According to the fifteenth article of "the Statistics Law of the People's Republic of China": Personal data concerning any individual or his / her family shall not be disclosed without the consent of the said person.

## Rural Household Survey Questionnaire

Table Number: 511

Tabulation Organization: The State Statistics Bureau

Article Number: No.34 (2009) of the NBS

Expiry Time: December, 2009

Surveyor please read the following to respondent at the beginning of the interview:

Dear respondent, this is a special purpose survey, aiming at investigating the current social issue of rural residents in order to propose feasible policies to the related government departments. The survey mainly covers some relevant aspects of your situation including: employment, production and living. Please answer the questions honestly and in accordance with the actual situation of your household and truthful thoughts, assisting the surveyor earnestly to complete the questionnaire. We will strictly follow the Statistics Law and keep any personal information that you provide confidential. Thank you for your cooperation!

household number	of 2007; for a ne	ew household, pl	ease continue	codes follo	household, please copy the owing the previously coded y of the numbers that are	Tor Gen	Household Co eral Household S	
previously coded for	r old households.)							
	First Review	Second Review	W					
Date								
Signature								
Household Address:	Provi	ince	County (City	)	Township (Town)	Street_		
	old household, inter- ual information of th		down the home	e address fr	om the previous year before th	e interview; for a ne	w household, pl	ease complete it based
Name of Respondent	:		Contact Ph	one Numbe	r:			
Start Time of Interview	ew: 2009 Year	Month Day	Hour1	Minute	End Time of Interview: 2009	YearMonth	Day Ho	ourMinute
Name of Interviewer	:	Tel:	Si	ignature:				

#### **Tracking Form of Household Members**

(Note: for household surveyed in 2007, please copy the 2007 surveyed family information, including all household members' name and codes, relationship with household head and date of birth, and verify again for accuracy. If this household gains new member, please fill in new member in the table after 2007 surveyed household members. If the household is a new household, please fill in members according to a certain logistic sequence. If the household head coding is 1, then the second member should be the spouse, then the children from the eldest to youngest, and then parents and other relatives. Surveyed objects are be family members in 2007 and new family members in 2008 (that is members registered with the current household in 2008, including newborn, and other non-registered members but lived with the household for over 3 months).

registered members but lived with the household for over 3 months).									
1. Name of Household Member	AA01								
2. Household Member Code	AA02	01	02	03	04	05	06	07	08
3. What is your relationship to the household head? ①Head of Household ②Spouse ③Children ④Parents and parents-in-law ⑤Grandparents ⑥Son/Daughter-in-law ⑦Grandchildren ⑧Siblings ④Other relatives ⑩Others	AA03								
4.Gender ①Male ②Female	AA04								
5.Date of birth (solar calendar)Year	AA05_1								
Month	AA05_2								
Day	AA05_3								
6. Interviewers to identify: is the participant a new member to the 2007 surveyed household or member of a new household? ①Yes(skip to AA12) ②Old member of 2007 surveyed household	AA06								
7. Is the name correct? ①Yes(skip to AA09) ②No	AA07								
8. Name after correction	AA08								
13. Is the date of birth correct? ①Yes(skip to AA15) ②No	AA13								
14. Date of birth after correction (solar calendar) Year	AA14_1								
Month	AA14_2								
Day	AA14_3								
15. Respondent registered with this household? ①Yes, both in 2007 and 2008 (skip to AA17) ②No, neither 2007 nor 2008 (skip to AA17) ③Yes in 2007, not in 2008 ④Yes in 2008, not in 2007	AA15								
16. Main reason in change of household registration in 2008 ①Education ②Military Service ③Employment ④Married ⑤Split of family units ⑥Purchase of a new house ⑦Divorce/separated ⑧Deceased ⑨Other(please specify)	AA16								
17. Do you live permanently with the household (live in here for over 3 months out of a year)?  ① Yes, both in 2007 and 2008 ② No, neither 2007 nor 2008 ③ Yes in 2007, not in 2008 ④ Yes in 2008, not in 2007	AA17								
18. Surveyor please verify respondent's code in the 2008 regular resident survey	AA18								

Note: ①This investigation includes the children previously surveyed in 2008 and the new added children to this household who are under 16 years old or 16 or over but are still students in school. Children of this household are referred to as those who are part of the household, or are left-behind by household members in their hometown village, or in the care of relatives/friends, or are studying in other areas.②If the household has new added children, please write down their names following the children recorded in the last survey. ③ Interviewers should copy all the names of the children in D000 to Section D. Please keep names and codes in line. (D07, D08\_2008, D14\_2008 and D16\_2008 can help to identify a child's code when the child's name is missing.)

D01	Child's Name						
D02	Child's Code (Different from Code of	1	2	3	4	5	6
	Household Member)						

D14_2008	Is she/he a preschool child in 2008?			
D16_2008	Which grade was he/she in last year (2008) or			
	before dropping out of school?			

#### I. Household Roster and Personal Details

#### i). Every household member needs to answer the following questions

Surveyor should copy names (AA01) of all the respondents surveyed in 2008 (including those of the 2007 survey and new households, as well as those who live in the household regularly but not in the same household registrations) from Tracking Form of Household Members to A01 of this form. Make sure A02 is consistent with AA02. (Please note that the codes of household members should be consistent through the whole questionnaire and make sure that the codes are not mismatched; If any original respondent surveyed in 2007 is no longer a registered in the household or not a regular resident, and he/she is not on the spot when the interview is being conducted, please request household head or other family member to answer the questions on his/her behalf. If any member passed away, please keep his/her household member code and skip over the questions.)

