

**BOSNIA
HOUSEHOLD BASELINE SURVEY FORM
2008**

STRICTLY CONFIDENTIAL

SURVEY CONSENT

READ INTRODUCTION TO RESPONDENT

Good morning/afternoon.

My name is NN.

I would like to talk to [[Name of Respondent]]

As you were informed and agreed with the loan officer from EKI, we are performing a survey and will appreciate your participation. Your answers will help Microfinance Institutions like EKI understand the needs and the situation of Small Business clients in Bosnia and Herzegovina.

We will ask you questions about your business and family.

I assure you that all data provided by you will be kept strictly confidential. The questionnaire will last up to 45 minutes.


Let us proceed and verify our contact information for you and then we will ask you about your current loans.

1 SURVEY RECORD


EKI will supply the name and phone numbers of the client. The surveyor will verify this information with the client and input the following.

1.1 Respondent Information – Provided by EKI			
1.1.1 Name of Respondent			
1.1.2 Telephone Number (Home)			
1.1.3 Mobile Number			
1.2 Respondent Information – Collected by PULS			
1.2.1 Respondent Code		(Auto Generated)	
1.2.2 Address of Respondent			
1.2.3 Name of city/town/village		1.2.4 City/town/village code	
1.3 Respondent References – Please provide			
Contact 1		Please provide the name and contact information for someone who we can use to contact you in 1 year in case your phone number changes or you move.	
1.3.1 Name			
1.3.2 Telephone Number			
1.3.3 Mobile Number			
1.3.4 Relationship with Resp.			
Contact 2			
1.3.5 Name			
1.3.6 Telephone Number			
1.3.7 Mobile Number			
1.3.8 Relationship with Resp.			
1.4 Interview Information			
1.4.1 Interview Start Time		1.4.3 Date of Interview	
1.4.2.17 Interview End Time			
1.4.4 Name of interviewer		1.4.5 Interviewer Code	
1.4.6 Name of Supervisor		1.4.7 Supervisor Code	
1.4.8 Name of Data Enterer		1.4.9 Data Enterer Code	

SECTION 2. LOANS/LEASES

<p>2.1 How many outstanding/current loans does the household have? These can be formal or informal. Do not include leases as they will be discussed later. For this and all the following questions, your household is considered everyone that is sharing a common kitchen and living under the same roof most of the time.</p> <p>ENTER NUMBER</p> <p>IF NO  GO TO 2.14</p>			
	LOAN 1 .1	LOAN 2 .2	LOAN 3 .3
<p>2.2 Who provided the loan?</p> <p>a) Bank (SPECIFY NAME)</p> <p>b) Microfinance Institution (SPECIFY NAME)</p> <p>c) Other Non-Banking Financial Institution</p> <p>d) Relative</p> <p>e) Friend</p> <p>f) Pawnbroker</p> <p>g) Other (SPECIFY)</p> <p>h) Don't Know</p> <p>ENTER LETTER OF RESPONSE CODE.</p>			
2.3 IF "OTHER" ENTER SOURCE OF DEBT/LOAN			
2.4 What is the amount of the loan?			
2.5 What is the monthly payment amount?			
2.6 Do you know the annual interest rate of the loan? (If N skip to 2.8)	Y / N	Y / N	Y / N
2.7 What is the annual (monthly * 12) interest rate of the loan?	%	%	%
2.8 How much of the loan did you use for business purposes?	%	%	%
<p>2.9 When was the loan received?</p> <p>ENTER MONTH AND YEAR (MM/YYYY)</p>	___/___	___/___	___/___
<p>2.10 What is the repayment period on this loan? If no repayment period exists enter 00</p> <p>ENTER MONTHS.</p>			
2.11 How much is left to be repaid (KM)?			
<p>2.12 Which collateral did you provide?</p> <p>MULTIPLE ANSWERS ARE POSSIBLE</p> <p>a) House</p> <p>b) Machinery</p> <p>c) Own salary</p> <p>d) Spouse salary</p> <p>e) Family member/relative salary/Co-signer</p> <p>f) Other (SPECIFY)</p> <p>g) No collateral</p> <p>ENTER LETTER OF RESPONSE CODE.</p>			
2.13 IF "OTHER" ENTER COLLATERAL			

