

**BOSNIA
HOUSEHOLD FOLLOW-UP SURVEY FORM
2010**

STRICTLY CONFIDENTIAL

SURVEY CONSENT

READ INTRODUCTION TO RESPONDENT

Good morning/afternoon.

My name is NN.

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

[[Talk to another household member if the respondent isn't available and will not be available in the near future (death, working abroad etc)]]

About one year ago you were interviewed by a colleague of mine as part of a survey on microfinance that EKI is conducting. As you were informed at the time, we are now conducting a second round of this survey. When we spoke last time you agreed to participate in this second survey as well – which we greatly appreciate. The questions will be almost the same as last year and the interview should not take more than 40-45 minutes. We can call you back at a more convenient time if needed or, if you prefer a face-to-face interview instead of a telephone interview, we could make an appointment to visit you as well.

Your participation in this wave of research would get you the possibility of winning one of the attractive prizes that we have prepared. We are giving laptop, 2 mp3 players and 3 mobile phones.

Your participation will help microfinance institutions like EKI understand the needs and the situation of small business clients in Bosnia and Herzegovina. Depending on the results of this study, EKI may decide to extend their client base and offer loans to applicants they currently reject. If you are interested, we can pass your name – without any other information you provide – to EKI so EKI can contact you about your financial needs

I would like to stress that all the information you provide will only be used for analysis and that all data will be kept strictly confidential.


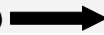
Let us proceed and verify our contact information for you and then we will ask you about your current loans.

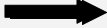

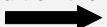
1 SURVEY RECORD


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 | | | |
| 1.1.1.a Same respondent as in baseline | Y / N | | |
| 1.1.1.b Reason other respondent | | | |
| 1.1.2 Telephone Number (Home) | | | |
| 1.1.3 Mobile Number | | | |
| 1.2 Respondent Information – Collected by PULS | | | |
| 1.2.1 Respondent Code | | | |
| 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 of someone we can use to contact you potentially in the future 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 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

| | | | | | | | | | | | | |
|---|----------------------------|--|----------------------------|-------------------------|----------------------------|---|---------------------|---------------|---------------|--|--|--|
| 2.1 How many outstanding/current loans does the household have? Please include loan(s) from EKI and all other formal or informal loans. Do not include mortgages as they will be discussed later. For this and all the following questions, your household is defined as everyone that shares a common kitchen and living under the same roof most of the time. ENTER NUMBER IF NO  GO TO 2.14 | | | | | | | | | | | | |
| 2.1b What was the <i>original</i> amount borrowed of all these loans together? | | | | | | | | | | | | |
| 2.1a What is the total amount still outstanding of all these loans? INT (explain/read if necessary): This refers to the principle remaining. That is the amount of the original loan without the interest. (2.1a must be less than 2.1b) | | | | | | | | | | | | |
| 2.2.0 In the following, we would like to get information on loans (formal or informal) that you took since you applied for a loan with EKI approximately one year ago. Please start with loan(s) from EKI in case you took any within the period mentioned. We would like to collect information on three loans. In case you took more loans since you applied with EKI about one year ago, please let us know how many loans you took. ENTER NUMBER IF NO (zero loans)  GO TO 2.14 | | | | | | | | | | | | |
| | LOAN 1 .1 | | LOAN 2 .2 | | LOAN 3 .3 | | | | | | | |
| 2.2 Who provided the loan? a) Bank (SPECIFY NAME) b) Microfinance Institution (SPECIFY NAME) c) Other Non-Banking Financial Institution d) Relative e) Friend f) Pawnbroker g) Other (SPECIFY) h) Don't Know ENTER LETTER OF RESPONSE CODE. | | | | | | | | | | | | |
| 2.3 IF "OTHER" ENTER SOURCE OF LOAN | | | | | | | | | | | | |
| 2.4 What is the amount of the loan? | | | | | | | | | | | | |
| 2.4a What did you use this loan for? THE LOAN AMOUNT CAN BE SPLIT FOR SEVERAL PURPOSES. PLEASE NOTE THE AMOUNT THAT WAS USED FOR EACH PURPOSE AND TICK WHETHER IT WAS <u>MAINLY</u> USED FOR PRIVATE OR BUSINESS PURPOSE. IF IT WAS USED MAINLY FOR BUSINESS, PLEASE SPECIFY, WHICH BUSINESS: 1. Own Enterprise 2. Partnership with spouse/life partner 3. Partnership with other family member 4. Partnership with non-relative 5. Enterprise of spouse/life partner 6. Enterprise of other family member 7. Enterprise of non-relative For Responses 1-4 we should have a follow-up question Do you own more than one business? Y/N If No: Continue If Yes: Is this your Primary or Secondary Business? 1 primary 2 secondary | | | | LOAN 1 Amount | Private / Business | Type of business Business 1- 4 Do you own more than one business? | Primary / Secondary | LOAN 2 | LOAN 3 | | | |
| | | | | (KM) | 0 / 1 | 1-7 | Y / N | 1 / 2 | | | | |
| 1 Purchase of livestock | | | | | | | | | | | | |
| 2 Purchase of engine, tools... | | | | | | | | | | | | |
| 3 Purchase of cosmetics, jewellery | | | | | | | | | | | | |
| 4 Investment in seed, fertilizer... | | | | | | | | | | | | |
| 4 Granting of property under lease | | | | | | | | | | | | |
| 5 Investment in real estate | | | | | | | | | | | | |
| 6 Purchase of goods | | | | | | | | | | | | |
| 7 Investment in developing their own work | | | | | | | | | | | | |
| 8 Buying and maintaining cars/fuel | | | | | | | | | | | | |
| 9 Purchase of computer/laptop | | | | | | | | | | | | |
| 10 Private purpose | | | | | | | | | | | | |
| 11 Other | | | | | | | | | | | | |