1. Name of Household Member	A01										
2. Household Member Code	A02	1	2	3	4	5	6	7	8	9	10
2.1 If the household member surveyed before is not with the household, please specify the reason ①Marriage ②  Education ③Employment ④Deceased ⑤Others	A02_1										
2.2 If the member is a new addition to the family this year, the reason is ① Marriage ②Birth ③ Take care of child since the parents are out for working ④ Take care of relative for other reasons	A02_2										
2.3 Is your father a household member? ① Yes ② No	A02_3										
2.4 (A02_3=①) Interviewers should confirm and note down the household member code of the respondent's father.	A02_4										
2.5 Is your mother a household member? ① Yes ② No	A02_5										
2.6 (A02_5=①) Interviewers should confirm and note down the household member code of the respondent's mother.	A02_6										
2.7 How many siblings do you have (including biological, step and adopted siblings)?	A02_7										
6. What's your birth order among your siblings?	A06										
7. Marital Status: ① Married ② Remarried ③ cohabited ④ Divorced ⑤ Widowed ⑥ Never Married (skip to A09)	A07										
8. How many children have you ever had?	A08										
9. Ethnicity: ① Han ② Zhuang ③ Hui ④Uygur ⑤Yi ⑥Miao ⑦Manchu ⑧Others	A09										
10. Current Height (Cm)	A10										
11. Current Weight (Kg)	A11										
11.1 Do you eat with the left hand or right hand? 11.1 Do you eat with the left hand or right hand? 11.1 Do you eat with the left hand or right hand?	A11_1										

	A11_2 A11_3 A12				
12. Your Current state of health (compare to people at the same age as you)  ①Excellent ②Good ③Average ④Poor ⑤Very poor					
13. Do you have any physical disabilities? ①No ②Yes, but it has no impact on the normal work, study and living.	A13				
③Yes, it does affect the normal work, study and living.					
14. Your current Household Registration Status:  ①Local Urban Household Registration ② Non-local Urban Household Registration  ③Local Rural Household Registration (Skip to A17) ④Non-local Rural Household Registration (Skip to A17)	A14				
15. (Ask if A14=1, 2) when did you obtain your urban household registration? (Year)	A15				
16. (Ask if A14=1, 2) How did you obtain your urban household registration? ① Education ② Military Service ③Becoming a Cadre ④ Land Expropriated ⑤ Purchasing Urban real estate ⑥ Others (Please specify)	A16				
17. Employment Status by the end of 2008:  ①Employed (Wage Earner, Farmer or Business Owner) ②Reemployed retiree ③Unemployed ④Retired ⑤ Housemaker ⑥Family business helper without pay ⑦Loss of work capabilities ⑧In school/preschool child ⑨ Awaiting Job assignment/Further Education /Dropout Student ⑩ Others	A17				
18. Did you have any medical insurance in 2008? (Can choose more than one)  ①Rural cooperatives medical services ② Public health services (paid by the government) or overall planned medical services ③ Commercial medical insurance ④ Others ⑤ None (skip to A20)	A18				
19. (Ask if A18+ (5)) How much did you pay for the medical insurance in 2008? (including the amount deducted from your payroll) (Yuan)	A19				
20. Were you sick or injured in the last three months? (including chronic or acute disease) ① Yes ② No (Skip to A25)	A20				
21. What was the nature of your latest disease or injury in last three month? (Write down the code of the disease)	A21				
21.1 What did you do when you were sick or injured? (Select no more than 3 options in time sequence) ① Did nothing ② No medicine taken, but took a rest for a few days. ③ Bought some medicine myself ④ Went to see a doctor in a medical office or clinic ⑤Went to see a doctor in hospitals ⑥ Others (Please specify)	A21_1				
22. How much was the total medical expense on the sickness or injury in the last three months? (including reimbursed or the reduced amount of expenses) (Yuan)	A22				
23. In which, how much of the expenses was reimbursed or reduced? (A23≤A22) (Yuan)	A23				

24. How many days did the illness affect your normal work, study and living in the last three months?	A24
25. What was the total amount of your medical expenses in cash in 2008? (including reimbursed or reduced amount)	A25
26. How much actually did you pay excluding the reimbursed or reduced amount? (A26≤A25) (Yuan)	A26
27. How many months did you live outside local countryside in 2008? (Skip to A30 if A27<3)	A27
28. If you have lived outside the household more than 3 months in 2008, where did you mainly live?	
①Rural area in local county ②Rural area in other county in the same province ③Rural area in other province	420
④In the local county seat ⑤In city/other county of local province ⑥In city/other county of other province	A28
⑦Others (Please specify)	
28.1 When did it start if you had been living in any place other than local countryside for more than 3 months in 2008?	A28_1
Month	A28_2
28.3 Where did you live if you had been living in any place other than local countryside for more than 3 months in 2008?  Province (Province Code)	A28_3
28.4 County/City	A28_4
29. What's the main reason you lived outside the local countryside for more than 3 months in 2008?  ①Education ②Military service ③Work/business ④Visiting friends and relatives ⑤Others (Please specify)	A29
30.(Ask all respondents) How many cigarettes on average do you smoke per day now ('0' for none, skip to A30_2 if one cigarette or more than one)	A30_0
30.1 Did you smoke previously? ① Yes ② No ( <b>Skip to A31</b> )	A30_1
30.2 At what age did you start smoking?	A30_2
30.3 How many years totally have you been smoking?	A30_3
31. (Ask all respondents) Were he/she present during the survey? ① Yes ② No	A31

### ii). The following questions are only for the household members on the scene and whose ages are ≥16 (born before 1992).

32. Household Member Code (Please be consistent with A02)	A32			
Have you ever had any of the following feelings in the last few weeks?				
33. Been able to concentrate on whatever you are doing	A33			
①Better than usual ②Same as usual ③Less than usual ④Much less than usual	ASS			

