
	997. Hindi akma <i>Not Applicable</i>	997
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999

Kinita
Profits

G.8	Magkano ang kabuuang kinita ng negosyo noong nakaraang buwan matapos bayaran ang lahat ng gastusin sa negosyo tulad ng sweldo sa mga empleyado o tauhan ng hindi isinasama ang sweldo o mga bagay na kinuha mula sa negosyo na ibinayad para sa iyong sarili? <i>What was the total income each business earned during the past month after paying all expenses including wages of employees, but not including any income or goods paid to yourself? In other words, what were the profits of each business during the past month?</i>			
	Negosyo 1	Negosyo 2	Negosyo 3	Negosyo 4

Imbentaryo
Inventory

G.9	Ano ang kasalukuyang halaga ng imbentaryo ng bawat negosyo, o ng mga produktong ibinebenta? <i>What is the current value of each business' inventory – that is, the products that are for sale?</i>			
	Negosyo 1	Negosyo 2	Negosyo 3	Negosyo 4

Section H.
Sweldo sa Sarili
Salary to Self

H.1	Noong nakaraang buwan , nagbayad ka ba sa sarili mo bilang sweldo para sa pagpapatakbo ng negosyo? Ito ay ang halaga o mga bagay na kinuha mo sa iyong negosyo maliban sa kinita . Halimbawa, pagkain mula sa carinderia, load o de lata mula sa tindahan, at iba pa. <i>In the last month, did you pay yourself a salary for running the business? This is money or in-kind goods that you took out of the business, other than profits. This includes food taken out of carinderia; load or canned goods taken from sari-sari store</i>	
	1. Oo Yes	1
	2. Hindi → I.1 No → I.1	2
	998. Ayaw sagutin → I.1 Refuse → I.1	998
	999. Hindi alam → I.1 Don't know → I.1	999
H.2	Sa pagkukwenta ng kinita, isinama mo ba ang iyong sweldo o mga bagay na kinuha mula sa negosyo bilang bahagi ng gastusin sa negosyo? <i>When you estimated the profits for the business, did you include this salary, including any in-kind goods, as part of the business expenses?</i>	
	1. Oo Yes	1
	2. Hindi No	2
	998. Ayaw sagutin Refuse	998
	999. Hindi alam Don't know	999
H.3	Magkano ang tinutukoy na sweldo o mga bagay na kinuha mula sa negosyo noong nakaraang buwan ? <i>How much was this salary, including any in-kind goods, in the last month?</i>	
	998. Ayaw sagutin Refuse	998
	999. Hindi alam Don't know	999
H.4	Magkano ang tinutukoy na sweldo o mga bagay na kinuha mula sa negosyo noong nakaraang linggo ? <i>How much was this salary, including any in-kind goods, in the last week?</i>	
	998. Ayaw sagutin Refuse	998
	999. Hindi alam Don't know	999

Section I.
Pangalawang Trabaho
Second Job

I.1	Maliban sa pagpapatakbo ng negosyo, mayroon ka bang pangalawa o iba pang trabaho noong nakaraang buwan ? <i>In addition to running the business, did you have a second job during the last month?</i>		
	1. Oo	Yes	1
	2. Hindi → J.1	No → J.1	2
	998. Ayaw sagutin → J.1	Refuse → J.1	998
	999. Hindi alam → J.1	Don't know → J.1	999
I.2	Sa trabahong ito, ikaw ba ay regular na empleyado, kontraktual na empleyado o may iba pang pinagkakakitaan? <i>In the second job, did you have regular employment, contractual employment, or another form of salaried employment?</i>		
	1. Regular na empleyado	Regularly employed	1
	2. Kontraktual na empleyado	Contractually employed	2
	3. Iba pa	Other (Specify)	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

I.3	Ilang oras ang ginugugol mo sa pagtatrabaho dito noong nakaraang buwan ? <i>How many hours did you spend working for this other job in the last month?</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999
I.4	Magkano ang iyong kinita sa trabahong ito noong nakaraang buwan ? <i>How much did you earn working for this other job in the last month?</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999
I.5	Magkano ang buwanang kita na nais mong ibigay sa iyo ng amo upang isara o itigil mo ang iyong negosyo ngayon? <i>What monthly wage would your employer need to pay you in order for you to close your business today?</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999
I.6	Magkano ang pinakamababang kita na nais mong matanggap mula sa amo upang isara o itigil ang negosyo at makatanggap na lamang ng buwanang sahod simula ngayon? <i>What is the lowest monthly wage you would be willing to accept in order for you to close your business and receive only wages starting today?</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999

Section J. Sweldo Salaries

J.1. Maliban sa iyo, ilang tao ang tumulong sa iyo o nagtrabaho sa (mga) negosyo sa **nakaraang buwan**?

Isama ang lahat ng helper; stay-in o live-in helper; mga miyembro na may trabaho na tumutulong sa negosyo at mga kasosyo o namamahala ng negosyo kung mayroon man. Isama rin ang asawa o mga anak na tumutulong sa negosyo.

*Beside yourself, how many people worked or helped you in the business(es) in the **last month**?*

*Include all helpers, stay-in and live-in workers, household employees who help in the business, and co-owners/co-managers if applicable. Include spouse and children if they help in the business, even if they are considered "partners". (If none → **Section K. Loans**)*

		Helper 1	Helper 2	Helper 3	Helper 4	Helper 5	Helper 6
J.1	Anu-ano ang kanilang mga pangalan? (Isama ang mga kasambahay) <i>What are their names? (Include household members.)</i>						
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
<i>If more than 6 helpers, use supplemental "Additional Helper" page.</i>							
J.2	Ano ang relasyon ng helper sa may- ari ng negosyo? <i>What is [helper]'s relationship to the owner of the business(es)?</i>						
	1. May-ari <i>Owner him/herself</i>	1	1	1	1	1	1
	2. Asawa o anak ng may- ari <i>Owner's spouse or child</i>	2	2	2	2	2	2
	3. Kamag-anak ng may ari <i>Owner's other relative</i>	3	3	3	3	3	3
	4. Kaibigan ng may-ari <i>Owner's friend</i>	4	4	4	4	4	4
	5. Empleyado't kasambahay <i>Owner's hhld employee</i>	5	5	5	5	5	5
	6. Walang personal na relasyon sa may ari <i>No personal relationship to owner</i>	6	6	6	6	6	6
	7. Iba pa <i>Other</i> <i>Specify</i>	7	7	7	7	7	7
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
J.3	Sa loob ng isang linggo, ilang oras nagtratabaho ang helper sa negosyo sa isang buwan ? <i>How many hours does [helper] work in the business(es) in a typical month?</i>						
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999
J.4	Magkano ang natatanggap na sahod ng helper sa loob ng isang buwan ? Kung ang helper ay kasosyo sa negosyo, magkano ang nakukuha niyang halaga mula sa negosyo sa isang buwan? (Irecord ang bilang sa itaas) <i>How much money does [helper] typically receive in cash for a month's worth of work? If [helper] is a co-owner/co-manager, record how much cash they take from the business in a typical month. (Record number at top)</i>						
	997. Walang ibinibigay na sahod <i>No compensation given</i>	997	997	997	997	997	997
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999	999

		Helper 1		Helper 2		Helper 3		Helper 4		Helper 5		Helper 6	
J.5	Magkano ang natatanggap ng [helper] na para sa pagkain at iba pangangailangan, benepisyo (tulad ng SSS, Phi-Health, or PAB-IBIG), at transport allowance sa loob ng isang buwan? (Ilista ang kabuuang halaga) <i>How much does [helper] receive in food/other goods, benefits, (such as SSS, Phil-Health, PAG-IBIG), and transportation allowance as part of their normal pay package in a typical month? (Record the total value)</i>												
	997. Walang ibinibigay <i>None provided</i>	997		997		997		997		997		997	
	998. Ayaw sagutin <i>Refuse</i>	998		998		998		998		998		998	
	999. Hindi alam <i>Don't know</i>	999		999		999		999		999		999	
J.6	Kailan nagsimulang magtrabaho sa negosyo ang helper? <i>When did the [helper] begin working in the business?</i>												
	January 2007	J	07	J	07	J	07	J	07	J	07	J	07
	February 2006	F	06	F	06	F	06	F	06	F	06	F	06
	March 2005	M	05	M	05	M	05	M	05	M	05	M	05
	April 2004	A	04	A	04	A	04	A	04	A	04	A	04
	May 2003	M	03	M	03	M	03	M	03	M	03	M	03
	June 2002	J	02	J	02	J	02	J	02	J	02	J	02
	July 2001	J	01	J	01	J	01	J	01	J	01	J	01
	August 2000	A	00	A	00	A	00	A	00	A	00	A	00
	September 1999	S	99	S	99	S	99	S	99	S	99	S	99
	October 1998	O	98	O	98	O	98	O	98	O	98	O	98
	November 1997	N	97	N	97	N	97	N	97	N	97	N	97
	December 1996	D	96	D	96	D	96	D	96	D	96	D	96
	Before 1996		< 96		< 96		< 96		< 96		< 96		< 96
	998. Ayaw sagutin <i>Refuse</i>	998		998		998		998		998		998	
	999. Hindi alam <i>Don't know</i>	999		999		999		999		999		999	

Section K. Mga Pautang
Loans

Ngayon po, pag-usapan naman natin ang tungkol sa mga pautang o hiram na pera o anumang katulad na sitwasyon kung saan kayo po o ang ibang tao ay gumagasta gamit ang mga perang inutang o hiniram **para sa sambahayan, sa negosyo o para sa pareho.**

Now I'd like to ask you about loans, borrowing, hiram, and any situation where you, or other people, are "using other people's money", **either for your household, your business(es), or both.**

K.1	Kayo po ba o kasama sa negosyo ay may kasalukuyang hiniram o inutang na pera? Ang tinutukoy ko ay ang maliliit na utang na pang araw-araw, sanla, produktong binili mula sa suppliers na hindi binabayaran kaagad, pagbabayad ng hulugan o kahit anong paggamit ng pera na hiniram o inutang mula sa ibang tao. (Ipakita ang kard) <i>Please tell me if you or anyone in the business currently has any form of money outstanding. This includes money outstanding in the form of formal loans or informal loans. (Also probe for small loans, daily loans, loans against pawning assets, products on loan from suppliers, and anything else that necessitates paying by installment.)</i>		
	1. Oo → K.3	Yes → K.3	1
	2. Hindi, wala ni anuman sa nakaraang taon → K.2	None at present; some in last year → K.2	2
	3. Hindi, kailanman. Walang utang sa buong panahong inilagi ng negosyo → K.81	None in all the business' entire lives → K.81	3
	998. Ayaw sumagot → K.81	Refuse → K.81	998
	999. Hindi alam → K.81	Don't know → K.81	999
K.2	Sa bawat utangan sa ibaba, ilang beses kayong nakautang sa nakaraang 12 buwan? <i>For each loan source below, how many loans did you avail in the past 12 months.</i>		
	1. Bank	Bangko	
	2. Lending organization	Lending organization	
	3. NGO	NGO	
	4. Credit Union/Pormal na Kooperatiba	Credit Union/Credit Cooperative	
	5. Paluwagan	Paluwagan	
	6. Pawnshop	Bahay sanglaan	
	7. Employer	Amo	
	8. Bombay / 5-6er	Bombay / 5-6ers	
	9. Family / friends	Kapamilya / Kaibigan	→ K. 80
	998. Ayaw sumagot → K.81	Refuse → K.81	998
	999. Hindi alam → K.81	Don't know → K.81	999