| | | | | |
|---|-------------------------|----------|----------|----------|
| 12 | Does not want to answer | | | |
| 2.5 What is the monthly payment amount (redemption+interest)? | | | | |
| 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? | | % | % | % |
| 2.9 When was the loan received? ENTER MONTH AND YEAR (MM/YYYY) | | ___/____ | ___/____ | ___/____ |
| 2.10 What was the original repayment period on this loan at the moment you took it out (in months)? If no repayment period exists enter 00 ENTER MONTHS. | | | | |
| 2.10a When does the loan need to be repaid in full? ENTER MONTH AND YEAR (MM/YYYY) | | ___/____ | ___/____ | ___/____ |
| 2.11 How much is left to be repaid (KM) (excluding interest)? | | | | |
| 2.12 Which collateral did you provide? MULTIPLE ANSWERS ARE POSSIBLE a) House b) Machinery c) Own salary d) Spouse salary e) Family member/relative salary/Co-signer f) Other (SPECIFY) g) No collateral ENTER LETTER OF RESPONSE CODE. | | | | |
| 2.12a IF "OTHER" ENTER COLLATERAL | | | | |
| 2.13a Were you ever late in paying an instalment of this loan to EKI? IF YES  GO TO 2.13d | | Y / N | Y / N | Y / N |
| 2.13b Did you obtain money from sources outside your household (e.g. from a friend, relative, other financial institution) to make sure you repaid one or more instalments on time? IF NO  GO TO 2.14 | | Y / N | Y / N | Y / N |
| 2.13c From which source did you obtain help? 1 Bank (SPECIFY NAME) 2 Relative 3 Friend 4 Pawnbroker 5 Non-Banking Financial Institution 6 Local shop 7 Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE. IF "OTHER" ENTER SOURCE OF LOAN GO TO 2.14 | | | | |
| 2.13d What did you do in order to get money to pay that instalment? 1 Nothing specific, I simply needed more time 2 I worked more 3 Other household members supported me 4 Friends/Relatives supported me 5 I borrowed money from a bank (SPECIFY NAME) 6 I borrowed money from a relative 7 I borrowed money from a friend 8 I borrowed money from a pawnbroker 9 Non-Banking Financial Institution 10 I used savings 11 Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE. IF "OTHER" ENTER SOURCE | | | | |
| 2.13e Did you default on the loan? IF NO  GO TO 2.14 | | Y / N | Y / N | Y / N |
| 2.13f What happened when you defaulted on the loan? 1. Nothing 2. A loan officer or other person related to the lender visited me and I was allowed more time to repay. 3. The lender took my collateral 4. Other (SPECIFY) | | | | |