34. Lost much sleep over worry ①Not at all ② No more than usual ③Rather more than usual ④Much more than usual	A34		
35. Felt that you are playing a useful part in things than usual ②Same as usual ③Less so than usual ④Much less	A35		
36. Felt capable of making decisions about things ①More so than usual ②Same as usual ③Less so than usual ④Much less than usual	A 26		
37. Felt constantly under strain ①Not at all ② No more than usual ③Rather more than usual ④Much more than usual	A37		
38. Felt you couldn't overcome your difficulties ①Not at all ② No more than usual ③Rather more than usual ④Much more than usual	A38		
	A39		
39. Been able to enjoy your normal day to day activities ①More so than usual ②Same as usual ③Less so than usual ④Much less than usual			
40. Been able to face up to your problems ①More so than usual ②Same as usual ③Less so than usual ④Much less than usual	A40		
41. Been feeling unhappy and depressed	A41		
①Not at all ② No more than usual ③Rather more than usual ④Much more than usual			
42. Been losing confidence in yourself ①Not at all ② No more than usual ③Rather more than usual ④Much more than usual	A42		
43. Been thinking of yourself as a worthless person ①Not at all ② No more than usual ③Rather more than usual ④Much more	A43		
than usual			
44. Been feeling reasonably happy, all things considered ①More so than usual ②Same as usual ③Less so than usual ④Much less	A44		
than usual			
45. Generally, some people prefer to take risk, while others try to avoid any risk. If it is to rank the risk from low to high as 0 to 10	A45		
(as shown by the following chart), 0 is "never take risk", 10 is "most likely to take risk", which level do you belong to? (choose a	1115		
number from 0 to 10) Never take Most likely			
risk to take risk			
0 1 2 3 4 5 6 7 8 9 10			
46. Generally, do you think that most people are trustworthy? Or do you think you had better be careful when dealing with other people? ①Most people are trustworthy ②The more careful, the better ③Do not know	A46		
47. Do you often lend cash or in kind to your friends or acquaintances? ①Often ②Sometimes ③Rarely ④Never	A47		
48. In addition to hardworking for good school performance, which of the following qualities do you think are important for a child to	A48		
possess? (3 choices at most in order of preference) ①Independence ②Diligence ③Responsibility			
(4) Creativity (5) Tolerance and Respect (6) Thrift (7) Determination (8) Faith (9) Selflessness (4) Obedience			

## iii). Education and training backgrounds for adult household members

The following questions are only for household members who are not studying and are aged 16 above (born before 1992).

1. Household Member Code (Please be consistent with A02)		B01			
1.1 Interviewers: Please find out whether the respondent was interviewed in 20	77 by referring to the Tracking	P01 1			
Form of Family Members.	① Yes ② No (Go to B02)	B01_1			

1.2 In which year did you leave school (graduated or dropped out)? ① 2008 ② 2007 or before (go to <b>B09_1</b> )	B01_2			
2. Highest level of education completed ( <b>skip to B09_1</b> if never been to school) (Education level code)	B02			
3. (Ask if B02±1) How many years of formal education have you had (Excluding skipping or failing a grade)?(Years)	B03			
4. (Ask if B02+1) How about your academic performance in your class just before you left school?  ①Very good ②Good ③Average ④Poor ⑤Very poor	B04			
5. (Ask if B02#1) Have you ever taken National University Entrance Examination?  ①Yes ②No (skip to B09_1) ③Recommended for admission (Skip to B09_1)	B05			
6. (Ask if B02#1 and B05=1) In which year did you last take the national university entrance examination?  year	B06			
7. (Ask if B02 + 1 and B05=1) What was your overall score for the examination? (Score)	B07			
8. (Ask if B02#1 and B05=1) Which category of examination did you take?  ① Arts and Physical Education ② Social science ③ Science and engineering ④ Uni-category ③ 3+2 New Category ⑥ Others (Please specify)	B08			
9. (Ask if B02±1 and B05=1) Province where you attended the examination? (Province Code)	B09			
9.1 Are you currently taking any equivalent level education? ① Yes ② No (go to B10)	B09_1			
9.2 What type of education are you taking? ①TV University ②Correspondence course ③Long-distance education ④Part-time study ⑤Continuing education ⑥Others (Please specify)	B09_2			
10. Besides formal education at school, have you ever taken up any training or apprenticeship (Maximum 3 options according to time sequence)? ①Never (skip to next person or next form) ②Agricultural production training ③Business/enterprise internal non-agricultural training ④Non-agricultural training in the community ⑤Other trainings (Please specify)	B10			
11. (Ask if B10 ≠ 1) What type of training did you take latest?  ①Work-related skill training ②Non-work-related general skill training ③General training, for example, benefit protection for workers ④Other trainings (Please specify)	B11			
12. (Ask if B10≠1) Total number of days for taking this training (If less than a day, please count it as one day) (Day)	B12			
13. (Ask if B10 ≠ 1) How much did you spend for the training (Include costs paid for by yourself or family members, if it was free, please fill 0)? (Yuan)	B13			

14. (Ask if B10+1 and B13+0) Who defrayed the cost of the training? ①Government agencies ②Yourself	211			
③Current employer ④Previous employer ⑤Both yourself and the employer ⑥Others	B14			

### iv) Adult employment situation. The following questions are only for household members who are aged 16 and over. (Born before 1992)

1. Household Member Code (Please be consistent with A02)	C01			
2. Have you ever migrated out for work? ①Yes (Skip to C04) ②No	C02			
3. (Ask if C02=②) What's the main reason for not going out for a job? (Skip to C06 after answered) ①Too old ②Sick/disabled ③Afraid could not find a job after migration ④Looking after senior/children ⑤ Run local business ⑥In school ⑦Others (Please specify)	C03			
4. (Ask if C02=1) When did you first migrate out to work?  _Year	C04			
4.1 When was the last time you stayed in your home village continuously for more than three months (or will continue the stay for more than three months)? Year	C04_1			
_Month	C04_2			
5. (Ask if C02=1) What was the reason for your last time spending more than 3 months in your home village?  ①Your illness ②Family member illness ③To look after children ④To help family business or agricultural production ⑤Did not like the city or current job ⑥Wedding/marriage matching/building house ⑦Fired, cannot find new job ⑧Others	C05			
6. Do you plan to migrate out for work recently?  ①In one month (Skip to C06_2) ②Within half year ③Within one year ④Not decided ⑤No	C06			
6.1 Why do you plan not to migrate to work or start a business in one month? ①Your illness ②Family member illness ③To look after children ④To help family business or agricultural production ⑤Did not like the city or the job ⑥Wedding/marriage matching/building house ⑦Cannot find a job ⑧Others	C06_1			
6.2 If you had left this non-agricultural job in 2008, in which month did you leave?Month	C06_2			
6.3 If you had left this non-agriculural job in 2008, what was the reason? ①Resigned (including contract expired but you didn't want to re-sign) ②Contract expired and the employer didn't want to re-sign ③Fired ④Others	C06_3			1
7.1 How many days did you work on agricultural production in 2008? (If none, please fill in '0')	C07_1			
7.2 How many days did you spend on helping out village relatives and fellows in 2008?	C07_2			
7.3 How many days did you spend on non-agricultural work in your hometown in 2008? (If none, please fill in '0')	C07_3			
7.4 How many days did you work outside your hometown in 2008? (If none, please fill in '0', if ≥90, skip to C07_6)	C07_4			
7.5 Why did you work for less than 90 days outside your hometown in 2008? ①Too old ②Sick/disabled ③Could not find a job ④Looking after senior/children ⑤Run local business ⑥In school ⑦Others (Please specify)	C07_5			

