Empowered Girls Vote

Explaining How Microcredit Financing Can Lead to the Political Empowerment of Women in the Philippines

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Abstract

In this increasingly intertwined world, with a division between the poor and the rich, stability is of key importance. Aid has therefore become a popular tool to help recipient countries grow their economies and bring stability. Western norms such as democracy, equality and liberalism are distributed via aid in order to bring this stability. Therefore, lots of different kinds of aid have been popular over the last couple of decades, with a wide debate over what works best. ***Microcredit*** has been one of such promising forms of aid. The general idea and hopes being that it empowers women, especially economically. However, literature is still uncertain as to what explains the effect of microcredit on ***Political Empowerment*** of women. This master thesis seeks to test the explanatory leverage of a new theory concerning the relationship between microcredit and Political Empowerment. The main hypotheses being that microcredit Political Empowerment, with a serial multiple mediation of ***Economic Empowerment*** and ***Social Empowerment.*** A quantitative cross-sectional non-experimental large N study using an existing dataset with data from a microcredit experiment in the Philippines was used to test this theory. The findings of the full serial model show no significant effect of microcredit on Political Empowerment. Microcredit does increase Economic Empowerment, which, in the serial model decreases Political Empowerment. However, in different models Economic Empowerment does increase Political Empowerment. Economic Empowerment decreases the self-efficacy dimension of Social Empowerment and does not significantly affect the decision-making dimension. The decision-making dimension of Social Empowerment being the only indicator in the serial model to increase Political Empowerment.

Keywords: *Aid, Development, Economic Empowerment, Female Empowerment, Microcredit, Microfinancing, Philippines, Political Empowerment, Social Empowerment, Women's Empowerment*

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Over the last decade, I have worked extensively towards this point. For the longest time, I knew what I wanted to do. As a kid, I was always intrigued by why our society works the way it does, always asking questions about it, never left satisfied with the answers. 'It's just the way it is', 'it just works like that', but why? Why are some poorer than others? Why are women treated differently? Why does racism exist? Why do people engage in criminal activities? After my studies in Sociology and gathering an understanding of our society, I knew my ambitions to make an impact on society was not going to be satisfied. I wanted to learn more about how we solve the most complex problems in our world. Leading me to this point: A Master Thesis in International Public Management and Policy,

Over the past five months, I have conducted a research on the role microcredit can play in development, the Political Empowerment of women to be exact, and how this relationship might work (if it even does at all). I could not have done this alone. In this short section, I want to take a moment to thank all those who contributed to this thesis, either directly or indirectly.

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Floor de Vries

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Chapter 1: Introduction

Humans have often been proven to be empathic creatures. Helping others is what is in the human core. In our modern societies it is almost expected that those who are better off look after those who are not, as a moral duty. Over the last decade, with international organisations and cooperation growing, this duty has been taken seriously by some partnerships in the form of aid. Aid can take many forms, monetary aid being one of the best known. Monetary aid, in all forms possible, has been a widely debated topic for years. While humans are prone to trying to help others, the perfect way to do so remains unclear and is under scrutiny.

Countries and institutions-like IMF and World Bank-provide loans, grants and projects to less developed regions (Ravenhill, 2020). All with the intent to 'help the less fortunate'. Aid can have a different goal than just mere help. In the western world, it is often believed that less poverty will lead to greater stability. This is of course important for the recipient country, but also for the donor countries. These institutions are convinced that the aid they provide should foster the conditions needed for development, like democracy, equality and high-quality education (Olivié & Pérez, 2019; Ravenhill, 2020). The efficacy of such poverty alleviation projects varies, with approaches changing over time. 'Giving money' to a country has been seen as ineffective, as it cannot be controlled where the money goes, and it does not make the recipient more competent (Sumner & Glennie, 2015).

Donor countries want recipient countries to be able to grow economically and socially from the inside out, independently, while giving them a little extra help to do so (Ravenhill, 2020). This is one of the reasons microcredit and microfinancing has become a popular form of aid over the past few decades. It should be noted that the ideas about development are of western standards, with the developed west seen as the benchmark. Some scholars and experts think microfinancing can be the solution towards the fostering of such western conditions effectively (Bayulgen, 2015). Yet, like many forms of aid, this relation has been widely debated.

Microfinancing is a form of aid for individuals in developing countries with the intent of creating the possibility to build personal independence and therefore strengthening the economy (Oxfam, n.d.). There are multiple forms of microfinancing, however, the most well-known remains microcredit (Oxfam, n.d.). *Microcredit*, for instance, is a small sum of money given directly to small entrepreneurs to help them with their business (Kota, 2007). The finances are provided by MFIs, microfinancing institutes, these are often local banks (Kota, 2007). For

starting entrepreneurs in developing countries, it is often hard to gather the resources needed for building and expanding their business, microfinancing can help them start (Oxfam, n.d.). These loans are beneficial for the development of the domestic economy from within, as it is easier to join the workforce and become financially independent (Kota, 2007). Citizens who start a business and make more money, pay taxes, pay for education, raise their living standards and ultimately contribute to the country's economy (Kota, 2007; Convergences, 2019). Partly due to these beliefs, microfinancing has shot up significantly since the start of the millennium, as can be seen in **Table 1.**

Table 1

Number of Institutions and Poorest Clients who Received Microcredit

Year	Number of Institutions	Number of Poorest Clients
2000	78	9.274.385
2001	138	12.752.645
2002	211	21.771.448
2003	234	35.837.356
2004	286	47.485.191
2005	330	58.450.926
2006	420	64.062.221

Note. Retrieved from *Microfinance: Banking for the Poor* (Kota, 2007).

As mentioned before, microcredit is thus viewed as having a high potential in developing countries from the inside out to western standards. Aid does its job when it moves the recipient country towards stability and social development like equality, with the developed west as the benchmark. One of these western norms aid may bring about, is ***Women's Empowerment***. For years, Women's Empowerment has been high on the agenda for multiple humanitarian organisations (Al-Shami, Razali & Rashid, 2018). Means vary from training, schooling, self-defence etcetera. However, as the popularity of aid as a norm builder grows, some scholars see the potential in microcredit, especially when one talks about the empowerment of women (Al-Shami et al., 2018). Women's Empowerment is a broad concept, often vaguely conceptualised. It withholds multiple factors contributing to raising the status of women. This can be socially, technologically, politically, economically and so on (Rahman,

Junankar & Mallik, 2009). An increasingly investigated part being the political side, conceptualised in this thesis as ***Political Empowerment***. This form is often seen as the pinnacle of modernisation. It revolves around the value and stability of democracy and equality (Bayulgen, 2015).

The proponent scholars see the potential in microcredit bringing about change for women in the following theorisation. Microcredit loans provide women with income they otherwise might not generate (Al-Shami et al., 2018; Islam & O'Gorman, 2019). It pushes them towards the labour market, being entrepreneurs and providers. Also, it could strengthen their social status by increasing their household decision-making power around expenditure and mobility and giving them a productive life outside the home (Al-Shami et al., 2018). Altogether, microcredit could make these women independent and thus fosters western values and norms regarded as 'good' and 'modern'. However, most of these theories and expectations have not been proven, as conceptualisations vary and remain vague. Additionally, an explanatory theory behind the relationship between microcredit and all its promised effects remains absent. In other words, the theories remain mere theories, hopes and expectations.

In summary the general logic behind the belief of microcredit is providing women with a sum of money, leading to multiple benefits for them called Women's Empowerment, with the ultimate goal to foster a specific part of this Women's Empowerment of political nature. Taken altogether, by following this logic of change from the bottom up, microcredit is regarded as having a high potential for fostering development for recipient countries from the inside out. However, the effectiveness of microcredit to do so and how this relationship might work, just like any aid tool, has been a scrutinized and widely debated topic.

The relation between microcredit and Women's Empowerment has thus been debated, as the exact causal pathway remains unclear. How exactly does microcredit lead to all these things and especially Political Empowerment? - as Political Empowerment remains regarded as the pinnacle of development (Bayulgen, 2015). In other words, very little attention has been given to how precisely microcredit generates empowerment for these women, if it does at all. The link has already been researched by many scholars throughout many cases, but there has been uncertainty around the causality of the relationship and which factors play a role in its effectiveness (Bayulgen, 2015). To summarize, there is no clear answer as to what the causal mechanism might be and what ultimately explains the effect. Multiple explanations have been researched, but a link between microcredit and the (Political) Empowerment of women has

never been proven. Later on in this thesis, multiple reasons for this will be discussed, like varying conceptualisations and the importance of country contexts.

Within this thesis an explanation is sought for the relationship between microcredit and Political Empowerment, if this relationship exists at all. In other words, this thesis revolves around what explains the link between microcredit loans and Political Empowerment. As mentioned before, this effect has been researched before, but a clear answer with explanatory leverage for the link was never established. Therefore, the research question of this thesis is: *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained'*. The answer to this question is sought through creating a new conceptualisation of Women's Empowerment and cutting it up in different pieces: ***Economic Empowerment, Social Empowerment and Political Empowerment*** – testing this theory's explanatory leverage for the phenomenon. This thesis argues these types of empowerment are linked together and are prerequisites for one another. In other words: a relationship between microcredit loans and Political Empowerment facilitated and explained by Economic and Social Empowerment. In the proposed theorisation, microcredit and Political Empowerment are mediated through Economic Empowerment. Additionally, Economic Empowerment and Political Empowerment are mediated by Social Empowerment. The theoretical reasoning behind this will be outlined further in Chapter 3.

The research question is investigated using quantitative data, gathered from an existing dataset with extensive data from an experiment around microcredit in the Philippines (Karlan & Zinman, 2011). Using SPSS (version 28), the theory was tested by using multiple regression analysis. The surveys filled out by the respondents contained questions varying from financial status to personal questions around life satisfaction, optimism and political ideology. This makes this dataset fitting for measuring the various concepts used in this thesis. The data holds a control group who did not receive any microcredit loans, making it possible to spot the social, political and economic effects the loans had on those with loans in comparison to those not receiving loans. After the conceptualisation, a fitting operationalisation with the data available will be created to measure the concepts.

After this introduction, this thesis will start with a literature review of past research into microcredit and Women's Empowerment, creating our conceptual understanding and foundation. The literature review is followed up by a theoretical framework, where the theoretical foundation of which the explanatory leverage will be tested is discussed. This

chapter contains the conceptual model and hypotheses as well. Next, the methodological choices will be discussed and defended. After which, the analysis will be outlined followed by a discussion and interpretation of the results. The thesis will end with a conclusion based on the interpreted results, reflecting on limitations and suggesting recommendations for future research as well.

Relevance

As this topic has been widely researched before and is under heavy debate, the discussion of the relevance of this paper is of high importance. As this thesis took a look into the past, the societal and theoretical relevance of this paper can now be discussed.

As aforesaid substantively, research into microcredit is not new. Aid has always been a widely debated topic, as discussions over effectiveness and its effects (either economic, social, environmental, technological or political) of different types of aid is needed. A lot of money is raised and spent each year for aid to donor countries, making reflections important. As a result of this substantive literature, microfinancing knows many proponents and opponents. As discussed in the Literature Review, scholars cannot see eye to eye when it comes to economic, social and political effects of microcredit. This due to the high importance of regional and cultural contexts, types of loans, types of institutions and even types of lenders. The research that does conclude microcredit has positive effect on Social and Political Empowerment often do not dive into any explanatory variables. The relationship just seems to exist, but why is still an unanswered question. Concluding, there is a gap in the literature. A new theory to explain the relationship between microcredit and female Political Empowerment is needed to add to the literature. This thesis makes use of the conceptualisation of Women's Empowerment into three types, suggesting they all play an important role to establish Political Empowerment specifically. A new theory, which explanatory leverage adds value to the existing literature.

Besides theoretical value this paper might bring to the table, knowledge about effectiveness is important to lending banks and other microfinance institutions. In recent years, the amount of microcredit loans given have been growing (Kota, 2007). There is, however, an ongoing debate on their relevance and their impact. This study can provide insights into the effectiveness of such microcredit loans, beyond just economic strengthening of the developing countries in question. Women's Empowerment, especially political, is seen as a very important

feature of development. With female political participation having a positive impact on the creation of welfare policies and the achievement of the sustainable development goals (Besnier, 2020; De Siano & Chiariello, 2022). Political Empowerment is regarded as an important prerequisite of anti-corruption, democracy and peacebuilding as well (Al-Qahtani et al., 2020; Pospieszna, 2015). Benefits are especially strong in least-developed regions (Besnier, 2020). Also, the benefits are known to have positive spill overs to neighbouring countries (De Siano & Chiariello, 2022) Insight into how female Political Participation can be increased is thus important beyond the Social Empowerment alone. It is in the best interest of both the donor and lending countries, monetary institutions, MFIs and especially the women in those countries to research how Political Empowerment works and what tools can increase it.

Chapter 2: Literature Review

Literature Review

As mentioned in the introduction, there is great academic uncertainty and disagreement around how microcredit might lead to the Political Empowerment of women. This theoretical debate will be outlined in the following section to give context. As extensively discussed already in the introduction, Women's Empowerment is one of the goals of microcredit financing. The United Nations Population Information Network (POPIN) includes five components of Women's Empowerment as described by Rahman et al. (2009). Besides the broad concept of Women's Empowerment and its five components, three main types of Empowerment exist in the literature: Economic Empowerment, Social (or sometimes Female or Cultural) Empowerment and Political Empowerment, as can be seen in **Table 2**. All three types of empowerment will be discussed in this section, as theory from all types of empowerment are of importance when developing an understanding of what empowerment is and how microcredit can play a part in it. They will each be conceptualised with the help of Rahman et al.'s (2009) five described components of Women's Empowerment. A general understanding of the multiple effects microcredit lending might have per type, provides a theoretical foundation for a possible explanation for the link between microcredit and Political Empowerment.

Research into the relation between microcredit and Economic Empowerment is vast, as it is the direct goal of microcredit financing to increase income. First, this literature will be outlined. Research into Social Empowerment is growing, with the regional context being of high importance for the findings. This debate will be discussed in the second part of this chapter. Lastly, the effects of microcredit on Political Empowerment is a quite complex and debated research area. Therefore, literature on Political Empowerment itself and how it can be derived will be outlined in the third part of this chapter. After that, the existing theory on the direct effect of microcredit on Political Empowerment will be discussed.

Table 2

Definition of Women's Empowerment and the three types

Characteristic of Women's Empowerment	Type of Empowerment
Their right to have access to opportunities and resources	Economic Empowerment
Women's sense of self-worth	Social (Female) Empowerment
Their right to have the power to control their own lives, within and outside of the home ((household) decision-making power)	Social (Female) Empowerment
Their right to have and determine choices	Social (Female) Empowerment
Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally	Political Empowerment

Note: Combined from the United Nations POPIN and Rahman et al. (2009).

Microcredit and Economic Empowerment

Microcredit financing is defined as a small loan people or institutions in a developing country receive from Microcredit Financing Institutions (MFIs) to start or expand their business, which is paid back over multiple terms (Kota, 2007; Oxfam, n.d.). Sometimes only 50 euros can be enough for a starter in a developing region to start a business (Oxfam, n.d.). Besides the loan itself, lenders sometimes receive help and training on how to handle the money and investing it in their business responsibly (Kota, 2007). People receiving these loans are often distanced from the general financial market, making it harder to access general loans. However, these people do need money in order to alleviate poverty. Instead of giving aid directly to the government, a small sum is paid to individuals, with the goal that they will have a small foundation to build further upon independently, becoming self-reliant.

This first and most on the foreground goal of microcredit to alleviate poverty relates to the ***Economic Empowerment*** of women. As POPIN describes, a critical prerequisite of Women's Empowerment is that these women have the right to have access to opportunities and

resources. As microcredit lending has been growing in popularity since the beginning of the century, many scholars have been curious about its effectiveness in poverty alleviation and Economic Empowerment of women. As a result, many researchers have dived into the question: 'What makes microcredit effective?' or 'How can a microcredit program be successful in alleviating poverty?'. Hence, microcredit is a widely researched topic. Conclusions about its direct effectiveness in relieving poverty and creating Economic Empowerment are dispersed, however. The results may vary, depending on what one sees as effective and the context that is researched. The biggest takeaway here, is that microcredit's effectiveness is mostly determined by institutional context and characteristics of the microcredit program, as will be made clear later on (Islam & O'Gorman, 2019; Presbitero & Rabellotti, 2014).

Thus, the opinions and results of the relationship between microcredit and poverty alleviation are divergent. This is dependent on what is measured and understood as the ultimate goal of microcredit. Foremost, alleviating poverty is the main aim (Mokhtar, Nartea & Gan, 2012). Ding (2018) sees microcredit as beneficial when it increases individual income in the slightest bit. Mokhtar et al. (2012) found that it allows for those who are lending to raise their income and therefore raise the standard of living on the micro level. Lu & Hasan (2011) see this effect as well, as borrowers tend to be better off in food consumption and household income generation as a whole. Chowdury and Bhuiya (2004) add that microcredit increases expenditure on education and health care, indicating an increase in overall wellbeing and living standards. This effect was further proven to be present in both rural and urban areas by Bashar & Rashin (2012) and Al-Shami, Majid, Mohamad & Rashid (2017). Islam and O'Gorman (2019) looked at economic effects on the macro level, concluding a vast workforce independent of government means a more stable national economy. This is something microcredit can foster, as it gives the poorest access to financial resources to kickstart their career. However, scholars with positive outlooks on microcredit are sometimes sceptical. Oftentimes, NGOs are warned for the lender's unwillingness to repay and are encouraged to improve the repayment systems and start offering (money management) training (Lu & Hasan, 2011).

However, not all research is positive about the economic effects of microcredit. Mokhtar et al. (2012) also point to repayment problems borrowers suffer as evidence as to why microcredit is not effective in achieving these goals. As microcredit is a loan, the amount should eventually be repaid to the microcredit institution. This is, in a lot of cases, not done due to the lack of incentive to repay due to a low level of enforcement mechanisms (Mokhtar et al., 2012). This

is what Presbitero and Rabelloti (2014) refer to as the moral hazard of microcredit. They found that this moral hazard increases as the banks move further away from the borrowers (Presbitero & Rabellotti, 2014). When a bank moves away, the monitoring costs rise, especially in poorer, rural areas. In other cases, the borrower is simply not able to repay its debts, due to lack of economic resources. This indicates that the microcredit was not effective in generating more income. However, in experiments with microcredit loans being handed to women only within close-knit communities, the strong social control resulted in higher repayment rates (Kumar, Hossain & Chope, 2013). Indicating the importance of contextual factors like culture, gender etcetera once more.

Thus, multiple factors are at play when it comes to likelihood of repayment. When one combines the literature, one finds that a person's loan repayment performance is influenced by the following factors: borrower characteristics, business characteristics and loan characteristics. Selveraj, Karim, Abdul-Rahman and Chamhuri (2019) found that males are less likely to repay, especially if they run a smaller business, as Mokhtar et al. (2012) add. People aged between 18-25 are more likely to default as well. They are young and have less experience in handling money, which leads to them not being able to transform the loan into a larger sum. Additionally, loans in the form of kinds (seeds, animals etc.) are more likely to be repaid, as cash is often misused (Mokhtar et al., 2012). Research into microcredit effectiveness in the macro-scale by Islam and O'Gorman (2019) is also not positive about large-scale poverty reductions. This is due to multiple factors, like different country contexts and other types of lending available. They found, for instance, that non-credit subsidised lending has a bigger impact on income per capita and business training encourages entrepreneurship more than lending (Islam & O'Gorman, 2019). Unwillingness to repay, however, is significantly lower in Latin America (Selveraj et al., 2019).

Taken altogether, it should be noted microcredit alone is not enough to alleviate the poor, training and payment in kinds is needed in order to achieve some sort of result. Concluding, many factors play a role in whether microcredit will lead to success. Country contexts like history, state capacity and characteristics of the borrower are all at play.

Microcredit and Social Empowerment

Now that the effect of microcredit on the first form of Women's Empowerment is outlined, a look beyond economic effects into social effects microcredit lending might bring about is taken.

Past research has also looked into these effects of microcredit, especially for marginalised groups like women. The general rule of thought being that sufficient economic resources can be transformed to social benefits. In other words, the Economic Empowerment derived from microcredit loans can lead to Social Empowerment. Many papers focus on the effect of microcredit on what is called 'Social, Cultural or just Female, Empowerment'. ***Female, Social or Cultural Empowerment*** is a hard to define concept, but the core relates to becoming economically self-reliant, raising social status and being able to make decisions independently about oneself and/or one's households (Rao & Kelleher, 1995). The following three components from POPIN fit into this description:

- Women's sense of self-worth
- Their right to have the power to control their own lives, within and outside of the home ((household) decision-making power)
- Their right to have and determine choices

Social Empowerment is an important goal of microcredit aid, as participating in decision-making processes enhances household welfare (Rao & Kelleher, 1995). In the regular theory surrounding empowerment, Social Empowerment can be derived from social norm changes and legal laws. However, scholars have tried to make the link between economic influences and Social Empowerment. Some scholars describe how the growth of financial resources for women can increase female control over such resources and thus ***decision-making power*** within the household. Hence, microcredit being seen as a possible tool to increase Social Empowerment, as it gives these women the opportunity to generate their own income by kickstarting their business.

Nevertheless, the literature is dispersed on whether microcredit is an effective tool for Social Empowerment, as Al-Shami et al. (2018) describe. Research in the link between financial resources and Social Empowerment has had divergent outcomes. From positive outcomes in Bangladesh, neutral outcomes in Africa and even negative correlations in Thailand and Vietnam (Al-Shami et al., 2018). Haile, Bock and Folmer concluded in 2012 that microcredit could even increase violence towards women, as their significant other may force them, when needed physically, to hand over their loans.

On the positive note, females engaged in group loans in Mongolia were estimated to increase their participation in entrepreneurship and improving their household expenditure decision-making power by Attanasio et al. (2015). They suspect that the loans increase self-discipline, which leads to longer lasting effects being achieved. However, they do not have a clear explanation of why these microcredit loans lead to larger decision-making power. Different research shows business development skills might play a role in this (Al-Shami et al., 2018). As mentioned before, Al-Shami et al. (2018) researched the link between microcredit and Social Empowerment in Malaysia. Here, microcredit loans were found to affect Social Empowerment positively. The explanation behind this was the increase of monthly income, influencing the household decision-making power, for instance in mobility, expenditure and children school expenditures. Due to the women having more financial resources, they gain resource control, which enhances their bargaining power. Microcredit was found to have a positive effect on gender equality within the household as well.

Just like in the economic effects of microcredit, multiple conditions contribute to the relation between microcredit and Social Empowerment, explaining divergent outcomes across the literature. This shows the high importance of context in microcredit research. Literature by Rahman et al. (2009) shows that the effect is especially strong on younger women with an educational background. Another condition is a supportive household and especially male counterpart, contributing and allowing the Social Empowerment to take place, as Rahman et al. (2009) shows. When women have to give up their loans to their male counterparts, the control over assets does not increase, just as the decision-making power (Akpalu, Alnaa and Aglobitse, 2012). In some cases, male relatives feel excluded from fulfilling the economic role, refusing women the support they need, as was seen in India by Leach and Sitaram (2002). They found that MFIs that find ways to empower women without marginalising men are more successful, especially in dominant patriarchal communities.

As yet, literature indicates microcredit can lead to Social Empowerment through the increase in decision-making power, taken many control variables into account. Another component of Social Empowerment is researched by Newransky, Kayser and Lombe (2014). They focussed on the role self-efficacy plays when it comes to the Social Empowerment of women. The research revolved around the effect of self-help groups microfinance institutions organise for women on a women's self-worth, a part of the definition of Social or Female Empowerment. *Self-efficacy* is defined as the feeling of control over one's surroundings and

one's own life. It relates to ones believe in their capabilities and competences. People with a higher sense of self-efficacy believe they will be successful in solving difficult problems, dubbed the *can-do-cognition* by Prince-Embury (2008). The self-help groups provide these women with a social network, involving them more in everyday life outside of the home. Being in contact with women similar to oneself increases the *can-do-cognition* and the social support these women lack in their households. Garikipati (2008) went on to prove that an increase in empowerment is much more drastic for women engaging in SHGs than women who do not.

Given the right circumstances and taking into account enough control variables like regional context and types of loans, microcredit loans can have a positive impact on Social Empowerment in some cases. Results, however, are divergent, with different findings across regions, loan types, cultures, conceptualisations and operationalisations of Social Empowerment.

Microcredit and Political Empowerment

Political Empowerment of women is defined as a spectrum of multiple factors, entailing whether a woman has access to information about social services, news, policies, and participation (voting, protesting, attend council meetings, make complaints) (Bayulgen, 2015). The former is also often described as Political Empowerment on the individual level. Also, more general factors as female participation in national politics is part of Political Empowerment (Bayulgen, 2015). Sundström, Paxton, Wang & Lindberg (2017, p.322) define Political Empowerment as "a process of increasing capacity for women, leading to greater choice, agency, and participation in societal decision-making". This differs in our definition of Social Empowerment, as societal decision-making overall is included here, where in Female (Social) Empowerment, emphasis is on household and family status. This difference is clearly shown within POPIN's definition of Women's Empowerment, where Political Empowerment is seen as: 'Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally'. Sandström et al. provide us with three dimensions of Political Empowerment (2017):

- Choice
- Agency
- Participation

Here, Choice relates to the female's capacity to make (political) choices herself. Relating to the freedom of women, a human right. The concept of agency translates to how "women themselves must be significant actors in the process of change that is being described or measured" (Kabeer, 1999, p.438 in Sandström et al., 2017 p.323). It is the ability to discuss politics, engage in public debate, having the freedom to express oneself. Participation within the political arena is the last concept.

Thus far, this paper has discussed background information on microcredit financing, its direct effects on Economic Empowerment and poverty alleviation and its indirect social effects on Social Empowerment. The main takeaway being that microcredit aid can be effective, but contextual factors are of high importance and results may vary from region to region. As discussed before, microcredit, just like any form of aid, has a goal that goes beyond alleviation from poverty. In order to make low income countries more sustainable and independent, social changes are needed as well. Hence the importance of social effects like Social Empowerment.

However, democratisation and equality are also of high importance for development. This way, women can have a voice in politics and "foster appropriate policies, rules and laws that favours the empowerment of women in all sectors of the economy and society" (Al-Qahtani, Alkhateeb, Mahmood, Abdalla & Qaralleh, 2020, p.1). Political Empowerment is often seen as crucial to development and progress, as it indirectly fosters better economic and sustainable policies, creating larger independence and faster development (Sundström et al., 2017). Besides these social and economic advantages, female Political Empowerment is linked to less corruption, inequality and larger overall democratisation (Besnier, 2020).

Research into Political Empowerment of women itself in developing countries has been a prominent research topic in the last couple of years. Sharma (2020) seeks to identify factors that influence Political Empowerment of Indian women and what holds women back when it comes to their Political Empowerment. Multiple interviews resulted in the following factors as key influencers of female Political Empowerment: family support and family environment, information, legal environment and political environment. Personal ambitions and internal motivation are internal factors of influence. Wejnert (2019) also found that family and

households were of great influence in increasing political participation and empowerment, relating mostly to participating in family decision-making processes. She also discusses how market-based development is a prerequisite in order for Political Empowerment in women to grow. Kabeer (2012) adds that employment can also be beneficial for participating in political activities. This relates to Andersen's work (1975) discussing how women are more aware of their surroundings when working outside of the home.