| | | | |
|--|-----------------------|-----------------------|---------------------|
| 2.14 For any of the loans we just discussed, did you first go to any other potential lender, but were rejected - or did you decide not to take a loan from there? CIRCLE ANSWER. IF NO  GO TO 2.23 | Y / N | | |
| 2.15 From how many places did you try to get this loan/these loans in first instance? | | | |
| | SOURCE 1 .1 | SOURCE 2 .2 | SOURCE .3 |
| 2.16 From whom 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 LOAN | | | |
| 2.18 Did they offer you a loan? CIRCLE ANSWER. IF YES GO TO 2.21 | Y / N | Y / N | Y / N |
| 2.19 What was the main reason you were not 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 why you did not accept the loan offer? a) The loan amount that I was offered 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 the period since you applied for the loan with EKI, did you apply for any other, additional loans than the ones we just discussed, but were not granted the loan or decided not to take it? CIRCLE ANSWER. If Y goto 2.23a in NO goto 2.26 | Y / N | | |
| 2.23a From how many places did you try to borrow additional money? | | | |
| | SOURCE 1 .1 | SOURCE 2 .2 | SOURCE .3 |
| 2.24 From whom did you try to borrow this additional 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. | | | |
| 2.24a IF "OTHER" ENTER SOURCE OF LOAN | | | |
| 2.25a Did they offer you a loan? CIRCLE ANSWER. IF YES GO TO 2.25d | Y / N | Y / N | Y / N |
| 2.25b What was the reason you were not 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. Go to 2.26 | | | |

| | | | |
|---|--------------------------------|--------------------------------|--------------------------------|
| 2.25c IF "OTHER" ENTER REASON | | | |
| 2.25d What was the main reason why you did not accept the loan offer? a) The loan amount that I was offered 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. | | | |
| 2.25e IF "OTHER" ENTER REASON | | | |
| 2.26 Does your household have any mortgages? If so, how many? ENTER NUMBER IF NO  GO TO Section 3 | | | |
| | | | |
| | MORTGAGE 1 .1 | MORTGAGE 2 .2 | MORTGAGE 3 .3 |
| 2.27 Who provided the mortgage? a) Bank (SPECIFY NAME) b) Microfinance Institution (SPECIFY NAME) c) Other Non-Banking Financial Institution d) Other (SPECIFY) ENTER LETTER OF RESPONSE CODE. | | | |
| 2.28 IF "OTHER" ENTER SOURCE OF MORTGAGE | | | |
| 2.29 What is the amount of the mortgage? | | | |
| 2.30 What is the monthly payment amount (redemption+interest)? | | | |
| 2.31 What is the annual (monthly * 12) interest rate of the mortgage? | | | |
| | % | % | % |
| 2.33 When was the mortgage received? ENTER MONTH AND YEAR (MM/YYYY) | ___ / ____ | ___ / ____ | ___ / ____ |
| 2.34 What is the initial repayment period at the moment you took this mortgage? ENTER MONTHS. | | | |
| 2.34a When does this mortgage need to be repaid in full? ENTER MONTH AND YEAR (MM/YYYY) | ___ / ____ | ___ / ____ | ___ / ____ |
| 2.35 How much is left to be repaid (KM)? | | | |

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? | .2 What is the estimated total value of each of the possessions if sold today (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) |
|--|---|---|--|
| | ENTER NUMBER | ENTER VALUE (KM) | |
| 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 | | | |
| 4.13. Radio/Stereo/CD player | | | |
| 4.14. Other small electric appliance (iron, microwave, blender, etc.) | | | |
| 4.15. Electro-generator (petrol, wind, solar) | | | |
| 4.16. Refrigerator/cooler | | | |
| 4.17. Electric/Gas Stove/Oven | | | |
| 4.18. Washing machine | | | |
| 4.19. Other important asset (value >2,500 KM) | | | |
| SPECIFY _____ | | | |

| | |
|--|--------------------------------|
| 4.20 Is your primary dwelling(where you and your family spend most of their time) | a) a house? b) an apartment |
| 4.21 What is the ownership status of the dwelling your household currently lives in? | a) Owned b) Rented |
| 4.22 How many square meters does your dwelling have? | |
| 4.23 Besides the dwelling you described, do you own any other dwellings? | Y / N |
| 4.24 Do you rent these dwellings out? | Y / N |
| 4.25 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 by those members on (INCOME SOURCE) per year ? |
| IF YES GO TO .2, IF NO GO TO NEXT SOURCE | | | | KM per YEAR |
| | | | | .1 |
| 5.1 | Income from Self-employment | Y | N | |
| 5.2 | Wages from Agricultural work (working for someone else) | Y | N | |
| 5.3 | Wages from Shop/market work (working for someone else) | Y | N | |
| 5.4 | Wages from work in Bank/financial services (working for someone else) | Y | N | |
| 5.5 | Wages from Manufacturing/Industry (working for someone else) | Y | N | |
| 5.6 | Wages from Tourism (working for someone else) | Y | N | |
| 5.7 | Wages from Other private business (working for someone else) | 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.

