#### **ZA6702**

## **Small Family Firms in Eurasia**

[Realising Eurasia: Civilisation and Moral Economy in the 21st Century]

- Questionnaire -



## **Max Planck Institute for Social Anthropology**

### Economy, Morality and Values in Life, at Work and Home

1.	For each of th	e following	, indicate h	ow important i	it is in your	life. Would	l you say it is
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	Very important	Rather important	Not very important	Not at all important	Don't know
Family					
Friends					
Leisure time					
Politics					
Work					
Religion					

Something else, which is "(very) important", please specify:

2. Some people feel they have completely free choice and control over their lives, while other people feel that what they do has no real effect on what happens to them. Please use this scale where 1 means "no choice at all" and 10 means "a great deal of choice" to indicate how much freedom of choice and control you feel you have over the way your life turns out:

No choice at all A great deal of choice										
1	2	3	4	5	6	7	8	9	10	88
Commen	ts on the qu	estion [ <i>if t</i> 	here are an	y]:						

- 3. Here is a list of qualities that children can be encouraged to learn at home. Which, if any, do you consider to be especially important for
  - a) a son? Mark a maximum of five qualities for each one
  - **b)** a daughter? Mark a maximum of five qualities for each one
  - c) And which of these qualities do you regard as desirable for an employee (a person in employment)? Mark a maximum of five qualities for each one

	a) A son	b) A daughter	c) An employee
	Mark a maximum of five	Mark a maximum of five	Mark a maximum of five
Independence			
Hard work			
Feeling of responsibility			
Imagination			
Tolerance and respect for other people			
Thrift, saving money and things			
Determination, perserverance			
Religious faith			
Unselfishness			
Obedience			
Good manners			
Self-control			
Environmental awareness			
Ambition			

- 4. If you have or would like to have children, which of the following would you most want for
  - a) your son(s) [Mark a maximum of five qualities of each one]
  - **b) your daughter(s)?** [Mark a maximum of five qualities of each one]

I would want him/ herto	a) Son(s)  Mark a maximum of five	b) Daughter(s)  Mark a maximum of five
- get good qualifications		
<ul> <li>get a job with the possibility for progression and promotion</li> </ul>		
- get a secure and stable job		

[Continued on next page]

[Continued from page 2]

	_	
I would want him/ her to	a) Son(s)	b) Daughter(s)
	Mark a maximum of five	Mark a maximum of five
- get a job that he/she feels passionate about		
- geta well-paidjob		
- have children and a good family life		
- travel and have fulfilling experiences		
- take over or start a business		
- become an esteemed person in the community		
- have a group of friends he/she likes		
- mix with appropriate people		
<ul> <li>look after other family members when they are older</li> </ul>		
- do good for the community and society		

5. Please tell me for each of the following actions whether you think it can always be justified, never be justified, or something in between, using this card.

	Never	justifiab	le					Alwa	ays justif	iable	
	1	2	3	4	5	6	7	8	9	10	Don't know
Claiming government benefits to which you are not entitled											
Avoiding a fare on public transport											
Stealing											
Cheating on taxes											
Someone accepting a bribe in the course of their duties											
Lying in your own interest											
Paying cash for services to avoid paying tax											
Buying something you know was stolen											

6.	Why	, are there	people ir	n this country	, who live i	n need? Here	are seven	possible reasons.
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- a) Which one reason do you consider to be most important?
- b) And which reason do you consider to be the second most important?

	a)  Most important  Mark only one	b) Second most important Mark only one
Because they are unlucky		
Because of laziness and lack of willpower		
Because of injustice in our society		
It's an inevitable part of modern progress		
Because they lack religious faith		
It is predetermined/It is already decided beforehand		
Because they have no moral virtues		
Don't know		

#### 7. Do you agree or disagree with the following statements?

	Agree strongly	Agree	Neither agree or disagree	Disagree	Disagree strongly	Don't know
To fully develop your talents, you need to have a job						
It is humiliating to receive money without having to work for it						
People who don´t work turn lazy						
Work is a duty towards society						
Work should always come first, even i fit means less spare time						

#### 8. Do you agree, disagree or neither agree nor disagree with the following statements?

	Agree	Neither	Disagree	Don't know
When jobs are scarce, men should have more right to a job than women				
When jobs are scarce, employers should give priority to people of this country over immigrants				
If a woman earns more money than her husband, it's almost certain to cause problems				
Having a job is the best way for a woman to be an independent person				