7.6 From January 2008 till now, the latest non-agricultural job that you took is  ① Local non-agricultural job before Chinese New Year ② Employment and Business in other towns before return to home for Chinese New Year ③ Agricultural job or no job before Chinese New Year, but the last non-agricultural job taken in 2008 was in hometown area. ④ Agricultural job or no job before Chinese New Year, but the last non-agricultural job taken in 2008 was outside hometown. ⑤ None (Skip to next respondent or next table)	C07_6			
7.7 How much in total did you earn from your non-agricultural wages in 2008? (both cash and in kind, during Jan-Dec 2008) (Yuan)	C07_7			
7.8 How much was the net income in total from your non-agricultural business in 2008?	C07_8			
9. When did you start this last (before the Chinese New Year or the last job in 2008) non Agricultural job? Year	C09_1			
_Month	C09_2			
10. Where was this job located in? ①Rural area in local county ②Rural area in other county of local province ③Rural area in other province ④Local county seat or other urban towns of local county ⑤City/other county of local province ⑥City/county of other province ⑦Others (Please specify)				
11. What is your current (before going back to hometown) occupation? (Occupation code)	C11			
12. When did you start this occupation? (Including the period of the same occupation in other places)  _Year	C12-1			
13. Which industry is this job in? (Industry Code)	C13			
14. How did you get your this job?  ① Assigned by the government/community ②Through commercial employment agency (including job fairs) ③ Applied for advertised job ④Applied directly (including examination) ⑤Referred by family members/relatives ⑥Referred by friends/acquaintances ⑦Others (Please specify)	C14			
15. How long did you spend in finding this job? (Days)	C15			
16. Including yourself, how many employees are there in the work unit? (Persons)	C16			
26. Is this job self-employed business or wage work?  ①Self-employed ②Wage earning work ③Family worker without pay	C26			
17. How many hours on average do you work at this job per week? (Hours/week)	C17			
18. What is your average monthly overall income from this job? (if C26=②, the overall income for wage earners is the sum of wage, bonus, allowance and commutation in kind; if C26=①, the overall income for the self-employed is net income, it can be 0 or negative, then skip to C19) (Yuan/month)	C18			
18.1 For this job, how much is the average monthly salary? (Yuan/Month)	C18_1			
18.2 How much is the monthly bonus and allowance? (Yuan/Month)	C18_2			
18.3 How much is the average monthly earnings from commutation in kind? (Yuan/Month)	C18_3			