2.14 Before coming to EKI, did you try to borrow the money from any other source? CIRCLE ANSWER. IF NO GO TO 2.23	Y / N		
2.15 From how many places did you try to borrow money?			
	SOURCE 1 .1	SOURCE 2 .2	SOURCE .3
2.16 From whom/Where did you try to borrow this money? a) Bank (SPECIFY NAME) b) Microfinance Institution (SPECIFY NAME) c) Other Non-Banking Financial Institution d) Relative e) Friend f) Pawnbroker g) Other (SPECIFY) ENTER LETTER OF RESPONSE CODE.			
2.17 IF "OTHER" ENTER SOURCE OF DEBT/LOAN			
2.18 Did they offer you a loan? CIRCLE ANSWER. IF YES GO TO 2.20	Y / N	Y / N	Y / N
2.19 What was the reason you weren't offered a loan? a) Not enough collateral b) Not enough cash-flow c) Too risky undertaking/business plan d) Too much outstanding debt e) Unknown f) Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE.			
2.20 IF "OTHER" ENTER REASON			
2.21 What was the main reason that made you decide not to take the loan? a) Loan amount granted was too small b) Interest rate too high c) Repayment schedule unsuitable d) Other charges/fees too high e) Collateral asked for was excessive f) Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE.			
2.22 IF "OTHER" ENTER REASON			

2.23 In case you do not get the loan from EKI, will you try to get a loan from any other source(s)? CIRCLE ANSWER.	Y / N		
	SOURCE 1 .1	SOURCE 2 .2	SOURCE .3
2.24 From whom/Where will you try to borrow this money? a) Bank (SPECIFY NAME) b) Microfinance Institution (SPECIFY NAME) c) Other Non-Banking Financial Institution d) Relative e) Friend f) Pawnbroker g) Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE.			
2.25 IF "OTHER" ENTER SOURCE OF DEBT/LOAN			
2.26 Does your household have any leases? If so, how many? ENTER NUMBER IF NO  GO TO Section 3			
	LEASE 1 .1	LEASE 2 .2	LEASE 3 .3
2.27 Who provided the lease? a) Auto Dealer b) Store c) Bank (SPECIFY NAME) d) Microfinance Institution (SPECIFY NAME) e) Other Non-Banking Financial Institution f) Other (SPECIFY) ENTER LETTER OF RESPONSE CODE.			
2.28 IF "OTHER" ENTER SOURCE OF LEASE			
2.29 What is the amount of the lease?			
2.30 What is the monthly payment amount?			
2.31 What is the annual (monthly * 12) interest rate of the lease?	%	%	%
2.32 How much of the lease did you use for business purposes?	%	%	%
2.33 When was the lease received? ENTER MONTH AND YEAR (MM/YYYY)	___ / ____	___ / ____	___ / ____
2.34 What is the repayment period on this lease? ENTER MONTHS.			
2.35 How much is left to be repaid (KM)?			
2.36 What is the purpose of this lease?			

SECTION 3. HOUSEHOLD CONSUMPTION

3.1 How much money did your household spend ON FOOD to be consumed at home during the last week (KM)?

Interviewer Comment: If last week wasn't a typical week, have respondent provide the usual amount.

ENTER AMOUNT (KM)

3.2 What amount did your household spend ON FOOD and non-alcoholic beverages outside the home during the last week (KM)?

Interviewer Comment: If last week wasn't a typical week, have respondent provide the usual amount.

ENTER AMOUNT (KM)

3.3 What amount did your household spend on cigarettes, tobacco and alcohol last week (KM)?

Interviewer Comment: If last week wasn't a typical week, have respondent provide the usual amount.