	Agree strongly	Agree	Neither agree or disagree	Disagree	Disagree strongly	Don't know
One of my main goals in life has been to make my parents proud						
When a mother works for pay, the children suffer						
On the whole, men do better in business than woman do						
Being a housewife is just as fulfilling as working for pay						
Both partners in a relationship should contribute to a household's income						
10. Imagine you only had to work 60% What would you do with the rem  Spend the time on the same wo  Work the 60% and find other e  Run your own/another busines	aining 40% ork/busine mployed v	of your tess neverth	ime? [Mark a eless e side	maximum oʻ	f three] 	lard.
Spend the time on the same we Work the 60% and find other e Run your own/another busines Use the spare time to study an Spend the time with family and To avoid getting bored, find so much extra cash	aining 40% ork/busine mployed v as in your s d improve d friends me addition thing for y etc.)	ess neverth work on the spare time. yourself	elesse sidee even if this community (e	doesn't brin	f three]	lard.
Spend the time on the same well work the 60% and find other end and your own/another business. Use the spare time to study an Spend the time with family and To avoid getting bored, find so much extra cash	aining 40% ork/busine mployed v as in your s d improve d friends me addition thing for y etc.) ess	ess neverth work on the spare time. yourself onal work -	elesse sidee ven if this community (e	maximum o	f three]	lard.
Spend the time on the same we Work the 60% and find other e Run your own/another busines Use the spare time to study an Spend the time with family and To avoid getting bored, find so much extra cash	aining 40% ork/busine mployed v as in your s d improve d friends me addition thing for y etc.) es	ess neverth work on the spare time. yourself onal work -	elesse sideeven if this community (e	loesn't brin	f three]	lard.
Spend the time on the same well work the 60% and find other end and your own/another business. Use the spare time to study an Spend the time with family and To avoid getting bored, find so much extra cash	aining 40% ork/busine mployed v as in your s d improve d friends me addition thing for y etc.) es oing anyth	ess neverth work on the spare time. yourself onal work -	elesse sidee ven if this community (e	naximum o	f three]	lard.

11. Now I'd like you to tell me your views on various issues. How would you place your views on this scale? 1 means you agree completely with the statement on the left; 10 means you agree completely with the statement on the right; and if your views fall somewhere in between, you can choose any number in between.

							\\/a	noodlaraa	rincomo l	
Incomes								e need large nces as ince		Don't
made mo	·	-					-		lualeffort	know
1	2	3	4	5	6	7	8	9	10	88
Private ov	wnership of	business					Gover	nmentowr	nership of	5 /
	stry should b					ŀ		d industry s	•	Don't know
increased									increased	
1	2	3	4	5	6	7	8	9	10	88
Governm	ent should t	take								
	onsibility to						•	ole should to		Don't
	yone is prov	ided for					respons	sibility to pr طt	emselves	know
themselv										
1	2	3	4	5	6	7	8	9	10	88
Competit	ion is good.	It								Don't
-	s people to					C	•	n is harmful	_	know
hard and	develop ne	w ideas					out	the worst i	n people	
1	2	3	4	5	6	7	8	9	10	88
In the lon	g run, hard	work				Ha	rd work do	esn't gener	rally bring	Don't
	g run, hard i							esn't gener nore a matt		Don't know
	_							nore a matt		
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(a) Never, the same job gets the same pay	□ [→6	o to 13.1
(b) Sometimes, it depends		0 10 13.1
(c) Don't know		o to 13.]
If (b): I would regard higher payment justified if the Has more work experience Has worked longer in this firm Has a higher level of formal qualifications Is older Is a man Is married Has dependents (e.g. children, parents to take cance) Comes from this country	re of)	
13. In the following there are some goals which sugges	t relevant aims for the de	velopment of this
13. In the following there are some goals which sugges country over the next ten years. Which one do you do you consider the second most important? [Choo	consider the most import se only one option for each co First choice	cant? And which one blumn]  Second choice
country over the next ten years. Which one do you do you consider the second most important? [Choo	consider the most import se only one option for each co First choice Mark only one	Second choice  Mark only one
country over the next ten years. Which one do you do you consider the second most important? [Choo Maintaining order in the nation	consider the most import se only one option for each co  First choice  Mark only one	Second choice  Mark only one
country over the next ten years. Which one do you do you consider the second most important? [Choo Maintaining order in the nation  Giving people more say in important government decisions	First choice  Mark only one	Second choice Mark only one
country over the next ten years. Which one do you do you consider the second most important? [Choo Maintaining order in the nation  Giving people more say in important government decisions  A high level of economic growth	First choice Mark only one	Second choice Mark only one
country over the next ten years. Which one do you do you consider the second most important? [Choo Maintaining order in the nation	First choice  Mark only one	Second choice Mark only one
country over the next ten years. Which one do you do you consider the second most important? [Choo Maintaining order in the nation  Giving people more say in important government decisions  A high level of economic growth  Reducing inequality in this country	First choice Mark only one	Second choice Mark only one