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 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 your business receives in such a situation over the next month/year? <i>ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MAXIMUM</i> | |
| 5.15 | ENTER AMOUNT (KM) |
| Now imagine the total opposite: Economic conditions are bad and demand for your product/service is low... What would be the minimum amount of profit your business receives in such a situation over the next month/year? <i>ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MINIMUM; THIS AMOUNT SHOULD BE LESS THAN AMOUNT ENTERED FOR 5.15</i> | |
| 5.16 | ENTER AMOUNT (KM) |

| | 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 | |

As you indicated, there is a range of profit possibilities. Imagine there are 100 people just like yourself – with the same business and personal circumstances. Think about how likely these 100 people are to earn profits in the following ranges:

INTERVIEWER, READ OUT THE RANGES: (1) 5.16: _____ to 5.17: _____
(2) 5.17: _____ to 5.18: _____
(3) 5.18: _____ to 5.15: _____


| | |
|---|------------------------|
| So, how many of the 100 people that are exactly like you do you think will earn a business profit between 5.16 and 5.17 in the coming month/year? | |
| 5.19 | ENTER NUMBER OF PEOPLE |
| And how many of the remaining XX people that are exactly like you do you think will earn a business profit between 5.17 and 5.18 in the coming month/year? | |
| 5.20 | ENTER NUMBER OF PEOPLE |
| You said that [5.20a] people would earn between [5.16] and [5.18]. This leaves [5.20b] people for the third range of possible profit. Do you indeed believe that [5.20b] people that are exactly like you could earn a business profit between 5.18 and 5.15 in the coming month/year? IF NO INTERVIEWER ASK 5.19 AND 5.20 AGAIN AND EXPLAIN CAREFULLY THAT 5.19+5.20+5.21 SHOULD ADD UP TO 100. | |
| 5.21 | ENTER NUMBER OF PEOPLE |
| Interviewer: Do you feel the respondent understood the question and provided valid responses? | |
| 5.22 | Y / N |

SECTION 6. BUSINESS

| | | | | |
|--|----------------------------|--|----------------------------|---|
| 6.0 Do you own a business? | | | | |
| Y / N IF NO GO TO 7.1 | | | | |
| 6.1 What is your MAIN BUSINESS engaged in? | | 6.2 Do you have a SECONDARY BUSINESS? Y / N | | |
| MAIN BUSINESS | | SECONDARY BUSINESS | | |
| a) Trade | | a) Trade | | |
| b) Services | | b) Services | | |
| c) Agriculture/farming | | c) Agriculture/farming | | |
| d) Production | | d) Production | | |
| 6.3 How long has the MAIN BUSINESS been in existence? RECORD NUMBER OF YEARS AND MONTHS | | 6.4 How long has the SECONDARY BUSINESS been in existence? RECORD NUMBER OF YEARS AND MONTHS | | |
| _____ YEARS _____ 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 | | | |

| Please respond to the following statements on a scale of 1 (Disagree) 2 (Neutral) 3 (Strongly Agree) | | | | |
|--|---|---|---|---|
| 6.12 | This year was successful financially. (2010) | 1 | 2 | 3 |
| 6.13 | Last year was successful financially (2009) | 1 | 2 | 3 |
| 6.14 | Next year will be successful financially.(2011) | 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 expenses 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 | 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] currently 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? |
| | 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 |
| 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 | | | |

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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? <i>IF YES → .3</i> | .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 9.11. SPECIFY _____ | Y / N | Y / N | |
| 9.12. Household member found a job outside of your business | Y / N | Y / N | |
| 9.13. Other income gain 9.14. SPECIFY _____ | Y / N | | |

SECTION 10. STRESS

The next couple of questions are about your feelings and thoughts during the last month. In each case, please indicate how often you felt or thought a certain way. You can choose from “never”, “almost never”, “sometimes”, “fairly often” and “very often” *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 THE INTERVIEWER

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