When it comes down to factors hindering Political Empowerment for women, cultural context is again of high importance. Gender discrimination and deep patriarchal cultures are difficult to change and hamper the Political Empowerment of these women (Al-Qahtani, 2020).

As aforesaid, the link between microcredit and Political Empowerment of women is not a newly researched one. Since Political Empowerment is one of the ultimate goals of microcredit lending, research into its effectiveness and the causal mechanism is not uncommon. However, scholars seem to debate around what actually explains and mitigates this effect. Zafarullah and Nawaz (2019) tested the explanatory leverage of economic resources and poverty alleviation (comparable with what is conceptualised here as Economic Empowerment) as a mechanism between microcredit and Political Empowerment. They found that employment and the status of women in the job market was improved. However, no effect was found on Political Empowerment, as conservative society laid constraints on these women.

Besides Economic Empowerment, self-efficacy has been proposed as the explaining variable between microcredit and Political Empowerment by Bayulgen (2008; 2015) and Newransky et al. (2014). As microcredit has been proven to increase self-efficacy in some cases, it might explain for Political Empowerment as well. The self-efficacy gives a feeling of effectiveness and becoming more aware of one's surroundings, as mere survival is not the only worry anymore. This results in women becoming politically empowered. This link, however, has never been proven. As in the cases it was tested, no real improvement in socioeconomic status was found, having no effect on Political Empowerment.

In this chapter, the existing literature on Women's Empowerment and the role microcredit might play in this has been discussed. In the next chapter, it is time to piece together the puzzle of existing literature to form a Theoretical Framework. After which an explanation for the relationship between microcredit lending and Political Empowerment of women can be formed, which explanatory leverage will be tested in the analysis.

Chapter 3: Theoretical Framework

From the Literature Review, a clear picture has been outlined of the already done research around microcredit and its effects. This led to the identification of a gap in the knowledge and creates a focus for this paper. In order to provide a clear answer to the research question: *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained?'*, a clear theoretical foundation should be outlined first. In the prior section the existing debate within the literature concerning microcredit and its effects have been discussed to give a clear understanding of the academic discussion. In the following section the foundation this paper will use in order to come to hypotheses and expectations will be laid out. Theory from the Political Empowerment field and how to increase it, will be applied to the specific case of microcredit lending. At the same time, the theory of what is already known of microcredit lending and the effects it might have, help to form a guideline. By fitting those two together, new explanations for the relationship between microcredit and Political Empowerment will be discussed. As a result, hypotheses and expectations will be formulated. This gives a theoretical focus to this paper, as the explanatory leverage of the theory will be tested in the remaining parts.

Two explanatory theories will be discussed. The first one being Economic Theory, which is derived from the explanatory leverage of Economic Empowerment as an explanation between microcredit and Political Empowerment. The second theory is Social Theory, derived from the explanatory leverage of Social Empowerment as a mediating variable between Economic Empowerment and Political Empowerment. Additionally, the conceptual model will be drawn, outlined and shortly clarified for a clear schematic picture of the theoretical foundation used.

Economic Theory: Political Empowerment through Economic Empowerment

After the discussion of microcredit financing and its possible effects on women, a gap in the theory has been laid bare. This thesis seeks for an answer as to what can be the explanation behind the widely debated relationship between microcredit lending and the Political Empowerment of women. The theoretical basis this thesis will use, is buried in the various

forms of Women's Empowerment. In this subchapter, Economic Empowerment will be discussed as an explanatory variable between microcredit lending and Political Empowerment. This is what will be called the ***Economic Theory.***

Microcredit lending, when executed well and under heavy influence of many contextual factors, gives women the opportunity to own assets and resources. This is fitting with the conceptualisation used in this thesis as Economic Empowerment. When one looks at past research, Wejnert (2019) complimented Andersen's (1975) ground-breaking work on providing women with opportunities and resources leads to them becoming more aware of their surroundings. When compared to research into increasing Political Empowerment, one of the key factors in order to empower women politically, is giving them access to information (Sharma, 2020). Suggesting that Economic Empowerment derived from microcredit lending can result in Political Empowerment.

It must be clear now that microcredit, given the right contextual and cultural circumstances, provides women with opportunities and resources. The resources being money, and sometimes skills or goods, the opportunities being the kickstart of a career. This career shows them the outside world, apart from the mere household and household tasks. One can relate this to Wejnert (2019) and Andersen (2020), expecting the contact with a new world increases their awareness of their surroundings. Hence, giving them information about the outside world and the importance of political matters. Here, information can be knowledge of societal problems, knowledge of politics, knowledge of how to use political resources.

Besides mere information on how and when to use political resources, this information can be transformed into internal motivation to become politically active. One of the other key determinants of Political Empowerment of women is regarded to be internal motivation (Sharma, 2020). When one is the earner of money and has access to resources, one will for instance see the importance of issues like unemployment, tax policy and inflation. As a cost winner, women profit from political decisions favouring their economic status. When one is not earning money, the perceived importance of such matters is expected to be lower. Altogether, access to information is expected to increase a women's ability and willingness to influence the direction of social and economic change and become politically active (Sharma, 2020). Ability being knowledge of the use of political resources and willingness being the internal motivation rising due to awareness of one's surroundings.

Past explanations for the effect of microcredit on Political Empowerment focussed on self-efficacy and social capital, factors one could consider parts of Social or Female Empowerment (Bayulgen, 2015). Economic Empowerment has been considered before, but in the terms of job status and employment, with no significant effect as a result (Zafarullah & Nawaz, 2019). This new combination of theory where Economic Empowerment is conceptualised as the increase in resources, might bring new outcomes to light, especially when one controls for contextual factors.

To summarise, this paper searches to find explanatory leverage for the relationship between microcredit lending and Political Empowerment. The general idea within the literature seems to be that this relationship does exist. Explanations, however, are limited and often not significantly proven, as can be read in the Literature Review. Drawing on one side from theory on Political Empowerment, which states access to information and internal motivation is crucial (Sharma, 2020). On the other side drawing on theory on effects of microcredit, stating it leads to Economic Empowerment by opportunities and resources (Al-Shami et al., 2017). As a result, this section has explored the possibility of new explanation by combining these theories and applying them to microcredit lending. The general rule of thinking being: If one needs information and internal motivation for Political Empowerment, is it possible microcredit lending can provide these things? The answer is to be found in the Economic Theory, meaning Economic Empowerment derived from microcredit loans leads to Political Empowerment. The explanation being the access to more information and therefore the growth of internal motivation as well. This leads to the following expectation:

> H1:   *Microcredit lending leads to an increase in Political Empowerment, mediated by Economic Empowerment*

Social Theory: Political Empowerment through Social Empowerment

The combination of theory from Political Empowerment and theory from the effects of microcredit has led to a combination of the two, Economic Theory, where Economic Empowerment as a result of lending explains the Political Empowerment of women. However, theory suggests Economic Empowerment can be a prerequisite to Social Empowerment as well.

In this subchapter, the relationship between Economic Empowerment and Political Empowerment with a mediated role of Social Empowerment will be outlined. This will be called *Social Theory*. Furthermore, as Social Empowerment is a broad concept, two dimensions will be discussed, both with their own explanatory leverage.

The right to have access to opportunities and resources, as POPIN identifies this part of Women's Empowerment, is often regarded as a prerequisite to Social Empowerment (Rahman et al. 2009). It helps these women become financially independent and increases their decision-making power, and therefore changes their status within the household (Rao & Keller, 1995). Women have a harder time accessing the financial market than men (Mahmud, Parvez, Alon, Wahid & Hasan, 2017). This makes microcredit especially interesting for women to improve their living standards. It enforces their right to resources and gives them a kickstart for new opportunities.

Engaging in microcredit loans increases women participation in the labour force and handling of economic activities overall (Mahmud et al., 2017). In the prior subchapter, this was conceptualised as Economic Empowerment. The Economic Empowerment will lead to them being able to assess risks faster and effectively, and make better investment decisions (Hiatt & Woodworth, 2006; Mosley & Rock, 2004). As a result, women are able to improve their self-reliance and eventually their social status, as they can make more decisions and are more involved in everyday tasks within the household (Ahdmed, Siwar, Idris & Begum, 2011; Mahmud et al., 2017). Altogether, borrowers can be expected to be more empowered socially (Rahman et al., 2009). Meaning they are economically more self-reliant with control over decisions (Rao & Kelleher, 1995).

Looking back to POPIN's definition and Rahman et al.'s (2009) types of empowerment, Social Empowerment consists of three parts: The right to have the power to control their own lives, within and outside of the home - something referred to before as Household Decision-making Power, their right to have and determine choices and self-worth. As abovementioned, with microcredit comes access to resources (Economic Empowerment) (Rao & Kelleher, 1995). These resources lead to the women having a bigger say over household expenditures, increasing their household decision-making power (Ahdmed et al., 2011; Mahmud et al., 2017). It increases the choices they have over where what money goes, as can be seen in research showing expenditure on for instance health and education changes. Increasing their income also leads to these women's sense of self-worth and self-efficacy (Bayulgen, 2015; Newransky et

al., 2014; Sharma, 2020). They accept a higher status within the household, especially when earning more money.

When looking into past research, self-efficacy and social capital however never significantly proven, are often regarded as the main explanations for the growth in Political Empowerment (Andersen, 1975; Bayulgen, 2015; Newransky et al., 2014; Sharma, 2020). The following subchapter argues these things can be seen as using Social Empowerment, therefore Social Empowerment can be an explanation for the relationship between microcredit and Political Empowerment. As aforementioned, these variables are not newly researched ones, but the conceptualisation as Social Theory still makes it a relevant theory to research. In addition, by using both Economic Empowerment and Social Empowerment as prerequisites to Political Empowerment, the general debate between scholars is accurately represented and the explanatory leverage of both can be put side-to-side.

> *H2: An increase in Economic Empowerment leads to an increase in Political Empowerment, mediated by Social Empowerment (Self-Efficacy and Decision-Making)*

As Social Empowerment is thus a broad concept, this thesis differentiates between two dimensions of the concept: decision-making and self-efficacy. These both have their own explanatory leverage as a mediator between Economic Empowerment and Political Empowerment. Therefore, these will be presented separately. This way, the analysis can show which dimension is of greater importance and/or has a larger effect on the relationship between Economic Empowerment and Political Empowerment. In other words: which dimension holds the 'causal power' in the relationship, if Social Empowerment either has any significance in the effect at all.

Social Theory: Multiple Dimensions of Social Empowerment

Decision-making

Political Empowerment has been discussed in a lot of research. This because Political Empowerment and participation of women is seen as a hard demand when it comes to modernisation and the development of lower income countries. Multiple factors are found to

have a positive influence on Political Empowerment of women (Sharma, 2020). As discussed in the previous section, some relate to information and economic resources, explaining a direct link between Economic Empowerment and Political Empowerment. Others, however, turn to more social parts of women's lives being of influence on Political Empowerment, namely social capital. These are particularly interesting, as they focus on the social context, not just individual or economic capacity. *Social capital* is explained by Bourdieu as: 'constituted through 'contacts and group memberships which, through the accumulation of exchanges, obligations and shared identities, provide actual or potential support and access to valued resources'' (Allard, 2005, p.65). It can thus be seen as the support derived from the social environment. The following theories will be placed under this concept.

One of them being family support and environment. ***Family support and environment*** is often regarded as consisting of the political background of the family, support from family members, the extent to which women can make decisions in the household and financial support (Wejnert, 2019; Sharma, 2020). The general theory on Political Empowerment and how to enlarge it among women, regards this family support and environment as of important influence (Sharma, 2020). If the prior can be enhanced somehow, a female could become more Politically Empowered. The explanation behind this, being that support and decision-making power enlarge a woman's willingness to become active in politics.

This conceptualisation of family support and environment relates closely to two out of three characteristics from the combination of POPIN and Rahman et al. (2009) sees as Social Empowerment.

That being:

- Their right to have the power to control their own lives, within and outside of the home ((household) decision-making power)
- Their right to have and determine choices

As has been discussed, Economic Empowerment enhances the extent to which a female can make household decisions (Rao & Kelleher, 1995). Being able to make decisions has also been seen as a factor that increased Political Empowerment (Sharma, 2020). Linking these theories together: Economic Empowerment leads to Social Empowerment in making household decisions and enhancing their role within the household. Earning more could lead to better

support from family members and they derive their own financial support. These are all needed for the growth in Political Empowerment (Sharma, 2020). In this discourse of thinking, microcredit could give the first kick needed in order to enhance Political Participation. Thus, the indirect social effects of microcredit through Economic Empowerment can be linked to Political Empowerment of women. Important to note as always, is the importance of cultural context, as this influences the family support of the empowerment.

To summarize, microcredit leads to Social Empowerment through Economic Empowerment, when the context allows. An embodiment of Social Empowerment is the right to choices and increase of decision-making power, especially within the household. Theory on Political Empowerment suggests Family Support and Environment, is important to increase Political Empowerment in women. The notion of Family Support and Environment can be compared to what is conceptualised as Social Empowerment. Concluding, when combining theories, one can expect from past research that microcredit leads to Social Empowerment. This Social Empowerment is expected to transform into Political Empowerment. As Social Empowerment brings better decision-making power and family support, which is seen as a prerequisite for Political Empowerment. This results in the following expectations:

H3:   An increase in Decision-Making generated by an increase in Economic Empowerment leads to an increase in Political Empowerment

Self-Efficacy

In the prior subchapter the notion of social capital within Social (Female) Empowerment was discussed. There is, however, a more individual part within Social Empowerment that also has explanatory potential when it comes to Political Empowerment.

Past research, as can be read in the literature review, has tried to link self-efficacy between microcredit and Political Empowerment, to no significant avail yet. However, the notion is interesting, as it can be linked to a characteristic POPINs definition gives to Social Empowerment that has not been widely discussed in this paper before. That is, the concept of:

- A women's sense of self-worth

This characteristic of women's empowerment was linked to Rahman et al.'s (2009) notion of being a part of Social (Female) Empowerment. Self-efficacy is often described as the *'can-do-cognition'.* It is the believe in one's competencies and worthiness (Prince-Embury, 2008). These two concepts are thus comparable to one-another. In short, self-efficacy is part of Social Empowerment.

General theory implies that Economic Empowerment leads to self-efficacy (Bayulgen, 2008). Vast literature on Political Empowerment does not necessarily link this self-worth or believe in one's competencies to Political Empowerment. However, past research has tried to see self-efficacy as the explanatory link between microcredit and Political Empowerment (Bayulgen, 2008; Newransky et al., 2014; Bayulgen, 2015).

Self-help groups are what makes microcredit effective in contributing to self-efficacy. These groups can bring women into contact with others, increasing their support system, but especially their confidence. They meet others from the same background and see their successes, inspiring them. It also provides them with a platform to become politically active, one for collective action. Making it a place where these women get the chance to influence the direction of social change (Bayulgen, 2008; Newransky et al., 2014; Bayulgen, 2015). It also provides them with possible information and idea sharing, where everyday problems can be discussed. Andersen (1975) researched what factors influenced the growth in political participation among women between 1952 and 1972. She found the growth was due to a particular group of women: those *'employed outside the home'.* The women within this group were found to participate at the same rate as their male counterparts. Women who join the working force get a glimpse of the world outside the home and it offers them an organisational bases for political activity (by joining unions, for instance). It gives them a feeling of effectiveness. This feeling of effectiveness is closely related to what Prince-Embury calls the can-do-cognition of self-efficacy (2008). Thus, one can theorize the Economic Empowerment of women leads to them feeling effective. This feeling of effectiveness leads to Political Empowerment, as it gives them the idea that they can drive change effectively.

To summarize, Economic Empowerment gives an increase in self-efficacy, which is a part of Social Empowerment. This self-efficacy will lead to a growth of Political Empowerment, as the women feel confident and competent enough to come into action. This is a more individual and internal explanatory than the social support discussed in the previous subchapter. This leads us to the following expectations:

H4:   *An increase in Self-Efficacy generated by an increase in Economic Empowerment leads to an increase in Political Empowerment*

Concluding, Economic Empowerment derived from microcredit has a direct link with Political Empowerment, by intrinsic motivation and information. However, this effect is mediated by Social Empowerment. Economic Empowerment can lead to multiple dimensions of Social Empowerment, influencing Political Empowerment in its own way. It is thus expected a part of the relationship between Economic Empowerment and Political Empowerment runs through Social Empowerment. The theory debates around a more individual type of Social Empowerment (self-efficacy) and a more extrinsic type of Social Empowerment (decision-making).

Microcredit: The Importance of Context

As outlined in the Literature Review in Chapter 2, context is of importance when discussing the effects of microcredit. Naturally, this is the case in this research as well. It is therefore worthwhile to discuss multiple contextual factors and their effect on this theory.

First and foremost, the positive results for women concerning their Social Empowerment, will not be fostered if they do not have co-ownership over their family resources (Garikipati, 2008). In some cases, men will demand the loans back from their wives (Rahman, 1999). The empowerment could also become reversed overtime as young girls might have to leave school in order to take over household tasks from their now working mothers (Leach & Sitaram, 2002). Besides this, many other factors are of influence when it comes to the empowerment of these women increasing, hence the academic disagreements around the benefits of microcredit.

One of the reasons microfinance results can deviate, can be drawn from the theoretical field around institutionalism and state/organisation capacity (Haile et al., 2012). Social norms, for instance, differ from country to country and define whether and how resources of the household are allocated (Al-Shami et al., 2017; Haile et al., 2012). It also establishes roles family members may uphold within the household and its decisions. When traditional norms are upheld, females are more likely to be forced to hand over their loans and their workload will increase. Eventually leading to the children being pulled out of school to help with the

household tasks (Garikipati, 2008; Haile et al., 2012; Rahman, 1999). Therefore, when looking into results concerning microcredit, the regional and cultural context should be taken into account. Also, the microcredit institution itself may play a role in the success or failure of microcredit. Microcredit institutions with gender equality at its basis might be more effective when it comes to Social Empowerment (Haile et al., 2012; Selveraj et al., 2019). This happens, for instance, when the institution requires borrowers to have a business registered in their own name, not on their husbands. Additionally, some institutions insist that investments made in land and housing be registered in the female's name as well (Haile, Osman, Shuib & Oon, 2015). Institutions sometimes establish female self-help groups as well, which empowers these women more, due to taking an active role within an organisation (Nayak, 2018). This equips them with better risk management capacity and decision-making tools (Ahmed et al., 2011; Nayak, 2018). Besides this, their perceived self-efficacy grows due to engagement with these self-help groups, socially empowering the women as well (Newransky et al., 2014). This due to contact with other women and sharing experiences, one might see the possibilities of success and becomes more confident in their competences.

Thus, the Economic and Social Theory work as an explanation as to why microcredit lenders become politically empowered. From theory on the effectiveness of microcredit to increase Economic and Social Empowerment, it can be reasoned that these expectations can only happen when the context allows. Cultural norms, state capacity and loan characteristics all play a part in determining in how far microcredit can increase Economic Empowerment and thus Social Empowerment as well. To summarize, women can be empowered through microcredit, if the institutions and context are right. It is important to keep these cultural factors in mind when analysing the results. This will be further explained in Chapter 4.

Conceptual Model

Figure 1

Conceptual Model
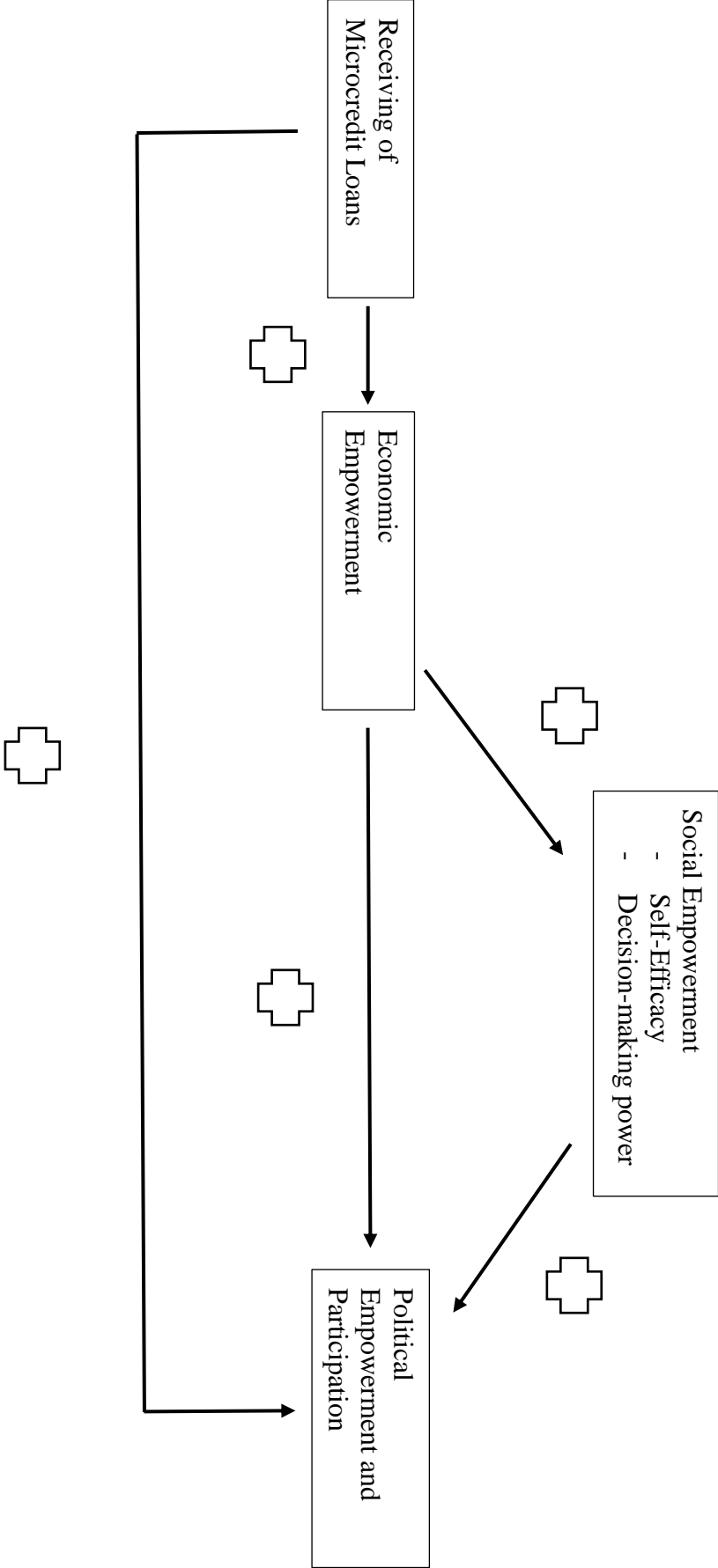
The conceptual model depicted in **Figure 1** shows the proposed expectations that result from the theoretical framework used within this research. It shows the two possible explanations for the link between Microcredit and Political Empowerment through mediation. It should be noted that both mediating variables could have an effect, however, it is interesting to see which one has the most explanatory leverage within the context researched. The same accounts for the two dimensions in Social Empowerment as the results may indicate one dimension is of greater importance than the other.

The first explanation for the link between Microcredit and Political Empowerment being the growth of Economic Empowerment derived from the received loans. This was called the Economic Theory in the last chapter. Additionally, two dimensions of Social Empowerment are expected to have a mediating effect on the relationship between Economic Empowerment and Political Empowerment. Therefore, the question being whether the effect runs through Social Empowerment or more directly via Economic Empowerment to Political Empowerment. The divide of Social Empowerment into two dimensions then shows which dimension is of greater importance.

The model shows Receiving of Microcredit Loans (X) and Political Empowerment and Participation (Y), mediated by Economic Empowerment (Z1), the Economic Theory. Additionally, Economic Empowerment and Political Empowerment being mediated by Social Empowerment (Z2), the Social Theory. The definitions of these concepts can be found in the Literature Review and Theoretical Framework. The pluses on either side stand for the effect. If microcredit is received, Economic Empowerment is expected to grow, leading to a growth in Political Empowerment. The social explanation being that Economic Empowerment (due to more financial resources and information) increases Social Empowerment (due to self-efficacy and social capital), which mediates the Political Empowerment.

Both pathways are under the influence of the contextual factors. As can be read in the Literature Review, many factors are of influence when it comes to the effectiveness of microcredit. Especially the patriarchal culture is of strong influence for Women's Empowerment. But, the type of loan, borrower characteristics, state capacity etcetera are of influence.

Chapter 4: Research Design and Methods

In the following chapter, the methodological foundation of this thesis will be outlined. This will be done by exploring and discussing the different research designs available. As a result, the one best fitting the research question and data available will be selected. The research question being: *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained?'*. The competing explanations being Economic Empowerment derived from lending increasing the Political Empowerment, and on the other hand a mediating role for Social Empowerment between Economic Empowerment and Political Empowerment. This is a conceptualization and explanation for the effect of microcredit on Political Empowerment in which different types of empowerment prerequisite each other.

First, different types of research design will be outlined in order to choose the most appropriate one. Secondly, this design will be outlined in greater detail. After which the strategy to foster the validity and reliability of the thesis will be discussed. Thereafter, the choice of statistical analysis will be defended, while the statistical tool will also be explained further. Hereafter, a deeper dive into the data, how it was derived, why it was chosen, and its limitations will be discussed. The chapter will be concluded with the operationalisation of the concepts used. This is done after discussing the data, as the operationalisation is partly dependent on the data available.

Selection of the Research Design

This subchapter looks into the possible research designs available to answer the research question and test the theory described. In this case, different qualitative methods and quantitative methods will come forward. After thorough discussion of which, a comparative assessment will be made to choose the most fitting design. Of course, the resources available play a significant role in this. One should consider time, data and space available when making such decisions.

Quantitative vs. Qualitative Methods

This thesis revolves around a large N, making it a quantitative study. It is of high importance that multiple cases are examined in order to say something about the effect of microcredit on

the Economic and Social Empowerment of Women, and subsequently, their Political Empowerment. If most of them show the same patterns, it is likely that the effect is due to microcredit, increasing internal and external validity. A cross-sectional analysis fits this thesis best, as resources such as time and space are limited. Besides this, the dataset at hand does not hold sufficient data for a time-series research.

A critical reader could say a qualitative study suits the research question at hand. Via interviews, the meaning and experience of women in microcredit and what it brough them can be deepened out. However, as time and other resources are limited, it is impossible to travel to a different country to make this happen. Besides this, there are multiple reasons the beforementioned analysis is not ideal. This research does follow a type of theoretical and conceptual framework, the goal of which is assessing its explanatory leverage. However, congruence analysis looks at one case and a focus event to explain. In this research, a large amount of cases will be discussed in order to prove the new theory. As for co-variational analysis, it could be possible to compare two countries or two women, however, this is too limited in order to say anything about the effect of microcredit as many factors can be at play.

Concluding, a qualitative research design is not possible due to the small N and lack of resources. Due to the data available and shortcoming in time and other resources, a quantitative approach will be used.

Cross-sectional Non-experimental Large N

In the latter chapter, the choice for a quantitative study as the best fitting concerning the research question, resources and data, was defended. To be more precise, a quantitative, cross-sectional non-experimental large N study design.