# 15. 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?

	A great deal	Quite a lot	Not very much	None at all	Don't know
The Church(es)/Religious Organizations					
The Armed Forces/The Military					
The Media					
The Education System					
Labour Unions/Trade Unions					
The Police					
The Legal System					
The Government					
Political Parties					
Major Companies					
The Public Service (e.g. public administration)					
Banks					

# 16. In this list there are various groups of people. Could you please mention any that you would not like to have

- (a) as neighbours and
- (b) any that you would not like to work with. [Mark all relevant]

	(a) I would not like to have as neighbours  Mark all relevant	(b) I would not like to work with  Mark all relevant
Drug addicts		
People of a different ethnic group/race/colour		
People who have AIDS		
Immigrants		
Homosexuals		
People of a different religion		
Heavy drinkers		
Single parents (e.g. single mothers)		
People who speak a different language		

	Active member	Inactive member	Don't belong
Religious or church organizations			
Labour union/Trade union			
Political parties or political groups			
Groups engaged in conservation and/or animal rights			
Professional association(s)			
Humanitarian and/or charitable organizations			
Other organization(s), please specify:			
18. How interested would you say you are in politics	:? Are you: [Mark only	y one]	
- Very interested			
- Somewhat interested			
<ul><li>Not very interested.</li><li>Not at all interested</li></ul>			
19. When elections take place, do you vote always, t each of the following levels		· 	
• • • • • • • • • • • • • • • • • • • •	Always	ease tell me separa	<b>Never</b>
each of the following levels		· 	
each of the following levels  Local level	Always	Usually	Never
each of the following levels  Local level	Always	Usually  □  □  vote for?	Never
each of the following levels  Local level  National level  20. If there were a national election tomorrow, which is presented by the party:	Always  Ch party would you was ation?	Usually  Usually	Never
each of the following levels  Local level  National level  20. If there were a national election tomorrow, which Please name the party:  NOW LET'S TURN TO ANOTHER TOPIC, F. 21. Do you belong to a religion or religious denomination.	Always  Ch party would you was ation?	Usually  Ote for?	Never
each of the following levels  Local level  20. If there were a national election tomorrow, which please name the party:  NOW LET'S TURN TO ANOTHER TOPIC, For the second please of the party and the party are ligious denomination. No.  Yes, please specify:	Always  Ch party would you was ation?  or religious denominations	Usually  ote for?	Never

-	Never, practically never
-	Less than once a year
-	Once a year.
-	Only on special holy days
-	Once a month
-	Once a week
=	More than once a week
	you take moments of prayer, religious meditation or contemplation, or something ad if yes, how often? [Mark only one]
-	Never, practically never
-	Less than once a year.
-	Once a year.
-	Only on special holy days
-	Only when attending religious services
-	Several times each week
-	Several times each week
	Once a day
- - W	Once a day
W	Once a day  Several times a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day
W	Once a day

26. Hov	v religiou	s are you?	•						
Not at all								Very muc	h Don't
1	2	3	4	5	6	7	8	9 10	88
			•	•		ny own wa hes or religi	•	ecting with the es. Very muc	
NOCAL AII								verymuc	know
1	2	3	4	5	6	7	8	9 10	88
28. Hov				·		piritual pe		Very muc	know
1	2	3	4	5	6	7	8	9 10	88
(1) (2) (3) (4) (5)	Self-employed Employed Unpaid fa Paid Empl Unpaid Er	/paid fammily-memmoyee	owner of the owner	r		. □ [ <b>→</b> Go t . □ [ <b>→</b> Go t . □ [ <b>→</b> Go t	o <b>32.b</b> ] o <b>32.b</b> and o <b>32.b</b> and	then to <b>36.</b> ] then to <b>36.</b> ]	
(a)	The single	e owner of	this busin	ess or					=1
(b)	Do you ha	ıve (a) par	tner(s)?						
	- (Formo	er) wife/hof) my chilof) my paof) my sible her family specify: her perso	dren rents ings y-member(  n(s)/non-re	rtners) (grandpa	arents, co	usins, famil	y of partne	er etc.)	