(Utang mula sa bangko, mga lending org., mga NGOs, credit unions, at mga pormal na kooperatiba) (Loans from banks, lending org., NGOs, credit unions, formal cooperatives)		Loan1	Loan 2	Loan 3	Loan 4	Loan 5
K.3	Sa nakaraang buwan , mayroon po bang utang mula sa anumang sa mga sumusunod ang sinuman sa inyong kasambahay? (Bilugan ang tamang bilang.) <i>In the last month, do you or anyone in your household have outstanding loans from any of the following sources? (Circle correct number.)</i>					
	1. Isang bangko? (komersyal, thrift, o rural, kasama na ang mga naisanla) A bank? (commercial, thrift, or rural; including mortgages)	1	1	1	1	1
	2. Isang Lending organization? (Katulad ng isang bangko na ang tanging serbisyo ay magbigay ng pautang.) A lending organization? (Similar to bank, but only purpose is lending.)	2	2	2	2	2
	3. Isang NGO? (Halimbawa, mga non-profit institusyon) An NGO? (For example, foundation or non-profit)	3	3	3	3	3
	4. Isang Credit Union o Pormal na Kooperatiba? (Pinansyal institusyon na pinamamahalaan ng mga miyembro.) A credit union or formal/registered cooperative?(Financial institutions That is owned by the members.)	4	4	4	4	4
	5. Wala ni anumang utang mula sa mga organisasyong ito → K.17 No loan from any of these organizations → K.17	5 → K.17				
(Kung higit sa 5 na utang gamitin ang pahina na may tatak na "Additional Loan") (If more than 5 loans, use "Additional Loan" page.)						
K.4	Ano ang pangalan ng nagpautang? What is the name of the lender?					
	Loan 1.	998 Ref / 999 DK				
	Loan 2.	998 Ref / 999 DK				
	Loan 3.	998 Ref / 999 DK				
	Loan 4.	998 Ref / 999 DK				
	Loan 5.	998 Ref / 999 DK				
K.5	Paano ginagamit o ginagamit ang bawat inutang? (Itala ang pinaggamitan ng inutang ayon sa pinakamahalaga.) How is each loan being used? (List top use of each loan below.)					
	Loan 1.	998 Ref / 999 DK				
	Loan 2.	998 Ref / 999 DK				
	Loan 3.	998 Ref / 999 DK				
	Loan 4.	998 Ref / 999 DK				
	Loan 5.	998 Ref / 999 DK				
		Loan1	Loan 2	Loan 3	Loan 4	Loan 5
K.6	Kailan nakuha ang inutang? (MM/YY) When was the loan received? (MM/YY)	/	/	/	/	/
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.7	Mayroon bang ibinigay na kolateral o garantiya para makautang? Was any collateral or a guarantee required to borrow?					
	1. Oo Yes	1	1	1	1	1
	2. Wala None	2	2	2	2	2
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.8	Nangailangan ba ng co-borrower, co-signer, o co-maker para makautang? Was a co-borrower, co-signer, or co-maker required to borrow?					
	1. Oo Yes	1	1	1	1	1
	2. Wala None	2	2	2	2	2
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.9	Kailangan bang maging miyembro ka ng isang solidarity group (Ang solidarity group ay tumutukoy sa sa pagkakaroon ng grupo ng co-makers kung saan ang bawat miyembro ng grupo ay may utang? Was membership in a solidarity group required to borrow. A solidarity group is similar to having a group of co-makers where all the members of the group take loans.					
	1. Oo Yes	1	1	1	1	1
	2. Wala None	2	2	2	2	2
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999

		Loan1	Loan 2	Loan 3	Loan 4	Loan 5
K.10	Magkano ang kabuuang inutang? (I-record ang kabuuang inutang bago kinaltas ang mga deductions) <i>How much was borrowed?</i> (Record total amount borrowed, before deductions).					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.11	Magkano sa inutang ang eksaktong natanggap? (I-record ang kabuuang perang natanggap pagkatapos kinaltas ang mga deductions.) <i>How much of that amount was actually received in hand?</i> (Record total amount received, after deductions.)					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.12	Magkano ang kabuuang gastos upang makautang lamang (halimbawa, ang mga regalo kaninuman upang makuha lamang ang utang, gastos sa pamasaha at iba pa)? <i>What is the value of other expenses incurred in getting this loan (e.g. gifts to anyone to facilitate the release of your loan, transport, etc)?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.13	Mula sa unang hulog hanggang sa makabayad ka ng utang, gaano katagal mababayaran ang buong utang? (I-record ang bilang sa itaas at bilugan ang naaangkop na unit sa ibaba.) <i>From beginning to end, how long will it take to repay the loan in total?</i> (Record number at top and circle appropriate unit below).					
	1. Ilang Araw <i>Days</i>	1	1	1	1	1
	2. Ilang Linggo <i>Weeks</i>	2	2	2	2	2
	3. Ilang Buwan <i>Months</i>	3	3	3	3	3
	4. Ilang Taon <i>Years</i>	4	4	4	4	4
	5. Hindi Tiyak / Walang nakatakdang limit mula sa nagpautang <i>Undefined / No set limit with lender</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.14	Gaano kadalas ang pagbabayad o paghuhulog? <i>How often are the installments?</i>					
	1. Arawan <i>Daily</i>	1	1	1	1	1
	2. Lingguhan <i>Weekly</i>	2	2	2	2	2
	3. Buwanan <i>Monthly</i>	3	3	3	3	3
	4. Tuwing Ikatlong Buwan <i>Quarterly</i>	4	4	4	4	4
	5. Taunan <i>Yearly</i>	5	5	5	5	5
	6. Isang bayaran lang → K. 16 <i>One-time payment → K. 16</i>	6	6	6	6	6
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.15	Magkano ang bawat hulog? <i>How much is each installment?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.16	Magkano ang tubo? (I-record ang halaga at bilugan ang angkop na unit sa ibaba.) <i>What is the interest rate?</i> (Record number at top and circle appropriate unit below.)	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat Linggo <i>Per week</i>	2	2	2	2	2
	3. Bawat Buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat Taon <i>Per year</i>	4	4	4	4	4
	5. Sa buong I Tagal ng utang <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.17	Noong nakaraang 12 buwan , ilang utang ang nakuha na mula sa bangko, lending org., NGO's, credit unions at mga pormal na kooperatiba? <i>In the past 12 months, how many loans has the borrower availed from a banks, lending org, NGOs, credit unions, formal cooperatives?</i>					
	998. Ayaw sagutin <i>Refuse</i>					998
	999. Hindi alam <i>Don't know</i>					999

K.18	Sa nakaraang buwan, mayroon ba kayong utang mula sa isang <u>paluwagan</u>? (Hindi kasali ang mga paluwagan na tumutugon sa “savings”). <i>In the last month, do you or anyone in your household have any outstanding loans from a paluwagan. (Do not include savings-only paluwagans.)</i>				
	1. Oo	Yes			1
	2. Wala → K.31	None → K.31			2
	998. Ayaw sagutin → K.31	Refuse → K.31			998
	999. Hindi alam → K.31	Don't know → K.31			999
K.19	Ano ang pangalan ng paluwagan? <i>What do you call the paluwagan group?</i>				
	Loan 1.				998 Ref / 999 DK
	Loan 2.				998 Ref / 999 DK
	Loan 3.				998 Ref / 999 DK
	Loan 4.				998 Ref / 999 DK
	Loan 5.				998 Ref / 999 DK
	Kung higit sa 5 utang mula sa anumang paluwagan, gamitin ang dagdag na pahina na may tatak na “paluwagan” page. <i>If more than 5 loans from paluwagan, use supplemental “Paluwagan” page.</i>				
K.20	Paano ginagamit or gagamitin ang (mga) hiniram sa paluwagan? (Gamitin ang talaang nasa ibaba.) <i>How is each loan from the paluwagan (s) being used or how will it be used? (List top use of each paluwagan below.)</i>				
	Loan 1.				998 Ref / 999 DK
	Loan 2.				998 Ref / 999 DK
	Loan 3.				998 Ref / 999 DK
	Loan 4.				998 Ref / 999 DK
	Loan 5.				998 Ref / 999 DK
	(Utang mula sa anumang paluwagan) (Loans from paluwagan)				
K.21	Kailan ito nakuha or makukuha? <i>When was the loan received or when will the loan be received? (MM/YY)</i>		Loan1	Loan 2	Loan 3
			Loan 4	Loan 5	
	998. Ayaw sagutin	Refuse	/	/	/
	999. Hindi alam	Don't know	/	/	/
K.22	Ito ba ay paulit-ulit na utang? <i>Is this a recurring loan?</i>				
	1. Oo	Yes			
	2. Hindi	No			
	998. Ayaw sagutin	Refuse			
	999. Hindi alam	Don't know			
K.23	Kailangan ba ng co- borrower, co-signer o co-maker para makasali sa paluwagan? <i>Was a co-borrower, co-signer, or co-maker required to join the paluwagan?</i>				
	1. Oo	Yes			
	2. Wala	None			
	998. Ayaw sagutin	Refuse			
	999. Hindi alam	Don't know			
K.24	Ito ba ay paluwagan na may awtomatikong rotasyon o may pagkakataon kang makahiram sa paluwagan. <i>Is this an automatically rotating paluwagan or a paluwagan against which you have the option of borrowing up to a certain limit?</i>				
	1. Awtomatikong Rotasyon	Automatically Rotating			
	2. Maaring Makahiram → K.25	Have the Option to Borrow → K.25			
	998. Ayaw sagutin	Refuse			
	999. Hindi alam	Don't know			
K.25	Magkano ang halaga na ipinahiram? <i>How much is automatically paid out? How much will you receive? → K.31</i>				
	998. Ayaw sagutin → K.31	Refuse → K.31			
	999. Hindi alam → K.31	Don't know → K.31			
K.26	Magkano ang halaga na nahiram o planong hiram sa paluwagan? <i>How much, if anything have you borrowed from the paluwagan or will you borrow from the paluwagan?</i>				
	998. Ayaw sagutin	Refuse			
	999. Hindi alam	Don't know			