This thesis is testing a theory, more specifically the effects of microcredit on women. Therefore, it is beneficial to use a large N. Discussing a single woman or comparing two, does not give greater insight into the influences of microcredit. As a result, as case study is not beneficial. A panel study, interview or focus group could provide these insights into their experiences before and after receiving microcredit. However, the lack of resources does not allow this. The theory can also not be tested through the analysis of documents. Thus, a quantitative study is best fitting.

Secondly, this thesis will follow the cross-sectional analysis, a form of quantitative research design. A longitudinal research design could have been fitting. For instance, to

measure a Woman's Empowerment before she got involved with microcredit and after, to see if there any changes have occurred due to receiving microcredit. However, as mentioned before, due to a lack of resources, it is not possible to construct a new dataset by sending out surveys. Therefore, this thesis is dependent on an existing dataset, which has not followed a longitudinal analysis and measures the variables at one given point in time. In other words, a cross-sectional, existing statistics study is best fitting.

Thirdly, research could be experimental or non-experimental. Experimental meaning the conditions of a certain situation are manipulated for a part of the respondents. Thereafter, the results from both groups will be compared to see if the different situation altered the outcome (Neumann, 2014). These experiments do increase internal validity, since the measured change is almost certainly due to the changed factor. However, such a design is not possible for this research question at this time. In order to do this, the research is in need of a comparable control group and a measurement before and after the independent variable. In this case, this thesis does not have the resources to do so.

Concluding, the ideal research design for this particular research question, considering the resources available, is a Cross-sectional Non-experimental Large N research design with existing statistics. In the following subchapters, the reliability and validity and the insurance thereof, will be outlined.

Reliability and Validity

When conducting a research, one must foster the reliability and validity of the measurements. In the following sections, the notions of reliability and validity will be outlined and how this research will ensure this.

Reliability meaning variety of measures. Measurement reliability meaning the variable should be measured consistently (Neumann, 2014). In other words: the results cannot differ, as a result of how the variable was measured. Stability reliability refers to the stability of the measurement across time, where representative stability relates to the stability of measurement across groups. Thus, when one would replicate the research in a different time period, for a different social group, the outcomes should be identical. Meaning, a measurement is reliable once "it yields the same results on repeated trials" (Buttolph Johnson & Reynolds, 2008, p.94). In order to make sure reliability is as high as possible, the conceptualisation should be clear, a

precise level of measurement should be used, usage of multiple indicators should be encouraged as is the use of a pilot test (Buttolph Johnson & Reynolds, 2008).

In this specific thesis, the data increases in reliability, as the data used comes from an already gathered dataset, which was proven reliable and was re-used by multiple scholars (Karlan & Zinman, 2011). The researchers of this data are experts in their field and have experience with quantitative data gathering and analysis. When it comes to microcredit lending, the theory has shown results may vary across groups due to the high importance of context. This is why, when this research may be conducted within a different group, different outcomes may occur. This may have a negative effect on the multiple forms of reliability, however, one conducting research on microcredit should be aware of such contextual factors influencing the results and should control for these. Besides these measures, conceptualisation was derived from existing theory, by combining Rahmen et al. (2009) with the concepts of different types of empowerment. The level of measurement is clear and reliable, by using an existing dataset. Also, as will be shown in the operationalisation, this study will use multiple indicators for some of the variables, to ensure reliability as well.

When it comes to validity, this thesis distinguishes between internal and external validity. Internal validity refers to ensuring the independent variable causes the dependent variable. External validity relates to in how far the results from the analysis can be generalised. The larger the sample, the easier it is to generalize one's results. A cross-sectional study also increases in external validity, as it measures a phenomenon in a realistic setting (Buttolph Johnson & Reynolds, 2008). However, cross-sectional studies are known for their lower internal validity. Besides internal and external validity, the general notion around validity relates to if the researcher actually measures what they want to measure. In other words, if the conceptualisation and operationalisation are correct. Halperin and Heath (2017) define multiple types of validity, besides external and internal validity. Face validity concerns the correctness of the indicator, indicating the concept it is assumed to measure. Secondly, content validity points out if the variables meant to measure a concept, actually cover the whole concept. Additionally, the construct validity needs to be taken into account. It relates to the critical consideration of the measurement source and tools used. Finally, criterion validity revolves around if the outcomes of this particular thesis will be comparable to other research measuring such outcomes.

Within this thesis, external validity has already been briefly discussed when pointing out the generalisation of the results being complex. However, by controlling for the context and being theoretically informed about factors influencing the data, the external validity will be fostered. The same accounts for the internal validity, as by using control variables, the causality between X and Y can be determined with more certainty. Of course, it is not possible to control for everything, the most relevant ones have been chosen as a result of the theory. The face validity is fostered by using indicators fitting for the concepts, informed by data and past research. An example of this is the scale for political engagement, which is closely related to the conceptualisation of Political Empowerment. Second, this thesis complies to the content validity by choosing indicators critically, based on past research and informed by the theory. Besides, a factor analysis on the scales will point out whether the items measure the same thing. Sometimes, multiple indicators are used, for instance for Economic Empowerment, to cover as much of the concepts as possible with this specific dataset. These indicators will be used for bootstrapping to ensure the validity as well. Additionally, this study makes use of professionally derived data from an existing dataset from a reliable source, fostering construct validity. As will be touched upon in the discussion of the results, the results are quite similar to results found in prior research, accounting for the criterion validity.

The Choice and Type of Statistical Analysis

Now that the choice of design and the measures to foster the validity and reliability have been discussed, this subchapter will touch upon the statistical tests that will be used to conduct the research. In **Figure 1,** outlined in Chapter 3, the expected relationship between the variables can be seen. As shown in the model, a mediating role of both Social Empowerment and Economic Empowerment is expected. Hayes (2018) describes this as a *serial multiple mediator model*, in which the X (microcredit) causes Z_1 (Economic Empowerment), which in turn causes Z_2 (Social Empowerment), both having a relationship to Y (Political Empowerment). Besides this, a direct effect between X and Y is expected.

In this thesis, *X* stands for the receiving of microcredit loans. *Y* represents Political Empowerment. Z_1 indicates Economic Empowerment and Z_2 Social Empowerment. For the sake of the explanation of the models, both dimensions in Social Empowerment are grouped together. However, in the analysis they will be measured separately, represented by abbreviations Z_2SE (for self-efficacy) and Z_2DM (for decision-making). This is of importance,

as this thesis would like to contribute to existing theory by describing which dimension has the causal power.

An outline of the statistical diagram can be found in **Figure 2.** The statistical test best suitable for the serial multiple mediator model is a multivariate linear regression (Hayes, 2018). The procedure described by Hayes (2018) best suiting serial models will be followed during the analysis. However, this procedure is slightly altered as no effect is calculated here between X (microcredit) and Z_2 (Social Empowerment), which normally is the case in a serial multiple mediator model. The reason behind this is the lack of theoretical foundation for this claim stemming from the prior Chapters. This thesis hypothesizes that microcredit only has an indirect effect on Social Empowerment through Economic Empowerment, not a direct effect. In the following subchapter the general basics of linear regressions used will be outlined as well as why it is best suiting for the thesis.

Figure 2

Statistical Diagram
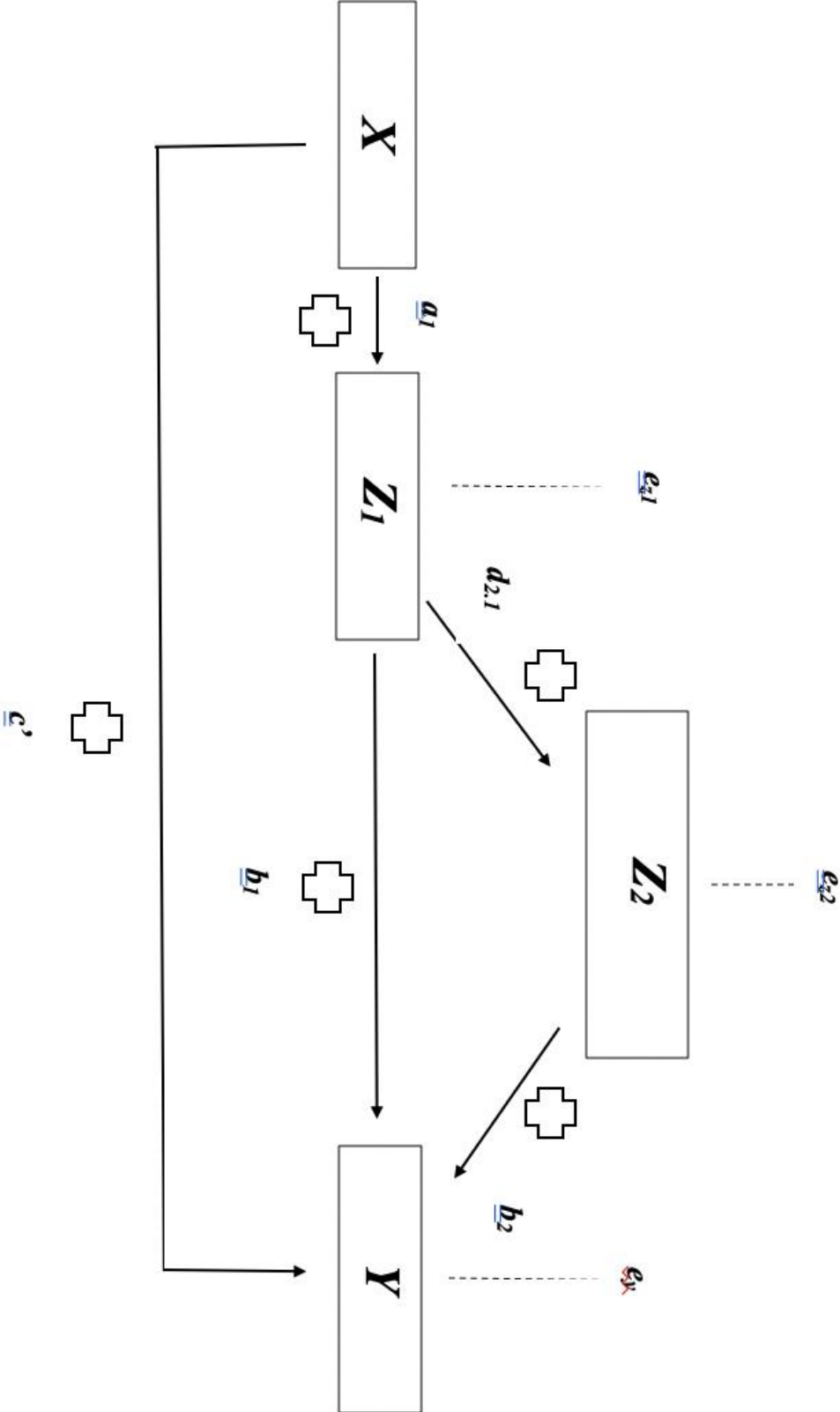
Three formulas can be derived from the upper statistical model;

$$Z_1 = i_{m1} + a_1X$$
$$Z_2 = i_{m2} + d_{2.1}Z_1$$
$$Y = i_y + c'X + b_1Z_1 + b_2Z_2$$

Z_1 relates to Economic Empowerment, while X relates to Microcredit. i_{m1} is the regression intercept when X is zero, thus the level of Economic Empowerment (Z_1) when one receives no microcredit (X). a_1 is the regression coefficient, thus the amount the Economic Empowerment (Z_1) will grow when one does receive microcredit. Z_2 indicates for Social Empowerment and i_{m2} represents the regression intercept, indicating the level of Social Empowerment for when Z_1 is zero. $d_{2.1}$ is the regression coefficient indicating the amount Social Empowerment will grow when Economic Empowerment increases by one unit. Y stands, as aforementioned, for Political Empowerment. i_y being the regression intercept, thus the value of Y when all predicting values are 0. c' is the coefficient for X, b_1 for Z_1 and b_2 for Z_2.

After the tests, the results will indicate whether there is a relationship between the variables, how strong this relationship is and calculations can be made based on the established formulas (Agresti & Finlay, 2009). For this relationship between X and Y and X and Z_1, a t-test can also be performed, as two groups will be compared (Salkind, 2013). However, for the sake of mediation, regression is best suiting (Hayes, 2018).

For the first hypothesis, the question relates to whether there is a relationship between X and Y, mediated by Z_1. Mediation is regarded as an existing relationship between X and Y, which is partially explained by the mediating variable (Z) (Agresti & Finlay, 2009). Thus, the direct relation between X and Y differs when Z comes into play (Hayes, 2018). Mediation is a form of multivariate regression, a type of regression where more than one explanatory variable is at play.

The model used to test the first hypothesis will be called the Economic Theory Model. In order to test this model, a multivariate regression will be carried out. The multivariate regression analysis will consist of multiple tests, called models (Field, 2017). First the effect of X (microcredit) on Y (Political Empowerment) will be measured (c) – model 1. Secondly, the effect of X on Z_1 (Economic Empowerment) will be analysed – model 2. Model 3 revolves around the effect of Z_1 on Y and the effect of X on Y, with the Z_1 in the model (c'). For the

multivariate regression to be correct, *X* has to significantly predict *Y* and *Z*, *Z* should significantly predict *Y* and *X* should be a lesser predictor in model 3 than in model 1. This is where the indirect effect is used, of which the significance will be tested using a Sobel Test (Field, 2017). The indirect effect shows that a difference of one unit in Z_1 will result in a difference in *Y* by a_1b_1 as a result of the effect of *X* on Z_1 (Hayes, 2018). In other words, the indirect effect is the combined effect of paths a_1 and b_1. Here, the indirect effect has to be calculated by a_1*b_1.

As mentioned before and as can be seen in the model, a mediation in the relationship between Z_1 and *Y*, with mediation from Z_2 (Social Empowerment) is expected. This mediation will be treated in the same way as mentioned above and will be called the Social Theory Model. The only difference being that the *X* is now Z_1. The indirect effect is measured by calculating $d_{2.1}*b_2$. As one is dealing with two dimensions for Z_2, two b_2's will be available. Therefore, the calculation will look slightly different. The full indirect effect of the Social Theory Model will be $d_{2.1}*d_{2.2}*b_{2.1}*b_{2.2}$. However, an indirect effect for both dimensions separately is also valuable resulting in: $d_{2.1}*b_{2.1}$ and $d_{2.2}*b_{2.2}$.

Once these mediation tests are done for both models and all regression coefficients are known, it is time to measure the direct and indirect effects of the whole statistical design and thus say something about both mediators and theory as a whole. The third formula given on page 42 will be used for this. In this test and model, the whole serial multiple mediator model will be calculated, in order to calculate the effect of *X* on *Y* when both mediations are in the model. Again, the indirect effect shows the difference in units of Z_2 and Z_1 will result in a difference in *Y* by $a_1d_{2.1}d_{2.2}b_{2.1}b_{2.2}$ as a result of the effect of *X* has on both *Z*s (Hayes, 2018). In other words, the indirect effect is the combined effect of paths *a1*, $d_{2.1}$ *and* $b_{2.1}$ and $b_{2.2}$. The indirect effect is thus calculated as follows: $a_1d_{2.1}d_{2.2}b_{2.1}b_{2.2}. = a_1*d_{2.1}* d_{2.2} *b_{2.1}*b_{2.2}$.

To conclude, it should be noted that for multiple regression analysis, a few assumptions about the data should be tested. On the basis of these tests, the data will be manipulated in order to fit in the assumptions where needed and ensure validity. This is further touched upon in Chapter 5.

Data Collection and Sampling

As mentioned before, due to a lack of resources, the research question *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained?'* cannot be investigated with self-collected data. The data has been collected from an existing dataset from 2008 with data from the Philippines.

The dataset used in the research is from the paper Microcredit in Theory and Practice: Using Randomized Credit Scoring for Impact Evaluation by Dean Karlan and Jonathan Zinman, published by Science in 2011. The data was derived from Harvard's Dataverse: Innovations for Poverty Action Dataverse. The goal of this research was to formulate a new way of distributing microcredit loans, that is on the basis of credit score. In their research, respondents in the Philippines were provided with equal small microcredit loans (individual loans). These respondents were surveyed 11 to 22 months later to analyse the effects[1]. Most questions were about any changes the respondents might have recognized in the past 12 months. A control group, which did not receive any loans, was used to compare the effects. All loans were of equal value, in order to prevent a distorted picture of the effects due to loan height. The survey data was collected by a firm hired by the original researchers. The goal of this research was to primarily collect information on economic conditions and well-being, assessing very broad effects of microcredit. As a result, a substantively large number of variables were acquired. This makes this dataset useful for this research, as many questions have been discussed, making it possible to fit the data within the conceptualisation used in this thesis.

The data needed from the dataset was critically selected based on theory and conceptualisation, making use of only those variables deemed of importance to this research. The main aim of the original research was gathering as much data in order to be able to deliver a credit score and then a few questions regarding socio-cultural aspects. This thesis revolves more around these aspects, so the focus will primarily be on the latter variables. Other variables deemed interesting for the conceptualisation used in this thesis were kept as well. In other words: this thesis does not repeat the original research with the existing data. This thesis uses the data for a different purpose and will use other scales/variables to interpret different concepts. Concepts like Empowerment, in all its forms, are never mentioned in the original research.

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[1] The original survey is to be found in the appendices

After cutting out respondents who in the end did not participate in the program, are male, are not entitled to vote and outliers, the total N of the dataset is 624 for this data. Most respondents having a typical household size, an average income and education level. After assessing credit scores, 521 of these applicants received a loan, 103 did not and fungate as a control group.

As mentioned in Chapters 2 and 3, context is of high importance when discussing microcredit and its effects. Therefore, it should be noted that this data is relatively old, and this study is not longitudinal. Meaning, the found effects were at play at that given point in time in this specific context for these specific people. The research cannot say a lot about other and newer cases. Contextual factors as culture, type of loans etcetera have a great influence on how the effects behave, therefore it is important to give some sort of contextualisation.

The original research was conducted in collaboration with First Macro Bank (FMB), a non-profit MFI to small entrepreneurs in the outskirts of Manilla. The suburban nature of the location and the proximity to the lenders are of importance for the results, as the theory touches upon these as influential factors. This particular bank operates on an overly small scale, compared to other MFIs in the Asian continent. Besides these factors on the microlevel, the Philippines is often characterized as a fairly female-friendly country (Anonuevo, 2000). Women are free to follow higher education as the tertiary education participation is one of the highest in the world, with more women going to school than men in some areas (Ericta, 2013). Political participation of women is also not uncommon or frowned upon (Silvestre, n.d.). In other words, the country scores quite well on gender equality, with a score of around 80 out of 100 in the World Bank's Women, Business and Law Report over the last couple of years (Ibañez, 2022). However, domestic violence is an ongoing problem in the country (Philippine Statistics Authority, 2013).

Operationalisation of the Concepts

Receiving of Microcredit Loans

The receiving of Microcredit Loans (*X*) is operationalised based on the existing dataset. This dataset makes a comparison between people who did receive microcredit loans based on their credit scores and people who were denied one. There is an existing variable for this. A score of

'1' on 'Loan Decision' indicates an approved and received amount of credit, whereas a score of '0' relates to denial of said credit.

Economic Empowerment

In Chapter 2 and 3, Economic Empowerment was conceptualised as the right to have access to opportunities and resources. It relates to the female's ability to generate money and income by herself. Hence, this is not about making household decisions on spending etcetera, which relates more to Social Empowerment.

As the main concept relates to the woman being able to generate money and income by herself, the first set of variables will be made into a variable called 'EE: monthly generated income'. This is the total income generated over the most recent month before the women were interviewed, as it shows the best and most recent picture of the effects the microcredit loan might have had. It is worth noting this income is in Philippine Pesos.

$$EE\_MonthlyIncome = profit + self\text{-}salary + second\ job\ earning$$

Because this monthly income might not give a clear picture of the income, as profit of the business is also taken into account, a second indicator is used (EE: monthly generated income2), where the profit does not count. Besides this, the variable for monthly household income is used as an indicator. Some abnormally high scores are removed, however in the assumption tests, more will be said about possible outliers in these indicators. A fourth indicator of having resources is whether one has a private health insurance. The reason behind this being outlined in the following paragraph. The best indicator will be used and interpreted in the analysis. The rest of the indicators will be used as bootstrapping.

It is worth noting that this might not be the ideal measurement for Economic Empowerment in a regression analysis, as a Z_1 of zero (no Economic Empowerment) will now mean a woman that earns 0 Philippine Pesos. Additionally, a growth of 1 in the regression will now mean 1 Peso more. However, the dataset does not provide any other possibilities at this point to effectively measure what is understood from the literature as 'a woman's right to have access to opportunities and resources'. This is now interpreted as, one that earns more Pesos, is expected to be more empowered. Someone who does have 0 Pesos, it not empowered. This should be taken into account when interpreting these results. It should be noted this might have

a negative effect on the validity, specifically the content and face validity of the research. Besides, a standardized coefficient is more useful when interpreting the results derived from income, as will be shown in Chapters 5 and 6.

Social Empowerment

In the conceptualisation this thesis follows based on POPIN and Rahman et al. (2009), Social Empowerment can take two forms, which may lead to Political Empowerment. These being:

- Self-efficacy, relating to the sense of self-worth
- Decision-making power, relating to their right to have the power to control their own lives, within and outside of the home ((household) decision-making power) and their right to have and determine choices.

As the concept is thus quite broad and existing theory leads to using two dimensions of Social Empowerment, this will also be the case in the operationalisation. One of the aims of the analysis is indicating which dimension has the most explanatory leverage, if Social Empowerment has any at all. Therefore, two scales are made.

Decision-making Power

The decision-making variable is a scale consisting of multiple questions the respondents were asked regarding who takes the household decisions. These decisions revolve around household decisions, but also the freedom of spending on personal items.

The scale flows from 0 to 2, where 0 means that men take such decisions, 1 indicates the decisions are taken together and 2 reflects that woman has the biggest say. In other words, the higher the score, the more decision-making power in favour of the woman. This scale consists of 10 items in total, listed in **Table 3** below. A Factor Analysis was done to see it if all these items together measure an underlying dimension, being decision-making power. The scree-plot indicated one common dimension, whereas the Eigenvalue concluded two dimensions. However, one was most outstanding, with an Eigenvalue of 3.389. All items loading between .440 and .631 in the component matrix. The scale calculated a Cronbach's Alpha of .776, meaning the scale is acceptable in reliability. The scale did not grow in reliability

if one item were to be removed. All 10 items had to be answered in order to be included in the mean scale.

Table 3

Items making up the Decision-making Scale

Name of Item	Question
Decision Market Cook	Who decides what to buy in the market or what to cook for the family?
Decision buy appliances	Who decides what expensive appliances to buy for the house, like TV or karaoke machine?
Decision How Many Children	Who decides/decided how many children to have?
Decision Family-Planning	Who decides/decided what method of family planning to use?
Decision Assist Family	Who decides what level of assistance and support to give to parents, in-laws, siblings, etc?
Decision Buy Personal items	Who decides what items to buy for personal use (like clothes, etc.)?
Decision Recreational Spending	Who decides how to use money on personal recreation?
Decision Sell	Who decides what family items to buy or sell? Family items include cars, jewelry, houses, land, etc.
Decision Work	Who makes decisions related to working outside of the household – such as taking a job, quitting a job, etc.?
Decision School	Who decides through what grade the parents will pay for the children to go to the school?

Self-Efficacy

Self-efficacy relates to a woman's sense of confidence in her abilities, often dubbed the 'can-do-cognition', it refers to a sense of optimism about the future. Within the dataset, multiple items refer to a respondent's optimism about the future. They relate to worrying about the self, the future, one's capabilities etcetera. Besides this, respondents were asked to rate their sense

of self-worth by giving them a score of 1-10 on a ladder, compared to others in their village and the country as a whole. These variables taken together are put into a 1 to 5-point scale. A low score means one's self-efficacy is low, where a high score relates to a confident person. Some items were removed from the original optimism scale, as it does not relate to self-efficacy or confidence in the future. 'It is important for me to keep busy' and 'I enjoy being with my friends', does relate to optimism and a general happy lifestyle, but it does not relate to one's belief in one's capabilities. The items that were included in the scale are listed below in **Table 4.** The scale is a mean scale, where every item had to be answered.

In the factor analysis, the Scree Plot points to one underlying dimension being measure. The Eigenvalues show three possible dimensions. The first one, however, loads significantly high with 2.764. Following the theory and the Screeplot, the one dimension is seen as leading. The Cronbach's Alpha was calculated to .442, with no chance of getting significantly higher by deleting an item. This score is deemed unacceptable. However, there is no other option to measure the self-efficacy at this point. When interpreting, it should be kept in mind the scale might not be reliable.

Table 4

Items making up the Self-Efficacy Scale

Name of Item	Question
Ladder self Barangay	Where would you place yourself on the ladder compared to your city?
Ladder self Philippines	Where would you place yourself on the ladder compared to your country?
Optimism expect best	In usual times, I expect the best
Optimism dont upset easily	I don't get upset easily
Optimism things go wrong	If something can go wrong, it can go wrong
Optimism about Future	I'm always optimistic about the future
Optimism never expect things go well	I hardly ever expect things to go my way
Optimism rarely expect good things	I rarely count on good things happening to me.
Optimism more good than bad	Overall, I expect more good things to happen to me than bad.

Political Empowerment and Participation

Political Empowerment was earlier on conceptualised as: 'Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally', as inspired by POPIN and Rahman et al. (2009).

Within the dataset, multiple questions were asked to these women about their political life and trust in political establishments. These vary from mere interest in politics to actual political behaviour like discussing politics, demonstrating and voting. For the operationalisation a scale dubbed 'Engagement' was created. The items under this scale are listed below in **Table 5**. The items go from 1-5, where 1 resembles an unengaged score and 5 an engaged individual. The factor analysis shows two dimensions with Eigenvalues above 1, the first one being 2.279.

The Screeplot shows one dimension. Therefore, there being one dimension is interpreted as plausible, based on the theory. The Cronbach's Alpha is .676, which is regarded as acceptable.

Table 5

Items making up the Political Engagement Scale

Name of Item	Question
Political understanding	I feel like I have a pretty good understanding of the politics and the issues that confront our society
Political interest	How interested would you say you are in politics?
Politics group discussion	Did you meet in a group to discuss politics?
Politics peaceful demonstration	Did you attend a peaceful demonstration?
Politics sign petition	Did you sign a petition?

Control Variables

As the theory thoroughly described in Chapters 2 and 3, a lot of factors determine the effects of microcredit lending. Most of them having to do with culture and societal norms and values. These are controlled for by using a sample within a population sharing the same characteristics. Also, as outlined when discussing the data and sample, the Philippines has a quite positive stand towards female rights. That being sad, patriarchal values are not of influence when it comes to the positive effect microcredit might have on the (especially Social) Empowerment of women.

Besides the context, theory also showed effects differentiating between age groups and education. Therefore, to make the measurements as precise as possible these variables will be controlled for. This ensures the validity and reliability of the analysis as well. Older women with higher education might have a head start when it comes to the different types of empowerment. The educational level is operationalised on a scale from 1-6. The lowest score represents no diploma, a 2 an elementary school diploma, 3 a high school undergraduate diploma, 4 a high school graduate, 5 a college undergraduate and 6 a college graduate.

Chapter 5: Analysis

In the following chapter, the main analysis of this study will be discussed. Based on the interpretation of the analysis, something can be said about the hypotheses. Firstly, the assumptions of (multivariate) regression analysis will be tested and the variables adjusted if needed. Second, the descriptive statistics will be outlined, to give a better understanding of the sample and a summary of the data with which the tests will be executed. The final part of this chapter contains the exploratory analysis, consisting of the regression models and the assumptions tests. The results are not to be interpreted, as this will be the case in Chapter 6.