20. (Ask if C19=①) How many hours on average do you work per week including all your non-agricultural jobs with pay (including self-employed business)? (C20=C17) (Hours/Week)  20.1 (Ask C19=②) How many hours per week on average do you spend on all your part-time non-farm jobs with pay (including self-employed business)? (Wage worker's wages, horuses, allowances and commutations in-kind, self-operator's net income, can be 0 or negative, then skip to C22).  21. (Ask if C19=③) What is your average total monthly income from all the non-agricultural jobs with pay (including self-employed business)? (Wage worker's wages, horuses, allowances and commutations in-kind, self-operator's net income, can be 0 or negative, then skip to C22).  21. For all the part-time jobs, how much is the average monthly bours and allowance? (Yuan/Month)  21.2. How much is the average monthly bours and allowance? (Yuan/Month)  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? ① Yes, want to work longer hours ②Yes, want higher income ③Yes, do not like current employer ④Yes, do not like current working conditions ⑤ Others (Please specify)  32. Do you have (or had before returning to hometown) unemployment insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself @None ⑥Don' t know ⑥Not applicable.  22. Do you have (or had before returning to hometown) pension? ①Paid for by employer ②Paid for by yourself ③Paid for by oth employer and yourself ③None ⑥Don' t know ⑥Not applicable.  22. Do you have (or had before returning to hometown) work hijury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ③None ⑥Don' t know ⑥Not applicable.  22. Low you have (or had before returning to hometown) work hijury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by worker of the penson of the penson or next table; For self-employers (C26=①), skip to C27  23. Cover thing of running your own business?  24. Do				 	
with pay (including self-employed business)? (C20\subseteq C17)  (Bours/week)  20.1 (Ask C19=\tilde{\Omega}) How many hours per week on average do you spend on all your part-time non-farm jobs with pay (including self-employed business)?  (Bours/Week)  21. (Ask if C19=\tilde{\Omega}) What is your average total monthly income from all the non-agricultural jobs with pay (including self-employed business)? (Wage worker's wages, bonuses, allowances and commutations in-kind, self-operator's net income, can be 0 or negative, then skip to C22).  21. For all the part-time jobs, how much is the average monthly salary?  21.1 For all the part-time jobs, how much is the average monthly salary?  21.2 How much is the average monthly bous and allowance?  (Yuan/Month)  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? \tilde{\Omega} \text{s, do not like current}  working conditions  (C21)  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? \tilde{\Omega} \text{s, do not like current}  working conditions  (C22)  23. Do you have (or had before returning to hometown) unemployment insurance? \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by yourself} \tilde{\Omega} \text{Paid for by both employer and yourself} \tilde{\Omega} \text{Post of the work one of hometown} \text{post of applicable.}  24. Do you have (or had before returning to hometown) pension? \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by by ourself} \tilde{\Omega} \text{Post of post by ourself} \tilde{\Omega} \text{Post of post of the work one applicable}.}  25. Do you have (or had before returning to hometown) work injury insurance? \tilde{\Omega} \text{Paid for by by ourself} \tilde{\Omega} \text{Post of by both employer} \tex	19. Do you have any part-time job besides this job? (Including family business helper without pay) ①Yes ②No (Skip to C22)	C19			
with pay (including self-employed business)? (C20\subseteq C17)  (Bours/week)  20.1 (Ask C19=\tilde{\Omega}) How many hours per week on average do you spend on all your part-time non-farm jobs with pay (including self-employed business)?  (Bours/Week)  21. (Ask if C19=\tilde{\Omega}) What is your average total monthly income from all the non-agricultural jobs with pay (including self-employed business)? (Wage worker's wages, bonuses, allowances and commutations in-kind, self-operator's net income, can be 0 or negative, then skip to C22).  21. For all the part-time jobs, how much is the average monthly salary?  21.1 For all the part-time jobs, how much is the average monthly salary?  21.2 How much is the average monthly bous and allowance?  (Yuan/Month)  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? \tilde{\Omega} \text{s, do not like current}  working conditions  (C21)  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? \tilde{\Omega} \text{s, do not like current}  working conditions  (C22)  23. Do you have (or had before returning to hometown) unemployment insurance? \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by yourself} \tilde{\Omega} \text{Paid for by both employer and yourself} \tilde{\Omega} \text{Post of the work one of hometown} \text{post of applicable.}  24. Do you have (or had before returning to hometown) pension? \tilde{\Omega} \text{Paid for by employer} \tilde{\Omega} \text{Paid for by by ourself} \tilde{\Omega} \text{Post of post by ourself} \tilde{\Omega} \text{Post of post of the work one applicable}.}  25. Do you have (or had before returning to hometown) work injury insurance? \tilde{\Omega} \text{Paid for by by ourself} \tilde{\Omega} \text{Post of by both employer} \tex	20. (Ask if C19=(1)) How many hours on average do you work per week including all your non-agricultural jobs				
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21.2 How much is the average monthly bonus and allowance? (Yuan/Month) C21_2 21.3 How much is the monthly earnings from commutation in kind? (Yuan/Month) C21_3 22. If you are looking for another job currently (before returning to your hometown), what is the main reason? ① Yes, want to work longer hours ②Yes, want higher income ③Yes, do not like current employer ④Yes, do not like current working conditions ⑤ Others (Please specify) 23 Do you have (or had before returning to hometown) unemployment insurance? ①Paid for by employer ②Paid for by ourself ③Paid for by both employer and yourself ④None ⑤Don' t know ⑥Not applicable. 24. Do you have (or had before returning to hometown) pension? ①Paid for by employer ②Paid for by yourself ⑥Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable. 25. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ⑥Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable.  Current wage earners (C26=②) answer C26_1-C26_6, then skip to next person or next table; For self-employers (C26=①), skip to C27 26.1 Have you ever think of running your own business? ⑥Never (If the respondent is a migrant worker returning for the Chinese New Year or took the last non-agricultural job in locally, skip to the next respondent or table V) ②Never seriously, because it would be very difficult ③Yes, I have 26.2 (Ask if C26_1=② or ③) What are the difficulties which would primarily stop you from starting a self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business of the properties of the	21. (Ask if C19=①) What is your average total monthly income from all the non-agricultural jobs with pay (including self-employed business)? (Wage worker's wages, bonuses, allowances and commutations in-kind, self-operator's net income, can be 0 or negative, then skip to C22).				
21.3 How much is the monthly earnings from commutation in kind?  22. If you are looking for another job currently (before returning to your hometown), what is the main reason? ① Yes, want to work longer hours ②Yes, want higher income ③Yes, do not like current employer ④Yes, do not like current working conditions ⑤Others (Please specify)  23. Do you have (or had before returning to hometown) unemployment insurance? ①Paid for by employer ②Paid for by both employer and yourself ④None ⑤Don' t know ⑥Not applicable.  24. Do you have (or had before returning to hometown) pension? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable.  25. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable.  26. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable.  27. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑥Don' t know ⑥Not applicable.  28. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ⑤Paid for by yourself ⑥Paid for by employer ②Paid for by yourself ⑥Paid for by employer ②Paid for by employer ②Paid for by yourself ⑥Paid for by employer ②Paid for by employer ③Paid for by e	21.1 For all the part-time jobs, how much is the average monthly salary? (Yuan/Month)	C21_1			
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working conditions ③Others (Please specify)  23. Do you have (or had before returning to hometown) unemployment insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑤Don't know ⑥Not applicable.  24. Do you have (or had before returning to hometown) pension? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑤Don't know ⑥Not applicable.  25. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ⑥Paid for by both employer and yourself ④None ⑥Don't know ⑥Not applicable.  25. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ⑥Paid for by employer ②Paid for by employer ②Paid for by yourself ⑥Paid for by employer ②Paid for by employer ②Paid for by employer ②Paid for by employer ③Paid for by employer ③Pai	22. If you are looking for another job currently (before returning to your hometown), what is the main reason? ① Yes, want				
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for by both employer and yourself ④None ⑤Don' t know ⑥Not applicable.  25. Do you have (or had before returning to hometown) work injury insurance? ①Paid for by employer ②Paid for by yourself ③Paid for by both employer and yourself ④None ⑤Don' t know ⑥Not applicable.  Current wage earners (C26=②) answer C26_1-C26_6, then skip to next person or next table; For self-employers (C26=①), skip to C27  26.1 Have you ever think of running your own business? ①Never (If the respondent is a migrant worker returning for the Chinese New Year or took the last non-agricultural job in locally, skip to the next respondent or table V) ②Never seriously, because it would be very difficult ③Yes, I have  26.2 (Ask if C26_1=② or ③) What are the difficulties which would primarily stop you from starting a self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business permit ③Too hard work ④Too low income ⑤Other reasons (Please specify)  26.3 How much do you think you need to invest if you start your own business? (Yuan) C26_3		C23			
Source of the spondent of the content of the conten		C24			
26.1 Have you ever think of running your own business?  ①Never (If the respondent is a migrant worker returning for the Chinese New Year or took the last non-agricultural job in job outside the village or town, thus C06_3=②or ④, skip to table IV B, if respondent worked non-agricultural job in locally, skip to the next respondent or table V) ②Never seriously, because it would be very difficult ③Yes, I have  26.2 (Ask if C26_1=② or ③) What are the difficulties which would primarily stop you from starting a self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business permit ③Too hard work ④Too low income ⑤Other reasons (Please specify)  26.3 How much do you think you need to invest if you start your own business? (Yuan) C26_3		C25			
①Never (If the respondent is a migrant worker returning for the Chinese New Year or took the last non-agricultural job in locally, skip to the next respondent or table V) ②Never seriously, because it would be very difficult ③Yes, I have  26.2 (Ask if C26_1=② or ③) What are the difficulties which would primarily stop you from starting a self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business elf-employed work ④Too low income ⑤Other reasons (Please specify)  26.3 How much do you think you need to invest if you start your own business? (Yuan) C26_3	Current wage earners (C26=②) answer C26_1-C26_6, then skip to next person or next table; For self-employers	(C26=①),	skip to C27		
self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business C26_2  permit ③Too hard work ④Too low income ⑤Other reasons (Please specify)  26.3 How much do you think you need to invest if you start your own business? (Yuan) C26_3	①Never (If the respondent is a migrant worker returning for the Chinese New Year or took the last non-agricultural job outside the village or town, thus C06_3=②or ④, skip to table IV B, if respondent worked non-agricultural job in	$C^{2} = 1$			
	self-employed business? ①Inability to engage in a loan ②Lack of network to engage in customers and business	C26_2			
26.4 How much do you think you can loan from banks or credit unions? (Yuan) C26_4	26.3 How much do you think you need to invest if you start your own business? (Yuan)	C26_3			
	26.4 How much do you think you can loan from banks or credit unions? (Yuan)	C26_4			