	No
<b>b)</b> Y	/es□
ŀ	f (b): Who is it? [Mark all relevant]
-	(Former) wife/husband/partner
-	(One of) my children
-	(One of ) my parents
-	(One of) my siblings.
-	(An)other family-member(s) (grandparents, cousins, family of partner etc.)
	Please specify:
-	(An)other person(s)/non-relative(s)
-	(An)other institution/corporate actor (e.g. bank)
o) W → o	Then did you become the (co-)owner of this firm? [enter year]  Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member]  this firm exist before you became the owner [option for self-employed/owner] you started to work here? [option for family members]
o) W → o	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist before
o) W → · Did	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist before you became the owner [option for self-employed/owner] you started to work here? [option for family members]
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist before you became the owner [option for self-employed/owner] you started to work here? [option for family members]
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	/hen did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No
<ul> <li>⇒ (</li> <li>Did</li> <li>a) N</li> <li>b) Y</li> </ul>	Then did you start working in this firm? [enter year]  Go to 36. if you are not an employed family-member ]  this firm exist beforeyou became the owner [option for self-employed/owner]you started to work here? [option for family members]  No

(a)	No	⊔
(b)	Yes, from [enter year] until [enter year]	
	you are an employed (un)paid family-member: Who is/are the owner(s) of this lark all relevant]	firm
-	(Former) wife/husband/partner	🗆
-	(One of) my children.	🗆
-	(One of ) my parents.	🗆
-	(One of) my siblings	🗆
-	(An)other family-member(s) (grandparents, cousins, family of partner etc.)	🗆
	Please specify:	
-	(An)other person(s)/non-relative(s)	🗆
-	(An)other institution/corporate actor (e.g. bank)	🗆
	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members worki	
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.] r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]	ng
. Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng □
. Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng 🗆
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng 🗆
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng 
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng 
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members working? [Mark all relevant]  No	ng 
Fo	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members workiere? [Mark all relevant]  No	ng 
Fo he	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members working? [Mark all relevant]  No	ng 
Fo he	r all: Are there, beside those already mentioned, other family-members working re? [Mark all relevant]  No	ng 
Fo he	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members working [Mark all relevant]  No	ng 
Fo he	r all: Are there, beside those already mentioned, other family-members working? [Mark all relevant]  No	ng 
Fo he	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members working [Mark all relevant]  No	ng
. Fo he	pen field for notes on firm-history, legal status etc. Use additional sheet if necessary.]  r all: Are there, beside those already mentioned, other family-members working re? [Mark all relevant]  No	ng

39. For	self-employed people/owners and employed (un)paid family-members: Who provided the
<u>init</u>	tial capital or investment (finance, physical assets, etc.) to start the business? Has anyone
pro	ovided extra capital or investment to continue the business? [Mark all relevant]

	Initial capital/ investment  Mark all relevant	Extra capital/ investment Mark all relevant
Myself		
(former) wife/husband/partner		
(one of) my children		
(one of ) my parents		
(one of) my siblings		
(an) other family-member(s) (grandparents, cousins, family of partner etc.)		
(an)other person(s)/non-relative(s)		
(an)other institution/corporate actor (e.g. bank)		
Don't know		
<ul> <li>It is planned to reduce the size of the business</li> <li>It is planned to stay more or less the same</li> <li>It is planned to increase the size of the business</li> <li>Don't know</li> <li>41. For self-employed people/ owners and employed (u following would you do if you were looking for an expression of the business</li> </ul>	n)paid family-members: V	
- Ask friends for recommendations		
- Ask other business-owners and/or a business ass		
- Ask the employees for recommendations		
<ul> <li>Place an advert on a jobs website/in a newspaper</li> </ul>		
<ul> <li>Use a/the public recruitment/unemployment age</li> </ul>		
- Use a private recruitment agency		
- Ask contacts in a non-business association/organi recommendations	•	
- Look for potential employees amongst your family	y/relatives	
- Don't know		
- Something else, please specify		•••••