ENTER AMOUNT (KM)

3.4 Did your household spend money on [ITEM] during the last month?	CIRCLE ANSWER .1		Enter Value (KM) .2
3.4.1 Rent for residence	Y	N	
3.4.2 Combustibles (fuel for the stove, fuel for heating, gas, petrol)	Y	N	
3.4.3 Transport services (shared cars, buses, micro-buses, taxis and other forms of paid transport)	Y	N	
3.4.4 Clothes and shoes	Y	N	
3.4.5 Recreation (concert, cinema)	Y	N	
3.4.6 Magazines, newspapers, stationery, books	Y	N	
3.4.7 Fees, Insurance	Y	N	
3.4.8 Remittances sent abroad/Financial gifts inside of BiH	Y	N	

3.5 Did your household spend money on [ITEM] during the last year?	CIRCLE ANSWER .1		Enter Value (KM) .2
3.5.1 Education expenses (transport, books, fees etc. excluding clothes & shoes)	Y	N	
3.5.2 Furniture, carpets, household textiles	Y	N	
3.5.3 Repairs (home, car, etc.)	Y	N	
3.5.4 Household appliances (iron, microwave)	Y	N	
3.5.5 Purchase of vehicle such as car, bike, motorbike	Y	N	
3.5.6 Vacation (all-inclusive trips)	Y	N	

SECTION 4. Assets

	.1 How much/many of the following does your household own? ENTER NUMBER	.2 What is the estimated total value of each of the possessions if sold today (KM)? ENTER VALUE (KM)	.3 What do you mainly use it for? ASK .3 FOR ASSETS (4.1) to (4.9) only 0 = household use 1 = business use 2 = household and business use (both)
4.1. House/Apartment			
4.2. Land (HA Parcels)			
4.3. Car(s)			
4.4. Lorry, tractor, boat, other such vehicle(s)			
4.5. Animals (cattle, pigs, horses, etc.)			
4.6. Motorbike/Bike(s)			
4.7. Computer/Notebook/Printer			
4.8. Tools for business and private purpose and other machinery			
4.9. Inventory/Stock/Unsold Merchandise			
4.10. Mobile phone(s)			
4.11. TV/Satellite dish			
4.12. Video cassette/ DVD/VCR player			
Radio/Stereo/CD player			
Other small electric appliance (iron, microwave, blender, etc.)			
4.13. Electro-generator (petrol, wind, solar)			
4.14. Refrigerator/cooler			
4.15. Electric/Gas Stove/Oven			
4.16. Washing machine			
4.17. Other important asset (value >2,500 KM)			
SPECIFY _____			

4.18 Is your primary dwelling(where you and your family spend most of their time)	a) a house? b) an apartment
4.19 What is the ownership status of the dwelling your household currently lives in?	a) Owned b) Rented
4.20 How many square meters does your dwelling have?	
4.21 Besides the dwelling you described, do you own any other dwellings?	Y / N
4.22 Do you rent these dwellings out?	Y / N
4.23 If you rent these dwellings out, how much do you get monthly? ENTER AMOUNT (KM) _____	

SECTION 5. HOUSEHOLD INCOME

Within the last YEAR , has anyone in your household earned: ?		How much income was earned <u>by those members</u> on (INCOME SOURCE) per year ?		
	IF YES GO TO .2, IF NO GO TO NEXT SOURCE .1		KM per YEAR .2	
5.1	Income from Self-employment	Y	N	
5.2	Wages from Agricultural work	Y	N	
5.3	Wages from Shop/market work	Y	N	
5.4	Wages from work in Bank/financial services	Y	N	
5.5	Wages from Manufacturing/Industry	Y	N	
5.6	Wages from Tourism	Y	N	
5.7	Wages from Other private business	Y	N	
5.8	Wages from the Government	Y	N	
5.9	Migration income / remittances	Y	N	
5.10	Benefits from government schemes, such as social assistance, child benefits, assistance from development or welfare programs, subsidies	Y	N	
5.11	Pensions	Y	N	
5.12	Income from rental properties	Y	N	
5.13	Other income sources, not previously mentioned , SPECIFY	Y	N	
	TOTAL			

We would like to talk about your business you intend to develop through this loan from EKI. First we will ask some questions about your expectations and then details about your business.

5.14 Do you prefer to speak about your business expenses, revenues and net profit for your main business in monthly or yearly terms (KM)?
Monthly / Yearly

Think about your expectation of profit for the next year/month. By profit we mean total revenue (income that your business receives from its normal activities, such as from the sale of goods and services to customers) minus total expenses in the specified period. The profit is before paying the loan installment and interest on the loan you applied for with EKI.