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26.5 How much do you think you can loan from private lending organizations or lenders? (Yuan)	C26_5				
26.6 How much do you think you can borrow from friends and relatives? (Yuan)	C26_6				
Household Member Code (Please be consistent with A02)	C01				
Current wage earners (C26=2) skip to next person or next table; self-employers(C26=1), please answer C27-C3	37			 	
27. How many people do you hire (excluding family members)?(If none, fill in 0) (Person)	C27				
27.1 Interviewers please identify whether the respondent is a new household member by referring to the Tracking Form of Household Members. ①Yes (Skip to C28) ②No	C27_1				
27.2 When did you start the current self-employed business?	C27_2				
28. The main reason why you were engaged in self-employed business? ①Cannot get employed ②The self-employed can earn more ③Wants to be my own boss ④Freedom and flexibility ⑤Others (Please specify)	C28				
29. How much did you invest in the business when you started it? (Yuan)	C29				
30. How much did you borrow? (including from banks, credit unions or from friends and family members)(C30≤C29) (Yuan)	C30				
31. Of this amount, how much did you borrow from the formal bank or credit unions? (Yuan)	C31				
32. How much did you borrow from private loan organizations or lenders? (C31+C32≤C30) (Yuan)	C32				
33. What was your primary job before operating this business? ①Other self-employed business ②Wage-work ③ Attended a training ④In school ⑤Farming ⑥Not worked at all ⑦Others (Please specify)	C33				
34. Have you ever been employed by others? ①Yes ②No	C34				
35. Do you want to look for employment opportunity? ①Yes ②No	C35				
36. (Ask if C35=1) Why do you still want to be employed? 1 Can earn more money 2 Might be more decent 3 Might be more stable 4 Others (Please specify)	C36				
37. In your estimation, how much would be your average monthly wage if you were employed by others?(Yuan/Month)	C37				

#### v) Children's Education

Note: Please ask parents or guardians to answer the following questions for all the children under 16 (born after 1992) and those family members who are over 16 (born before 1992) but still in school. Include children who live in the household, and children who are left behind in rural hometown or with relatives or friends, as well as children who are in school in some other place. If the respondent was involved in our previous survey, interviewers should copy names and codes of all the children in the 2007 survey from D01 and D02 of household member tracking table. For a new household please fill in the names of children from elder to younger and code them accordingly.

1. Name of Child (The interviewer should fill this part in advance)	D01			
2. Code of Child (Different from Household Member Code)	D02			
3. What was his/her weight at birth? (g)	D03			

4. Where is the current primary residence of the child? ①Local village ②Other village of local town/township ③Other town/township in local county ④Other rural area ⑤City	D04		
5. Where was the primary residence of the child in 2008? ① Local village ②Other village of local town/township ③ Other town/township in local county ④Other rural area ⑤City	D05		
6. According to household member tracing table, interviewer please identify whether the child is a household member? whether the child is a household ①Yes ②No (Skip to D06_2)	D06		
6.1 If the child is a household member, please fill in his/her household member code (Same as A02).	D06_1		
6.2 If the child is not a household member, please fill in the household member code of the father/mother/guardian of the child (Same as A02).	D06_2		
6.3 Interviewers please clarify the relationship between respondent and child, and go to Question 7.  ①Father ②Mother ③Grandparents ④Uncle/Aunt ⑤Other Relative ⑧Not relatives	D06_3		
If the child is a household member (D06_1= $\textcircled{1}$ ), please skip to D12, if the child is not the household member (D06_1= $\textcircled{2}$ ), continue the following questions.			
7. Gender ①Male ②Female	D07		
8. Age (Full year)	D08		
9. Current height (Cm)	D09		
10. Current weight (Kg)	D10		
11. Health condition (compare to children at the same age)  ①Very good ②Good ③Average ④Not very good ⑤Very bad	D11		
11.1 Do you eat with the left hand or right hand?	D11_1		
11.2 Do you write with the left hand or right hand?	D11_2		
11.3 Do you exercise or use tools with the left hand or right hand?	D11_3		
12. With whom does he/she mainly live?	D12		
13. If the child's parents migrated away for work/business, why did not the child follow the parents? ①High living cost in city ②High cost of attending school/Kindergarten in the city ③School or kindergarten cannot be found in the city ④Education in hometown is better than in the city ⑤No one can look after the child in the city ⑥Others (Please specify)	D13		
14. Is he/she a pre-school child? ①Yes (Answer D34-D36, then skip to next respondent/table) ②No	D14		
15. (Ask if D14=②) How old did the child go to elementary school? (excluding pre-school education) (Full Year)	D15		
16. (Ask if D14=②) Which grade is he/she in currently (or before dropping out)? (Grade code)	D16		