Assumptions of Multivariate Regression Analysis

In order to start the regression analysis, the model has to be tested on a set of assumptions. These assumptions and their functions are outlined in **Table 6.** The tests will be further touched upon in the following subchapter.

Table 6

Assumptions of the Model

Assumption	Function
Normality	All variables should be normally distributed. For any fixed value of X, Y is normally distributed. This will be tested by creating histograms.
Homoscedasticity	The variance of the residual is the same for any value of X. This will be tested by putting the model in a scatterplot.
Linearity	The relationship between X and the mean of Y is linear. This will also be tested by using scatterplots.
Independence	Observations should be independent of each other. A Durbin Watson statistic will be used for the test.
Multicollinearity	The explanatory variables should not be highly correlated. The VIF will be interpreted for this.

Note: Derived from Hayes (2018).

Normality

To test for normal distribution, a Kolmogorov-Smirnov test and Shapiro-Wilk test have to be performed on the variables. When performed all tests came back with a $p < 0.05$, meaning all variables in the multivariate regression are not normally distributed. For skewness, the Economic Empowerment variables are > 1, for kurtosis, Social Empowerment Decisions scale joined them. All results are visible Appendix B.1[2].

Homoscedasticity

The first method used to test for heteroscedasticity is by making scatterplots. The scatterplots were made with all indicators for Economic Empowerment separately. Appendix B.2 **shows** the results. As the scatterplots do not form a pattern, one can conclude the variables are homoscedastic.

Linearity

When testing for linearity with scatterplots, all tests from Social Empowerment to Political Empowerment came back as linear. No clear linearity was to be seen when using the indicators for Economic Empowerment, as outliers were discovered in the indicators for X, and the dots were grouped together. This despite removing some abnormally high scores already before making the indicators. These can be reviewed in Appendix B.3. To pinpoint what the exact outliers are, an extreme values table was consulted. By combining the scatterplots and the extreme values box, it is clear that for these indicators of Economic Empowerment, the outliers should be removed with a filter. For Monthly Income 2, this means the highest five scores (above 42,000). For Monthly Household Income, the line was drawn at 35,000. For Monthly Income the new maximum is set at 125,000. When running the scatterplots again, a more linear model can be seen.

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[2] All results in the Appendix B are of tests run after the transformations, to ensure the tests carried out were with correct values and no outliers. The dummy variables were not included as these will never be linear/normal.

Independence

To test for independence, a Durbin Watson test is conducted. These were done for each model. A score between 1.5 and 2.5 is deemed reasonable, indicating no sort of autocorrelation. All models scored between these values. The decision scale with the PE scale did have a score of 1.4, just under 1.5. Appendix B.4 shows these results more precisely.

Multicollinearity

Interpretation of the VIF-scores is chosen as the method for testing for multicollinearity. This was again done for every model. Especially Model 3 is of importance here. All VIF-values were 1 or close to one, estimating no multicollinearity. Meaning there is no correlation between the predictor variables. Results may be found in Appendix B.5.

Transformations

As the indicators for Economic Empowerment were not normally distributed and skewed positively, a log transformation is in place to ensure more valid results. This can also help with the linearity. However, after using the log transformation, the tests still are not suggesting normality (Appendix B.6). Therefore, some assumptions are violated in this research, which should be noted as a limitation of the validity of this research.

Descriptive Statistics

Table 7 holds the descriptive statistics of all variables within the model. As mentioned in Chapter 4, the analysis consists of 624 women above 18, of whom 521 receive a loan and 103 belong in the control group. It should be noted this distribution is quite unequal, therefore the tests with *X* might not be representable or easily significant. All numbers have been rounded after two decimals. The outliers concerning income are taken out as well.

Nonetheless, all income indicators have a wide range with a high standard deviation. It is also worth noting that the scale for self-efficacy start with 2.67 points above 0, meaning all women in the dataset had a generally high self-efficacy. Additionally, no woman has an educational level of 1, relating to no diploma at all. In line with contextual factors, the mean educational level is generally high, with the mean being close to college undergraduate

diplomas. In line with contextual factors, a mean score of 1 on decision-making indicates most decisions are taken together by husband and wife, relating to a equal culture.

Table 7

Descriptive Statistics Table

	N	Min	Max	Mean	St. Dev.
Loan Decision (0 = No)	624	0	1	.83	.37
Education	624	2.00	6.00	4.80	1.04
Age	624	19	60	42.04	8.70
MonthlyHHIncome	624	0	34,000	2,443.56	5,739.49
EEMonthlyIncome	624	-300	115,000	19,850.14	18,305.73
EEMonthlyIncome2	624	.00	30,000	7,075.14	5,930.92
Health Insurance	602	0	1	.10	.298
SE_Decision	467	.00	2.00	1.09	.27
SE_Self	617	2.67	5.00	3.83	.42
PEScale	618	1.00	5.00	2.65	.94
Valid N (listwise)	438				

Explanatory Analysis

In the next section, the explanatory analysis to answer the research question *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained?'* will be discussed. Based on this analysis, the explanatory leverage of the Social and Economic Theory can be assessed. The subchapter is divided in two parts. As the analysed model is a serial multiple mediator model, two mediators are at play with one mediator also

having an effect on the other. Therefore, the relationships between *X* (microcredit) and *Y* (Political Empowerment) with the first mediator will be discussed first (Economic Theory). Thereafter, the effect of Z_2 will be outlined (Social Theory). In a finalizing subchapter, an overview of the whole analysis will be given, with a table where both analyses come together.

Economic Theory (Z_1)

Model 1: The Relationship Between Microcredit and Political Participation

The first test relates to the relationship between *X* (microcredit) and *Y* (Political Participation). Here, the direct effect (*c*) *X* has on *Y* is calculated. The fitted regression model is:

$$Y = 2.69 - .166X - .011Edu + .004Age.$$

However, this regression is not significant, with $R^2 = .006$ and $F(3, 614) = [1.167]$, $p = .322$. The equation without controlling variables is also not significant with $R^2 = .004$ and $F(1, 616) = [2.626]$, $p = .106$.

Model 2: The Relationship Between Microcredit and Economic Empowerment

The second test is performed to test the relationship between whether one receives a microcredit loan or not and whether that leads to an increase in Economic Empowerment. A regression was thus performed to test if *X* significantly predicts Z_1. The control variables age and education are also in the equation. As mentioned in Chapter 4, multiple indicators have been used to test for Economic Empowerment. The best indicator being the possession of a health insurance, as it is the only test where the influence of microcredit is significant. In this case, a score of 0 means one has no health insurance and 1 relates to having a health insurance. When using this indicator, the fitted regression model is:

$$Z_1 = -.248 + .066X + .040Edu + .002Age$$

The regression is significant with a R^2 of .027 and $F(3, 598) = [5.583]$, $p = <.001$. Worth noting is that the model without control variables is:

$$Z_1 = .040 + .070X$$

This regression is significant as well, with an R^2 of .008 and $F(1, 600) = [4.704)$, p = .030

Model 3: The Relationship Between Microcredit and Political Empowerment with Mediation
Lastly, the model as a whole is calculated with the mediating variable (Economic Empowerment) in the equation. This gives the opportunity to assess the influence of the mediating variable in Chapter 6. The equation is written below, as well as the equation without control variables.

$$Y = 2.697 - .147X + .071Z_1 - .018Edu + .004Age$$
$$Y = 2.697 - .146X + .068Z_1$$

Both regressions are not significant. The equation with control variables measuring at $R^2 = .005$ and $F(4, 591) = [.795]$, p = .529. For the second regression R^2 is .004 and $F(2, 593) = [1.070]$, p = .344. However, if one used a different indicator for Economic Empowerment (Monthly Income without profit), the significance changes to $R^2 = .015$ and $F(4, 613) = [.795]$, p = .055, with control variables in the model. The equation becoming as follows, with a b_1 significance of p = .017. The standardized b of b_1 being .098.

$$Y = 2.620 - .152X + 1.549E\text{-}5Z_1 - .026Edu + .004Age$$
$$Y = 2.675 - .153X + 1.425E\text{-}5Z_1$$

When control variables are removed, this test does come back significant with $R^2 = .012$ and $F(2, 615) = [3.841]$, p = .022. The standardized b of b_1 being .090.

The indirect effect is measured with a_1*b_1 for b_1, the most significant coefficient is used, being .098. Therefore, the indirect effect is .066*.098 = .006. A Sobel test measuring the indirect effect p = 0.05. **Figure 3** showing all coefficients of the model and their significance. **Table 8** showing all regressions.

Figure 3

Regression Coefficients of the Economic Theory
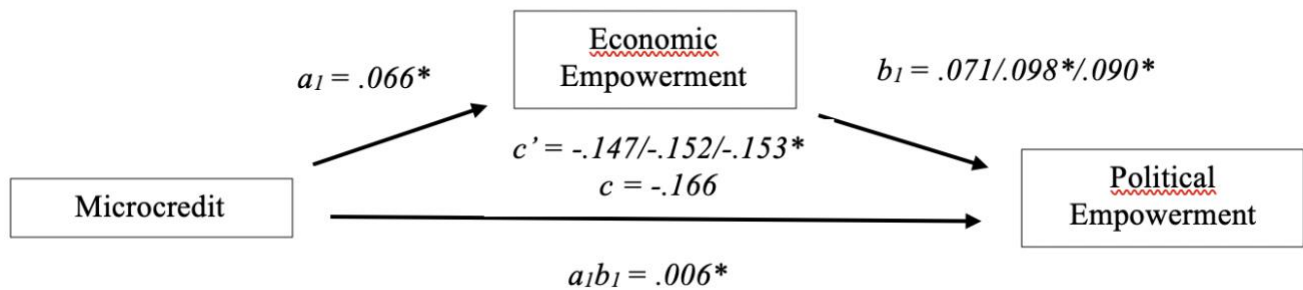
Note: The coefficients with a * are deemed significant ($p <= 0.05$). There are three coefficients for c and b_1, as the first one stands for the insignificant indicator of Economic Empowerment, the second one for the significant one and the third for the significant test without control variables. The standardized b being used in the second value b_1.

Table 8:

Regression Analysis for the Economic Theory Model

	Model 1 (p = .106)			Model 2 (p < .001)			Model 3 (p = .055/.022)		
	b	se	Sig.	b	se	Sig.	b	se	Sig.
Intercept	2.69	.299	<.001	-.248/.040	.095/.030	.009/.180	2.620/2.675	.299/.105	<.001/<.001
Microcredit	-.166	.102	.103	.066/.070	.032/.032	.04/.030	-.152/-.153	.102/.102	.135/.133
Economic Empowerment							.098/.090	.000/.000	.017/.025
Age	.004	.004	.423	.002	.001	.09	.004	.004	.366
Education	-.011	.038	.769	.04	.012	.001	-.026	.000	.017

Note: for Model 2, the first numbers are with control variables, the second without. For Model 3, only the regression with the best significance are taken into the table (Economic Empowerment indicator Income without profit).

Social Theory (Z_2)

Model 1: The Relationship Between Economic Empowerment and Political Empowerment
Model 1 consists of a regressions test between Economic Empowerment and Political Empowerment. The indicator for Economic Empowerment in the last subchapter indicates the following direct effect of Z_1 on Y:

$$Y = 2.590 + .055Z_1 - .019Edu + .003Age$$

However, this was calculated not significant with a $p = .756$ and none of the coefficients loading significant. Removing the control variables having no improving effect. When using another indicator (monthly income without profit), the equation looks as follows, first with, then without control variables:

$$Y = 2.510 + 1.604\text{E-}5Z_1 - .028Edu + .004Age$$
$$Y = 2.544 + 1.475\text{E-}5Z_1$$

The significance of the regression increases when using this different indicator for Economic Empowerment. With control variables the significance being $R^2 = .011$ and $F(3, 614) = [2.345]$, $p = .072$. With a significant coefficient for Z_1 ($p = 0.013$, standardized b = .101) Without control variables the whole equation being significant with $R^2 = .009$ and $F(1, 616) = [5.402]$, $p = .020$, standardized b = .093.

Model 2: The Relationship Between Economic Empowerment and Social Empowerment
As discussed in prior chapters, Social Empowerment has been conceptualised as having two dimensions. In this section, the relationship between Economic Empowerment and both of these dimensions will be analysed using regressions analysis. The analysis starts with the decision-making dimension. The used indicator for Economic Empowerment being healthcare insurance.

$$ZDM = .909 + .042Z_1 + .007Edu + .003Age$$

None of the indicators gave a significant result, however the health insurance giving the best result. $R^2 = .013$ and $F(3, 443) = [1.915]$, $p = .126$. Removing the control variables not having any improving effect on the significance.

Next up is the self-efficacy dimension of Social Empowerment. Most indicators for Economic Empowerment were significant, the best one being monthly income without profit. Here, $R^2 = .051$ and $F(3, 613) = [10.996]$, $p = <.001$. The standardized b of the Z_1 coefficient being -.199.

$$ZSE = 3.735 - 1.403E5Z_1 + .055Edu - .002Age$$

Model 3: The Relationship Between Economic Empowerment and Political Empowerment with Mediation

Finally, all variables of the mediation are combined again. **Figure 4** showing all the coefficients in the Social Theory. All indicators give a significant result for the model. The best indicator per variable being monthly income without profit. The equation being as follows, with the standardized b for $Z_1 = .065$:

$$Y = 3.334 + 1.057E5Z_1 + .646ZDM - .365ZSE - .018Edu + .003Age.$$

The significance of the model loads $R^2 = .066$ and $F(5, 452) = [6.410]$, $p = <0.001$. The indirect effect is measured with $d_{2.1}*d_{2.2}*b_{2.1}*b_{2.2}$. Resulting in $.42*-.199*.646*-.365 = .02$. The Sobel Test indicating a significant effect. This is calculated with the self-efficacy and decision-making coefficients combined. Separately, with the decision-making dimension the indirect effect is .027 (.646*.042), for self-efficacy this is .073 (-.365*-.199). In **Table 9,** the full regression is again visible.

Figure 4

Regression Coefficients of the Social Theory
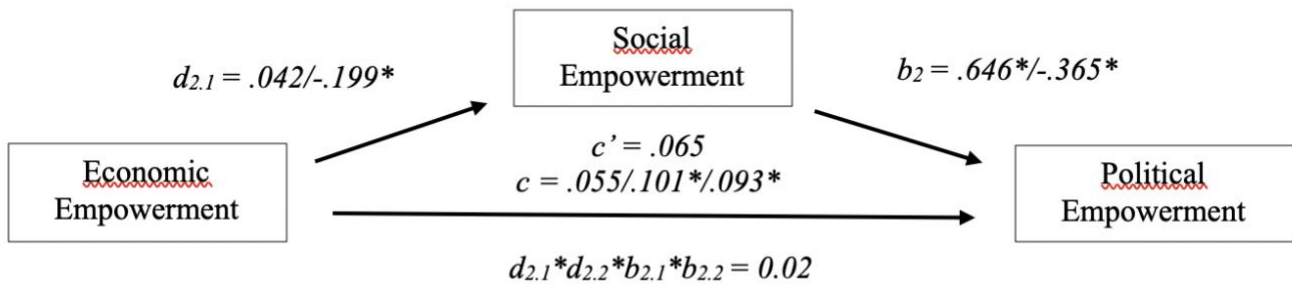
$d_{2.1} = .042/-.199*$

Social Empowerment

$b_2 = .646*/-.365*$

Economic Empowerment

$c' = .065$
$c = .055/.101*/.093*$

Political Empowerment

$d_{2.1}*d_{2.2}*b_{2.1}*b_{2.2} = 0.02$

Note: The coefficients with a * are deemed significant ($p < 0.05$). The coefficients to and from Social Empowerment referring to decision-making first, self-efficacy second. The standardized b was used in the second coefficients of $d_{2.1}$ and c. The second coefficient of c referring to the standardized b with the different indicator, the third to the standardized b with this indicator and without controlling variables.

Table 9:
Regression Analysis for the Social Theory Model

	Model 1 (p = .072/.020)			Model 2 (p .126/<.001)			Model 3 (p = <.001)		
	b	*se*	*Sig.*	*b*	*se*	*Sig.*	*b*	*se*	*Sig.*
Intercept	2.510/2.544	.291/.059	<.001/<.001	.909/3.735	.102/.126	<.001/<.001	3.334	.532	<.001
Economic Empowerment	.101/.093	.000/.000	.013/.020	.042/-.199	.043/.000	.321/<.001	.065	.000	.170
Decision-making							.646	.159	<.001
Self-efficacy							-.365	.107	<.001
Age	.004	.004	.392	.003/-.002	.002/.002	.037/.350	.003	.005	.546
Education	-.028	.038	.457	.007/.055	.013/.017	.608/.<.001	-.018	.045	.688

Note: for Model 1, only the most significant equations are taken into account, the first one with, then without control variables. For Model 2, the first numbers indicate decision-making, the second self-efficacy.

The Full Serial Multiple Mediator Model

Figure 5 shows the full serial multiple mediator model. As Hayes (2018) prescribes, once all coefficients have been calculated, the full model should be derived, the equation model being $Y = i_y + c'X + b_1Z_1 + b_2Z_2$. For this equation, the most significant indicator for Economic Empowerment was whether the respondent has a private health insurance. The regression shows the following, the significances and other values can be found in **Table 10**:

$$Y = 2.682 - .063X - .628Z_1 + .663ZDM - .287ZSE + .037Edu + .006Age$$

The significance being $R^2 = 0.76$, $F(6, 320) = [4.401]$, $p < .001$. The indirect effect of the whole serial model – the total indirect effect - being calculated by $a_1d_{2.1}d_{2.2}b_{2.1}b_{2.2.} = a_1*d_{2.1}*d_{2.2}*b_{2.1}*b_{2.2.} = .066*.042*-.199*.663*-.287$ (=.0001). For self-efficacy $.066*-.199*-.287$ (= .004). For decision-making $.066*.042*.663 = 0.002$.

Figure 5

Regression Coefficients of the Serial Multiple Mediator Model
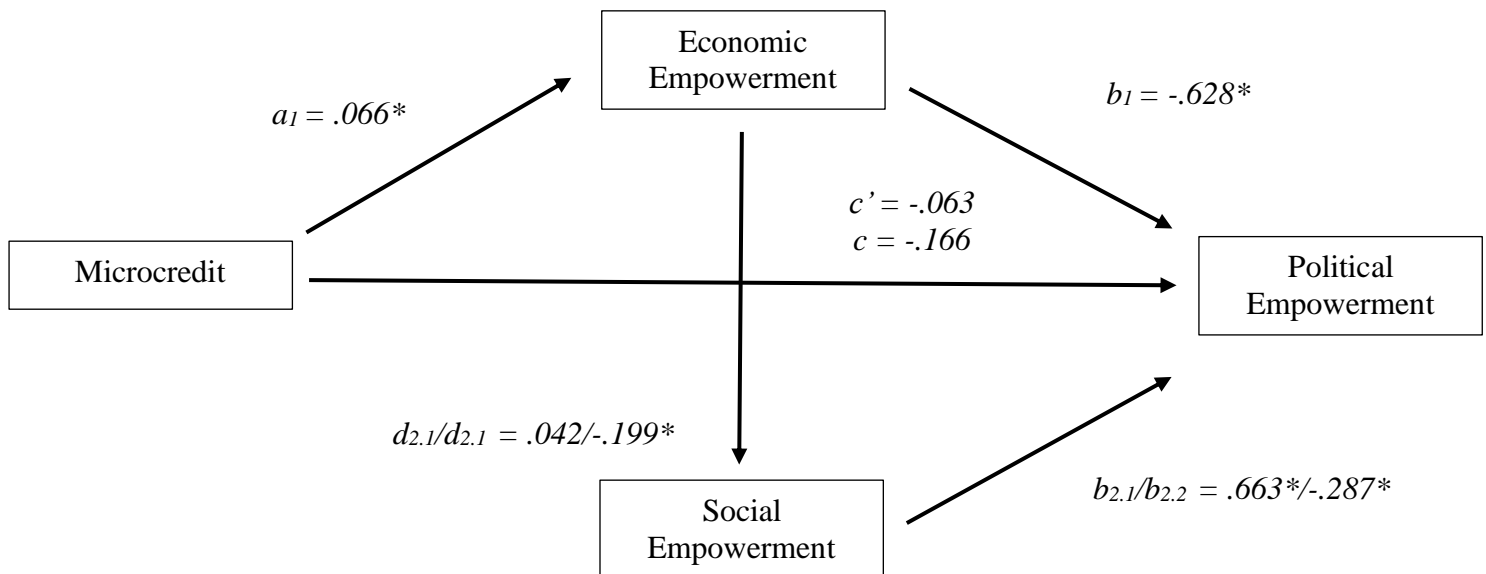
Note: The coefficients with a * are deemed significant ($p < 0.05$). The coefficients to and from Social Empowerment referring to decision-making first, self-efficacy second. The standardized b was used in the coefficient of $d_{2.1}$.

Table 10

Coefficients with Dependent Variable Political Empowerment

	Unstandardized B	Std. Error	Standardized beta	Sig.
(Constant)	2.682	.637		<.001
Education	.037	.051	.041	.462
Age	.006	.007	.054	.335
Self-efficacy	-.287	.128	-.123	.025
Decision-making	.663	.190	.190	<.001
Economic Empowerment	-.628	.226	-.152	.006
Microcredit	-.063	.136	-.025	.642

Chapter 6: Discussion of the Findings

In Chapter 5, the assumptions were tested, and the analyses were carried out. In the current chapter, it is time to interpret these results and say something about the drafted hypotheses. First, the Economic Theory will be discussed, followed by the Social Theory after which the whole serial multiple mediator model will be interpreted.

Interpretation of the Economic Theory Model

The main hypothesis of the Economic Theory model is *H1*. The theory in Chapters 2 and 3 lead to the expectation that microcredit lending leads to an increase in Political Empowerment, mediated by Economic Empowerment.

> *H1:   Microcredit lending leads to an increase in Political Empowerment, mediated by Economic Empowerment*

First, the direct effect of microcredit to Political Empowerment was calculated with the following equation as a result: $Y = 2.69 - .166X - .011Edu + .004Age$. This regression came back insignificant, meaning a correct interpretation is impossible. However, if we would interpret, the equation goes against the hypothesis. A person with no loan ($X = 0$), no diploma and is 19 years old has a place on the Political Empowerment scale of 2.69 out of 5, with 5 meaning a politically empowered woman. If one does receive a loan ($X = 1$), this goes down by .166. This equation also shows a higher degree having a negative effect, where age has a small positive effect. These results say nothing however, as they are not significant. Therefore, a direct relationship from microcredit to Political Empowerment does not seem to exist significantly.

Thereafter the effect of microcredit on Economic Empowerment was assessed, with the following equation as an outcome: $Z_1 = -.248 + .066X + .040Edu + .002Age$. This regression was significant. The R square being .027, meaning 2.7% of the variance in Political Empowerment is due to the used variables. The best indicator for Z_1 (Economic Empowerment) being whether one has a health insurance. Here, a score of 0 being not having one and 1 having one. This equation is hard to interpret, as a person who does not have a degree and is 19 years

old has a negative score of -.248. It almost being impossible for a person to score a Z_1 of 1 (being Economically Empowered), unless this person is highly educated and old of age. However, the equation shows a positive effect of receiving a loan and becoming more Economically Empowered. The control variable for age scored insignificant in the equation and therefore the test was also done without control variables resulting in the following significant relationship: $Z_1 = .040 + .070X$. Easier to interpret this test states one who does not have a loan ($X = 0$) scores .04 (or a no) on Economic Empowerment. When one does have a loan ($X = 1$) the score for Z_1 becoming .11. Concluding, a significant, positive relationship exists between receiving microcredit and Economically Empowerment. Meaning microcredit loans lead to a higher level of Economic Empowerment. In the regression without control variables, the R square is .8%, meaning 8% of the variance in Political Engagement is due to whether one is Economically Empowered.

Thereafter, the mediation was tested by testing the effect of all variables. All different indicators available for Economic Empowerment resulting in an insignificant test result. The only significant test being one with a different indicator than previously used and without control variables. The equation being: $Y = 2.675 - .153X + 1.425\text{E-}5Z_1$. The indicator for Economic Empowerment (Z_1) being monthly income without profit from business. The effect being very small, as the scale is large. Therefore, the standardized b is easier to interpret, being .090. The equation implies a person with no loan and no Economic Empowerment scoring a 2.675 on a scale from 1 to 5 for Political Empowerment. When one receives a loan, this score goes down by -.153. When once is more Economically Empowered one rises in score by 1.425E-5. Or, when Economic Empowerment grows with one standard deviation (5,930.92, as can be found in **Table 7**) Political Empowerment grows by .090. In other words, a significant negative relationship exists between receiving microcredit and Political Empowerment with Economic Empowerment in the model, with Economic Empowerment having a significant positive effect on Political Empowerment. The indirect effect of the whole model being .006. Showing that a difference of one unit in Z_1 will result in a difference in Y by 0.006 as a result of the effect of X on Z_1.

To come back to the hypothesis, it is hard to draw conclusions, as a direct significant effect does not exist. However, with mediation in the model, a significant relationship seems to exist between microcredit and Political Empowerment, with a mediating role of Economic Empowerment. It should be noted, that a positive relationship between microcredit and Political

Empowerment was expected. The results indicate a negative relationship. The negative relationship moving to the positive side when Economic Empowerment is taken up in the model as a mediator. Concluding, the mediating role of Economic Empowerment does exist, but the positive relationship does not. For these reasons, *H1*, cannot be accepted.

Interpretation of the Social Theory Model

With the Social Theory model, three hypotheses were tested. The main focus being on the relationship between Economic Empowerment and Political Empowerment, and whether Social Empowerment has a mediating role in this relationship. And if so, which dimension of Social Empowerment has the most causal power in this mediating role. Informed by the theory from Chapters 2 and 3, the following hypotheses were formulated:

H2:   *An Increase in Economic Empowerment leads to an increase in Political Empowerment, mediated by Social Empowerment (Self-Efficacy and Decision-Making)*

H3:   *An increase in Decision-Making generated by an increase in Economic Empowerment leads to an increase in Political Empowerment*

H4:   *An increase in Self-Efficacy generated by an increase in Economic Empowerment leads to an increase in Political Empowerment*

First, the direct effect of Economic Empowerment on Political Empowerment was calculated. None of the Economic Empowerment indicators resulted in a significant model. Without control variables, the monthly income without profit indicator was the only indicator giving a significant result. The equation being $Y = 2.544 + 1.475\text{E-}5Z_1$. Again, because of the large scale, the coefficient is quite small, therefore, a standardizes b is easier to interpret, this being .093. Indicating, a person who has an Economic Empowerment score of zero (no income), scores a 2.544 on the Political Empowerment scale (1-5). When the Economic Empowerment grows by one standard deviation (5,930.92), one's Political Empowerment grows with .093. To come back on the case with control variables, the model as a whole was not significant, however, Economic Empowerment did load significant. Here, the equation is $Y = 2.510 +$

1.604E-5Z_1 – .028*Edu* + .004*Age*, the standardized b being .072. Concluding, a significant positive direct effect exists between Economic Empowerment and Political Empowerment.