Imagine that you do receive the loan from EKI and have a very good month/year, economic conditions are flourishing and stable and there is great demand for your product/service... What would be the **maximum** amount of profit this business of yours receives in such a situation over the next month/year?

*ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE **Maximum***

5.15	ENTER AMOUNT (KM)
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Now imagine the total opposite: You still get the loan from EKI but economic conditions are bad and demand for your product/service is low... What would be the **minimum** amount of profit this business of yours receives in such a situation over the next month/year?

*ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE **Minimum**; THIS AMOUNT SHOULD BE LESS THAN AMOUNT ENTERED FOR 5.15*

5.16	ENTER AMOUNT (KM)
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	Use the following formulas to calculate the thresholds		Value
5.17	$(5.15-5.16)/3 + 5.16$	Threshold A	
5.18	$2*(5.15-5.16)/3 + 5.16$	Threshold B	

To answer the following questions, please imagine a scale from 1 to 100.

We want to ask you about you earning a certain profit. If you are absolutely sure you will in the coming year earn the amount we ask about, then you answer 100. If you are absolutely sure you will not earn this amount, you answer 1. 50 means you are unsure. If you think it is more likely than not that you earn this amount, your answer should be between 50 and 100, the more sure you are, the higher the number you answer. In the same line of thought, if you think it is not so likely that you earn the amount, then your answer should be between 1 and 50, the less sure you are, the smaller should be the number you answer.

How likely is it that in the next month/year the profit of the business for which you intend to use the loan from EKI will be between 5.16 and 5.17?

5.19	ENTER PROBABILITY
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How likely is it that in the next month/year the profit of the business for which you intend to use the loan from EKI will be between 5.17 and 5.18?

5.20	ENTER PROBABILITY
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How likely is it that in the next month/ year the profit of the business for which you intend to use the loan from EKI will be between 5.18 and 5.15?

5.21	ENTER PROBABILITY
------	-------------------

Interviewer: Do you feel the respondent understood the question and provided valid responses?

5.22	Y / N
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SECTION 6. BUSINESS

6.0 Do You Own a Business?

Y / N

6.1 What is your MAIN BUSINESS engaged in?

MAIN BUSINESS

- a) Trade
- b) Services
- c) Agriculture/farming
- d) Production

6.2 Do you have a SECONDARY BUSINESS?

Y / N

SECONDARY BUSINESS

- a) Trade
- b) Services
- c) Agriculture/farming
- d) Production

6.3 How long has the MAIN BUSINESS been in existence? RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

6.4 How long has the SECONDARY BUSINESS been in existence? RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

6.5 Is the main business registered?

YES NO

6.6 How many people (including yourself) work in the MAIN BUSINESS? ENTER NUMBER

6.7 How many people (including yourself) work in the SECONDARY BUSINESS? ENTER NUMBER

Working time

Household members 6.6.1

Outsiders 6.6.2

Household members 6.7.1

Outsiders 6.7.2

1. Full-time

2. Part-time

3. Temporary

4. Total monthly compensation

6.8 Just to confirm, do you prefer to speak about your business expenses, revenues and net profit for your main business in monthly or yearly terms (KM)? Na nivou mjeseca / Na nivou godine

		for the MAIN BUSINESS?	1 month period .1	12 month period .2
What are your average:	6.8.1 business expenses			
	6.8.2 business revenues			
What is your average	6.8.3 net profit			

6.9 Do you prefer to speak about your business expenses, revenues and net profit for your secondary business in monthly or yearly terms (KM)? Na nivou mjeseca / Na nivou godine

		for the SECONDARY BUSINESS?	1 month period 6.9.1	12 month period 6.9.2
What are your average:	business expenses			
	business revenues			
What is your average	net profit			

6.10 What do you intend to do with the loan from EKI?

WRITE ANSWER DOWN:

**6.11 What percentage of the loan would you use for the:
Total Must equal 100%**

RECORD PERCENTAGE

6.11.1 main business

%

6.11.2 secondary business

%

6.11.3 establishing a new business

%


6.11.4 household consumption

%

Please respond to the following statements on a scale of 1 (Disagree) 2 (Neutral) 3 (Strongly Agree)