		Loan1	Loan 2	Loan 3	Loan 4	Loan 5
K.27	Mula sa unang hulog hanggang sa makabayad ka, gaano katagal babayaran ang kabuuang utang? (I-record ang bilang sa itaas at bilugan ang naaangkop na unit sa ibaba.) <i>From beginning to end, how long will it take to repay the loan in total? (Record number at top and circle appropriate unit below.)</i>					
	1. Ilang araw <i>Days</i>	1	1	1	1	1
	2. Ilang lingo <i>Weeks</i>	2	2	2	2	2
	3. Ilang buwan <i>Months</i>	3	3	3	3	3
	4. Ilang taon <i>Years</i>	4	4	4	4	4
	Hindi tiyak / Walang nakatakdang limit sa nagpautang <i>Undefined / No set limit with lender</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.28	Magkano ang tubo? (I-record ang halaga ng tubo sa itaas at bilugan ang naaangkop na unit sa ibaba.) <i>What is the interest rate? (Record number at top and circle appropriate unit below.)</i>	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat lingo <i>Per week</i>	2	2	2	2	2
	3. Bawat buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat taon <i>Per year</i>	4	4	4	4	4
	5. Sa buong tagal ng loan <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.29	Gaano kadalas ang pagbabayad o paghuhulog? <i>How often are the installments?</i>					
	1. Arawan <i>Daily</i>	1	1	1	1	1
	2. Lingguhan <i>Weekly</i>	2	2	2	2	2
	3. Buwanan <i>Monthly</i>	3	3	3	3	3
	4. Tuwing Ikatlong buwan <i>Quarterly</i>	4	4	4	4	4
	5. Taunan <i>Yearly</i>	5	5	5	5	5
	6. Isang bayaran lang → K.31 <i>One-time payment → K.31</i>	6	6	6	6	6
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.30	Magkano ang bawat hulog? <i>How much is each installment?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.31	Noong nakaraang 12 buwan , ilang utang ang nakuha na mula sa isang paluwagan? <i>In the past 12 months, how many loans has the borrower availed from a "paluwagan"?</i>					
	998. Ayaw sagutin <i>Refuse</i>					998
	999. Hindi alam <i>Don't know</i>					999

K.32	Sa nakaraang buwan , nakahiram ka ba o sinuman sa kasambahay mo ng pera mula sa anumang bahay sanglaan ? <i>In the last month, do you or anyone in your household have any outstanding loans from a pawnshop?</i>		
	1. Oo <i>Yes</i>		1
	2. Hindi → K.42 <i>No → K. 42</i>		2
	998. Ayaw sagutin → K. 42 <i>Refuse → K.42</i>		998
	999. Hindi alam → K. 42 <i>Don't know → K.42</i>		999
K.33	Ano ang pangalan ng pawnshop? <i>What is the name of the pawnshop?</i>		
	Loan 1.		998 Ref / 999 DK
	Loan 2.		998 Ref / 999 DK
	Loan 3.		998 Ref / 999 DK
	Loan 4.		998 Ref / 999 DK
	Loan 5.		998 Ref / 999 DK

(Kung higit sa 5 pawnshop, gamitin ang dagdag na pahina na may nakalagay na "pawnshop page.") (If more than 5 pawns, use supplemental "Pawnshop" page.)						
K. 34	Ano ang (mga) bagay na isinanla? <i>What item(s) were pawned?</i>					
	Loan 1.	998 Ref / 999 DK				
	Loan 2.	998 Ref / 999 DK				
	Loan 3.	998 Ref / 999 DK				
	Loan 4.	998 Ref / 999 DK				
	Loan 5.	998 Ref / 999 DK				
K.35	Paano gagamitin ang perang natanggap mula sa bahay sanglaan? (Ilista ang bawat pinaggamitan ng isinanla.) <i>How is the money received from the pawnshop being used?</i> (List top use of each pawnshop loan).					
	Loan 1.	998 Ref / 999 DK				
	Loan 2.	998 Ref / 999 DK				
	Loan 3.	998 Ref / 999 DK				
	Loan 4.	998 Ref / 999 DK				
	Loan 5.	998 Ref / 999 DK				
(Nakuhang pera mula sa Sanlaan) (Loans from pawnshops).		Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.36	Kailan ito nakuha? (MM/YY) <i>When was the pawn made? (MM/YY)</i>	/	/	/	/	/
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.37	Magkano ang halagang nakuha sa pagsasanla? (I-record ang kabuuang halaga bago kaltasin ang mga deductions.) <i>How much was received from the pawnshop?</i> (Record total amount received, before deductions.)					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.38	Magkano ang halagang nakuha sa pagsasanla pagkatapos na mga deductions? <i>How much is actually received in hand? (Record total amount after deductions.)</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.39	Gaano katagal ibebenta ng bahay-sanglaan ang (mga) bagay na isinanla? (I-record ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) <i>How long before the pawnshop resells the item(s) that were pawned?</i> (Record number at top and circle appropriate unit below.)					
	1. Ilang araw <i>Days</i>	1	1	1	1	1
	2. Ilang lingo <i>Weeks</i>	2	2	2	2	2
	3. Ilang buwan <i>Months</i>	3	3	3	3	3
	4. Ilang taon <i>Years</i>	4	4	4	4	4
	5. Walang tiyak na panahon / Walang tiyak na limit mula sa sanlaan <i>Undefined / No set limit with lender</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.40	Magkano and tubo hanggang sa matapos ang termino? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) <i>What is the interest rate up until the expiration date?</i> (Record number at top and circle appropriate unit below.)	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat lingo <i>Per week</i>	2	2	2	2	2
	3. Bawat buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat taon <i>Per year</i>	4	4	4	4	4
	5. Sa kabuuang tagal ng sanla <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999

K.41	May balak bang tubusin ang mga bagay na isinanla? <i>Are there plans to get back the items that were pawned?</i>					
	1. Oo Yes	1	1	1	1	1
	2. Hindi No	2	2	2	2	2
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.42	Noong nakaraang 12 buwan , ilang utang ang nakuha na mula sa isang bahay sanglaan? <i>In the past 12 months, how many loans has the borrower availed from a pawnshop?</i>					
	998. Ayaw sagutin Refuse					998
	999. Hindi alam Don't know					999

K.43	Sa nakaraang buwan , ikaw ba o sinuman sa iyong kasambahay ay nakahiram ng pera mula sa amo o pinagtatrabahuhan maliban sa iyong negosyo at ng iyong mga kasambahay? O kumuha ng "bale" mula sa amo o pinagtatrabahuhan maliban sa iyong negosyo at ng iyong mga kasambahay? <i>In the last month, do you or anyone in your household have outstanding borrowings from employer outside of the household business(es) or did you or anyone in your household get your last salary in advance from an employer outside of the household business(es)?</i>					
	1. Oo Yes					1
	2. Hindi → K.56 No → K.56					2
	998. Ayaw sagutin → K.56 Refuse → K.56					998
	999. Hindi alam → K.56 Don't know → K.56					999
K.44	Ano ang pangalan ng employer ng kumpanya? <i>What is the name of the employer's company?</i>					
	Loan 1.					998 Ref / 999 DK
	Loan 2.					998 Ref / 999 DK
	Loan 3.					998 Ref / 999 DK
	Loan 4.					998 Ref / 999 DK
	Loan 5.					998 Ref / 999 DK
	(Kung higit sa 5 utang mula sa employer, gamitin ang dagdag na pahina na may nakalagay na employer's page.) (If more than 5 loans from employers, use supplemental "Employers" page.)					
K.45	Paano gagamitin ang perang hiniram sa boss/amo o pinagtatrabahuhan? (Ilista ang paggagamitan o pinaggamitan ng perang inutang mula sa boss o amo gaya ng nasa ibaba.) <i>How is each loan being used?</i> (List top use of each loan from employer below.)					
	Loan 1.					998 Ref / 999 DK
	Loan 2.					998 Ref / 999 DK
	Loan 3.					998 Ref / 999 DK
	Loan 4.					998 Ref / 999 DK
	Loan 5.					998 Ref / 999 DK
	(Mga Inutang mula sa Amo) (Employer Loans from employers)	Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.46	Kailan ito nakuha? (MM/YY) <i>When was the loan received? (MM/YY)</i>	/	/	/	/	/
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.47	Mayroon bang kolateral/garantiya para makahiram? <i>Was any collateral or a guarantee required to borrow?</i>					
	1. Oo, sweldo sa hinaharap Yes, future paycheck(s)	1	1	1	1	1
	2. Oo, iba pang bagay na pangcollateral o panggarantiya Yes, other collateral or guarantee	2	2	2	2	2
	3. Wala None	3	3	3	3	3
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.48	Kailangan ba ng co-borrower, co-signer, o co-maker para makahiram o makautang? <i>Was a co-borrower, co-signer, or co-maker required to borrow?</i>					
	1. Oo Yes	1	1	1	1	1
	2. Hindi No	2	2	2	2	2
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999

		Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.49	Magkano ang hiniram? (I-record ang kabuuang halaga na hiniram bago kaltasin ang mga deductions.) <i>How much was borrowed? (Record total amount borrowed, before deductions.)</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.50	Magkano sa hiniram ang aktwal mong natanggap? (I-record ang kabuuang halaga pagkatapos kaltasin ang mga deductions.) <i>How much of that amount was actually received in hand? (Record total amount received, after deductions.)</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.51	Magkano ang ibang nagastos para lamang makuha ang utang na ito (gaya ng regalo kaninuman para makuha agad ang inutang, ang gastos sa pamasaha at iba pa.)? <i>What is the value of other expenses incurred in getting this loan (e.g. gifts to anyone to facilitate the release of your loan, transport, etc)?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.52	Gaano katagal babayaran ang kabuuang utang? (I-record ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) <i>From beginning to end, how long will it take to repay the loan? (Record number at top and circle appropriate unit below.)</i>					
	1. Ilang araw <i>Days</i>	1	1	1	1	1
	2. Ilang linggo <i>Weeks</i>	2	2	2	2	2
	3. Ilang buwan <i>Months</i>	3	3	3	3	3
	4. Ilang taon <i>Years</i>	4	4	4	4	4
	5. Walang tiyak na panahon / Walang takdang limit mula sa employer <i>Undefined / No set limit with employer</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.53	Magkano and tubo? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) <i>What is the interest rate? (Record number at top and circle appropriate unit below.)</i>	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat linggo <i>Per week</i>	2	2	2	2	2
	3. Bawat buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat taon <i>Per year</i>	4	4	4	4	4
	5. Sa buong tagal ng utang <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.54	Gaano kadalas ang pagbabayad o paghuhulog? <i>How often are the installments?</i>					
	1. Arawan <i>Daily</i>	1	1	1	1	1
	2. Lingguhan <i>Weekly</i>	2	2	2	2	2
	3. Buwanan <i>Monthly</i>	3	3	3	3	3
	4. Tuwing ikatlong buwan <i>Quarterly</i>	4	4	4	4	4
	5. Taunan <i>Yearly</i>	5	5	5	5	5
	6. Isang bayaran lang → K.56 <i>One-time payment → K.56</i>	6	6	6	6	6
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.55	Magkano ang bawat hulog mo? <i>How much is each installment?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.56	Noong nakaraang 12 buwan , ilang utang ang nakuha na mula sa employer? <i>In the past 12 months, how many loans has the borrower availed from an employer?</i>					
	998. Ayaw sagutin <i>Refuse</i>					998
	999. Hindi alam <i>Don't know</i>					999