Ple	ease specify				••••••					
an	ow many pend count even ork here (e.g	rybody [ind	cluding no				•	•		
	[enter a r		7,1							
sta	thich sector ate as exactly anufacture',	ly as possik . but 'man	ole (e.g. no ufacture o	ot 'trade', f carpets	but 'retail s and rugs')	•	and vege	tables', no		'ease
	efore you si nemploymei		s busines	s/ started	l to work	here: Was	there a	period of		
(a)	) No									
(b)	) Yes. For ho	w long? _	[write	in months	]					
ОС	efore you st ecupation ar ease specify	nd occupa	tional po	sition?						
oc Ple <b>47.</b> Ho	ease specify	nd occupa	tional po	sition?						l Do
oc Ple <b>47.</b> Ho	ease specify	nd occupa	tional po	sition?						Do kn
oc Ple <b>47. Ho</b> freedo	ease specify on a specify of the specific of the spec	nd occupa	tional po	ons in you	ur job/ in y	our positi	on?	Lots of fr	eedom	kı
oc Ple 47. Ho freedo	ease specify	you to ma	tional pos ake decision 4	ons in you	u <b>r job/ in y</b>	our position				kn
47. Ho freedo  1  48. Ho	ccupation are ease specify.  The pow free are sometall  2  The pow many perform a new much prince a ne	you to ma  3  ople do youmber]	ake decision  4  do you ta	ons in you	ar job/ in y  6  k/ in your  work/ the	7 position?	on? 8	Lots of fr 9	eedom 10	kn
47. Ho freedo  1  48. Ho	ccupation are ease specify:  ow free are sometall  2  ow many per  _ [enter a not be a great deal and be a	you to ma  3  ople do youmber]	ake decision  4  do you ta	ons in you	ar job/ in y  6  k/ in your  work/ the	our position?	on? 8	Lots of fr	eedom 10	kn
47. Ho freedo  1  48. Ho	ccupation are ease specify and the are specify and the are specify and the are specify and the are specifically and the a	you to ma  3  ople do youmber]	ake decision  4  do you ta	ons in you	ar job/ in y  6  k/ in your  work/ the	our position?	nat you do	Lots of fr	eedom 10	kn
47. Ho freedo  1  48. Ho	ccupation are ease specify:  ow free are sometall  2  ow many per  _ [enter a not be a great deal and be a	you to ma  3  ople do youmber]	do you ta	ons in you	ar job/ in y  6  k/ in your	our position?	nat you do	Lots of fr	eedom 10	

50.	To what degree	are the following	g issues an obstacle	e for the current $\mathfrak c$	operations of this firm?
<b>J</b> U.	10 Wilat acgive	are the following	z issues ali obstati	c ioi tile callell (	Joelations of tims in it

	1 - No obstacle	2	3	4	5 - Very severe obstacle	Does not apply	Don't know
Access to finance							
Access to land							
Customs and trade regulations							
Regional governmental/municipial regulations							
Tax rates							
Tax administrations							
Business licensing and permits							
Political instability							
Labour regulations							
Inadequately educated workforce							
Corruption							
Practices of competitors							
Crime, theft and disorder							
Access to infrastructure (e.g. electricity, telecommunication, internet)							
Other severe obstacles:	ıt establishn	nents are oc	casionally r	equired to	make gifts o	r inform	al
regulations, services et How often have you co	с.			_			,
- Never							
<ul><li>Every now and then.</li><li>Often</li></ul>							
- Orten							

Don't	know	
Yes (I	f yes: Who gave the line of credit or loan?)	
Please	e specify	
oid this e	establishment apply for any loans or lines of credit previously?	
Yes		
Don't	know	
No		
	'no': What was the main reason why the establishment did not app ny line of credit or loan? [Mark all relevant]	ly for
-	No need for a loan.	
-	Application procedures were complex	
-	Interest rates were not favourable	
-	Collateral requirements were too high	
-	Size of loan and maturity were insufficient	
-	Did not think it would be approved	
-	Don't know	
_	Other reasons, please specify:	
Now L	ET´S TURN TO SOME DEMOGRAPHIC (STATISTICAL) AND I	HOUSE
	ET´S TURN TO SOME DEMOGRAPHIC (STATISTICAL) AND I	HOUSE
Now L	•	HOUSE
	•	HOUSE
QUESTIC	ONS.	HOUSE
QUESTIC	ONS.	
QUESTIC are you Male	ONS.	
re you Male Femal	ONS.	