Next, the relationship between Economic Empowerment and both dimensions of Social Empowerment was assessed. For decision-making, none of the Economic Empowerment indicators gave a significant result, the best one being whether one has a health insurance or not. The equation being as follows: *ZDM* = .909 + .042Z_1 + .007*Edu* + .003*Age.* As the relationship is not significant, this result cannot be interpreted. However, it does show Economic Empowerment having a positive effect on the decision-making dimension of Social Empowerment. If one owns a health insurance (Z_1 = 1), one moves .042 up on the decision-making scale, which rates from 0 to 2, where a 2 is greater decision-making power for the woman. For self-efficacy, the regression did come back significant, the best indicator being monthly income without profit. Resulting in the following equation: *ZSE* = 3.735 – 1.403E5Z_1 + .055*Edu* - .002*Age,* standardized b being -.199. Here, against expectations, a significant negative effect seems to exist between Economic Empowerment and self-efficacy. Meaning when a woman grows in Economic Empowerment with one standard deviation (5,930.92), her self-efficacy score will lower by .199. The self-efficacy scale runs from 1 to 5, with 5 being a high score for empowerment. The R square shows that 5% of the variance in self-efficacy is due to Economic Empowerment, which is a quite big number in comparison to the other R squares. It should be noted this scale was deemed not reliable, which might have an influence on the unexpected negative effect. Further interpreting the equation, women with a higher education increase on the scale with .055 per diploma and women who are older decrease with .002 per year. However, age did load not significant.

Lastly, the mediation was assessed. Monthly income without profit was again the best indicator for Economic Empowerment, with the best significance. The regression being *Y* = 3.334 + 1.057E5Z_1 + .646*ZDM* - .365*ZSE* - .018*Edu* + .003*Age.* Both control variables loading not significant, as well as Economic Empowerment (standardized b for Z_1 = .065). No improvement was seen once the control variables were removed. Interpretation of the model being a woman who scores a 0 on all indicators, does not have a diploma and is 19 years old scores a 3.334 on the 1-5 scale of Political Empowerment. For every standard deviation increasing in Economic Empowerment, she moves op .065 points on Political Empowerment. She increases .646 when she increases in decision-making by one and decreases .365 for scoring higher on self-efficacy. Education loading negatively and older age positively. The R square

indicating 6.6% of the variance in Political Engagement being due to Social and Economic Empowerment (and the control variables). The indirect effect of the whole model with both dimensions being .02, meaning Y increases .02 when Social Empowerment increases by 1, due to the effect Economic Empowerment has on Social Empowerment. Self-efficacy was measured to have a bigger effect on Y with an indirect of .073 against .027 for decision-making.

As the c' is not significant, it is hard to interpret the mediating role of both dimensions. However, as the model is significant an educated guess about *H2* can be done. When we compare the c and c', once can see a decrease in Economic Empowerment's effect once the dimensions for Social Empowerment are involved. Meaning the dimensions have a significant mediating role. Concluding, *H2* can be accepted, as the results show a significant positive effect of Economic Empowerment on Political Empowerment, which partly runs through the dimensions of Social Empowerment.

When it comes to the other two hypotheses, an increase in Economic Empowerment did not lead to a significant increase in decision-making. The decision-making did lead to a significant increase in Political Empowerment. Therefore, *H3* can be partly accepted. An increase in decision-making does lead to an increase in Political Empowerment, however, decision-making does not increase significantly because of Economic Empowerment. Self-efficacy shows an unexpected relationship. Economic Empowerment leads to a significant decrease of self-efficacy, after which self-efficacy leads to a significant decrease in Political Empowerment. Therefore, *H4* is rejected. Self-efficacy does have a big impact on Political Empowerment, as can be seen from the indirect effect.

Interpretation of the Complete Serial Multiple Mediator Model

Lastly, the general theory of this thesis was tested: the serial multiple mediator model. In other words, with both mediating variables in the equation and their effect on the outcome as a whole. As can be seen in **Figures 1** and **2**, the theory is that microcredit leads to Political Empowerment, mediated by Economic Empowerment, which leads to Social Empowerment, also having a mediating role. **Figure 5** and **Table 8** showing the outcome of this serial model. The significant equation being: $Y = 2.682 - .063X - .628Z_1 + .663ZDM - .287ZSE + .037Edu + .006Age$. The indicator for Economic Empowerment (Z_1) being health insurance.

The interpretation is as follows. A woman with a score of zero on all empowerments, no education and 19 years of age scores a 2.682 on the Political Empowerment scale (1-5).

Having a loan decreases this score by .063 points. It should be noted, that the significance of this variable is > 0.05. Being economically empowered significantly decreases the score of the woman on Political Empowerment even further by .628. The dimension of decision-making increases her score significantly by .663. Self-efficacy, on the other hand, significantly decreases her score by .287. Age and education load insignificant again, however showing a growth per diploma and growth per years of age. The R square showing 7.6% of the variance in the Political Engagement is due to all variables in the equation. The indirect effect being .0001, meaning Political Empowerment increases by that number when the mediators climb by one unit, due to the effect of X on the mediators. When we only follow the self-efficacy dimension, this number is .004, decision-making being .002, self-efficacy having a larger effect. This is probably due to self-efficacy having a significant relationship with Economic Empowerment, where decision-making does not.

Interestingly enough, Economic Empowerment thus now has a significant negative effect on Political Empowerment once Social Empowerment is also in the model. In the social and economic theory models, Economic Empowerment had significant positive effects on Political Empowerment. Both dimensions of Social Empowerment both follow a path that could be expected, after the social theory model is analysed. Self-efficacy having a negative effect and decision-making a positive one. To come back to the question on which dimension hold the causal power, decision-making is the main explanation for the growth of Political Empowerment. On the other hand, the results show Economic Empowerment did not lead significantly to this dimension. However not significant, one can see a decrease between the direct effect of microcredit on Political Empowerment and the effect with both mediators in the equation, meaning they both have a mediating role.

To conclude, microcredit leads significantly to a growth in Economic Empowerment, which significantly decreases Political Empowerment, which is against expectations and previous models. Where in *H1* and *H2,* Economic Empowerment was significantly proven to increase Political Empowerment, when all variables are in the equation, it does not. Economic Empowerment, in the social theory model, was proven to significantly lead to a decrease in the self-efficacy dimension of Social Empowerment. A positive effect was found on the decision-making dimension, however not significant. In the full model, both dimensions had a significant effect on Political Empowerment, however self-efficacy a negative one. In the social theory model, a similar effect was found. The most interesting finding being that microcredit loans

only lead significantly to an increase in Political Empowerment with Economic Empowerment in the model and no control variables. In the full model even having a negative effect, however the concept loading insignificant.

Chapter 7: Conclusion

In order to find an answer to the research question *'How can the relationship between receiving microcredit loans and the Political Empowerment of women be explained?'* explanatory leverage was sought in what was called the Economic Theory and the Social Theory. The general theory withholding that microcredit loans lead to Political Empowerment through a serial multiple mediator model. In other words, microcredit leads to Political Empowerment with the mediating role of Economic Empowerment. The relationship between Economic Empowerment and Political Empowerment also being mediated by a type of empowerment: Social Empowerment. This Social Empowerment was expected to be composed of two dimensions: a women's sense of self-worth (self-efficacy) and ability to make her own decisions.

Microcredit loans are expected to lead to Economic Empowerment, as it provides women with their own resources (Ding, 2018). These own resources would lead to Political Empowerment, as it provides these women with information and incentives to become politically active as business owners and taxpayers (Andersen,1975; Wejnert, 2019). This Economic Empowerment leads to the different dimensions of Social Empowerment, as more resources gives them a bigger say over household decisions (Rao & Kelleher, 1995) and a feeling of self-reliance and -efficacy (Bayulgen, 2008). These two can be linked to research into factors increasing Political Empowerment in women (Sharma, 2020).

The thesis follows a quantitative cross-sectional non-experimental large N research design. The data being collected from an existing dataset from a research conducted in the Philippines in 2011. As there are multiple mediators in the model, with one mediator having an effect on the other, a serial multiple mediator model was chosen as analysis method as described in Hayes (2018). Scales were made to measure the different variables on the basis of theory, all of them proven to be reliable and valid, except the self-efficacy scale having a low Cronbach's Alpha. Multiple linear regression assumptions were tested, with most variables not normally distributed. This might have implications for the reliability and validity of this research.

The results showing no direct significant link between microcredit and Political Empowerment, only without control variables and with mediation from Economic Empowerment it did increase significantly. Microcredit did lead significantly lead to an increase in Economic Empowerment. Economic Empowerment only leading to a significant

decrease in the self-efficacy dimension of Social Empowerment. Additionally, Economic Empowerment was seen to significantly increase Political Empowerment in a few cases, however not in the total model with both microcredit and Social Empowerment in the model. Here, it had a significant negative effect. Lastly, Social Empowerment was found to significantly affect Political Empowerment with both dimensions, however only decision-making having a positive effect. In short, to answer the research question, only decision-making in the total model accounts for a significant explanation for the increase in Political Empowerment.

A limitation in this study is the data. The data is not self-collected, meaning the survey was not made with the correct measurements for the concepts used in this thesis. The data does not fit the full conceptualisation of Economic Empowerment and the self-efficacy scale was deemed unreliable. Besides, most indicators were not normally distributed. Therefore, the interpretations of the results should be taken with caution. Besides this, assessing the effectiveness of aid is a research domain under scrutiny. Sumner and Glennie (2015) reporting many factors play a role when it comes to effects. Therefore, a recommendation for future studies is to collect new data with the correct concepts and operationalisation in mind. Besides, interviews could help increase a deeper understanding of the effects of microcredit.

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Appendices

Appendix A: Survey

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

Section C. Perang Padala   _Remittances_

Ngayon, naistkong 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? _In the last 12 months, did this household receive any remittances?_		
	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? _How much was received in total?_		
	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? _Are these remittances received regularly or irregularly, or was this a one-time thing?_		
	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? _In the last 12 months, did this household send any remittances?_		
	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? _How much was sent in total?_		
	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? _Are these remittances sent regularly or irregularly, or was this a one-time thing?_		
	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? _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?_		
	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? _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?_		
	1. Tumaas	Increased a lot	1
	2. Bahagyang tumaas	Increased a little	2
	3. Walang pinagbago	Stayed the same	3
	4. Bahagyang bumaba	Decreased a little	4
	5. Bumaba	Decreased a lot	5
	6. Hindi akma; hindi gumamit ng alak o sigarilyo sa nakaraang 12 buwan	Not applicable; have not used alcohol or tobacco in past year	6
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
D.3	Sa **nakaraang buwan**, ilang gabi bang sinumang miyembro ng sambahayan ang nakaranas ng gutom dahil sa hirap ng buhay? _During the last month, how many nights did a member of your household experience hunger because of financial difficulty?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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	Yes	1
	2. Hindi	No	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.)** _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)_					
	1. Phil-Health	Phil-Health	Yes	No	Ref	DK
	2. Pribado HMO	Private HMO	Yes	No	Ref	DK
	3. Iba pa	Other (Specify)	Yes	No	Ref	DK
E.2	Mayroon bang miyembro ng sambahayan na gumamit ng segurong pangkalusugan sa **nakaraang 12 buwan**? _Have any members of your household utilized the health insurance in the past 12 months?_					
	1. Phil-Health	Phil-Health	Yes	No	Ref	DK
	2. Pribado HMO	Private HMO	Yes	No	Ref	DK
	3. Iba pa	Other	Yes	No	Ref	DK
E.3	Sa **nakaraang buwan**, magkano ang ginasta sa segurong pangkalusugan? _In the past month, how much money did your household spend on health insurance policies?_					
	998. Ayaw sagutin	Refuse			998	
	999. Hindi alam	Don't know			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)** _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)_					
	1. Segurong pambuhay	Life insurance	Yes	No	Ref	DK
	2. Seguro sa sunog	Fire insurance	Yes	No	Ref	DK
	3. Segurong pambahay	Home insurance	Yes	No	Ref	DK
	4. Segurong pangnegosyo	Business Insurance	Yes	No	Ref	DK
	5. Pribadong segurong pang-aririan	Private Property Insurance	Yes	No	Ref	DK
	6. Segurong pangkotse	Car Insurance	Yes	No	Ref	DK
	7. Iba pa	Other (Specify)	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? _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?_					
	998. Ayaw sagutin	Refuse			998	
	999. Hindi alam	Don't know			999	

Section F. Kabuuang Gastusin   _Total Spending_

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 pangnegosyo. Kung nagbabayad ng utang, ibilang ito bilang paggastos na mas mababa sa kita. _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._		
	1. Paggastos na sumobra sa kita	Spending exceeded income	1
	2. Paggastos na katumbas ng kita	Spending equaled income	2
	3. Paggastos na mababa sa kita	Spending was less than income	3
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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. _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._		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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? _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._		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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? _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._		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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? _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._		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
F.6	Magkano ang **kabuuang benta at sweldo** (kabilang dito ang mga padala) ng sambahayan sa **nakaraang buwan**? _How much was the total income (including remittances) earned by your household in the past month (gross calculation before expenses)?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

SEKSYON SA NEGOSYO   _BUSINESS SECTION_

Section G. 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. (Bayaan ang respondent ang tumukoy kung anu-ano ang mga negosyong ito) _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:_ _(Let the respondent decide what constitutes a separate business.)_		
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 _Please provide a brief description of the activities of each business:_
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 **kabuuang benta ng negosyo** noong nakaraang buwan? _How much were the gross sales in each business for the past month?_				
		Negosyo 1	Negosyo 2	Negosyo 3	Negosyo 4

Gastos. _Expenses_

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 _Inventory – purchase of materials and items for resale_				
Bayarin sa kuryente, tubig, gas, telepono, at iba pa. _Bills for electricity, water, gas, telephone, etc._				
Sweldo para sa mga helper _Wages and salaries for helpers_				
Renta para sa makinarya at mga kagamitan _Rent for machinery and equipment_				
Renta para sa gusali at lupa _Rent for building and land_				
Buwis _Taxes_				
Pagpapaayos _Maintenance and general repairs_				
Gastusin sa transportasyon na may kaugnayan sa negosyo _Business-related transportation_				
Iba pang gastusin _Other expenses (examples: business permits/licenses)_				

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)
- Ianong 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 pagbbenta ng produktong ito? _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?_		→ G.8
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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 karanonwang kikitain mo sa pagbebeta ng produktong ito? _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?_		→ G.8
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
G.7	Ikonsider ang pinakamahalang 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. _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?_		→ G.8
	997. Hindi akma	Not Applicable	997
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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? _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?_				
		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? _What is the current value of each business' inventory – that is, the products that are for sale?_				
		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. _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_		
	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? _When you estimated the profits for the business, did you include this salary, including any in-kind goods, as part of the business expenses?_		
	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**? _How much was this salary, including any in-kind goods, in the last month?_		
	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**? _How much was this salary, including any in-kind goods, in the last week?_		
	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**? _In addition to running the business, did you have a second job during the last month?_		
	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, kontraktuwal na empleyado o may iba pang pinagkakakitaan? _In the second job, did you have regular employment, contractual employment, or another form of salaried employment?_		
	1. Regular na empleyado	Regularly employed	1
	2. Kontraktuwal 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**? _How many hours did you spend working for this other job in the last month?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
I.4	Magkano ang iyong kinita sa trabahong ito noong **nakaraang buwan**? _How much did you earn working for this other job in the last month?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999
I.5	Magkano ang buwanang kita na nais mong ibigay sa iyo ng amo upang isara o itigil mo ang iyong negosyo ngayon? _What monthly wage would your employer need to pay you in order for you to close your business today?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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? _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?_		
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	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**) *What are their names? (Include household members.)*							
	998. Ayaw sagutin	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	999	999	999	999	999	999
			If more than 6 helpers, use supplemental "Additional Helper" page.					
J.2	Ano ang relasyon ng helper sa may- ari ng negosyo? *What is [helper]'s relationship to the owner of the business(es)?*							
	1. May-ari	*Owner him/herself*	1	1	1	1	1	1
	2. Asawa o anak ng may- ari	*Owner's spouse or child*	2	2	2	2	2	2
	3. Kamag-anak ng may ari	*Owner's other relative*	3	3	3	3	3	3
	4. Kaibigan ng may-ari	*Owner's friend*	4	4	4	4	4	4
	5. Empleyado't kasambahay	*Owner's hhld employee*	5	5	5	5	5	5
	6. Walang personal na relasyon sa may ari *No personal relationship to owner*		6	6	6	6	6	6
	7. Iba pa *Specify*	*Other*	7	7	7	7	7	7
	998. Ayaw sagutin	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	999	999	999	999	999	999
J.3	Sa loob ng isang linggo, ilang oras nagtratabaho ang helper sa negosyo **sa isang buwan**? *How many hours does [helper] work in the business(es) in a typical month?*							
	998. Ayaw sagutin	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	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) *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)*							
	997. Walang ibinibigay na sahod	*No compensation given*	997	997	997	997	997	997
	998. Ayaw sagutin	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	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 pang pakinabang, benepisyo (tulad ng SSS, Phi-Health, or PAB-IBIG), at transport allowance **sa loob ng isang buwan**? (Ilista ang kabuuang halaga) *How much does [helper] receive in food/other goods, benefits, (such as SSS, Phi-Health, PAG-IBIG), and transportation allowance as part of their normal pay package in a typical month? (Record the total value)*							
	997. Walang ibinibigay *None provided*		997	997	997	997	997	997
	998. Ayaw sagutin	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	999	999	999	999	999	999
J.6	Kailan nagsimulang magtrabaho sa negosyo ang helper? *When did the [helper] begin working in the business?*							
	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	*Refuse*	998	998	998	998	998	998
	999. Hindi alam	*Don't know*	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 malilit 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**) *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.)*		
	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*	1
	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?** *For each loan source below, how many loans did you avail in the past 12 months.*		
	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

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(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 alinman sa mga sumusunod ang sinuman sa inyong kasambahay? (Bilugan ang tamang bilang.) *In the last month, do you or anyone in your household have outstanding loans from any of the following sources? (Circle correct number.)*					
	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 ginamit 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) *How much was borrowed? (Record total amount borrowed, before deductions).*					
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.11	Magkano ang inutang ang eksaktong natanggap? (I-record ang kabuuang perang natanggap pagkatapos kinaltas ang mga deductions.) *How much of that amount was actually received in hand? (Record total amount received, after deductions.)*					
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	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 pamasahe at iba pa)? *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)?*					
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	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.) *From beginning to end, how long will it take to repay the loan in total? (Record number at top and circle appropriate unit below).*					
	1. Ilang Araw Days	1	1	1	1	1
	2. Ilang Linggo Weeks	2	2	2	2	2
	3. Ilang Buwan Months	3	3	3	3	3
	4. Ilang Taon Years	4	4	4	4	4
	5. Hindi Tiyak / Walang nakatakdang limit mula sa nagpautang Undefined / No set limit with lender	5	5	5	5	5
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.14	Gaano kadalas ang pagbabayad o paghuhulog? *How often are the installments?*					
	1. Arawan Daily	1	1	1	1	1
	2. Lingguhan Weekly	2	2	2	2	2
	3. Buwanan Monthly	3	3	3	3	3
	4. Tuwing Ikatlong Buwan Quarterly	4	4	4	4	4
	5. Taunan Yearly	5	5	5	5	5
	6. Isang bayaran lang → K.16 One-time payment → K.16	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
K.15	Magkano ang bawat hulog? *How much is each installment?*					
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.16	Magkano ang tubo? (I-record ang halaga at bilugan ang angkop na unit sa ibaba.) *What is the interest rate? (Record number at top and circle appropriate unit below.)*	%	%	%	%	%
	1. Bawat araw Per day	1	1	1	1	1
	2. Bawat Linggo Per week	2	2	2	2	2
	3. Bawat Buwan Per month	3	3	3	3	3
	4. Bawat Taon Per year	4	4	4	4	4
	5. Sa buong I Tagal ng utang For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.17	Noong nakaraang 12 buwan, ilang utang na nakuha na mula sa bangko, lending org., NGO's credit unions at mga pormal na kooperatiba? *In the past 12 months, how many loans has the borrower availed from a banks, lending org, NGOs, credit unions, formal cooperatives?*					
	998. Ayaw sagutin Refuse				998	
	999. Hindi alam Don't know				999	

K.18	Sa nakaraang buwan, mayroon ba kayong utang mula sa isang paluwagan? (Hindi kasali ang mga paluwagan na tumutugon sa "savings".) *In the last month, do you or anyone in your household have any outstanding loans from a paluwagan. (Do not include savings-only paluwagans.)*	
	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? *What do you call the paluwagan group?*	
	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. If more than 5 loans from paluwagan, use supplemental "Paluwagan" page.

K.20	Paano ginagamit o gagamitin ang (mga) hiniram sa paluwagan? (Gamitin ang talaang nasa ibaba.) *How is each loan from the paluwagan (s) being used or how will it be used? (List top use of each paluwagan 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

(Utang mula sa anumang paluwagan) (Loans from paluwagan)		Loan1	Loan 2	Loan 3	Loan 4	Loan 5
K.21	Kailan ito nakuha o makukuha? *When was the loan received or when will the loan be received? (MM/YY)*	/	/	/	/	/
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.22	Ito ba ay paulit-ulit na utang? *Is this a recurring loan?*					
	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.23	Kailangan ba ng co-borrower, co-signer o co-maker para makasali sa paluwagan? *Was a co-borrower, co-signer, or co-maker required to join the paluwagan?*					
	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.24	Ito ba ay paluwagan na may awtomatikong rotasyon o may pagkakataon kang makahiram sa paluwagan? *Is this an automatically rotating paluwagan or a paluwagan against which you have the option of borrowing up to a certain limit?*					
	1. Awtomatikong Rotasyon Automatically Rotating	1	1	1	1	1
	2. Maaring Makahiram → K.25 Have the Option to Borrow → K.25	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.25	Magkano ang halaga na ipinahiram? *How much is automatically paid out? How much will you receive? → K.31*	→ K.31	→ K.31	→ K.31	→ K.31	→ K.31
	998. Ayaw sagutin → K.31 Refuse → K.31	998	998	998	998	998
	999. Hindi alam → K.31 Don't know → K.31	999	999	999	999	999
K.26	Magkano ang halaga na nahiram o planong hiramin sa paluwagan? *How much, if anything have you borrowed from the paluwagan or will you borrow from the paluwagan?*					
	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.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.) *From beginning to end, how long will it take to repay the loan in total? (Record number at top and circle appropriate unit below.)*					
	1. Ilang araw Days	1	1	1	1	1
	2. Ilang lingo Weeks	2	2	2	2	2
	3. Ilang buwan Months	3	3	3	3	3
	4. Ilang taon Years	4	4	4	4	4
	Hindi tiyak / Walang nakatakdang limit sa nagpautang Undefined / No set limit with lender	5	5	5	5	5
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.28	Magkano and tubo? (I-record ang halaga ng tubo sa itaas at bilugan ang naaangkop na unit sa ibaba.) *What is the interest rate? (Record number at top and circle appropriate unit below.)*	%	%	%	%	%
	1. Bawat araw Per day	1	1	1	1	1
	2. Bawat lingo Per week	2	2	2	2	2
	3. Bawat buwan Per month	3	3	3	3	3
	4. Bawat taon Per year	4	4	4	4	4
	5. Sa buong tagal ng loan For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.29	Gaano kadalas ang pagbabayad o paghuhulog? *How often are the installments?*					
	1. Arawan Daily	1	1	1	1	1
	2. Lingguhan Weekly	2	2	2	2	2
	3. Buwanan Monthly	3	3	3	3	3
	4. Tuwing ikatlong buwan Quarterly	4	4	4	4	4
	5. Taunan Yearly	5	5	5	5	5
	6. Isang bayaran lang → K.31 One-time payment → K.31	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
K.30	Magkano ang bawat hulog? *How much is each installment?*					
	998. Ayaw sagutin Refuse	998	998	998	998	998
	999. Hindi alam Don't know	999	999	999	999	999
K.31	Noong nakaraang 12 buwan, ilang utang ang nakuha na mula sa isang paluwagan? *In the past 12 months, how many loans has the borrower availed from a "paluwagan"?*					
	998. Ayaw sagutin Refuse				998	
	999. Hindi alam Don't know				999	

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

Top-left section

(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? *What item(s) were pawned?*					
	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.) *How is the money received from the pawnshop being used? (List 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) *When was the pawn made? (MM/YY)*		/	/	/	/	/
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.37	Magkano ang halagang nakuha sa pagsasanla? (I-record ang kabuuang halaga **bago** kaltasin ang mga deductions.) *How much was received from the pawnshop? (Record total amount received, before deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.38	Magkano ang halagang nakuha sa pagsasanla **pagkatapos** na mga deductions? *How much is actually received in hand? (Record total amount after deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	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.) *How long before the pawnshop resells the item(s) that were pawned? (Record number at top and circle appropriate unit below.)*						
	1. Ilang araw	Days	1	1	1	1	1
	2. Ilang lingo	Weeks	2	2	2	2	2
	3. Ilang buwan	Months	3	3	3	3	3
	4. Ilang taon	Years	4	4	4	4	4
	5. Walang tiyak na panahon / Walang limit mula sa sanlaan *Undefined / No set limit with lender*		5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.40	Magkano ang tubo hanggang sa matapos ang termino? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) *What is the interest rate up until the expiration date? (Record number at top and circle appropriate unit below.)*		%	%	%	%	%
	1. Bawat araw	Per day	1	1	1	1	1
	2. Bawat lingo	Per week	2	2	2	2	2
	3. Bawat buwan	Per month	3	3	3	3	3
	4. Bawat taon	Per year	4	4	4	4	4
	5. Sa kabuuang tagal ng sanla	For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999

Top-right section

K.41	May balak bang tubusin ang mga bagay na isinanla? *Are there plans to get back the items that were pawned?*						
	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? *In the past 12 months, how many loans has the borrower availed from a pawnshop?*	
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

K.43	Sa **nakaraang buwan**, ikaw 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? *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)?*		
	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? *What is the name of the employer's company?*	
	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.45	Paano gagamitin ang perang hiniram sa boss/amo o pinagtatrabahuan? (Ilista ang paggagamitan o pinaggamitan ng perang inutang mula sa boss o amo gaya ng nasa ibaba.) *How is each loan being used? (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

(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.)