K.57	Sa nakaraang buwan , nakahiram o nakautang ka ba o sinuman sa iyong kasambahay ng pera mula sa Bombay/5-6 o financing? (Isama dito ang anumang produkto na binabayaran mo nang hulugan sa Bombay/5-6 o sa financing.) <i>In the last month, do you or anyone in your household have any outstanding loans from a <u>Bombay or 5-6er</u>, or a "financing" loan? (Include products that you are paying in installments to Bombays/ 5-6ers or "financing".)</i>						
	1. Oo	Yes	1				
	2. Wala → K.69	None → K.69	2				
	998. Ayaw sagutin → K.69	Refuse → K.69	998				
	999. Hindi alam → K.69	Don't know → K.69	999				
K.58	Paano ginagamit ang hiniram na pera mula sa Bombay/5-6 o financing? (Ilista ang mga ito gaya ng nasa ibaba.) <i>How is each loan from the Bombay or 5-6er, or "financing" loan, being used? (List top use of each loan below.)</i>						
	Loan 1.		998 Ref / 999 DK				
	Loan 2.		998 Ref / 999 DK				
	Loan 3.		998 Ref / 999 DK				
	Loan 4.		998 Ref / 999 DK				
	Loan 5.		998 Ref / 999 DK				
(Utang mula sa Bombay/5-6 o financing (kung higit sa 5 utang gamitin ang dagdag na pahina na may nakalagay na Bombay page.) <i>Loans from bombays/5-6ers or financing (if more than 5, use supplemental "Bombay" page.)</i>			Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.59	Ang Bombay/ 5-6, o "financer" bang ito o ay isang kaibigan ng humiram? <i>Is the Bombay/ 5-6, or "financer" a friend of the borrower?</i>						
	1. Oo	Yes	1	1	1	1	1
	2. Hindi	No	2	2	2	2	2
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.60	Kailan ito nakuha? (MM/YY) <i>When was the loan received? (MM/YY)</i>		/	/	/	/	/
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.61	Kailangan ba ng co-borrower, co-signer, o co-maker para makautang? <i>Was a co-borrower, co-signer, or co-maker required to borrow?</i>						
	1. Oo	Yes	1	1	1	1	1
	2. Hindi	No	2	2	2	2	2
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.62	Magkano ang hiniram o inutang? (I-record ang kabuuang halagang hiniram bago kaltasin ang mga deductions.) <i>How much was borrowed? (Record total amount borrowed, before deductions.)</i>						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.63	Magkano sa hiniram ang iyong aktwal na natanggap? (I-record ang kabuuang halaga pagkatapos kaltasin ang mga deductions.) <i>How much was of that amount was received in hand? (Record total amount received, after deductions.)</i>						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.64	Magkano ang halaga ng ibang gastos para lamang makuha ang inutang? (gaya ng kinakailangang pagbili ng ilang bagay bago mapautang o gastos sa pamasaha at iba pa)? <i>What is the value of other expenses incurred in getting this loan (e.g. other goods you were required to purchase: gifts, transport, etc)?</i>						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999

		Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.65	Gaano katagal bago mababayaran ang buong utang? (I-record ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) <i>From beginning to end, how long will it take to repay the loan?</i> (Record number at top and circle appropriate unit below.)					
	1. Bilang ng araw <i>Days</i>	1	1	1	1	1
	2. Bilang ng linggo <i>Weeks</i>	2	2	2	2	2
	3. Bilang ng buwan <i>Months</i>	3	3	3	3	3
	4. Bilang ng taon <i>Years</i>	4	4	4	4	4
	5. Walang tiyak na panahon/ Walang nakatakdang limit mula sa nagpautang <i>Undefined/No set limit with lender</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.66	Magkano ang tubo? (Ilista ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) <i>What is the interest rate? (Record number at top and circle appropriate unit below.)</i>	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat linggo <i>Per week</i>	2	2	2	2	2
	3. Bawat buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat taon <i>Per year</i>	4	4	4	4	4
	5. Sa buong tagal ng utang <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.67	Gaano kadalas ang pagbabayad o paghuhulog? <i>How often are the installments scheduled? (NOTE: This refers to how often the installments are scheduled to be paid on a usual, regular basis)</i>					
	1. Arawn <i>Daily</i>	1	1	1	1	1
	2. Lingguhan <i>Weekly</i>	2	2	2	2	2
	3. Buwanan <i>Monthly</i>	3	3	3	3	3
	4. Tuwing ikatlong buwan <i>Quarterly</i>	4	4	4	4	4
	5. Taunan <i>Yearly</i>	5	5	5	5	5
	6. Isang bayaran lang → K.69 <i>One-time payment → K.69</i>	6	6	6	6	6
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.68	Magkano ang bawat hulog? <i>How much are the installments? (NOTE: This refers to the installment amount regularly paid)</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.69	Sa nakaraang 12 buwan , ilang utang ang nakuha na mula sa isang Bombay/5-6 or “financer”? <i>In the past 12 months, how many loans has the borrower availed from a Bombay, 5/6er, or “financer”?</i>					
	998. Ayaw sagutin <i>Refuse</i>				998	
	999. Hindi alam <i>Don't know</i>				999	

K.70	Sa nakaraang buwan , nakahiram ka ba o kahit sino sa iyong kasambahay ng pera mula sa isang miyembro ng pamilya o kaibigan , o nakautang ka ba sa pamamagitan ng panghihiram? <i>In the last month, do you have any outstanding loans from family or friends, or do you have any borrowings through “hiram”?</i>				
	1. Oo <i>Yes</i>				1
	2. Hindi → K.80 <i>No → K.80</i>				2
	998. Ayaw sagutin → K.80 <i>Refuse → K.80</i>				998
	999. Hindi alam → K.80 <i>Don't know → K.80</i>				999
K.71	Paano ginagamit ang hiniram na pera mula sa isang miyembro ng pamilya o kaibigan? (Ilista ang mga pinaggagamitang ito.) <i>How is each loan from family and friends being used? (List top use of each loan from family or friends.)</i>				
	Loan 1.				998 Ref / 999 DK
	Loan 2.				998 Ref / 999 DK
	Loan 3.				998 Ref / 999 DK
	Loan 4.				998 Ref / 999 DK
	Loan 5.				998 Ref / 999 DK

Utang mula sa pamilya o kaibigan (kung higit sa 5 utang, gamitin ang dagdag na pahina na may nakalagay na “family page”.) <i>Loans from family or friends (if more than 5, use supplemental “family” page.)</i>		Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.72	Kailan ito nakuha? <i>When was the loan received? (MM/YY)</i>	/	/	/	/	/
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.73	Magkano ang hiniram? (I-record ang buong halaga bago kaltasin ang mga deductions.) <i>How much was borrowed?</i> (Record total amount borrowed, before deductions.)					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.74	Magkano sa hiniram ang aktwal na natanggap? (I-record ang buong halaga pagkatapos kaltasin ang mga deductions.) <i>How much of that amount was received in hand?</i> (Record total amount received, after deductions.)					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.75	Magkano ba ang ibang gastos para lamang makuha ang utang (gaya ng money transfer charges o gastos sa transportasyon)? <i>What is the value of other expenses incurred in getting this loan (e.g. money transfer charges, transport, etc)?</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.76	Inaasahan ba ng inutangan mababayaran ang inutang? <i>Is it expected that this loan will be repaid?</i>					
	1. Oo <i>Yes</i>	1	1	1	1	1
	2. Hindi → K.80 <i>None → K.80</i>	2	2	2	2	2
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.77	Magkano ang inaasahan nilang mababayaran? <i>How much of the loan is expected to be repaid?</i>					
	1. Kabuuang inutang <i>All of the loan</i>					
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.78	Gaano katagal kaya ito mababayaran? (I-record ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) <i>From beginning to end, how long will it take to repay the loan?(Record number at top and circle appropriate unit below.)</i>					
	1. Ilang araw <i>Days</i>	1	1	1	1	1
	2. Ilang linggo <i>Weeks</i>	2	2	2	2	2
	3. Ilang buwan <i>Months</i>	3	3	3	3	3
	4. Ilang taon <i>Years</i>	4	4	4	4	4
	5. Kung kailan magkapera para ibayad <i>When money becomes available</i>	5	5	5	5	5
	6. Hindi pinag-usapan ang kung kelan ito babayadan <i>No repayment date discussed</i>	6	6	6	6	6
	7. Iba pa (Tukuyin ito) <i>Other (Specify)</i>	7	7	7	7	7
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.79	Magkano and tubo? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) <i>What is the interest rate?</i> (Record number at top and circle appropriate unit below.)	%	%	%	%	%
	1. Bawat araw <i>Per day</i>	1	1	1	1	1
	2. Bawat linggo <i>Per week</i>	2	2	2	2	2
	3. Bawat buwan <i>Per month</i>	3	3	3	3	3
	4. Bawat taon <i>Per year</i>	4	4	4	4	4
	5. Sa tagal ng kabuuang utang <i>For the entire duration of the loan</i>	5	5	5	5	5
	998. Ayaw sagutin <i>Refuse</i>	998	998	998	998	998
	999. Hindi alam <i>Don't know</i>	999	999	999	999	999
K.80	Noong nakaraang 12 buwan , ilang utang ang nakuha na mula sa kapamilya / kaibigan? <i>In the past 12 months, how many loans has the borrower availed from family /relatives?</i>					
	998. Ayaw sagutin <i>Refuse</i>					998
	999. Hindi alam <i>Don't know</i>					999