17. (Ask if D14= ) What is the education quality of the school he/she is in currently or before dropping out? ①The best in the city/county ② Better than average in the city/county ③Average ④Worse than average in the city/county	D17		
18. (Ask if D14= ) How is his/her performance in school currently (or before dropping out)?  ①Very good ②Good ③Average ④Not very good ⑤Very bad	D18		
18.1 What was his/her score of Chinese exam in the previous semester/the last semester before dropping out?	D18_1		
18.2 What was the full score of his/her Chinese exam in the previous semester/the last semester before dropping out?	D18_2		
18.3 What was his/her score of Math exam in the previous semester/the last semester before dropping out?	D18_3		
18.4 What was the full score of his/her Math exam in the previous semester/the last semester before dropping out?	D18_4		
19. (Ask if D14=②) Do you worry about the child's future? If so, what do you worry about the most?  ①Do not worry at all ②Poor performance ③Skips classes/Does not complete homework ④Spends too much time in internet cafés or/watching TV or playing computer games ⑤Bullied by others ⑥Makes bad friends ⑦Having girlfriend/boyfriend too early ⑧Other, please specify	D19		
20. (Ask if D14=②) Is he/she still in school now? ①Yes (Answer question D24-D33) ②No, dropped out (Answer question D21-D23)	D20		
Questions for School Dropouts (If D20= , please answer D21 to D23)			
21. In which year did the child stop going to school?	D21		
22. The main reason why he/she stopped going to school (Single choice)  ①Not willing to go to school ②There were employment opportunity ③Did not pass examination ④Family financial difficulties ⑤No school nearby ⑥Other (Please specify)	D22		
23. What is he/she mainly doing now? ①Farming ②Non-agriculture self-employed at home ③Wage work at home ④Work outside of the hometown ⑤Running business outside the hometown ⑥Living outside of the hometown, but don't know what he/she is doing ⑦Stay at home doing nothing ⑧Others (Please specify)	D23		
Questions for In-School Students (If D20=①, please answer D24 to D33)			
24. How far is it between the child's home and his/her school (km)? (If the child lives in school, please still write down the distance between his/her home and the school. If the school and the home are not in the same city, please estimate distance between the two cities)	D24		
25. Is he/she boarding in school?? ①Yes(Skip to D27) ②No	D25		
26. How many hours does he/she spend on studying each week? (not including the time he/she spends at school) (Hours/week)	D26		
27. How much did he/she pay for all regular fees for school in 2008? (excluding sponsorship fee, fees for temporarily study at school and school selection fees) (Yuan)	D27		

28. In which, tuition and other related fees (Yua	n) D28					
29. Cost of food and accommodation (including cost occurred outside of school) (Yuan	) D29					
30. Cost of supplemental classes at school (Yua	n) D30					
31. Other fees (e.g. school uniform and so on) (Yua	n) D31					
32. How much did he/she spend on the supplemental classes outside of school in 2008? (Yua	n) D32					
33. How much was the total sponsorship fees/temporarily study fees/school selection fees in 2008? (Fill in 0 if no pay pre-paid, please fill in the average by year) (Yua	D33					
The following questions are only for pre-school children (If D14=1), please answer D34 to D36)						
34. Who takes care of the child the most? ①Mother ②Father ③Grandparents ④Elder brothers and sisters ⑤Other relatives ⑥Nanny ⑦Kindergarten ⑧Others (Please specify)	D34					
35. Compared to children of the same age, what do you think about the general well-being and development of this ch (including physical and mental health, as well as study and communication skills)  ①Very good ②Good ③Average ④Below avera	D35					
36. How much is the monthly kindergarten fee? (Those who does not go to kindergarten please fill 0) (Yuan/Mont	h) D36					
37. If the child is younger than 6, how many hours do you and your spouse commit to company with the child each day (hours spent on reading, telling stories and playing games, but not sleeping or the time spent with the child while doing housework)? (Hours/Da	D37					
II. Family and Social Relationship and Life Events (Ask either household head or his/her spouse to answer the followshold member code of respondent in A02 (E00):	ways (includi uaintance(s) registration(	ng visiting/j (E34); E36)				ng
Please provide details of your siblings in order of their ages from oldest to youngest (including biological, adop	ted and step	siblings of	household	and spou	ise. If	

	Code	Siblings of Household Head			Siblings of Spouse								
1. Sibling Member Code	G01	H1	H2	Н3	H4	H5	Н6	S1	S2	S3	S4	S5	S6

more than 6 persons please complete 6 with nearest relationship).