6.12	This year was successful financially.	1	2	3
6.13	Last year was successful financially	1	2	3
6.14	Next year will be successful financially.	1	2	3
6.15	I feel my financial situation is better than that of my peers.	1	2	3
6.16	My current financial situation allows me to eat a higher quality diet than my peers.	1	2	3
6.17	I am optimistic about the coming year and that my business will be profitable and grow.	1	2	3

SECTION 7. SAVINGS

<p>7.1 Does your family (including your spouse and your children) have any money saved? This can include money saved in a bank, at home or invested in stocks or other savings methods. CIRCLE ANSWER. IF NO  GO TO Section 8. INCLUDE ANY SAVINGS FOR THE EDUCATION OF CHILDREN</p>	<p>Y / N / Don't know AKO JE ODGOVOR NE ILI NE ZNAM, PRECI NA SLJEDECU SEKCIJU</p>
<p>7.2 What is the total value of these savings (KM)? ENTER VALUE</p>	<p>a) <1000 KM b) 1000-2000 KM c) 2000-4000 KM d) 4000-10000 KM e) 5 >10000KM</p>
<p>7.3 Do you and your family contribute regularly to these savings?</p>	<p>a) Yes, weekly b) Yes, monthly c) Yes, yearly d) No</p>
<p>7.4 What are you saving money for? Allow for multiple response</p>	<p>a) for future business expense b) education c) medical expense d) provide for old age e) house repair f) emergency events g) secure consumption h) bequest i) pay for debt j) festival expenses (wedding etc.) k) other (SPECIFY)</p>
<p>7.5 How much of these savings have been set aside for the education of your children (KM)? ENTER AMOUNT.</p>	

SECTION 8. HOUSEHOLD ROSTER

ASK QUESTIONS 8.1 – 8.9 FOR ALL HOUSEHOLD MEMBERS USING QUESTION RESPONSE CODES LISTED BELOW. START WITH THE HEAD OF THE HOUSEHOLD.

8.0 How many household members are there?	
--	--

Household Member Number	8.1 What is [Person's] Relationship to the Respondent	8.2 What is [Person's] Date of Birth	8.3 What is [Person's] sex	8.4 What is [Person's] Marital Status	8.5 What is the economic status of [Person]	8.6 What is the highest grade [Person's] holds?	8.7 Is [Person's] <u>currently</u> attending school (through secondary) or kindergarten?	8.8 What is the main reason [Person's] is not currently in school (through secondary)?	8.9 How many hours per week does [Person's] work?	8.10 Out of these hours [8.8, how many are spent working for the business?
	0 Respondent 1 Partner/spouse 2 Child 3 Parent 4 Grandparent 5 Sibling 6 Parent-in-law 7 Sibling-in-law 8 Grandchild 9 Other relative 10 Not related ENTER REFERENCE CODE	ENTER MONTH AND YEAR OF BIRTH	1. Male 2. Female	1 Never married 2 Married 3 Living with partner 4 Divorced/Separated 5 Widowed ENTER REFERENCE CODE	1. Employed 2. Unemployed 3. Student 4. Retired 5. house wife 6. Child	00 None 01 Kindergarten 1 Primary (1-9th grade) 11 Grade I 12 Grade II 13 Grade III 14 Grade IV 15 Grade V 16 Grade VI 17 Grade VII 18 Grade VIII 19 Grade IX 2 Secondary (Specialized: Vocational and Technical) 21 Grade X 22 Grade XI 23 Grade XII 24 Grade XIII 3 Secondary (General) 31 Grade X 32 Grade XI 33 Grade XII 34 Grade XIII 4 University level 1st stage 41 Degree Yr 1 42 Degree Yr 2 43 Degree Yr 3 44 Degree Yr 4 45 Degree Yr 5 46 Degree Yr 6 5 University level 2nd stage 51 Masters Yr 1 52 Masters Yr 2 6 University level 3rd stage 61 PhD 71 Other (SPECIFY)		1 Too old/ completed school 2 Too far away 3 Too expensive 4 Is working 5 Uninteresting 6 Illness/ pregnancy 7 Failed exam 8 Got married 9 Other UPIŠITE ŠTA If Answer is "4" → A.8	ENTER NUMBER	ENTER NUMBER