K.81	Sa loob ng nakaraang buwan , nakabili ka ba o sinumang miyembro ng kasambahay ng mga produkto o “supplies” mula sa iyong pinagkukunan na hindi mo binayaran kaagad? <i>In the last month, did you or any member of your household bought any goods or inputs from <u>suppliers</u> without paying on delivery?</i>		
	1. Oo	Yes	1
	2. Hindi → K.90	No → K.90	2
	998. Ayaw sagutin → K. 90	Refuse → K.90	998
	999. Hindi alam → K. 90	Don't know → K.90	999
K.82	Ginagawa pa rin ba ito ngayon? Sa madaling salita, may kasalukuyan ka bang utang na pera sa iyong suppliers o may mga delivery ka bang darating na hindi mo binabayaran agad? <i>Is this happening at present? In other words, do you or anyone in your household currently owe suppliers any money, or will you or anyone in your household get your next delivery without paying immediately?</i>		
	1. Oo	Yes	1
	2. Hindi	No	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
K.83	Anong pangunahing produkto, maaring napakabili o napakahalaga, ang kinukuha mo sa ganitong paraan? <i>What is the number one good – either top-seller or most important good – that is received this way?</i>		
	998 Ref / 999 DK		
K.84	Gaano kadalas ka nagpapadeliver ng pinakamabiling produktong ito? <i>How often is a delivery of this number one good or input received?</i>		
	1. Araw-araw	Daily	1
	2. Lingguhan	Weekly	2
	3. Buwanan	Monthly	3
	4. Tuwing ikatlong buwan	Quarterly	4
	5. Taunan	Yearly	5
	6. Iba pa Tukuyin ito	(Other) (Specify)	
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
K.85	Gaano ang halaga nito sa piso sa tuwing bibili ka ng pinakamabiling produktong ito? <i>How many pesos-worth of this number one good are usually purchased at one time?</i>		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
K.86	Pagkanadeliver ng produkto, gaano katagal itong karaniwang nababayaran? (I-record ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) <i>How long after receiving delivery is the good or input usually paid for?</i> (Record number at top and circle appropriate unit below.)		
	1. Ilang araw	Days	1
	2. Ilang lingo	Weeks	2
	3. Ilang buwan	Months	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
K.87	May kailangan ka bang bayaran, kung anuman, kapag natanggap na ang mga deliveries? <i>Is anything at all paid for when these deliveries are received?</i>		
	1. Ang kabayaran ay ginawa bago ang takdang bayaran	No; nothing paid on delivery, everything is paid later	1
	2. Ang ibang bahagi ng kabayaran ay ginawa pagkadeliver ng produkto at ang iba bago ang takdang bayaran	Yes; part is paid upon delivery. And part is paid later	2
	3. Iba pa: pinagsama ang options 1&2	Other; Combination of 1 & 2	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
K.88	May discount bang matatanggap kung nabayaran ng 'full' o 'partial' ang nadeliver na produkto? <i>Would there be a discount for paying in full or in part upon receiving the goods?</i>		
	1. Oo, kung magbabayad ng full payment	Yes, if you pay in full	1
	2. Oo, kung magbabayad maging ito ay full o partial payment	Yes, if you pay either in full or in part	2
	3. Hindi → K.90	No → K.90	3
	998. Ayaw sagutin → K.90	Refuse → K.90	998
	999. Hindi alam → K.90	Don't know → K.90	999

K.89	Magkano ang discount? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) <i>How much is the discount?</i> (Record number at top and circle appropriate unit below.)		
	1. Sa piso	<i>in pesos</i>	1
	2. Bilang posyento	<i>as a percentage</i>	2
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
K.90	Sa loob ng nakaraang 12 buwan , nasubukan mo bang umutang o mag-apply ng loan ngunit hindi naaprobahan? <i>In the last 12 months, have you or any members of your household attempted to avail a loan but been denied?</i>		
	1. Oo	<i>Yes</i>	1
	2. Hindi	<i>No</i>	2
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Section L. Teoretikal na Katanungan tungkol sa Pag-utang Theoretical Loan Questions

L.1	Kung kailangan mong mangutang ng P10,000 bukas , saan ka mangungutang? <i>If you needed a loan of P10,000 tomorrow, where would you go?</i>		
	1. Bangko	<i>Bank</i>	1
	2. Lending Org	<i>Lending organization</i>	2
	3. NGO	<i>NGO</i>	3
	4. Credit Union	<i>Credit Union</i>	4
	5. Paluwagan	<i>Paluwagan</i>	5
	6. Bahay-sanglaan	<i>Pawnshop</i>	6
	7. Amo	<i>Employer</i>	7
	8. Bombay / 5-6ers	<i>Bombay 5-6ers</i>	8
	9. Kapamilya / Kaibigan	<i>Family / friends</i>	9
	10. Suplayers	<i>Suppliers</i>	10
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
L.2	Sa iyong palagay, magkakaroon ba ng aberya upang maaprubahan ang iyong utang sa [utangan]? <i>Do you think you would have trouble being approved for a loan from [lending source]?</i>		
	1. Oo	<i>Yes</i>	1
	2. Hindi	<i>No</i>	2
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
L.3	Ano ang interest rate na inaasahan mong ibigay sa iyo ng [utangan] bawat buwan? <i>What interest rate would you be likely to pay to [lending source] per month?</i>		
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
L.4	Sa panahon ng kagipitan, makakakuha ka ba ng suportang pinansyal mula sa kaibigan o kamag-anak? <i>In an emergency, could your get financial assistance from any friends or relatives?</i>		
	1. Oo	<i>Yes</i>	1
	2. Hindi → M.1	<i>No → M.1</i>	2
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999
L.5	Magkano ang suportang pinansyal na maari mong makuha sa kaibigan o kamag-anak kung kinakailangan? <i>How much financial assistance could you get from friends or relatives if needed?</i>		
	1. Kahit magkano Ang kailangan	<i>"Whatever I/we needed."</i>	1
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Section M. Naimpok Savings

M.1	May natatago ka ba o sinuman sa iyong kasambahay na pera sa kasalukuyan na matatawag nyong iniimpok? (Gaya ng impok sa bangko; savings sa paluwagan; savings sa bahay) <i>Do you or anyone in your household currently have money set aside as savings? This includes money in banks; money in savings-only paluwagans; money stored at the house.</i>		
	1. Oo	<i>Yes</i>	1
	2. Wala → N.1	<i>None → N.1</i>	2
	998. Ayaw sagutin → N.1	<i>Refuse → N.1</i>	998
	999. Hindi alam → N.1	<i>Don't know → N.1</i>	999
M.2	Ito ba ay savings na nakalagak sa bangko o sa isang paluwagan? <i>Are these savings in a household savings account or savings-only paluwagan?</i>		
	1. Oo	<i>Yes</i>	1
	2. Hindi → N.1	<i>No → N.1</i>	2
	998. Ayaw sagutin → N.1	<i>Refuse → N.1</i>	998
	999. Hindi alam → N.1	<i>Don't know → N.1</i>	999

Section N. Ari-arian Assets

Ngayon, nais kong magtanong tungkol sa inyong ari-arian (halimbawa ay, equipment, gusali, sasakyan, kagamitan, at iba pa) **na pagmamay-ari ng negosyo o sambahayan sa nakaraang 12 buwan?**

*I would now like to ask you questions about assets (that is, equipment, buildings, vehicles, tools, etc.) **owned by the business or household in the past 12 months.***

N.1. Ilang ang kasalukuyang pag-aari ng negosyo o sambahayan? <i>How many currently <u>owned</u> by business or household?</i>		N.2. May nabili ba sa nakaraang 12 buwan? <i>Any <u>purchased</u> in the past 12 months?</i>		N.3. May pinagbili ba sa nakaraang 12 buwan? <i>Any <u>sold</u> in the past 12 months?</i>		N.4 Para sa bawat isang kategorya ng ari-arian: kung ipagbebenta mo ang lahat ng mayroon ka sa mga ito, magkano sa palagay mo ang halaga na mapagbebeentahan mo para dito? <i>For each category of assets, if you were to sell the items as a bundle, how much do you think you would receive for the bundle in the market?</i>	
		Number	Number	Amount Paid	Number	Amount Paid	Market Value
a.	Kapirasong lupa <i>Land plots</i>						
b.	Gusali (bahay, tindahan, at iba pa) <i>Buildings (house, shop, etc.)</i>						
c.	Cell phones <i>Cell phones</i>						
d.	Kalan <i>Stoves</i>						
e.	Bentilador <i>Electric fans</i>						
f.	Air conditioners <i>Air conditioning units</i>						
g.	Telebisyon <i>Television sets</i>						
h.	VHS/VCDs/DVDs/KTVs						
i.	Kotse (di-kasama dyip) <i>Cars (exclude jeepneys)</i>						
j.	Motorsiklo/Tricycles/Bisikleta <i>Motorcycles/Tricycles/Bicycle</i>						
k.	Dyip/Trucks <i>Jeepneys/Trucks</i>						
l.	Water purifier <i>Water purifying device</i>						
m.	Refrigerators <i>Refrigerators</i>						
n.	Computers <i>Computers</i>						
o.	Kagamitan o kasangkapan sa Hanapbuhay <i>Business equipment or tools</i>						
p.	Alagang hayop na pangnegosyo (hindi kabilang ang pets) <i>Animals/Livestock (not pets)</i>						

	N.1. Ilang ang kasalukuyang <u>pag-aari</u> ng negosyo o sambahayan? <i>How many currently <u>owned</u> by business or household?</i>		N.2. May <u>nabili</u> ba sa nakaraang 12 buwan? <i>Any <u>purchased</u> in the past 12 months?</i>		N.3. May <u>pinagbili</u> ba sa nakaraang 12 buwan? <i>Any <u>sold</u> in the past 12 months?</i>		N.4 Para sa bawat isang kategorya ng ari-arian: kung ipagbebenta mo ang lahat ng mayroon ka sa mga ito, magkano sa palagay mo ang halaga na mapagbebentahan mo para dito? <i>For each category of assets, if you were to sell the items as a bundle, how much do you think you would receive for the bundle in the market?</i>
		Number	Number	Amount Paid	Number	Amount Paid	Market Value
q.	Muwebles Furniture (Consider only furniture of at least P2000)						
r.	Iba pa1 Other1 _____						
s.	Iba pa2 Other2 _____						

Section O. Pagsubok Challenges

O.1 Ano ang pangunahing pagsubok na kinahaharap mo upang mapalago ang iyong negosyo. Pakidetalye ang sagot.
What is the main challenge or challenges you face in trying to grow your business. Please be as specific as possible.

Section P. Hagdan ng Sosyo-ekonomikong Estado Socioeconomic Status Ladder

(Ipakita ang larawan ng hagdanan.) Isipin na ang hagdanan na ito ay kumakatawan sa mga tao na nasasakop ng inyong barangay. Isipin na ang lahat ng nasasakupan ng inyong barangay ay may kinalalagyan sa hagdan na ito. Sa pinakataas na baitang ay ang mga tao na may mataas na estado sa buhay – ang mga pinakamaraming pera, may pinakamataas na pinag-aralan at may pinakamagandang-uri ng trabaho. Sa pinakamababang baitang ay ang mga may mababang estado sa buhay – ang pinakakaunting pera, pinakamababang edukasyon at pinakamababang-uri ng trabaho o walang trabaho. Habang tumataas ang baitang, mas malapit ka sa mga taong nasa taas. Habang bumababa ang baitang, mas malapit ka sa mga taong nasa ibaba.

(Introduce ladder card.) Think of this ladder as representing where people stand in your barangay. Imagine everyone in your barangay is standing somewhere on this ladder. At the TOP of the ladder are the people who are the best off – those who have the most money, the most education, and the most respected jobs. At the BOTTOM are the people who are the worst off – those who have the least money, the least education, and the least respected jobs or no job. The higher up you are on this ladder, the closer you are to the people at the very top. The lower you are on this ladder, the closer you are to the people at the very bottom.