	1 1					$\overline{}$
2. He/She is your ①Elder brother ②Elder sister ③Younger brother ④Younger sister	G02					
3. Type of Sibling	G03					
4. Interviewers, please identify whether the sibling is a household member by referring to Tracking Form of Household Members.  ①Yes (fill in his/her household member code in G05) ②No (Skip to G06)	G04					
5.His/Her Household Member Code (Skip to next respondent or table)	G05					
6. His/Her Age (Full Year)	G06					
7. Chinese horoscope of His/Her Birth Year	G07					
8. His/Her Marriage Status ①Single (Skip to G10) ②Married for the first time ③ Remarried ④Divorced ⑤Widowed ⑥cohabited	G08					
9. How many children has he/she had in total?(all children, biological/step/adopted, and alive or dead)	G09					
10. His/Her Education Level (Education Code)	G10					
12. His/Her Current Primary Residence ①Home village ②Other villages of local county ③ County capital or other towns of local county ④Village of other counties in this province ⑤ Town of other counties in this province ⑥Local city area ⑦Other cities of this province ⑧ Village of other provinces ⑨City of other provinces ⑩Others	G12					
13. His/her Employment status ①Wage earner, farming or self-employed ②Re-employed after retired ③Unemployed ④Retired ⑤Housemaker ⑥Loss of work capabilities ⑦ Student/Pre-school Child ⑧Awaiting job assignment/further education ⑨Dropout student ⑩Others	G13					
14. His/Her Current Primary Occupation (Occupation Code)	G14					
15. How often do you contact him/her? ①At least once a week ②At least once a month ③ At least once a year ④Rarely	G14					
16. Are you going to discuss with him/her if you have any problems?	G16					
· · · · · · · · · · · · · · · · · · ·	G17					
18. Are you going to seek help from him/her if you have any financial difficulties? ①Yes ②No	G18					$\neg$
19. How much in cash (including money and gifts/banquets) did he/she give to you last year? (Yuan)	G19					
20. How much in cash (including money and gifts/banquets) did you give to him/her last year?(Yuan)	G20					
	11	 			<u>.                                    </u>	

(iii). Rural Land Information (Please answered by household head or his/her spouse) Household Member Code of Respondent in A02 (H00) \_\_\_\_\_\_

H01	1. What is the size of your family farm land?	(Mu) (0 for none)		
(*1 Hectare (10,000 Square Metres) = $15 Mu$ (Chinese Measurement of Land)	(*1 Hectare (10,000 Square Metres) = $15 Mu$ (Chinese Measurement of Land)		H01	

1.1 Of which, how much are effective irrigation area? (Mu) (0 for none)	H01_1					
2. Who does the farming on the land? ①Family members ②Sub-contractors ③Village Community ④leave uncultivated ⑤Others (Please specify)	H02					
3. Did your village adjust the contracted land in the last 5 years?						
4. Do you know that multiple land trades are permitted by government policies, e.g. land sub-contract, lease, transfer and shareholding by land?  ①Yes ②No ③Some, but not very clear						

## (iv). Life events (Please answered by household head or his/her spouse) Household member code of respondent in A02 (F00)\_\_\_\_\_

The incidents occurred in 2008 (If the same incident occurs more than once, please describe the latest one)	1. Marriage	2. Found boyfriend / girlfriend	3. Pregnant	4. Gave birth	5. Found a good job	6. Divorced/Se parated	7. Had serious sickness/accident	8. Family member deceased	9. Built a house/ purchased a house
Whether occurred or not?     ①Yes ②No(Skip to next incident)		, g				Passes		35555355	· ·
2. Who did this happen to? (may select more than one option) ①Yourself ②Spouse ③Children ④Brothers/sisters ⑤Parents ⑥ Other household members									
3. Was the event expected?  ①Yes ②No ③Don't know									

# (v). Comparison of Satisfaction Level and Income (To be answered by household head or his/her spouse) Household member code of respondent in A02 (I00)

Please choose one of the levels to describe your satisfaction concerning to the following aspect	s: ①Very	unsatisfied	2
Not so satisfied ③Average ④Satisfied ⑤Very satisfied			
1. Your Primary Job	I01		
2. Your Income	I02		
3. Your Family Financial Status	I03		
4. Your Housing	I04		
5. Your Health	I05		
6. Your Relationship with Neighbours	I06		
8. Your Relationship with spouse	I08		
9. Various aspect of your life	I09		
10. How do you compare your family income to the average income of your village?	I10		
①Much higher ②A little higher ③Almost the same ④A little lower ⑤Much lower			
11. How would you categorise the monthly household income in your village?		•	

11.1 Very Low Income?	Yuan/Month	I11_1	
11.2 Low Income?	Yuan/Month	I11_2	
11.3 Average Income?	Yuan/Month	I11_3	
11.4 High Income?	Yuan/Month	I11_4	
11.5 Very High Income?	Yuan/Month	I11_5	

## (vi). General Information and Assets of the Household. Household member code of respondent (J00) \_\_\_\_\_\_

	Code	Answer		Code	Answer
J01. Total Number of Household Members in 2008 (including regular residents and family members not living at home)			K01. The production asset at the end of 2008 (Yuan)	K01	
J02. Regular Residents	J02		K02. The estimated market present value of self-owned housing at the end of 2008 (Yuan)	K02	
J03. How much food per year do you think your whole Family need to live out of above poverty level?	J03		K03. The balance of family financial assets at the end of 2008 (Yuan)	K03	
J04. How much money do you need if you should buy all the food from the market?			K04. In which, saving (Yuan)	K04	
			K05. bonds and other kinds of securities (Yuan)	K05	
J05. How much money does your whole family need besides purchasing the food so that you can live out of poverty?			K06. Lending money (Yuan)	K06	
			K07. Liquid assets engaged in family business (Yuan)	K07	
J06. In which, Cash for non-staple food (Yuan)	J06		K08. investment to other enterprises (excluding stocks and bonds) (Yuan)	K08	
J07. Cash for clothing (Yuan)	J07		K09. Cash (Yuan)	K09	
J08. Cash for children education (Yuan)	J08		K10. Estimated present value of the silver, golden and other jewelry (Yuan)		
J09. Cash for medical costs (Yuan)	J09				
J10. Have you or your family member ever applied for any loan from financial organizations? ①No ②No, but guess would not be approved ③Yes, but failed ④Yes			K11. Present value of all kinds of consumer durables(including furniture) by the end of 2008 (Yuan)	K11	
			K12. Total amount of debt for whole family at the end of 2008 (Yuan)	K12	
J11. Have you or your family member ever borrowed money from private lenders? ①No ②No, but guess would not be able to ③Yes, but failed ④Yes	J11		K13. If your family suddenly needs 5,000 Yuan for some urgency, through which way you could get the money? ①saving of own family ② borrowing from relatives or friends ③borrowing from banks or credit unions ④ borrowing from private loan organizations ⑤other ways ⑥no way	K13	

End of interview. Thank you for your cooperation!