	(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) *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.47	Mayroon bang kolateral/garantiya para makahiram? *Was any collateral or a guarantee required to borrow?*						
	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? *Was a co-borrower, co-signer, or co-maker required to borrow?*						
	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

Bottom-left section

			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.) *How much was borrowed? (Record total amount borrowed, before deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.50	Magkano sa hiniram ang aktwal mong natanggap? (I-record ang kabuuang halaga **pagkatapos** kaltasin ang mga deductions.) *How much of that amount was actually received in hand? (Record total amount received, after deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	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 pamasahe at iba pa.)? *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)?*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.52	Gaano katagal babayaran ang kabuuang utang? (Irecord ang bilang sa itaas at bilugan ang angkop na unit sa ibaba.) *From beginning to end, how long will it take to repay the loan? (Record number at top and circle appropriate unit below.)*						
	1. Ilang araw	Days	1	1	1	1	1
	2. Ilang lingo	Weeks	2	2	2	2	2
	3. Ilang buwan	Months	3	3	3	3	3
	4. Ilang taon	Years	4	4	4	4	4
	5. Walang tiyak na panahon / Walang takdang limit mula sa employer *Undefined / No set limit with employer*		5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.53	Magkano and tubo? (I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) *What is the interest rate? (Record number at top and circle appropriate unit below.)*		%	%	%	%	%
	1. Bawat araw	Per day	1	1	1	1	1
	2. Bawat linggo	Per week	2	2	2	2	2
	3. Bawat buwan	Per month	3	3	3	3	3
	4. Bawat taon	Per year	4	4	4	4	4
	5. Sa buong tagal ng utang	For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.54	Gaano kadalas ang pagbabayad o paghuhulog? *How often are the installments?*						
	1. Arawan	Daily	1	1	1	1	1
	2. Lingguhan	Weekly	2	2	2	2	2
	3. Buwanan	Monthly	3	3	3	3	3
	4. Tuwing ikatlong buwan	Quarterly	4	4	4	4	4
	5. Taunan	Yearly	5	5	5	5	5
	6. Isang bayaran lang → K.56	One-time payment → K.56	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
K.55	Magkano ang bawat hulog mo? *How much is each installment?*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999

K.56	Noong **nakaraang 12 buwan**, ilang utang ang nakuha na mula sa employer? *In the past 12 months, how many loans has the borrower availed from am employer?*	
	998. Ayaw sagutin	Refuse	998
	999. Hindi alam	Don't know	999

Bottom-right section

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.) *In the last month, do you or anyone in your household have any outstanding loans from a Bombay or 5-6er, or a "financing" loan? (Include products that you are paying in installments to Bombays/ 5-6ers or " financing".)*		
	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 finacing? (Ilista ang mga ito gaya ng nasa ibaba.) *How is each loan from the Bombay or 5-6er, or "financing" 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

(Utang mula sa Bombay/5-6 o financing (kung higit sa 5 utang gamitin ang dagdag na pahina na may nakalagay na Bombay page.) *Loans from bombays/5-6ers or financing (if more than 5, use supplemental "Bombay" page.)*		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? *Is the Bombay/ 5-6, or "financer" a friend of the borrower?*						
	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) *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.61	Kailangan 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. 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.) *How much was borrowed? (Record total amount borrowed, before deductions.)*						
	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.) *How much was of that amount was received in hand? (Record total amount received, after deductions.)*						
	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 pamasahe at iba pa)? *What is the value of other expenses incurred in getting this loan (e.g. other goods you were required to purchase: gifts, transport, etc)?*						
	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.) From beginning to end, how long will it take to repay the loan? (Record number at top and circle appropriate unit below.)*						
	1. Bilang ng araw.	Days	1	1	1	1	1
	2. Bilang ng linggo.	Weeks	2	2	2	2	2
	3. Bilang ng buwan.	Months	3	3	3	3	3
	4. Bilang ng taon	Years	4	4	4	4	4
	5. Walang tiyak na panahon/ Walang nakatakdang limit mula sa nagpautang	Undefined/No set limit with lender	5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.66	Magkano ang tubo? (Ilista ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) *What is the interest rate? (Record number at top and circle appropriate unit below.)*		%	%	%	%	%
	1. Bawat araw	Per day	1	1	1	1	1
	2. Bawat linggo	Per week	2	2	2	2	2
	3. Bawat buwan	Per month	3	3	3	3	3
	4. Bawat taon	Per year	4	4	4	4	4
	5. Sa buong tagal ng utang	For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.67	Gaano kadalas ang pagbabayad o paghuhulog? *(NOTE: This refers to how often the installments are scheduled to be paid on a usual, regular basis)*						
	1. Arawan	Daily	1	1	1	1	1
	2. Lingguhan	Weekly	2	2	2	2	2
	3. Buwanan	Monthly	3	3	3	3	3
	4. Tuwing ikatlong buwan	Quarterly	4	4	4	4	4
	5. Taunan	Yearly	5	5	5	5	5
	6. Isang bayaran lang → K.69	One-time payment → K.69	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
K.68	Magkano ang bawat hulog? *How much are the installments? (NOTE: This refers to the installment amount regularly paid)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.69	Sa **nakaraang 12 buwan**, ilang utang ang nakuha na mula sa isang Bombay/5-6 or "financer"? *In the past 12 months, how many loans has the borrower availed from a Bombay, 5/6er, or "financer"?*						
	998. Ayaw sagutin	Refuse					998
	999. Hindi alam	Don't know					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? *In the last month, do you have any outstanding loans from family or friends, or do you have any borrowings through "hiram"?*	
	1. Oo	Yes	1
	2. Hindi → K.80	No → K.80	2
	998. Ayaw sagutin → K.80	Refuse → K.80	998
	999. Hindi alam → K.80	Don't know → K.80	999
K.71	Paano ginagamit ang hiniram na pera mula sa isang miyembro ng pamilya o kaibigan? (Ilista ang mga pinaggagamitang ito.) *How is each loan from family and friends being used? (List use of each loan from family or friends.)*	
	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".) *Loans from family or friends (if more than 5, use supplemental "family" page.)*			Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
K.72	Kailan ito nakuha? *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.73	Magkano ang hiniram? *(I-record ang buong halaga **bago** kaltasin ang mga deductions.) How much was borrowed? (Record total amount borrowed, before deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.74	Magkano sa hiniram ang aktwal na natanggap? *(I-record ang buong halaga **pagkatapos** kaltasin ang mga deductions.) How much of that amount was received in hand? (Record total amount received, after deductions.)*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.75	Magkano ba ang ibang gastos para lamang makuha ang utang (gaya ng money tranfer charges o gastos sa transportasyon)? *What is the value of other expenses incurred in getting this loan (e.g. money transfer charges, transport, etc)?*						
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.76	Inaasahan ba ng inutangan mababayaran ang inutang? *Is it expected that this loan will be repaid?*						
	1. Oo	Yes	1	1	1	1	1
	2. Hindi → K.80	None → K.80	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.77	Magkano ang inaasahan nilang mababayaran? *How much of the loan is expected to be repaid?*						
	1. Kabuuang inutang	All of the loan					
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	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.) From beginning to end, how long will it take to repay the loan?(Record number at top and circle appropriate unit below.)*						
	1. Ilang araw	Days	1	1	1	1	1
	2. Ilang linggo	Weeks	2	2	2	2	2
	3. Ilang buwan	Months	3	3	3	3	3
	4. Ilang taon	Years	4	4	4	4	4
	5. Kung kailan magkapera para ibayad	When money becomes available	5	5	5	5	5
	6. Hindi pinag-usapan ang kung kailan ito babayadan	No repayment date discussed	6	6	6	6	6
	7. Iba pa (Tukuyin ito)	Other (Specify)	7	7	7	7	7
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.79	Magkano and tubo? *(I-record ang halaga sa itaas at bilugan ang angkop na unit sa ibaba.) What is the interest rate? (Record number at top and circle appropriate unit below.)*		%	%	%	%	%
	1. Bawat araw	Per day	1	1	1	1	1
	2. Bawat linggo	Per week	2	2	2	2	2
	3. Bawat buwan	Per month	3	3	3	3	3
	4. Bawat taon	Per year	4	4	4	4	4
	5. Sa tagal ng kabuuang utang	For the entire duration of the loan	5	5	5	5	5
	998. Ayaw sagutin	Refuse	998	998	998	998	998
	999. Hindi alam	Don't know	999	999	999	999	999
K.80	Noong **nakaraang 12 buwan**, ilang utang ang nakuha na mula sa kapamilya / kaibigan"? *In the past 12 months, how many loans has the borrower availed from family /relatives?*						
	998. Ayaw sagutin	Refuse					998
	999. Hindi alam	Don't know					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**?		
	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?		
	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?		
	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?		
	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?		
	What is the number one good – either top-seller or most important good – that is received this way?		
			998 Ref / 999 DK
K.84	Gaano kadalas ka nagpapadeliver ng pinakamabiling produktong ito?		
	How often is a delivery of this number one good or input received?		
	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?		
	How many pesos-worth of this number one good are usually purchased at one time?		
	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.)		
	How long after receiving delivery is the good or input usually paid for? *(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?		
	Is anything at all paid for when these deliveries are received?		
	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?		
	Would there be a discount for paying in full or in part upon receiving the goods?		
	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.) *How much is the discount?* *(Record number at top and circle appropriate unit below.)*	
	1. Sa piso	*in pesos*	1
	2. Bilang posyento	*as a percentage*	2
	998. Ayaw sagutin	*Refuse*	998
	999. Hindi alam	*Don't know*	999
K.90	Sa loob ng **nakaraang 12 buwan**, nasubukan mo bang umutang o mag-apply ng loan ngunit hindi naaprobahan? *In the last 12 months, have you or any members of your household attempted to avail a loan but been denied?*	
	1. Oo	*Yes*	1
	2. Hindi	*No*	2
	998. Ayaw sagutin	*Refuse*	998
	999. Hindi alam	*Don't know*	999

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

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

Section M. Naimpok   *Savings*

M.1	May natatago ka ba o sinuman sa iyong kasambahay na pera sa kasalukuyan na matatawag nyong inimpok? (Gaya ng impok sa bangko; savings sa paluwagan; savings sa bahay) *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.*	
	1. Oo	*Yes*	1
	2. Wala → N.1	*None → N.1*	2
	998. Ayaw sagutin → N.1	*Refuse → N.1*	998
	999. Hindi alam → N.1	*Don't know → N.1*	999
M.2	Ito ba ay savings na nakalagak sa bangko o sa isang paluwagan? *Are these savings in a household savings account or savings-only paluwagan?*	
	1. Oo	*Yes*	1
	2. Hindi → N.1	*No → N.1*	2
	998. Ayaw sagutin → N.1	*Refuse → N.1*	998
	999. Hindi alam → N.1	*Don't know → N.1*	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? *How many currently owned by business or household?*	N.2. May **nabili** ba sa nakaraang 12 buwan? *Any purchased in the past 12 months?*		N.3. May **pinagbili** ba sa nakaraang 12 buwan? *Any sold in the past 12 months?*		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? *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?*
		Number	Number	Amount Paid	Number	Amount Paid	Market Value
a.	Kapirasong lupa *Land plots*						
b.	Gusali (bahay, tindahan, at iba pa) *Buildings (house, shop, etc.)*						
c.	Cell phones *Cell phones*						
d.	Kalan *Stoves*						
e.	Bentilador *Electric fans*						
f.	Air conditioners *Air conditioning units*						
g.	Telebisyon *Television sets*						
h.	VHS/VCDs/DVDs/KTVs						
i.	Kotse (di-kasama dyip) *Cars (exclude jeepneys)*						
j.	Motorsiklo/Tricycles/Bisikleta *Motorcycles/Tricycles/Bicycle*						
k.	Dyip/Trucks *Jeepneys/Trucks*						
l.	Water purifier *Water purifying device*						
m.	Refrigerators *Refrigerators*						
n.	Computers *Computers*						
o.	Kagamitan o kasangkapan sa Hanapbuhay *Business equipment or tools*						
p.	Alagang hayop na pangnegosyo (hindi kabilang ang pets) *Animals/Livestock (not pets)*						

Section O. ~~Pagsubok~~ <u>Pagsubok</u>   <u>Challenges</u>

O.1 ~~Ano~~ 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 <u>business</u> Please be as specific as possible.

Section P.   <u>Hagdan ng Sosyo-ekonomikong Estado</u>   <u>Socioeconomic Status Ladder</u>

(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 baiting 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 baiting 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.) *Where would you place yourself on this ladder compared to others in your barangay? (Record the number of the step.)*	
	998. Ayaw sagutin *Refuse*	998
	999. Hindi alam *Don't know*	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.) *Where would you place yourself on this ladder compared to other people in the Philippines? (Record the number of the step.)*	
	998. Ayaw sagutin *Refuse*	998
	999. Hindi alam *Don't know*	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.) *Where would you place yourself on this ladder? (Record the number of the step.)*	
	998. Ayaw sagutin *Refuse*	998
	999. Hindi alam *Don't know*	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. *In uncertain times, I usually expect the best.*		
	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. *It's easy for me to relax.*		
	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. *If something can go wrong, it will go wrong.*		
	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'm always optimistic about the future.*		
	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 enjoy my friends a lot.*		
	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. *It's important for me to keep busy.*		
	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 hardly ever expect things to go my way.*		
	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.8	Hindi ako mabilis malungkot o mainis. *I don't get upset too easily.*		
	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.9	Hindi ko inaasahan na may mangyayaring mabuting bagay sa akin. *I rarely count on good things happening to me.*		
	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.10	Sa kabuuan, inaasahan ko na mas maraming mangyayaring mabuti kaysa hindi mabuti sa akin. *Overall, I expect more good things to happen to me than bad.*		
	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

Section R. Kasiyahan   *Happiness*

R.1	Sa kabuuan, ikaw ba ay kuntento, medyo kuntento, medyo hindi kuntento o hindi kuntento sa tinatahak na buhay mo ngayon? *On the whole, are you very satisfied, fairly satisfied, not very satisfied, or not at all satisfied with the life you lead?*		
	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 kuntento sa iyong trabaho? Maari mo bang sabihin ang antas nito mula 1-10 kung saan 1 bilang pinaka di kuntento at 10 bilang pinakakuntento? *On the whole, are you satisfied or dissatisfied with your work? Could you indicate the degree of satisfaction on scale (0-10)?*		
	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 kailanman, hindi akma) *How often do you...(always, often, sometimes, hardly ever, never, not applicable)*		

1. Palagi *Always*	2. Madalas *Often*	3. Madalang *Sometimes*	4. Imposibleng mangyari *Hardly ever*	5. Hindi kailanman *Never*	6. Hindi akma *Not applicable*	998. Refuse 999.Don't Know
Nakakapagod ba ang trabaho mo? *Find your job stressful?*						
Nakakahadlang ba ang trabaho mo sa pagkakaroon ng oras para sa iyong pamilya o asawa? *Find your job prevents you from giving time you want to your partner or family?*						
Nakakapagod ba ang trabaho mo at di mo na magawang maglibang sa bahay? *Feel too tired after work to enjoy the things you would like to do at home?*						

Section S.   Tiwala, Kabuluhang Pinansyal at Kabuluhang 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" *First statement: "I do not trust banks with my savings."*											
	(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." *Second statement: "I would never buy something from someone whom I do not personally know."*											
	(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." *Third statement: "In the long run, hard work will bring you a better life."*											
	(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." *Fourth statement: "In dealing with strangers one is better off to be cautious until they have provided evidence that they are trustworthy."*											
	(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". *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":*											
	(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 nanguungutang *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 babasabin 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. *Meeting with a group to discuss politics.*			
	1. Nagawa na *Have done*	2. Maaring gawin *Might do*	3. Hindi kailanman gagawin *Would never do*	Refuse Don't know
S.18	Lumagda sa isang petisyon. *Signing a petition.*			
	1. Nagawa na *Have done*	2. Maaring gawin *Might do*	3. Hindi kailanman gagawin *Would never do*	Refuse Don't know
S.19	Sumali sa mapayapang demonstrasyon. *Attending peaceful demonstrations.*			
	1. Nagawa na *Have done*	2. Maaring gawin *Might do*	3. Hindi kailanman gagawin *Would never do*	Refuse Don't know

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 *The police.*				
	1. Lubusang kumpiyansa *A great deal*	2. Medyo kumpiyansa *Quite a lot*	3. Medyo hindi kumpiyansa *Not very much*	4. Walang kumpiyansa *None at all*	Refuse Don't know
S.21	Korte / Hukom *The courts.*				
	1. Lubusang kumpiyansa *A great deal*	2. Medyo kumpiyansa *Quite a lot*	3. Medyo hindi kumpiyansa *Not very much*	4. Walang kumpiyansa *None at all*	Refuse Don't know
S.22	Pamahalaang Nasyonal *The national government*				
	1. Lubusang kumpiyansa *A great deal*	2. Medyo kumpiyansa *Quite a lot*	3. Medyo hindi kumpiyansa *Not very much*	4. Walang kumpiyansa *None at all*	Refuse Don't know
S.23	Mga Partidong Pampolitika *Political parties*				
	1. Lubusang kumpiyansa *A great deal*	2. Medyo kumpiyansa *Quite a lot*	3. Medyo hindi kumpiyansa *Not very much*	4. Walang kumpiyansa *None at all*	Refuse Don't know
S.24	Mga Kawanggawa o makataong organisasyon *Charitable or humanitarian organizations*				
	1. Lubusang kumpiyansa *A great deal*	2. Medyo kumpiyansa *Quite a lot*	3. Medyo hindi kumpiyansa *Not very much*	4. Walang kumpiyansa *None at all*	Refuse Don't know
S.25	Kapag nagbibigay ang gobyerno ng mabuting serbisyo sa tao, ito ay dahil sa: *When governments provide good services to the people, is this because:*				
	1. ...sumusubaybay sa kanila ang korte, kongreso o mamamahayag. ...*they are under the watch of the courts, congress, or the press.*				1
	2. ...dahil sila ay mabuti, komited na mga tao. ...*because they are good, committed people.*				2
	3. Hindi kailanman nagbigay ng mabuting serbisyo ang gobyerno. *Governments never provide good services.*				3
	998. Ayaw sagutin	*Refuse*			998
	999. Hindi alam	*Don't know*			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 politiko 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 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.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 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.5	Mayroon bang salungatan sa paksang ito? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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? *Who decides/decided how many children to have?*		
	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? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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 pagpaplano ng pamilya? *Who decides/decided what method of family planning to use?*		
	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? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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? *Who decides what level of assistance and support to give to parents, in-laws, siblings, etc?*		
	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? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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)? *Who decides what items to buy for personal use (like clothes, etc.)?*		
	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? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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? *Who decides how to use money on personal recreation?*		
	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? *Do you have conflicts over this topic?*		
	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? *Whose decision prevails on this outcome?*		
	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. *Who decides what family items to buy or sell? Family items include cars, jewelry, houses, land, etc.*		
	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?		
	Do you have conflicts over this topic?		
	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?		
	Whose decision prevails on this outcome?		
	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?		
	Who makes decisions related to working outside of the household – such as taking a job, quitting a job, etc.?		
	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?		
	Do you have conflicts over this topic?		
	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?		
	Whose decision prevails on this outcome?		
	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?		
	Through what grade will the parents pay for the children to go to the school?		
	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?		
	Do you have conflicts over this topic?		
	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?		
	Whose decision prevails on this outcome?		
	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?		
	During conflicts or quarrels, who generally initiates reconciliation?		
	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 Balisa/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?]		
	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?		
	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?		
	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?		
	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.		
	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.		
	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

Appendix B: Assumptions

B.1 Normality tests

Explore

Case Processing Summary

| | Cases | | | | | |
| | Valid | | Missing | | Total | |
	N	Percent	N	Percent	N	Percent
EE_Monthly_Income2	624	100.0%	0	0.0%	624	100.0%
Monthly Household Income	624	100.0%	0	0.0%	624	100.0%
EE_Monthly_Income	624	100.0%	0	0.0%	624	100.0%
SE_Decision	467	74.8%	157	25.2%	624	100.0%
SE_Self	617	98.9%	7	1.1%	624	100.0%
PEScale	618	99.0%	6	1.0%	624	100.0%

Tests of Normality

| | Kolmogorov–Smirnov[a] | | | Shapiro–Wilk | | |
	Statistic	df	Sig.	Statistic	df	Sig.
EE_Monthly_Income2	.166	624	<.001	.863	624	<.001
Monthly Household Income	.429	624	.000	.499	624	<.001
EE_Monthly_Income	.157	624	<.001	.765	624	<.001
SE_Decision	.213	467	<.001	.875	467	<.001
SE_Self	.061	617	<.001	.988	617	<.001
PEScale	.094	618	<.001	.972	618	<.001

a. Lilliefors Significance Correction

➡ **Descriptives**

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation | Skewness | | Kurtosis | |
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
EE_Monthly_Income2	624	.00	30000.00	7075.1378	5930.91815	1.521	.098	2.711	.195
PEScale	618	1.00	5.00	2.6485	.94055	.146	.098	-.684	.196
SE_Self	617	2.67	5.00	3.8250	.41888	-.002	.098	-.516	.196
SE_Decision	467	.00	2.00	1.0895	.27460	.804	.113	2.918	.225
EE_Monthly_Income	624	-300.00	115000.00	19850.1394	18305.72753	2.390	.098	7.174	.195
Monthly Household Income	624	0	34000	2443.56	5739.487	2.888	.098	8.735	.195
Valid N (listwise)	458								

B.2 Homoscedasticity

Scatterplot
Dependent Variable: PEScale

Scatterplot
Dependent Variable: PEScale

Charts

Scatterplot

Dependent Variable: PEScale
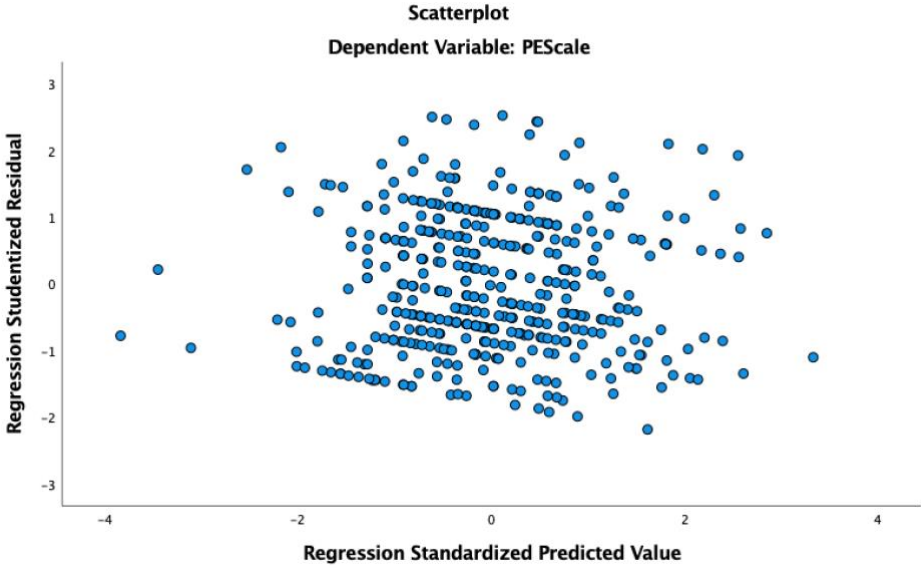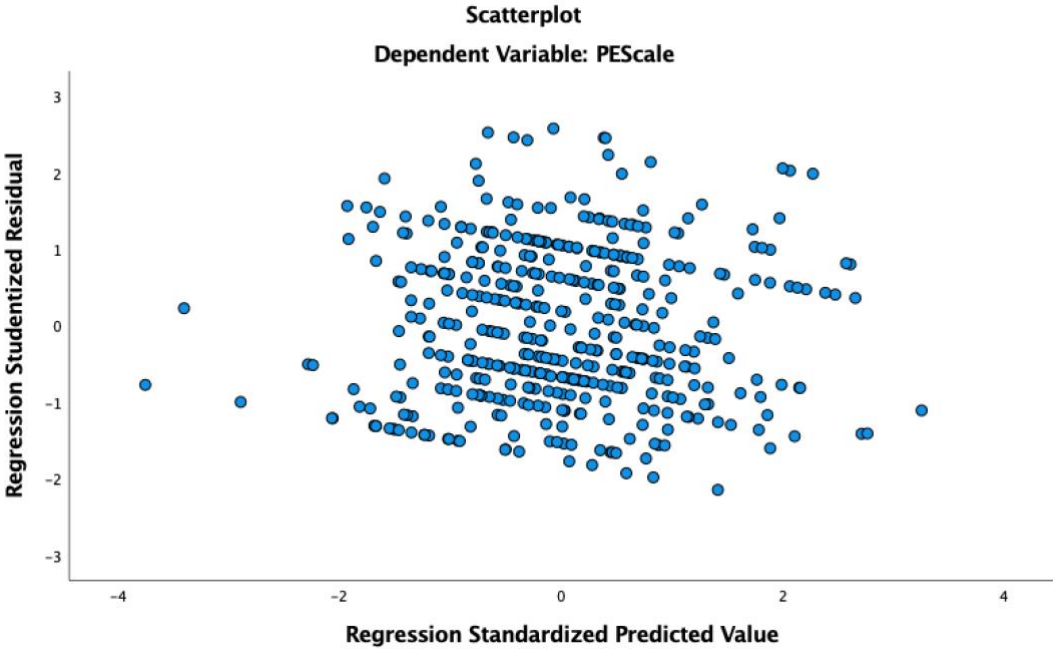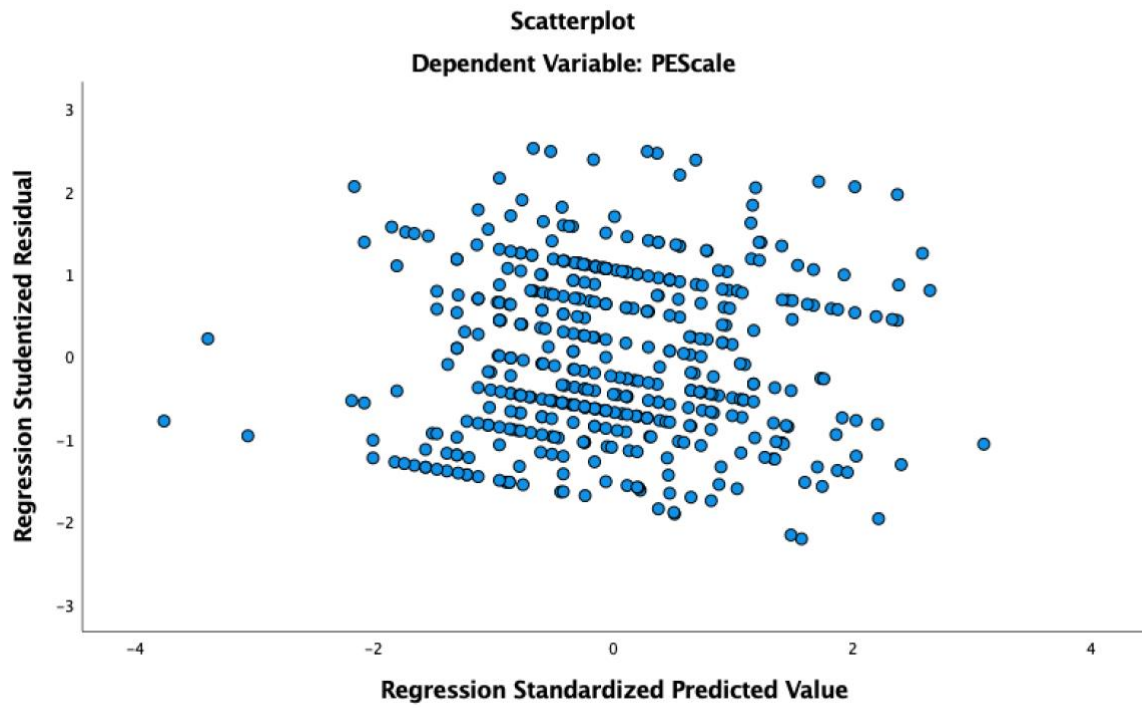
B.3 Linearity