P.1	Saan mo ilalagay ang iyong sarili sa hagdan na ito kumpara sa iba na nasa inyong barangay? (Itala ang bilang ng baitang.) <i>Where would you place yourself on this ladder compared to others in your barangay? (Record the number of the step.)</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999

Ngayon, isipin na ang hagdan na ito ay representasyon ng buong mamamayan ng Pilipinas.
Now, think of this ladder as representing where people stand in all of the Philippines.

P.2	Saan mo ilalagay ang iyong sarili sa hagdan na ito kumpara sa ibang tao sa Pilipinas? (Itala ang bilang ng baitang.) <i>Where would you place yourself on this ladder compared to other people in the Philippines? (Record the number of the step.)</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999

Sa panghuli, isipin ang hagdan na ito na isang representasyong ng mg tao ayon sa kanilang “pagtitiwala”. Ang pagtitiwala ay nilalarawan ng iyong kakayahan na tuparin ang mga obligasyon sa utang. Sa pinakataas ng baitang ay ang mga tao na maaring makahiram sa kahit saan. Sa ibaba ng hagdan ay ang mga tao na mahirap o imposibleng makahiram ng pera sa kahit saan. Habang tumataas, mas malapit ka sa mga taong nasa taas at habang bumaba, mas malapit ka sa mga taong nasa ibaba.

Finally, think of this ladder as representing where people stand in terms of their "creditworthiness." We define credit worthiness as your ability to meet your borrowing obligations. At the TOP of the ladder are the people who would be able to borrow from just about anywhere. At the BOTTOM of the ladder are the people who are blacklisted and therefore find borrowing very difficult or impossible. The higher up you are on this ladder, the closer you are to the people at the very top. The lower you are, the closer you are to the people at the very bottom.

P.3	Saan mo ilalagay ang iyong sarili sa hagdan? (Itala ang bilang ng baitang.) <i>Where would you place yourself on this ladder? (Record the number of the step.)</i>	
	998. Ayaw sagutin <i>Refuse</i>	998
	999. Hindi alam <i>Don't know</i>	999

Section Q. Magandang Pananaw**Optimism**

Para sa mga susunod na pahayag, nais kong malaman kung gaano ka sumasang-ayon o hindi sumasang-ayon. Pakisagot ayon sa iyong nararamdaman at hindi sa kung ano ang karaniwang nararamdaman ng ibang tao. Makatutulong na maging tapat at tama sa pagsagot ng iyong nararamdaman sa bawat pahayag. Huwag hayaang mainpluwensyahan ang inyong sagot ng sagot sa ibang pahayag. (Ipakita ang kard.)

For the statements below, I want you to tell me how strong you agree or disagree. Please answer according to your own feelings, rather than how you think "most people" would answer. Please be as honest and accurate as you can throughout, there is no right or wrong answer. Also, please try not to let your response to one statement influence your responses to other statements. Think about each statement on its own.

Q.1	Sa panahon na walang kasiguruhan, palagi kong inaasam ang tagumpay. <i>In uncertain times, I usually expect the best.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
Q.2	Madali para sa akin ang magrelaks. <i>It's easy for me to relax.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
Q.3	Kung may di magandang mangyayari, ang kalalabasan nito ay di maganda. <i>If something can go wrong, it will go wrong.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
Q.4	Ako ay laging may positibong pananaw sa kinabukasan. <i>I'm always optimistic about the future.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
Q.5	Masaya ako sa aking mga kaibigan. <i>I enjoy my friends a lot.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
Q.6	Mahalaga para sa akin ang laging abala. <i>It's important for me to keep busy.</i>		
	1. Lubos na sumasang-ayon	Agree a lot	1
	2. Medyo sumasang-ayon	Agree a little	2
	3. Wala alin man	Neither agree nor disagree	3
	4. Medyo hindi sumasang-ayon	Disagree a little	4
	5. Hindi sumasang-ayon	Disagree a lot	5
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

Q.7	Ni minsan hindi ko man lang inisip na may mga bagay na mangyayari na ayon sa nais ko. <i>I hardly ever expect things to go my way.</i>		
	1. Lubos na sumasang-ayon	<i>Agree a lot</i>	1
	2. Medyo sumasang-ayon	<i>Agree a little</i>	2
	3. Wala alin man	<i>Neither agree nor disagree</i>	3
	4. Medyo hindi sumasang-ayon	<i>Disagree a little</i>	4
	5. Hindi sumasang-ayon	<i>Disagree a lot</i>	5
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Q.8	Hindi ako mabilis malungkot o mainis. <i>I don't get upset too easily.</i>		
	1. Lubos na sumasang-ayon	<i>Agree a lot</i>	1
	2. Medyo sumasang-ayon	<i>Agree a little</i>	2
	3. Wala alin man	<i>Neither agree nor disagree</i>	3
	4. Medyo hindi sumasang-ayon	<i>Disagree a little</i>	4
	5. Hindi sumasang-ayon	<i>Disagree a lot</i>	5
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Q.9	Hindi ko inaasahan na may mangyayaring mabuting bagay sa akin. <i>I rarely count on good things happening to me.</i>		
	1. Lubos na sumasang-ayon	<i>Agree a lot</i>	1
	2. Medyo sumasang-ayon	<i>Agree a little</i>	2
	3. Wala alin man	<i>Neither agree nor disagree</i>	3
	4. Medyo hindi sumasang-ayon	<i>Disagree a little</i>	4
	5. Hindi sumasang-ayon	<i>Disagree a lot</i>	5
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Q.10	Sa kabuuan, inaasahan ko na mas maraming mangyayaring mabuti kaysa hindi mabuti sa akin. <i>Overall, I expect more good things to happen to me than bad.</i>		
	1. Lubos na sumasang-ayon	<i>Agree a lot</i>	1
	2. Medyo sumasang-ayon	<i>Agree a little</i>	2
	3. Wala alin man	<i>Neither agree nor disagree</i>	3
	4. Medyo hindi sumasang-ayon	<i>Disagree a little</i>	4
	5. Hindi sumasang-ayon	<i>Disagree a lot</i>	5
	998. Ayaw sagutin	<i>Refuse</i>	998
	999. Hindi alam	<i>Don't know</i>	999

Section R. Kasiyahan
Happiness

R.1	Sa kabuuan, ikaw ba ay kuntento, medyo kuntento, medyo hindi kuntento o hindi kuntento sa tinatahak ng buhay mo ngayon? <i>On the whole, are you very satisfied, fairly satisfied, not very satisfied, or not at all satisfied with the life you lead?</i>													
	1.	Kuntento	Very satisfied				1							
	2.	Medyo kuntento	Fairly unsatisfied				2							
	3.	Medyo hindi kuntento	Not very satisfied				3							
	4.	Hindi kuntento	Not at all satisfied				4							
	998.	Ayaw sagutin	Refuse				998							
	999.	Hindi alam	Don't know				999							
R.2	Sa kabuuan, ikaw ba ay kuntento o hindi kantento sa iyong trabaho? Maari mo bang sabihin ang antas nito mula 1-10 kung saan 1 bilang pinaka di kuntento at 10 bilang pinakakuntento? <i>On the whole, are you satisfied or dissatisfied with your work? Could you indicate the degree of satisfaction on scale (0-10)?</i>													
	998.	Ayaw sagutin	Refuse				998							
	999.	Hindi alam	Don't know				999							
R.3	Sa mga pahayag sa ibaba, irank kung ano ang opinion mo dito batay sa pamimilian...(palagi, madalas, madalang, imposibleng mangyari, hindi kainlanman, hindi akma) <i>How often do you...(always, often, sometimes, hardly ever, never, not applicable)</i>													
	1.	Palagi	2.	Madals	3.	Madalang	4.	Imposibleng mangyari	5.	Hindi kailnaman	6.	Hindi akma	998.	Refuse
		Always		Often		Sometimes		Hardly ever		Never		Not applicable	999.	Don't Know
	Nakakapagod ba ang trabaho mo? <i>Find your job stressful?</i>													
	Nakakahadlang ba ang trabaho mo sa pagkakaroon ng oras para sa iyong pamilya o asawa? <i>Find your job prevents you from giving time you want to your partner or family?</i>													
	Nakakapagod ba ang trabaho mo at di mo na magawang maglibang sa bahay? <i>Feel too tired after work to enjoy the things you would like to do at home?</i>													

Section S. Tiwala, Kabuluhanang Pinansyal at Kabuluhanang Politikal
Trust, Financial Efficacy, and Political Efficacy

Sa bilang na 1-10 kung saan ibig sabihin ng 1 “lubos na sumasang-ayon” at 10 “lubos na di sumasang-ayon”. Pakisabi ang antas ng iyong pagsang-ayon o di pagsang-ayon sa mga susunod na pahayag:

On a scale of 1 to 10 – where 1 is “strongly agree” and 10 is “strongly disagree” – please tell me whether you agree or disagree with the following statements:

S.1	Unang pahayag: “Hindi ko pinagkakatiwalaan ang bangko sa aking naimpok” <i>First statement: “I do not trust banks with my savings.”</i>												
	(Strongly Agree)	1	2	3	4	5	6	7	8	9	10	(Strongly Disagree)	Refuse Don't Know
S.2	Ikalawang pahayag: “Hindi kailanman ako bibili ng anumang bagay sa taong hindi ko kilala ng personal.” <i>Second statement: “I would never buy something from someone whom I do not personally know.”</i>												
	(Strongly Agree)	1	2	3	4	5	6	7	8	9	10	(Strongly Disagree)	Refuse Don't Know
S.3	Ikatlong pahayag: “Sa banding huli, ang pagtitiyaga ay magdudulot ng maayos na buhay.” <i>Third statement: “In the long run, hard work will bring you a better life.”</i>												
	(Strongly Agree)	1	2	3	4	5	6	7	8	9	10	(Strongly Disagree)	Refuse Don't Know
S.4	Ikaapat na pahayag: “Sa pakikisalamuha sa estranghero, mainam na maging maingat hanggat mapatunayan na sila ay mapagkakatiwalaan.” <i>Fourth statement: “In dealing with strangers one is better off to be cautious until they have provided evidence that they are trustworthy.”</i>												
	(Strongly Agree)	1	2	3	4	5	6	7	8	9	10	(Strongly Disagree)	Refuse Don't Know
S.5	Sa iyong pakiramdam, may ilang tao na magsasamantala o magiging patas sa iyo kung magkakaroon sila ng pagkakataon? Gamitin ang antas na ito kung saan ang ibig sabihin ng 1 ay “magsasamantala” at 10 ay “magiging patas”. <i>Do you think most people would try to take advantage of you if they got a chance, or would they try to be fair? Please use this scale, where 1 means that “people would try to take advantage of you,” and 10 means that “people would try to be fair”:</i>												
	(Try to take advantage)	1	2	3	4	5	6	7	8	9	10	(Try to be fair)	Refuse Don't Know

Nais kong malaman ang iyong pagtitiwala sa iba't ibag grupo ng tao. Maari mo bang sabihin kung ang taong ito ay lubos ang tiwala, medyo may tiwala, medyo hindi tiwala, hindi tiwala.