Household Member Number	8.1	8.2	8.3	8.4	8.5	8.6	8.7	8.8	8.9	8.10
	What is [Person's] Relationship to the Respondent	What is Person's] Date of Birth	What is [Person's] sex	What is [Person's] Marital Status	What is the economic status of [Person]	What is the highest grade [Person's] holds?	Is [Person's] <u>currently</u> attending school (through secondary) or kindergarten?	What is the main reason [Person's] is not currently in school (through secondary)?	How many hours per week does [Person's] work?	Out of these hours [8.8, how many are spent working for the business?
1		M.../Y...	M / F				Y / N			
2		M.../Y...	M / F				Y / N			
3		M.../Y...	M / F				Y / N			
4		M.../Y...	M / F				Y / N			
5		M.../Y...	M / F				Y / N			
6		M.../Y...	M / F				Y / N			
7		M.../Y...	M / F				Y / N			
8		M.../Y...	M / F				Y / N			
9		M.../Y...	M / F				Y / N			
10		M.../Y...	M / F				Y / N			
11		M.../Y...	M / F				Y / N			
12		M.../Y...	M / F				Y / N			

SECTION 9. HOUSEHOLD ECONOMIC SHOCKS

.1 In the LAST 12 MONTHS did your household experience any of the following?		.2 Has this event led to a reduction in household income? IF YES → .3	.3 How did the household cope with it? 1. additional employment of members of household 2. additional working hours of members of household 3. limitation of spending of household 4. borrowed money 5. entitlement to state welfare
9.1. Household Member lost a job	Y / N	Y / N	
9.2. Bad harvest	Y / N	Y / N	
9.3. Illness of earning household member	Y / N	Y / N	
9.4. Illness of non-earning member in the household.	Y / N	Y / N	
9.5. Death of earning household member	Y / N	Y / N	
9.6. Death of non-earning household member	Y / N	Y / N	
9.7. Key Employee left business.	Y / N	Y / N	
9.8. Criminal/Corruption working against business	Y / N	Y / N	
9.9. Increased market Competition	Y / N	Y / N	
9.10. Other loss	Y / N	Y / N	
9.11. SPECIFY _____			
9.12. Household Member found a job outside of your business	Y / N	Y / N	
9.13. Other income gain	Y / N		
9.14. SPECIFY _____			

SECTION 10. STRESS

The questions in this scale ask you about your feelings and thoughts during the last month. In each case, please indicate with a check how often you felt or thought a certain way.

CIRCLE

ANSWER

STRESS	0 = Never 1 = Almost Never 2 = Sometimes 3 = Fairly Often 4 = Very often				
10.1. In the last month, how often have you been upset because of something that happened unexpectedly?	0	1	2	3	4
10.2. In the last month, how often have you felt that you were unable to control the important things in your life?	0	1	2	3	4
10.3. In the last month, how often have you felt nervous and "stressed"?	0	1	2	3	4
10.4. In the last month, how often have you felt confident about your ability to handle your personal problems?	0	1	2	3	4
10.5. In the last month, how often have you felt that things were going your way?	0	1	2	3	4
10.6. In the last month, how often have you found that you could not cope with all the things that you had to do?	0	1	2	3	4
10.7. In the last month, how often have you been able to control irritations in your life?	0	1	2	3	4
10.8. In the last month, how often have you felt that you were on top of things?	0	1	2	3	4
10.9. In the last month, how often have you been angered because of things that were outside of your control?	0	1	2	3	4
10.10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?	0	1	2	3	4

Please respond to the following statements on a scale of

		1 (Disagree)	2 (Neutral)	3 (Agree)
10.11	I would like to continue running my business?	1	2	3
10.12	I think it would be easier for me to be an employee of another business.	1	2	3
10.13	I am in control of my business and it does not control me.	1	2	3

Thank you very much for your participation and your patience.

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11 REMARKS BY INTERVIEWER