Graph
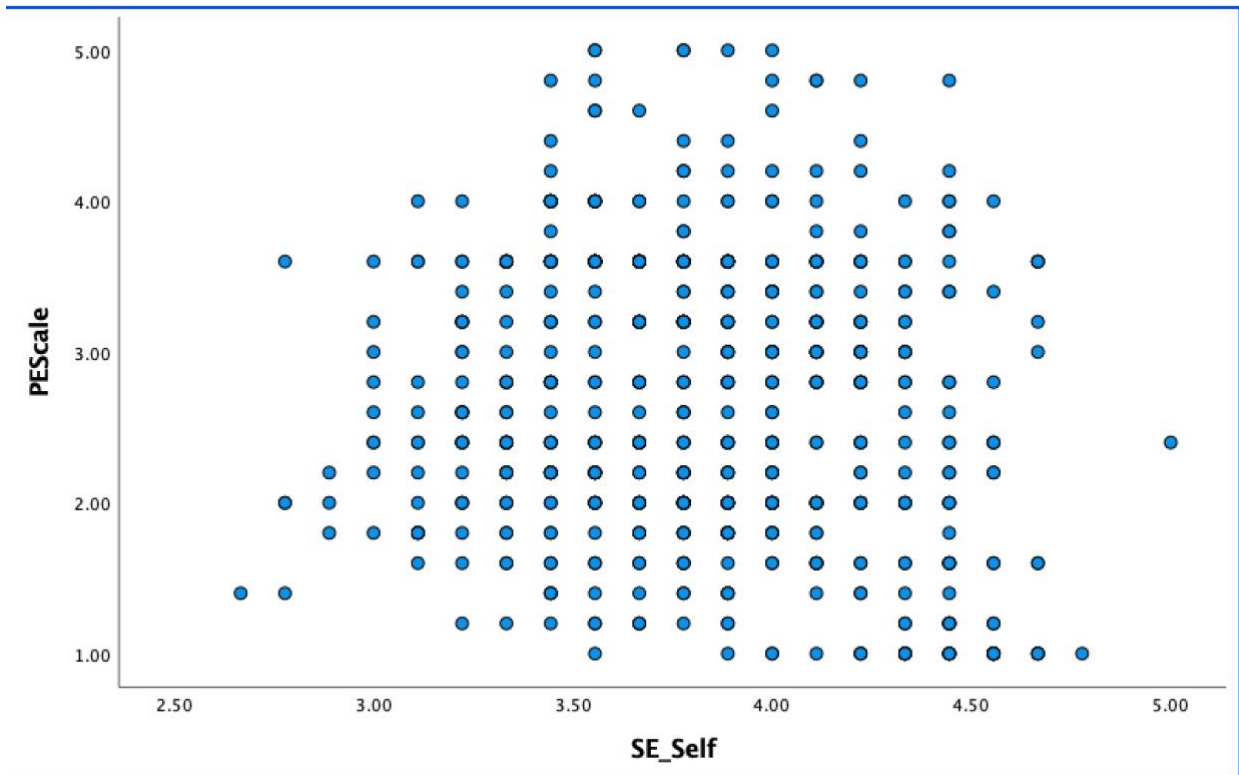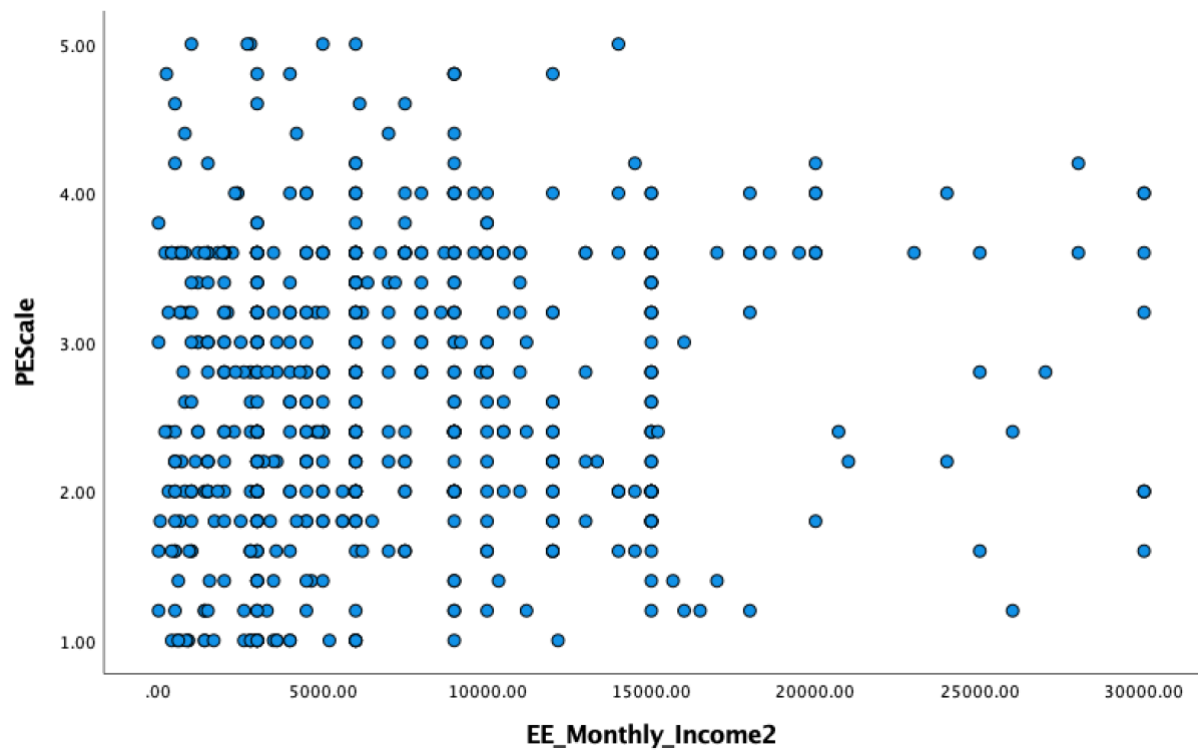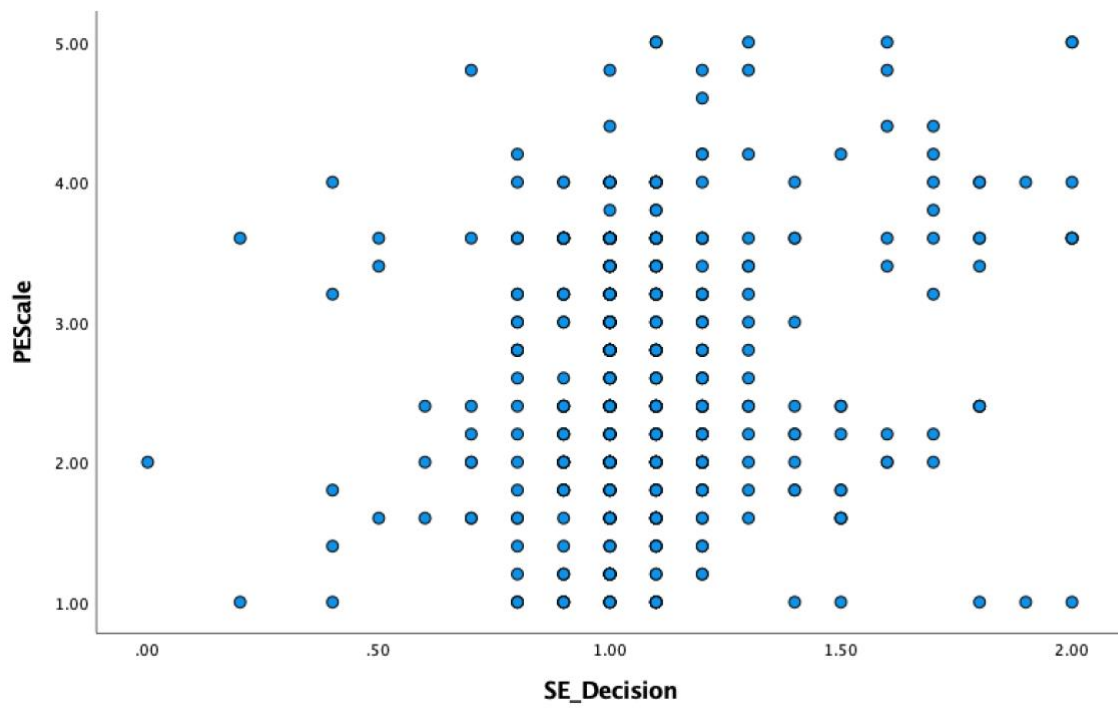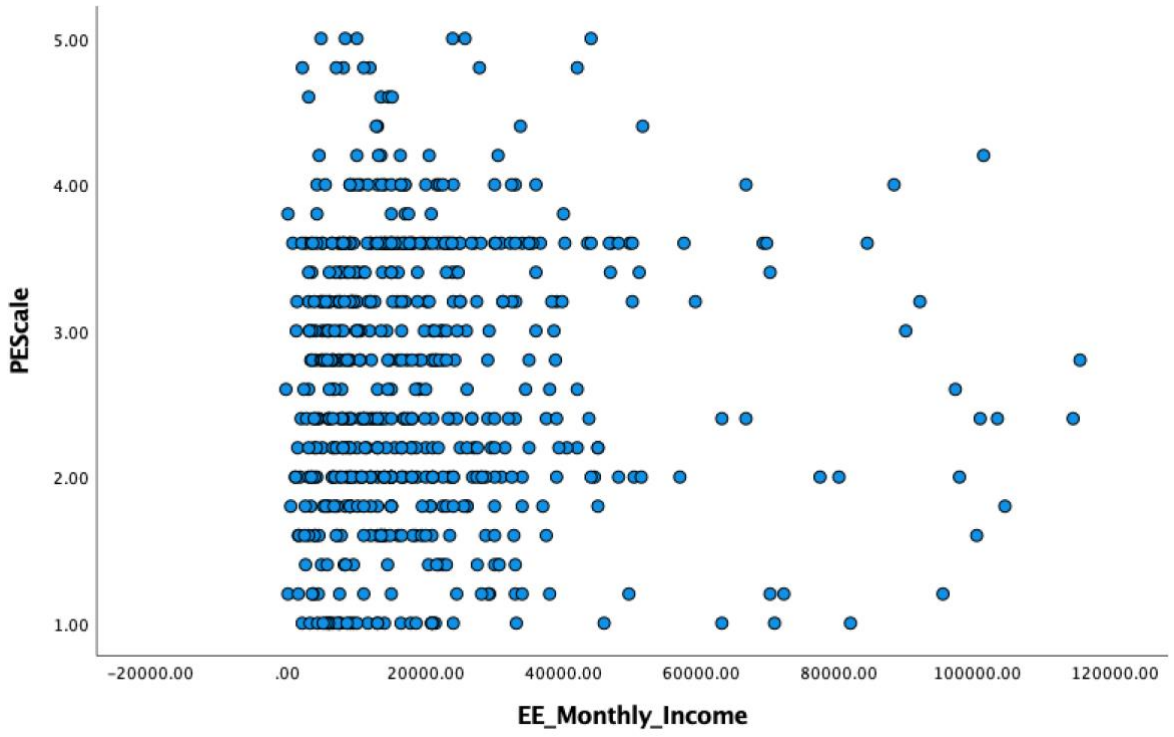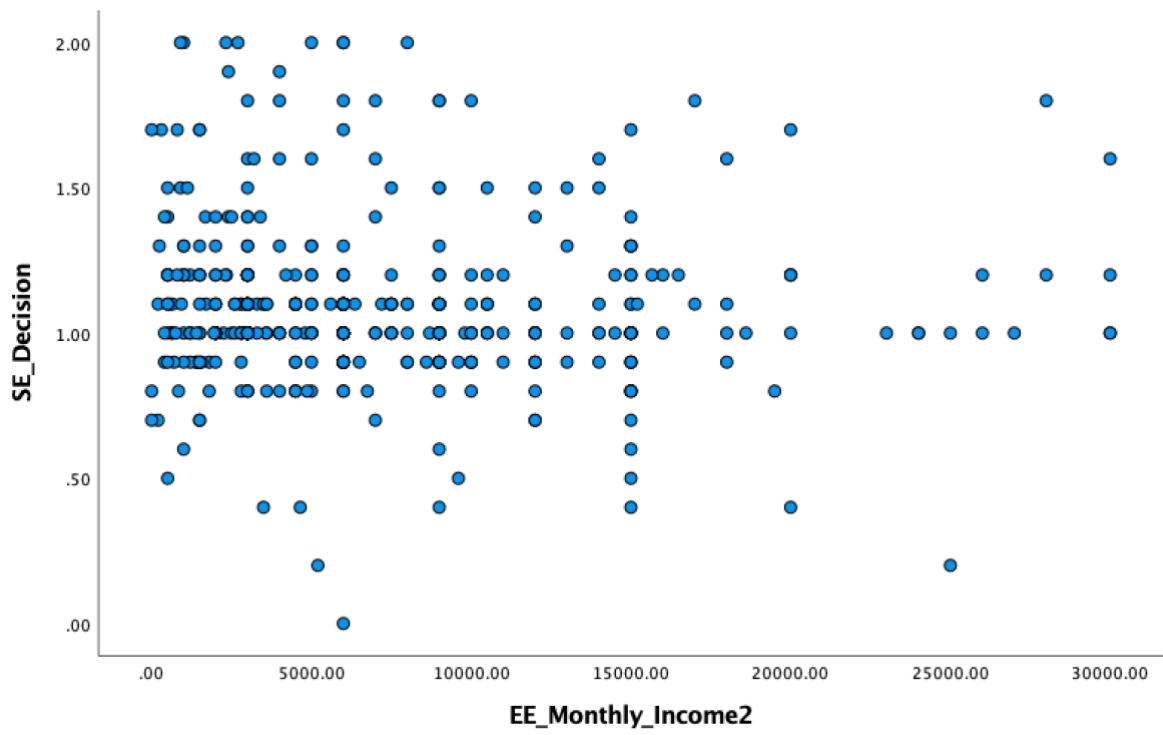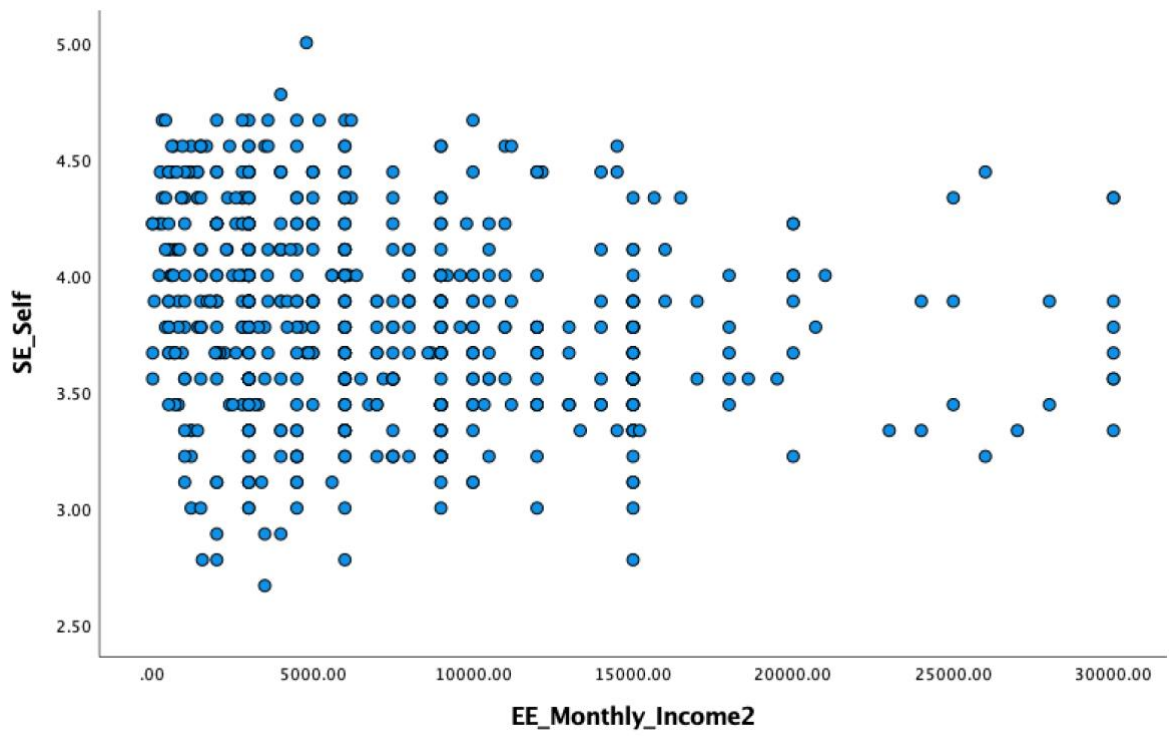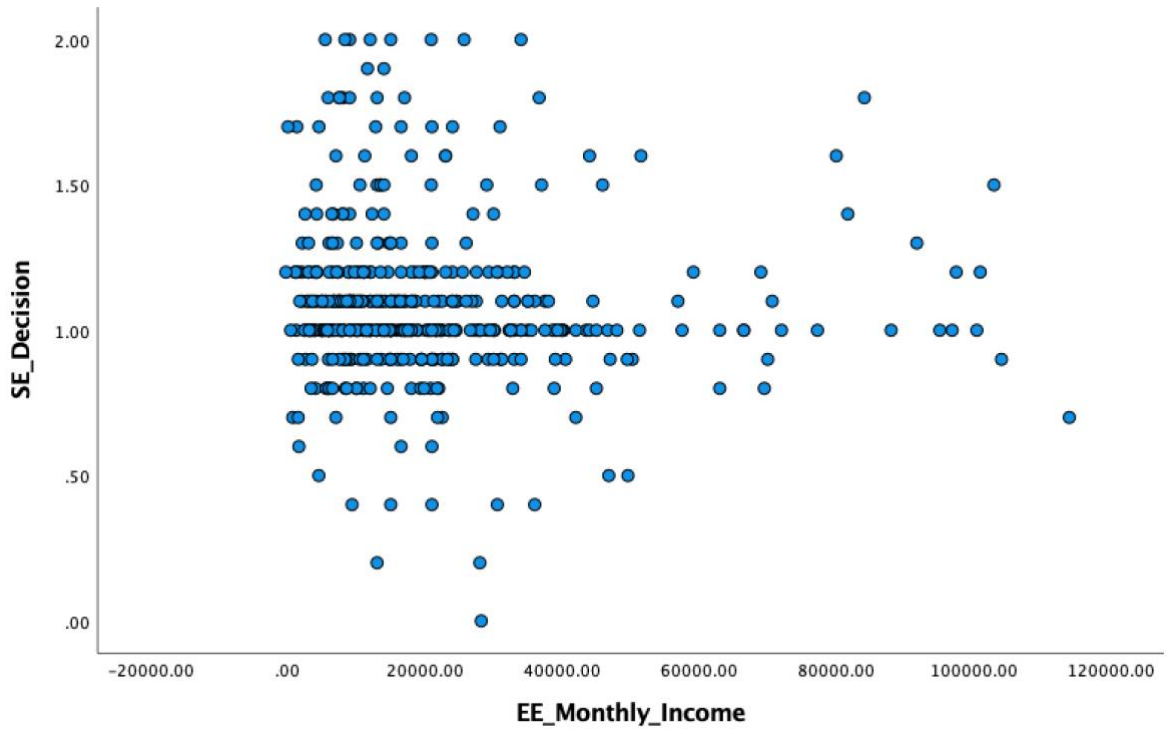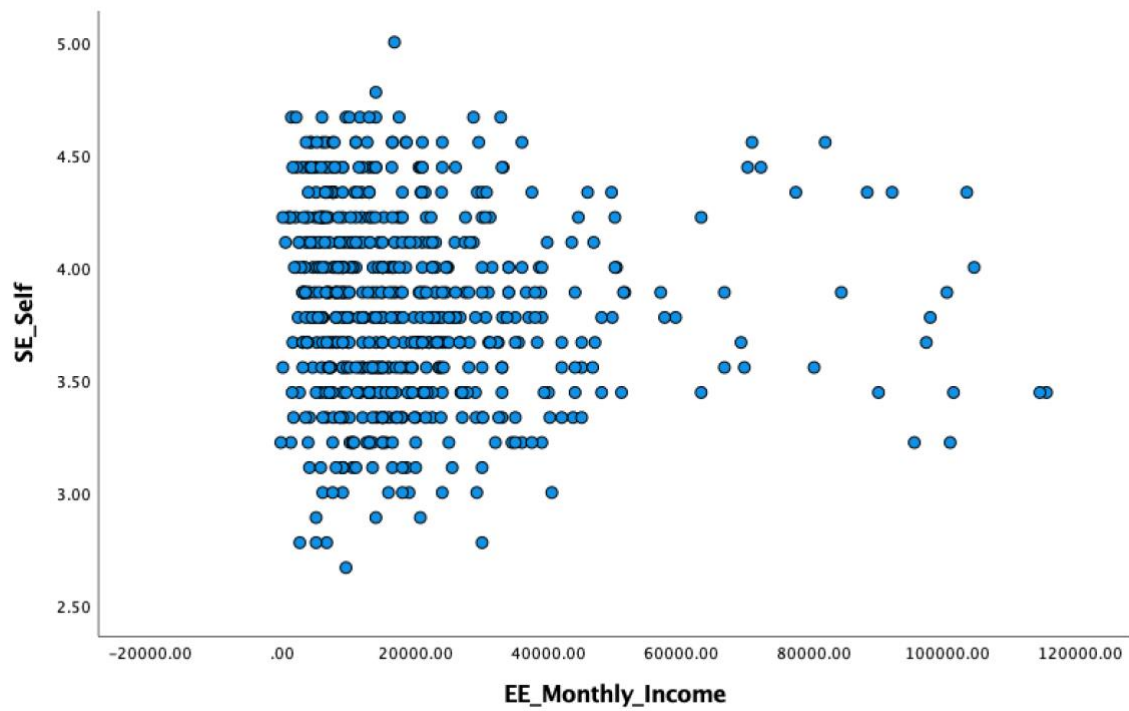
				Statistic	Std. Error
EE_Monthly_Income2	Mean			7075.1378	237.42674
	95% Confidence Interval for Mean	Lower Bound		6608.8841	
		Upper Bound		7541.3915	
	5% Trimmed Mean			6482.9167	
	Median			6000.0000	
	Variance			35175790.1	
	Std. Deviation			5930.91815	
	Minimum			.00	
	Maximum			30000.00	
	Range			30000.00	
	Interquartile Range			6600.00	
	Skewness			1.521	.098
	Kurtosis			2.711	.195
Monthly Household Income	Mean			2443.56	229.763
	95% Confidence Interval for Mean	Lower Bound		1992.36	
		Upper Bound		2894.77	
	5% Trimmed Mean			1472.90	
	Median			.00	
	Variance			32941713.7	
	Std. Deviation			5739.487	
	Minimum			0	
	Maximum			34000	
	Range			34000	
	Interquartile Range			0	
	Skewness			2.888	.098
	Kurtosis			8.735	.195
EE_Monthly_Income	Mean			19850.1394	732.81559
	95% Confidence Interval for Mean	Lower Bound		18411.0515	
		Upper Bound		21289.2273	
	5% Trimmed Mean			17438.8070	
	Median			15000.0000	
	Variance			335099660	
	Std. Deviation			18305.72753	
	Minimum			−300.00	
	Maximum			115000.00	
	Range			115300.00	
	Interquartile Range			16500.00	
	Skewness			2.390	.098
	Kurtosis			7.174	.195

Extreme Values

			Case Number	Value
EE_Monthly_Income2	Highest	1	200	30000.00
		2	310	30000.00
		3	384	30000.00
		4	474	30000.00
		5	866	30000.00[a]
	Lowest	1	1759	.00
		2	1627	.00
		3	874	.00
		4	621	.00
		5	1330	50.00
Monthly Household Income	Highest	1	482	34000
		2	22	31500
		3	1078	31500
		4	673	30000
		5	1792	30000
	Lowest	1	1971	0
		2	1970	0
		3	1964	0
		4	1957	0
		5	1954	0[b]
EE_Monthly_Income	Highest	1	594	115000.00
		2	1001	114000.00
		3	1648	104100.00
		4	84	103000.00
		5	401	101000.00
	Lowest	1	1891	–300.00
		2	1759	.00
		3	1627	.00
		4	1571	400.00
		5	230	700.00

B.4 Durbin (Independence)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.057[a]	.003	.001	.27444	1.980

a. Predictors: (Constant), EE_Monthly_Income2

b. Dependent Variable: SE_Decision

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.046[a]	.002	.000	.27460	1.973

a. Predictors: (Constant), EE_Monthly_Income

b. Dependent Variable: SE_Decision

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.057[a]	.003	.001	.27445	1.982

a. Predictors: (Constant), Monthly Household Income

b. Dependent Variable: SE_Decision

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.064[a]	.004	.002	.41836	1.523

a. Predictors: (Constant), EE_Monthly_Income

b. Dependent Variable: SE_Self

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.171[a]	.029	.028	.41304	1.579

a. Predictors: (Constant), EE_Monthly_Income2

b. Dependent Variable: SE_Self

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.086[a]	.007	.006	.41767	1.532

a. Predictors: (Constant), Monthly Household Income

b. Dependent Variable: SE_Self

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.091[a]	.008	.007	.93740	1.572

a. Predictors: (Constant), Monthly Household Income

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.007[a]	.000	–.002	.94129	1.554

a. Predictors: (Constant), EE_Monthly_Income

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.093[a]	.009	Double-click to activate	.93722	1.574

a. Predictors: (Constant), EE_Monthly_Income2

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.145[a]	.021	.020	.93186	1.616

a. Predictors: (Constant), SE_Self

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.175[a]	.031	.029	.94171	1.416

a. Predictors: (Constant), SE_Decision

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.248[a]	.061	.057	.93017	1.504

a. Predictors: (Constant), SE_Self, SE_Decision

b. Dependent Variable: PEScale

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin–Watson
1	.261[a]	.068	.058	.92981	1.528

a. Predictors: (Constant), EE_Monthly_Income, SE_Self, SE_Decision, Monthly Household Income, EE_Monthly_Income2

b. Dependent Variable: PEScale

B.5 Multicollinearity

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.455	.432		7.996	<.001		
	SE_Decision	.645	.158	.186	4.076	<.001	.995	1.005
	SE_Self	−.401	.104	−.175	−3.844	<.001	.995	1.005
	EE_Monthly_Income	−1.119E−7	.000	−.002	−.048	.961	.997	1.003

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.396	.429		7.916	<.001		
	SE_Decision	.633	.158	.182	3.997	<.001	.991	1.009
	SE_Self	−.388	.105	−.169	−3.701	<.001	.983	1.017
	Monthly Household Income	7.961E−6	.000	.049	1.079	.281	.983	1.018

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.275	.447		7.334	<.001		
	SE_Decision	.655	.158	.189	4.144	<.001	.994	1.006
	SE_Self	−.375	.106	−.164	−3.546	<.001	.963	1.039
	EE_Monthly_Income2	9.858E−6	.000	.061	1.309	.191	.963	1.038

a. Dependent Variable: PEScale

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.452	.426		8.104	<.001		
	SE_Decision	.646	.158	.186	4.086	<.001	.996	1.004
	SE_Self	−.401	.104	−.175	−3.850	<.001	.996	1.004

a. Dependent Variable: PEScale

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	1.964	.179		10.971	<.001		
	SE_Decision	.609	.160	.175	3.817	<.001	1.000	1.000

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.896	.346		11.259	<.001		
	SE_Self	−.326	.090	−.145	−3.629	<.001	1.000	1.000

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	2.544	.059		43.344	<.001		
	EE_Monthly_Income2	1.475E−5	.000	.093	2.324	.020	1.000	1.000

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	2.612	.041		63.744	<.001		
	Monthly Household Income	1.521E−5	.000	.091	2.272	.023	1.000	1.000

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	2.641	.056		47.204	<.001		
	EE_Monthly_Income	3.554E−7	.000	.007	.172	.863	1.000	1.000

a. Dependent Variable: PEScale

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	1.103	.019		58.885	<.001		
	EE_Monthly_Income	−6.804E−7	.000	−.046	−1.004	.316	1.000	1.000

a. Dependent Variable: SE_Decision

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.854	.025		155.124	.000		
	EE_Monthly_Income	−1.469E−6	.000	−.064	−1.593	.112	1.000	1.000

a. Dependent Variable: SE_Self

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.910	.026		151.333	.000		
	EE_Monthly_Income2	−1.207E−5	.000	−.171	−4.306	<.001	1.000	1.000

a. Dependent Variable: SE_Self

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	3.840	.018		210.094	.000		
	Monthly Household Income	−6.285E−6	.000	−.086	−2.141	.033	1.000	1.000

a. Dependent Variable: SE_Self

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	1.108	.020		55.870	<.001		
	EE_Monthly_Income2	−2.689E−6	.000	−.057	−1.239	.216	1.000	1.000

a. Dependent Variable: SE_Decision

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	1.083	.014		78.648	<.001		
	Monthly Household Income	2.582E−6	.000	.057	1.230	.219	1.000	1.000

a. Dependent Variable: SE_Decision

B.6 Transformations

Tests of Normality

	Kolmogorov–Smirnov[a]			Shapiro–Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
LogMI2	.110	620	<.001	.960	620	<.001
LogMI	.050	621	<.001	.991	621	<.001
LogHHI	.081	147	.021	.971	147	.004
SE_Self	.061	617	<.001	.988	617	<.001
PEScale	.094	618	<.001	.972	618	<.001

a. Lilliefors Significance Correction

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness Statistic	Skewness Std. Error	Kurtosis Statistic	Kurtosis Std. Error
LogMI2	620	1.70	4.48	3.6852	.42694	−.784	.098	.817	.196
LogMI	621	2.60	5.06	4.1492	.37661	−.348	.098	.532	.196
LogHHI	147	2.70	4.53	3.8886	.36045	−.577	.200	.256	.397
Monthly Household Income	624	0	34000	2443.56	5739.487	2.888	.098	8.735	.195
Valid N (listwise)	147								

Appendix C: Syntax

* Encoding: UTF-8.