I'd like to ask you how much you trust people from various groups. Could you tell me for each whether you trust people from this group completely, somewhat, not very much or not at all?

S.6	Pamilya Your family				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.7	Kapitbahay Your neighborhood				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.8	Mga taong personal mong kakilala People you know personally				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.9	Mga taong nakilala sa unang pagkakataon People you meet for the first time				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.10	Taong nakakasalamuha sa iyong negosyo People whom you do business with				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.11	Taong nagtatrabaho sa institusyon na nagpapautang People who work for credit institutions				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.12	Taong nangungutang People who borrow money				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.13	Taong nagtatrabaho sa gobyerno People who work for the government				
	1. Lubos ang tiwala Trust completely	2. Medyo may tiwala Trust somewhat	3. Medyo hindi tiwala Do not trust very much	4. Hindi tiwala Do not trust at all	Refuse Don't know
S.14	Gaano ka ka-interesado sa politika – lubusang interesado, medyo interesado, medyo hindi interesado, o lubusang hindi interesado? How interested would you say you are in politics – very interested, somewhat interested, not very interested, or not at all interested?				
	1. Lubusang interesado	Very interested			1
	2. Medyo interesado	Somewhat interested			2
	3. Medyo hindi interesado	Not very interested			3
	4. Lubusang hindi interesado	Not at all			4
	998. Ayaw sagutin	Refuse			998
	999. Hindi alam	Don't know			999
S.15	Naranasan mo na bang bumoto sa nakaraang eleksyon? Did you vote in the last election?				
	1. Oo	Yes			1
	2. Hindi	No			2
	998. Ayaw sagutin	Refuse			998
	999. Hindi alam	Don't know			999
S.16	Boboto ka ba sa darating na eleksyon? Do you plan to vote in the next election?				
	1. Oo	Yes			1
	2. Hindi	No			2
	998. Ayaw sagutin	Refuse			998
	999. Hindi alam	Don't know			999

May mga babasahin akong uri ng aksyon politikal na posibleng magawa ng mga tao at nais kong sabihin mo sa bawat isa kung nagawa mo na ito, maaring gagawin mo ito, o hindi gagawin kailanman?

I'm going to read out some forms of political action that people can take, and I'd like you to tell me, for each one, whether you have done any of these things, whether you might do it or would never under any circumstances do it?

S.17	Pagpupulong ng grupo upang talakayin ang usapang pampolitika. <i>Meeting with a group to discuss politics.</i>			
	1. Nagawa na <i>Have done</i>	2. Maaring gawin <i>Might do</i>	3. Hindi kailanman gagawin <i>Would never do</i>	<i>Refuse</i> <i>Don't know</i>
S.18	Lumagda sa isang petisyon. <i>Signing a petition.</i>			
	1. Nagawa na <i>Have done</i>	2. Maaring gawin <i>Might do</i>	3. Hindi kailanman gagawin <i>Would never do</i>	<i>Refuse</i> <i>Don't know</i>
S.19	Sumali sa mapayapang demonstrasyon. <i>Attending peaceful demonstrations.</i>			
	1. Nagawa na <i>Have done</i>	2. Maaring gawin <i>Might do</i>	3. Hindi kailanman gagawin <i>Would never do</i>	<i>Refuse</i> <i>Don't know</i>

Magbibigay ako ng ngalan ng organisasyon. Sa bawat isa, sabihin kung gaano ka kakumpiyansa sa kanila? Ikaw ba ay lubusang kumpiyansa, medyo may kumpiyansa, medyo hindi kumpiyansa, walang kumpiyansa.

I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them? Is it a great deal of confidence, quite a lot of confidence, not very much confidence or none at all?

S.20	Pulis <i>The police.</i>				
	1. Lubusang kumpiyansa <i>A great deal</i>	2. Medyo kumpiyansa <i>Quite a lot</i>	3. Medyo hindi kumpiyansa <i>Not very much</i>	4. Walang kumpiyansa <i>None at all</i>	<i>Refuse</i> <i>Don't know</i>
S.21	Korte / Hukom <i>The courts.</i>				
	1. Lubusang kumpiyansa <i>A great deal</i>	2. Medyo kumpiyansa <i>Quite a lot</i>	3. Medyo hindi kumpiyansa <i>Not very much</i>	4. Walang kumpiyansa <i>None at all</i>	<i>Refuse</i> <i>Don't know</i>
S.22	Pamahalaang Nasyonal <i>The national government</i>				
	1. Lubusang kumpiyansa <i>A great deal</i>	2. Medyo kumpiyansa <i>Quite a lot</i>	3. Medyo hindi kumpiyansa <i>Not very much</i>	4. Walang kumpiyansa <i>None at all</i>	<i>Refuse</i> <i>Don't know</i>
S.23	Mga Partidong Pampolitika <i>Political parties</i>				
	1. Lubusang kumpiyansa <i>A great deal</i>	2. Medyo kumpiyansa <i>Quite a lot</i>	3. Medyo hindi kumpiyansa <i>Not very much</i>	4. Walang kumpiyansa <i>None at all</i>	<i>Refuse</i> <i>Don't know</i>
S.24	Mga Kawanggawa o makataong organisasyon <i>Charitable or humanitarian organizations</i>				
	1. Lubusang kumpiyansa <i>A great deal</i>	2. Medyo kumpiyansa <i>Quite a lot</i>	3. Medyo hindi kumpiyansa <i>Not very much</i>	4. Walang kumpiyansa <i>None at all</i>	<i>Refuse</i> <i>Don't know</i>
S.25	Kapag nagbigay ang gobyerno ng mabuting serbisyo sa tao, ito ay dahil sa: <i>When governments provide good services to the people, is this because:</i>				
	1. ...sumusubaybay sa kanila ang korte, kongreso o mamamahayag. <i>...they are under the watch of the courts, congress, or the press.</i>				1
	2. ...dahil sila ay mabuti, komited na mga tao. <i>...because they are good, committed people.</i>				2
	3. Hindi kailanman nagbigay ng mabuting serbisyo ang gobyerno. <i>Governments never provide good services.</i>				3
	998. Ayaw sagutin <i>Refuse</i>				998
	999. Hindi alam <i>Don't know</i>				999

Sa antas na 1-10 kung saan ang ibig sabihin ng 1 ay “lubusang sumasang-ayon” at 10 ay bilang “Lubusang hindi sumasang-ayon” – pakisabi kung ikaw ay sumasang-ayon o hindi sumasang-ayon sa mga susunod na pahayag:

Again, on a scale of 1 to 10 – where 1 is “strongly agree” and 10 is “strongly disagree” – please tell me whether you agree or disagree with the following statements:

S.26	Unang pahayag: “Ang mga pulitiko ay binibigyan pansin ang tulad ko.” First statement: “Politicians pay attention to people like me.”
	(Strongly Agree) 1 2 3 4 5 6 7 8 9 10 (Strongly Disagree) Refuse Don't Know
S.27	Ikalawang pahayag: Maraming paraan sa taong tulad ko ang may karapatan na magsalita tungkol sa ginagawa ng gobyerno.” Second statement: “There are plenty of ways for people like me to have a say in what the government does.”
	(Strongly Agree) 1 2 3 4 5 6 7 8 9 10 (Strongly Disagree) Refuse Don't Know
S.28	Ikatlong pahayag: “Ang lokal na eleksyon ay hindi mahalaga upang bigyan ng importansya.” Third statement: “Local elections are not important enough to bother with.”
	(Strongly Agree) 1 2 3 4 5 6 7 8 9 10 (Strongly Disagree) Refuse Don't Know
S.29	Ikaapat na pahayag: “Sa aking pakiramdam, lubos kong nauunawaan ang mga isyung pampolitikal na hinaharap ng lipunan.” Fourth statement: “I feel like I have a pretty good understanding of the political issues that confront our society.”
	(Strongly Agree) 1 2 3 4 5 6 7 8 9 10 (Strongly Disagree) Refuse Don't Know

Section T. Kakayahang Magdesisyon ng Sambahayan

Decision Power in Household

Ngayon, nais kong malaman ang mga bagay tungkol sa pagdedesisyon sa pagitan mo at ng iyong asawa.

Now I will ask you questions about decision making between you and your spouse

Bumalik sa B.5 sa pahina 3 upang makita kung mayroong asawa (kodigo bilang “2”) o kapareha (kodigo bilang “3”) sa sambahayan.

Turn to B.5 on page 3 to see if there is either a spouse (coded as “2”) or a partner (coded as “3”) present in the household.

T.1	Sino ang nagdedesisyon sa pamimili ng pagkain o lulutuin para sa pamilya? Who decides what to buy in the market or what to cook for the family?
	1. Esposa (o babaeng partner) Wife (or female partner) 1
	2. Esposo (o lalaking partner) Husband (or male partner) 2
	3. Pareho Both together 3
	998. Ayaw sagutin Refuse 998
	999. Hindi alam Don't know 999
T.2	Mayroon bang salungatan sa paksang ito? Do you have conflicts over this topic?
	1. Oo Yes 1
	2. Hindi → T.4 No → T.4 2
	998. Ayaw sagutin Refuse 998
	999. Hindi alam Don't know 999
T.3	Kaninong desisyon ang masusunod sa kalalabasan nito? Whose decision prevails on this outcome?
	1. Esposa (o babaeng partner) Wife (or female partner) 1
	2. Esposo (o lalaking partner) Husband (or male partner) 2
	3. Pareho Both together 3
	4. Iba pa Other (Specify) 4
	998. Ayaw sagutin Refuse 998
	999. Hindi alam Don't know 999
T.4	Sino ang nagdedesisyon sa pagbili ng mamahaling kagamitan sa bahay tulad ng telebisyon, karaoke o washing machine? Who decides what expensive appliances to buy for the house, like TV or karaoke machine?
	1. Esposa (o babaeng partner) Wife (or female partner) 1
	2. Esposo (o lalaking partner) Husband (or male partner) 2
	3. Pareho Both together 3
	998. Ayaw sagutin Refuse 998
	999. Hindi alam Don't know 999

T.5	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.7	No → T.7	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.6	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.7	Sino ang nagdedesisyon kung ilang anak ang nais? <i>Who decides/decided how many children to have?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.8	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.10	No → T.10	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.9	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.10	Sino ang nagdedesisyon kung anong paraan ang gagamitin sa pagpapalano ng pamilya? <i>Who decides/decided what method of family planning to use?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.11	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.13	No → T.13	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.12	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.13	Sino ang nagdedesisyon kung anong antas ng suporta ang ibibigay sa magulang, manugang, kapatid, at iba pa? <i>Who decides what level of assistance and support to give to parents, in-laws, siblings, etc?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