*om de eerste schaal te maken eerst even wat descriptives maken, gaat over inkomen over laatste maand

DESCRIPTIVES   VARIABLES=fu_profit_1   fu_self_salary_amount_month
fu_second_earnings
  /STATISTICS=MEAN STDDEV MIN MAX.

DESCRIPTIVES VARIABLES=fu_profit_1 fu_profit_2 fu_profit_3 fu_profit_4 fu_profit_5
fu_profit_6
   fu_profit_7 fu_profit_8
  /STATISTICS=MEAN STDDEV MIN MAX.

*wat variabelen klopppend maken (college is nu 6 = col grad, 5 = col under, 4 = high grad, 3 = high under, 2 = elementary grad 1 = niks)

RECODE css_gender (1=0) (2=1) INTO Female.
VARIABLE LABELS Female 'Female'.
EXECUTE.

RECODE css_educattainment (6=1) (5=2) (4=3) (3=4) (2=5) (1=6) INTO DummeEdu.
VARIABLE LABELS DummeEdu 'DummyEdu'.
EXECUTE.

*variabele maken over inkomen

COMPUTE
EE_Monthly_Income=SUM(fu_profit_1,fu_profit_2,fu_profit_3,fu_profit_4,fu_profit_5,
   fu_profit_6,fu_profit_7,fu_profit_8,fu_self_salary_amount_month,fu_second_earnings).
EXECUTE.

DESCRIPTIVES VARIABLES=EE_Monthly_Income
 /STATISTICS=MEAN STDDEV MIN MAX.

*ook een zonder profit

   COMPUTE
EE_Monthly_Income2=SUM(fu_self_salary_amount_month,fu_second_earnings).
EXECUTE.

DESCRIPTIVES VARIABLES=EE_Monthly_Income2
 /STATISTICS=MEAN STDDEV MIN MAX.

*Die van -600.000 eruit halen (outlier) en die twee hele hoge

   USE ALL.
COMPUTE filter_$=(EE_Monthly_Income   >=   -10000 AND EE_Monthly_Income <=
500000 AND css_age > 18 AND Female = 1).
VARIABLE LABELS filter_$ 'EE_Monthly_Income >= -10000 AND EE_Monthly_Income
<= 500000 (FILTER)'.
VALUE LABELS filter_$ 0 'Not Selected' 1 'Selected'.
FORMATS filter_$ (f1.0).
FILTER BY filter_$.
EXECUTE.

*kijken of het heeft gewerkt

DESCRIPTIVES VARIABLES=EE_Monthly_Income
 /STATISTICS=MEAN STDDEV MIN MAX.

DESCRIPTIVES VARIABLES=EE_Monthly_Income2
  /STATISTICS=MEAN STDDEV MIN MAX.

*kunnen ook monthly household income

DESCRIPTIVES VARIABLES=css_monthlyhouseholdincome
  /STATISTICS=MEAN STDDEV MIN MAX.

FREQUENCIES VARIABLES=css_monthlyhouseholdincome
  /ORDER=ANALYSIS.

*variabelen maken over Social Empowermnet
   *Decision

  *eerst gelijk maken, nu is het 0 = man bepaalt, 1=samen 2=vrouw

RECODE fu_decision_market_cook fu_decision_appliances fu_decision_children
   fu_decision_family_planning   fu_decision_assistance   fu_decision_personal
fu_decision_recreation
   fu_decision_sell   fu_decision_work   fu_decision_school   (1=2)   (2=0)   (3=1)   INTO
DecMarketRight
   DecAppRight DecChildRight DecFamRight DecAssRight DecPersRight DecRecRight
DecSellRight
   DecWorkRight DecSchoolRight.
VARIABLE LABELS   DecMarketRight 'DecMarketRight' /DecAppRight 'DecAppRight'
/DecChildRight
   'DecChildRight' /DecFamRight 'DecFamRight' /DecAssRight 'DecAssRight' /DecPersRight
'DecPersRight'
   /DecRecRight 'DecRecRight' /DecSellRight 'DecSellRight' /DecWorkRight 'DecWorkRight'
   /DecSchoolRight 'DecSchoolRight'.

EXECUTE.

*SCREE ZEGT 1, EIGEN ZEGT 0. CRONBACH = 0.773 KAN MINI BEETJE BETER MET
-MARKET MAAR MAAKT NIET UIT

FACTOR
 /VARIABLES DecMarketRight DecAppRight DecChildRight DecFamRight DecAssRight
DecPersRight
   DecRecRight DecSellRight DecWorkRight DecSchoolRight
 /MISSING LISTWISE
 /ANALYSIS DecMarketRight DecAppRight DecChildRight DecFamRight DecAssRight
DecPersRight
   DecRecRight DecSellRight DecWorkRight DecSchoolRight
 /PRINT INITIAL CORRELATION EXTRACTION ROTATION
 /PLOT EIGEN
 /CRITERIA MINEIGEN(1) ITERATE(25)
 /EXTRACTION PC
 /CRITERIA ITERATE(25)
 /ROTATION VARIMAX
 /METHOD=COVARIANCE.

RELIABILITY
 /VARIABLES=DecMarketRight DecAppRight DecChildRight DecFamRight DecAssRight
DecPersRight
   DecRecRight DecSellRight DecWorkRight DecSchoolRight
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /SUMMARY=TOTAL.

*SCHAAL MAKEN MEAN.10

COMPUTE
SE_Decision=MEAN.10(DecMarketRight,DecAppRight,DecChildRight,DecFamRight,DecA
ssRight,DecPersRight,DecRecRight,DecSellRight,DecWorkRight,DecSchoolRight).
EXECUTE.

*door naar schaal SE_SelfEfficacy
   *ladder 1-5 maken

RECODE fu_ladder_self_barangay fu_ladder_self_philippines (0=1) (1=1) (2=1) (3=2) (4=2)
(5=3) (6=3)
   (7=4) (8=4) (9=5) (10=5).
EXECUTE.

FREQUENCIES VARIABLES=fu_ladder_self_barangay fu_ladder_self_philippines
 /ORDER=ANALYSIS.

*factor ladder + optimism (alleen die wijzen op self efficacy)
   scree plot zegt 1. Eigenvalue 3 maar 1e laadt heel hoog

FACTOR
 /VARIABLES fu_optimism_expect_best fu_optimism_go_wrong fu_optimism_optimist
   fu_optimism_never_expect   fu_optimism_upset   fu_optimism_good_things
fu_optimism_more_good_than_bad
   fu_ladder_self_barangay fu_ladder_self_philippines
 /MISSING LISTWISE
 /ANALYSIS fu_optimism_expect_best fu_optimism_go_wrong fu_optimism_optimist
   fu_optimism_never_expect   fu_optimism_upset   fu_optimism_good_things
fu_optimism_more_good_than_bad
   fu_ladder_self_barangay fu_ladder_self_philippines
 /PRINT INITIAL CORRELATION EXTRACTION ROTATION

/PLOT EIGEN

/CRITERIA MINEIGEN(1) ITERATE(25)

/EXTRACTION PC

/CRITERIA ITERATE(25)

/ROTATION VARIMAX

/METHOD=COVARIANCE.

*cronbach .434, maar kan niet beter. Ook niet zonder ladder.

RELIABILITY

 /VARIABLES=fu_ladder_self_barangay   fu_ladder_self_philippines

fu_optimism_expect_best

   fu_optimism_go_wrong   fu_optimism_optimist   fu_optimism_never_expect

fu_optimism_upset

   fu_optimism_good_things fu_optimism_more_good_than_bad

 /SCALE('ALL VARIABLES') ALL

 /MODEL=ALPHA

 /SUMMARY=TOTAL.

*making the scale 1-5, 5 is hoog Self Eff

COMPUTE

SE_Self=MEAN.9(fu_ladder_self_barangay,fu_ladder_self_philippines,fu_optimism_expect_

best,fu_optimism_go_wrong,fu_optimism_optimist,fu_optimism_never_expect,fu_optimism_

upset,fu_optimism_good_things,fu_optimism_more_good_than_bad).

EXECUTE.

FREQUENCIES VARIABLES=SE_Self

/ORDER=ANALYSIS.

*door naar de schalen voor politiek. Moeten allemaal 1-5 worden, waar 1 laag is en 5 hoog. Bij understanding per 2. Bij de activiteiten 1-1,5-2-2,5-3 en bij interest 1-2-2,5-3-4

 DATASET ACTIVATE DataSet1.
FREQUENCIES   VARIABLES=fu_politics_interest   fu_politics_group_discussion
fu_politics_sign_petition
   fu_politics_peaceful_demo fu_politics_understanding
 /ORDER=ANALYSIS.

*Eerst understanding

RECODE fu_politics_understanding (1=5) (2=5) (3=4) (4=4) (5=3) (6=3) (7=2) (8=2) (9=1) (10=1) INTO
   PolUnderstNew.
VARIABLE LABELS PolUnderstNew 'PolUnderstNew'.
EXECUTE.

*Activiteiten

RECODE fu_politics_group_discussion fu_politics_sign_petition fu_politics_peaceful_demo (1=5)
   (1.5=4) (2=3) (2.5=2) (3=1) INTO PolDiscRight PolSignRight PolDemoRight.
VARIABLE LABELS   PolDiscRight 'PolDiscRight' /PolSignRight 'PolSignRight' /PolDemoRight
   'PolDemoRight'.
EXECUTE.

*Interest

RECODE fu_politics_interest (1=5) (2=4) (2.5=3) (3=2) (4=1) INTO PolInterestRight.
VARIABLE LABELS PolInterestRight 'PolInterestRight'.
EXECUTE.

*Factor

FACTOR
 /VARIABLES PolUnderstNew PolDiscRight PolSignRight PolDemoRight PolInterestRight
 /MISSING LISTWISE
 /ANALYSIS PolUnderstNew PolDiscRight PolSignRight PolDemoRight PolInterestRight
 /PRINT UNIVARIATE INITIAL EXTRACTION ROTATION
 /PLOT EIGEN
 /CRITERIA MINEIGEN(1) ITERATE(25)
 /EXTRACTION PC
 /CRITERIA ITERATE(25)
 /ROTATION VARIMAX
 /METHOD=CORRELATION.

RELIABILITY
 /VARIABLES=PolUnderstNew PolDiscRight PolSignRight PolDemoRight PolInterestRight
 /SCALE('ALL VARIABLES') ALL
 /MODEL=ALPHA
 /SUMMARY=TOTAL.

COMPUTE
PEScale=MEAN.5(PolUnderstNew,PolDiscRight,PolSignRight,PolDemoRight,PolInterestRi
ght).
EXECUTE.

*Descr

DESCRIPTIVES VARIABLES=PEScale SE_Self SE_Decision EE_Monthly_Income2
EE_Monthly_Income
   css_loandecision Female DummeEdu
  /STATISTICS=MEAN STDDEV MIN MAX.

FREQUENCIES VARIABLES=PEScale SE_Decision SE_Self EE_Monthly_Income2
EE_Monthly_Income
   css_loandecision Female DummeEdu
  /ORDER=ANALYSIS.

DESCRIPTIVES VARIABLES=css_monthlyhouseholdincome
  /STATISTICS=MEAN STDDEV MIN MAX.

DESCRIPTIVES   VARIABLES=fu_politics_vote_last_election
fu_politics_vote_next_election
  /STATISTICS=MEAN STDDEV MIN MAX.

FREQUENCIES VARIABLES=fu_politics_vote_last_election fu_politics_vote_next_election
  /ORDER=ANALYSIS.

DESCRIPTIVES   VARIABLES=fu_politics_vote_last_election
fu_politics_vote_next_election
   EE_Monthly_Income2   PEScale   SE_Self   SE_Decision   EE_Monthly_Income
css_monthlyhouseholdincome
   DummeEdu css_loandecision
  /STATISTICS=MEAN STDDEV MIN MAX.

DESCRIPTIVES VARIABLES=fu_hh_h_ins_hmo css_loandecision css_age DummeEdu
EE_Monthly_Income
  css_monthlyhouseholdincome EE_Monthly_Income2 PEScale SE_Decision SE_Self
 /STATISTICS=MEAN STDDEV MIN MAX.

*Normaliteit

EXAMINE   VARIABLES=EE_Monthly_Income2   css_monthlyhouseholdincome
EE_Monthly_Income SE_Decision
   SE_Self PEScale
 /PLOT BOXPLOT STEMLEAF NPPLOT
 /COMPARE GROUPS
 /STATISTICS NONE
 /CINTERVAL 95
 /MISSING PAIRWISE
 /NOTOTAL.

DESCRIPTIVES VARIABLES=EE_Monthly_Income2 PEScale SE_Self SE_Decision
EE_Monthly_Income
  css_monthlyhouseholdincome
 /STATISTICS=MEAN STDDEV MIN MAX KURTOSIS SKEWNESS.

*homosced.

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER EE_Monthly_Income SE_Decision SE_Self

```
/SCATTERPLOT=(*SRESID ,*ZPRED).


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Decision SE_Self EE_Monthly_Income2
 /SCATTERPLOT=(*SRESID ,*ZPRED).


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Decision SE_Self css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED).


*linearity


GRAPH
 /SCATTERPLOT(BIVAR)=SE_Self WITH PEScale
 /MISSING=LISTWISE.


GRAPH
 /SCATTERPLOT(BIVAR)=SE_Decision WITH PEScale
 /MISSING=LISTWISE.


GRAPH
 /SCATTERPLOT(BIVAR)=EE_Monthly_Income2 WITH PEScale
```

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=EE_Monthly_Income WITH PEScale

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=css_monthlyhouseholdincome WITH PEScale

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=css_loandecision WITH PEScale

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=EE_Monthly_Income2 WITH SE_Decision

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=css_monthlyhouseholdincome WITH SE_Decision

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=EE_Monthly_Income WITH SE_Decision

/MISSING=LISTWISE.

GRAPH

/SCATTERPLOT(BIVAR)=EE_Monthly_Income2 WITH SE_Self

/MISSING=LISTWISE.

```
GRAPH
 /SCATTERPLOT(BIVAR)=css_monthlyhouseholdincome WITH SE_Self
 /MISSING=LISTWISE.


GRAPH
 /SCATTERPLOT(BIVAR)=EE_Monthly_Income WITH SE_Self
 /MISSING=LISTWISE.



EXAMINE       VARIABLES=EE_Monthly_Income2      css_monthlyhouseholdincome
EE_Monthly_Income
 /PLOT BOXPLOT STEMLEAF NPPLOT
 /COMPARE GROUPS
 /PERCENTILES(5,10,25,50,75,90,95) HAVERAGE
 /STATISTICS DESCRIPTIVES EXTREME
 /CINTERVAL 95
 /MISSING PAIRWISE
 /NOTOTAL.



*outliers eruit halen

USE ALL.
COMPUTE  filter_$=(EE_Monthly_Income   >=   -10000  AND  EE_Monthly_Income  <=
125000  AND  EE_Monthly_Income2 < 42000  AND  css_monthlyhouseholdincome < 35000
AND css_age > 18 AND Female = 1).
VARIABLE LABELS filter_$ 'EE_Monthly_Income  >=  -10000 AND EE_Monthly_Income
<= 500000 (FILTER)'.
VALUE LABELS filter_$ 0 'Not Selected' 1 'Selected'.
FORMATS filter_$ (f1.0).
FILTER BY filter_$.
EXECUTE.
```

DESCRIPTIVES   VARIABLES=EE_Monthly_Income2   EE_Monthly_Income
css_monthlyhouseholdincome
  /STATISTICS=MEAN STDDEV MIN MAX KURTOSIS SKEWNESS.

*Durbin

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT PEScale
  /METHOD=ENTER   SE_Decision   SE_Self   css_monthlyhouseholdincome
EE_Monthly_Income2 EE_Monthly_Income
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN.

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT PEScale
  /METHOD=ENTER SE_Decision SE_Self
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN.

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA

```
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER SE_Decision
/SCATTERPLOT=(*SRESID ,*ZPRED)
/RESIDUALS DURBIN.


REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER SE_Self
/SCATTERPLOT=(*SRESID ,*ZPRED)
/RESIDUALS DURBIN.


REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER EE_Monthly_Income2
/SCATTERPLOT=(*SRESID ,*ZPRED)
/RESIDUALS DURBIN.


REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
```

```
 /DEPENDENT PEScale
 /METHOD=ENTER EE_Monthly_Income
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Self
 /METHOD=ENTER css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.



REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Self
```

```
/METHOD=ENTER EE_Monthly_Income2
/SCATTERPLOT=(*SRESID ,*ZPRED)
/RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Self
 /METHOD=ENTER EE_Monthly_Income
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER EE_Monthly_Income
 /SCATTERPLOT=(*SRESID ,*ZPRED)
```

```
    /RESIDUALS DURBIN.


REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT SE_Decision
  /METHOD=ENTER EE_Monthly_Income2
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN.


*fix normaliteit


COMPUTE LogMI2=LG10(EE_Monthly_Income2).
EXECUTE.


COMPUTE LogMI=LG10(EE_Monthly_Income).
EXECUTE.


COMPUTE LogHHI=LG10(css_monthlyhouseholdincome).
EXECUTE.



EXAMINE VARIABLES=LogMI2 LogMI LogHHI
    SE_Self PEScale
  /PLOT BOXPLOT STEMLEAF NPPLOT
  /COMPARE GROUPS
  /STATISTICS NONE
  /CINTERVAL 95
  /MISSING PAIRWISE
```

/NOTOTAL.

DESCRIPTIVES VARIABLES=LogMI2 LogMI LogHHI
  css_monthlyhouseholdincome
 /STATISTICS=MEAN STDDEV MIN MAX KURTOSIS SKEWNESS.

*Multicol

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER EE_Monthly_Income2
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Self

/METHOD=ENTER css_monthlyhouseholdincome

/SCATTERPLOT=(*SRESID ,*ZPRED)

/RESIDUALS DURBIN.

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA COLLIN TOL

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Self

/METHOD=ENTER EE_Monthly_Income2

/SCATTERPLOT=(*SRESID ,*ZPRED)

/RESIDUALS DURBIN.

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA COLLIN TOL

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Self

/METHOD=ENTER EE_Monthly_Income

/SCATTERPLOT=(*SRESID ,*ZPRED)

/RESIDUALS DURBIN.

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA COLLIN TOL

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Decision

```
 /METHOD=ENTER EE_Monthly_Income
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER EE_Monthly_Income
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER EE_Monthly_Income2
 /SCATTERPLOT=(*SRESID ,*ZPRED)
```

```
/RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Self
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Decision
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Decision SE_Self
 /SCATTERPLOT=(*SRESID ,*ZPRED)
 /RESIDUALS DURBIN.
```

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT PEScale
  /METHOD=ENTER SE_Decision SE_Self EE_Monthly_Income2
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN.


REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT PEScale
  /METHOD=ENTER SE_Decision SE_Self css_monthlyhouseholdincome
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS DURBIN.


REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT PEScale
  /METHOD=ENTER SE_Decision SE_Self EE_Monthly_Income
  /SCATTERPLOT=(*SRESID ,*ZPRED)*Economic Theory Model 1


   REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
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/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER css_loandecision DummeEdu css_age

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER css_loandecision

/RESIDUALS DURBIN.

*opnieuw alle descriptives na alle tests aannames

DESCRIPTIVES   VARIABLES=fu_hh_h_ins_hmo css_loandecision css_age DummeEdu
EE_Monthly_Income

  css_monthlyhouseholdincome EE_Monthly_Income2 PEScale SE_Decision SE_Self

/STATISTICS=MEAN STDDEV MIN MAX.

*model 1

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

```
/METHOD=ENTER css_loandecision
/SCATTERPLOT=(*SRESID ,*ZPRED).


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER css_loandecision css_age DummeEdu
 /SCATTERPLOT=(*SRESID ,*ZPRED).

*Economic Theory Model 2

REGRESSION
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 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT EE_Monthly_Income2
 /METHOD=ENTER css_loandecision DummeEdu css_age


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT css_monthlyhouseholdincome
 /METHOD=ENTER css_loandecision DummeEdu css_age
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REGRESSION

  /MISSING LISTWISE

  /STATISTICS COEFF OUTS R ANOVA

  /CRITERIA=PIN(.05) POUT(.10)

  /NOORIGIN

  /DEPENDENT EE_Monthly_Income

  /METHOD=ENTER css_loandecision DummeEdu css_age

REGRESSION

  /MISSING LISTWISE

  /STATISTICS COEFF OUTS R ANOVA

  /CRITERIA=PIN(.05) POUT(.10)

  /NOORIGIN

  /DEPENDENT fu_hh_h_ins_hmo

  /METHOD=ENTER css_loandecision DummeEdu css_age

REGRESSION

  /MISSING LISTWISE

  /STATISTICS COEFF OUTS R ANOVA

  /CRITERIA=PIN(.05) POUT(.10)

  /NOORIGIN

  /DEPENDENT fu_hh_h_ins_hmo

  /METHOD=ENTER css_loandecision

*Economic model 3

  REGRESSION

  /MISSING LISTWISE

  /STATISTICS COEFF OUTS R ANOVA

  /CRITERIA=PIN(.05) POUT(.10)

  /NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER css_loandecision DummeEdu css_age fu_hh_h_ins_hmo

REGRESSION

 /MISSING LISTWISE

 /STATISTICS COEFF OUTS R ANOVA

 /CRITERIA=PIN(.05) POUT(.10)

 /NOORIGIN

 /DEPENDENT PEScale

 /METHOD=ENTER css_loandecision fu_hh_h_ins_hmo

 REGRESSION

 /MISSING LISTWISE

 /STATISTICS COEFF OUTS R ANOVA

 /CRITERIA=PIN(.05) POUT(.10)

 /NOORIGIN

 /DEPENDENT PEScale

 /METHOD=ENTER css_loandecision DummeEdu css_age EE_Monthly_Income2

 REGRESSION

 /MISSING LISTWISE

 /STATISTICS COEFF OUTS R ANOVA

 /CRITERIA=PIN(.05) POUT(.10)

 /NOORIGIN

 /DEPENDENT PEScale

 /METHOD=ENTER css_loandecision EE_Monthly_Income2

*ST model 1

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER fu_hh_h_ins_hmo DummeEdu css_age

/SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER EE_Monthly_Income2 DummeEdu css_age

/SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER EE_Monthly_Income2

/SCATTERPLOT=(*SRESID ,*ZPRED).

*model 2

REGRESSION

/MISSING LISTWISE

```
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER DummeEdu css_age EE_Monthly_Income2


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER DummeEdu css_age fu_hh_h_ins_hmo


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER  fu_hh_h_ins_hmo


REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT SE_Decision
 /METHOD=ENTER DummeEdu css_age EE_Monthly_Income


REGRESSION
```

```
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT SE_Decision
  /METHOD=ENTER DummeEdu css_age css_monthlyhouseholdincome

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT SE_Self
  /METHOD=ENTER DummeEdu css_age EE_Monthly_Income2

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT SE_Self
  /METHOD=ENTER DummeEdu css_age fu_hh_h_ins_hmo

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT SE_Self
  /METHOD=ENTER  fu_hh_h_ins_hmo

REGRESSION
```

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Self

/METHOD=ENTER DummeEdu css_age EE_Monthly_Income

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT SE_Self

/METHOD=ENTER DummeEdu css_age css_monthlyhouseholdincome

*multivariaat model 3

*model 3

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT PEScale

/METHOD=ENTER DummeEdu css_age SE_Self SE_Decision fu_hh_h_ins_hmo

/SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER DummeEdu css_age SE_Self SE_Decision EE_Monthly_Income2
 /SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER SE_Self SE_Decision EE_Monthly_Income2
 /SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT PEScale
 /METHOD=ENTER   DummeEdu   css_age   SE_Self   SE_Decision
css_monthlyhouseholdincome
 /SCATTERPLOT=(*SRESID ,*ZPRED).

REGRESSION
 /MISSING LISTWISE

```
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER DummeEdu css_age SE_Self SE_Decision EE_Monthly_Income
/SCATTERPLOT=(*SRESID ,*ZPRED).
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*full model

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REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER  DummeEdu  css_age  SE_Self  SE_Decision  css_loandecision
EE_Monthly_Income2
/SCATTERPLOT=(*SRESID ,*ZPRED).
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```
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER  DummeEdu  css_age  SE_Self  SE_Decision  css_loandecision
EE_Monthly_Income
/SCATTERPLOT=(*SRESID ,*ZPRED).
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REGRESSION
/MISSING LISTWISE
```

```
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER   DummeEdu   css_age   SE_Self   SE_Decision   css_loandecision
css_monthlyhouseholdincome
/SCATTERPLOT=(*SRESID ,*ZPRED).


REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT PEScale
/METHOD=ENTER   DummeEdu   css_age   SE_Self   SE_Decision   css_loandecision
fu_hh_h_ins_hmo_use
/SCATTERPLOT=(*SRESID ,*ZPRED).
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