T.14	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.16	No → T.16	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.15	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.16	Sino ang nagdedesisyon kung anong gamit na pangpersonal ang bibilhin (tulad ng damit, o iba pa)? <i>Who decides what items to buy for personal use (like clothes, etc.)?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.17	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.19	No → T.19	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.18	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.19	Sino ang nagdedesisyon kung paano gagamitin ang pera para sa personal na paglilibang? <i>Who decides how to use money on personal recreation?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.20	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.22	No → T.22	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.21	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.22	Sino ang nagdedesisyon kung anong bagay na pampamilya ang bibilhin o ipagbebenta? Ang bagay na pampamilya ay kotse, alahas, bahay, lupa, at iba pa. <i>Who decides what family items to buy or sell? Family items include cars, jewelry, houses, land, etc.</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

T.23	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.25	No → T.25	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.24	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.25	Sino nag nagdedesisyon ng mga bagay na may kaugnayan sa pagtatrabaho sa labas ng sambahayan – tulad ng paghahanap ng trabaho, paghinto sa trabaho, at iba pa? <i>Who makes decisions related to working outside of the household – such as taking a job, quitting a job, etc.?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.26	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.28	No → T.28	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.27	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.28	Hanggang anong antas ng pag-aaral susuportahan ng magulang ang kanilang anak? <i>Through what grade will the parents pay for the children to go to the school?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.29	Mayroon bang salungatan sa paksang ito? <i>Do you have conflicts over this topic?</i>		
	1. Oo	Yes	1
	2. Hindi → T.31	No → T.31	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

T.30	Kaninong desisyon ang masusunod sa kalalabasan nito? <i>Whose decision prevails on this outcome?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	4. Iba pa	Other (Specify)	4
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
T.31	Kung may salungatan o pag-aaway, sino ang karaniwang unang gumagawa ng paraan upang magkaayos? <i>During conflicts or quarrels, who generally initiates reconciliation?</i>		
	1. Esposa (o babaeng partner)	Wife (or female partner)	1
	2. Esposo (o lalakeng partner)	Husband (or male partner)	2
	3. Pareho	Both together	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

Section U. Pagiging Bolisa/Payapa**Worry/Calmness**

U.1	Sa nakaraang 12 buwan, nagkaroon ka ba ng pakiramdam kung saan ikaw ay palaging kabado, nababahala o balisa na naramdaman mo ng mahigit sa isang buwan? <i>During the past 12 months, did you ever have a period lasting one month or longer --when most of the time you felt worried, tense, or anxious?</i>		
	1. Oo	Yes	1
	2. Hindi	No	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
U.2	Ang mga tao ay nagkakaiba sa kung paano dalhin ang pagkabalisa. Sa nakaraang 12 buwan, nagkaroon ka ba ng pagkabalisa sa isang sitwasyon kung saan sa tingin mo ay mas balisa ka kumpara sa ibang tao na nasa ganoong sitwasyon? <i>People differ a lot in how they worry about things. Did you have a time in the past 12 months when you worried a lot more than most people would in your situation?</i>		
	1. Oo	Yes	1
	2. Hindi	No	2
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
U.3	Gaano ang panahon na nakaramdam ka ng katiwasayan at kapayapaan sa nakaraang buwan? Piliin sa ibaba ang pinakamalapit na sagot sa iyong nararamdaman. <i>How much time during the past month, have you felt calm and peaceful? Please indicate the one answer that comes closest to the way you have been feeling.</i>		
	1. Sa lahat ng pagkakataon	1. All of the time	1
	2. Madalas	2. Most of the time	2
	3. Medyo Madalas	3. A good bit of the time	3
	4. Medyo Madalang	4. Some of the time	4
	5. Madalang	5. A little of the time	5
	6. Hindi Kailanan	6. None of the time	6
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

IMPORTANT: SURVEYOR, PLEASE FILL OUT IMMEDIATELY AFTER COMPLETING SURVEY.

V.1	Anong oras natapos ang panayam o interview? <i>At what time did the survey end?</i>				
V.2	Gaano kadalas tinitingnan ng respondent ang <i>documentation</i> kung ito ay sumasagot? Ang <i>doucnmentation</i> ay gaya ng sales receipts, passbooks, tax records, at iba pa. Ang "Documentation" ay hindi tumutukoy sa mga katanungan na ito. ? <i>How often did the respondent refer to documentation when answering questions? Documentation' includes: sales receipts, passbooks, tax records, etc. "Documentation" does not refer to this survey.</i>				
	1. Lagi	Always	1		
	2. Halos Lagi	Almost always	2		
	3. Mga kalahati ng kabuuang oras ng interview	About half the time	3		
	4. Paminsan-nibsan, pero hindi madalas	Sometimes, but less than half of the time	4		
	5. Hindi kailanman tumingin	Never	5		
V.3	Bukod sa mga kasambahay, may iba pa bang tao na naroon habang isinasagawa ang panayam o interview? <i>In addition to household members, was anyone else present during this interview?</i>				
	1. Oo, Mayroon	Yes	1		
	2. Wala	No	2		
V.4	Bukod sa mga kasambahay, sino o sinu-sino pa ang naroon habang isinasagawa ang panayam o interview? <i>In addition to household members, who was present during this interview?</i>				
	1. Ilang empleyado	Employee(s)	1		
	2. Mga kamag-anak	Relative(s)	2		
	3. Mga kaibigan/kapitbahay	Friend(s)/(Neighbors)	3		
	4. Mga kliyente	Customer(s)	4		
	5. Iba pa (Tukuyin kung sino o sinu-sino ang mga ito)	Other (Specify)	5		
V.5	Gaano kadalas tinutulungan ng mga kasambahay o iba pang naroon sa interview ang respondent kung ito ay sumasagot <i>How much did others assist the respondent with his/her answers?</i>				
	1. Walang tumulong	No assistance	1		
	2. Tinulungan sa ibang tanong	Help with some questions	2		
	3. Tinulungan sa halos lahat ng tanong	Help with most questions	3		
V.6	Ano ang impresyon mo kung paano sumagot ang respondent? <i>What is your impression of how well the respondent understood the questions being asked?</i>				
V.7	Ano ang impresyon mo sa pagiging seryoso ng respondent sa pagsagot ng mga tanong? <i>What is your impression of the seriousness with which the respondent answered questions?</i>				
V.8	Sa kabuuan, ano ang impresyon mo sa kawastuhan sa pagsagot ng respondent? <i>What is your overall impression of the preciseness with which questions were answered?</i>				
V.9	Pakisabi kung anong seksyon sa survey ang nakita sa tingin mo ang pinakamahirap, pinakamadali, pinakamasaya, pinakawalang-gana para sa respondent. (Pumili lamang ng isa sa bawat column at lagyan ng tsek ang napili). <i>Indicate which section you perceived the respondent most difficult, least difficult, most enjoyable, and least enjoyable? (Place one check mark per column)</i>				
		Most Difficult	Least Difficult	Most Enjoyable	Least Enjoyable
	1. Household names				
	2. Sickness				
	3. Remittances				
	4. Food Consumption Quality				
	5. Insurance Spending				
	6. Total Spending				
	7. Income and Expenses				
	8. Salary to Self				
	9. Second Job				
	10. Salaries				
	11. Loans				
	12. Theoretical Loan Questions				

13.	Savings			
14.	Assets			
15.	Challenges			
16.	Socio Economic Ladder			
17.	Optimism			
18.	Happiness			
19.	Trust, Financial and Political			
20.	Decision Power in Household			
21.	Worry/Calmness			

Section W. Mga Bagay na Nakikita **Observational Variables**

Hindi kailangang tanungin ang respondent ng mga katanungan sa bahaging ito. Bilugan ang angkop na sagot.
Do not ask the respondent any of the questions in this section. Just circle the most appropriate answer.

W.1	May cashier's machine ba ang negosyo? <i>Does the business have a cashier's machine?</i>		
	1. Oo	Yes	1
	2. Hindi	No	2
	3. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable; (e.g. service sector)</i>	3
W.2	May telepono ba ang negosyo? <i>Does the business have a telephone?</i>		
	1. Landline	Landline	1
	2. Cell phone	Cell	2
	3. Landline at Cellphone	Both landline and cell	3
	4. Wala ni anuman	Neither	4
W.3	Saan yari ang dingding ng negosyo? <i>What are the walls of the business made out of?</i>		
	1. Dii natapos pagsesemento	Unfinished Concrete	1
	2. Tapos na pagsesemento	Finished Concrete	2
	3. Bahagyang semento	Semi-concrete	3
	4. Kahoy	All wood	4
	5. Yero	Plain GI sheet	5
	6. Light wood (hal. plywood)	Light wood (i.e. plywood)	6
	7. Retaso o tira-tira	Salvaged or scrap	7
	8. Iba pa (Tukuyin)	Other (Specify)	8
	9. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable; (e.g. service sector)</i>	9
W.4	Saan yari ang bubong ng negosyo? <i>What is the roof of the business made out of?</i>		
	1. Semento	Concrete or slab	1
	2. Long Sheet	Long sheet	2
	3. Yero	GI sheet or other metals	3
	4. Tisa	Tiles	4
	5. Mga retaso o tira-tira	Salvaged or scrapped	5
	6. Iba pa (Tukuyin)	Other (Specify)	6
	7. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable (e.g. service sector)</i>	7
W.5	Saan gawa ang sahig ng negosyo? <i>What is the floor of the business made out of?</i>		
	1. Marmol	Marble	1
	2. Dii natapos pagsesemento	Unfinished Concrete	2
	3. Tapos na pagsesemento	Finished Concrete	3
	4. Tiles na gawa sa semento	Ceramic tiles	4
	5. Tiles na gawa sa vinyl	Vinyl tiles	5
	6. Tiles na gawa sa kahoy	Wood (parquet)	6
	7. Lupa o buhangin	Earth or sand	7
	8. Iba pa (Tukuyin)	Other (Specify)	8
	9. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable (e.g. service sector)</i>	9
W.6	Estimahin kung ano ang sukat ng buong lugar ng negosyo sa metro kwadrado: <i>Estimate the floor area of the business place in square meters:</i>		m ²
	1. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable (e.g. service sector)</i>	1
	2. Translate	<i>Not possible (floor area behind closed doors)</i>	2
W.7.	May mga imbentaryo ba nakalagay sa ibang lugar maliban sa lugar ng negosyo? <i>Inventory held in an area not accessible.</i>		
	1. Hindi akma; (hal. sektor sa serbisyo)	<i>Not applicable (e.g. service sector)</i>	1

1. Isulat ang raffle ticket number.
Write down the raffle ticket number:

Ticket number 1:

Ticket number 2:

2. Bago at pagkatapos kunan ng litrato ang imbentaryo at ang lugar ng negosyo, kunan ng larawan ang itaas na bahagi ng unang pahina ng survey kung saan makikita ang ID number, pangalan, tirahan at numero ng telepono.
Before and after taking pictures of business inventory and business location, take a picture of the upper first page of the survey which includes the ID number, name, address and telephone numbers.