	nest educational level that you had not be a second to be a second		
	ducation		
	orimary school		
	imary school		
•	secondary school: technical/vocat	• •	
•	condary school: technical/vocation		
-	secondary school: university-prepare		
•	condary school: university-prepar		
- Some univers	sity-level education without degre	ee	
<ul> <li>University-le</li> </ul>	vel education, with degree		
parent, in-law, o	cousin etc.), sex (1 for male, 2 for	female) and age.	
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Corr	A
Dagger 1	Who is it?	Sex	Age
Person 1	Who is it?	Sex –	Age 
Person 2		Sex _ _	Age  
Person 2 Person 3		Sex - - -	Age  
Person 2 Person 3 Person 4		Sex	Age
Person 2 Person 3 Person 4 Person 5		Sex	Age
Person 2 Person 3 Person 4		Sex	Age
Person 2 Person 3 Person 4 Person 5		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person 9		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person 9 Person 10		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person 9 Person 10 Person 11		Sex	Age
Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person 9 Person 10 Person 11 Person 12		Sex	Age

58. A	re you curre	ently [M	1ark all relev	vant]						
-	Married							[		
_	Living wit	h someone	e as partne	ers				[		
-	Divorced							[		
-	Separated	l						[		
-	Widowed.							[		
_	In a relation	onship, bu	it not in the	e same hou	ısehold as	the other p	person	[		
-	Single							[		
59. W	/hich kinds	of income	does you	r househol	d have at	the momer	nt? [Mark a	ıll relevant]		
-	Salary, wa	ge (from e	employmer	nt)				[		
=	Income fr	om entrep	reneurial	activity						
-	Rental inc	ome								
=	Property i	ncome (e.	.g. interest	from savir	ngs)			[		
=	Retiremer	nt pension	(s)					[		
-	Other kind	ds of pens	ions (e.g. v	widow´s pe	nsion, disa	ablement p	ension)	[		
-				•	-	oyment and				
=	Other soc	ial transfe	ers (e.g. ch	ild benefit,	carer's all	lowance)		[		
_	Other kind	ds of trans	fers from	public or p	rivate insti	tutions (e.g	g. grant, st	ipend)[		
-				_		(e.g. remit				
-	Transfers	from non-	relatives n	not living in	the house	hold		[		
-	Other kind		• •							
	aking all kin					e group do				
	elong?	. Carl In				-1-1-2				
PI	lease tell me		•	•				-	_	
=										
=										
-	Per year .	•••••	•••••				• • • • • • • • • • • • • • • • • • • •	l	_	
Pİ	lease specif	y, in whic	h group d	oes your h	ousehold	belong?				
owest gr	oup							Highest	group	Don't know
1	2	3	4	5	6	7	8	9	10	88

#### 61. How satisfied are you with the financial situation of your household?

Complete	ely dissatisfi	ed	Completely s				atisfied	Don't		
										know
1	2	3	4	5	6	7	8	9	10	88

		w do you think the financial position of your household will change over the xt 12 months? [Mark only one answer]
	-	Get a lot better
	-	Get a little better
	-	Stay the same
	-	Get a little worse
	-	Get a lot worse
	-	Don't know
62	. Wł	nat applies to your household? [Mark all relevant]
	-	I/ my household own land
	-	I/ my household own a flat/ house outright (no mortgage)
	-	I/ my household are paying a mortgage on a flat/house $\Box$
	-	I/ my household own/pay a mortgage on (an) additional flat(s)/house(s) $\Box$
	-	I/ my household live in a flat/house given by another relative/family member (and pay nothing)
	-	I/ my household rent a flat/house
	-	I/ my household rent a room in a shared flat/house
	-	Don't know.
63	. Du	ring the past year, did your household [Mark all relevant]
	-	Save money.
	-	Just get by
	-	Spend (some) savings
	-	Borrow money/ take out a loan
	_	Make payments on loans and interest on loans

	ade no payments on loans or interest on loans
- Ba	ank(s)
- O	ther financial institutions (e.g. money lenders)
- M	utual aid and self-help group(s)
- Re	elatives (outside the household) $\Box$
- Fr	iends (outside the household)
- O	ther non-relative(s) (outside the household)
	much does the household pay on these loans? Please estimate in percentage g the whole household income as 100%)
burde	repaying these loans place a major burden on your household, a minor en, or no burden at all?
- M	ajor burden
	inor burden
	burden
- Do	on't know
usual house 8. In the	It household is able to save money, how much money can your household by put aside for savings? Please estimate in percentage (taking the whole whold-income as 100%)  It last year, have you personally given money or financial support to relatives ther people outside your household?
- No	D
	o
	es. If ,yes': To whom? Mark all relevant
	es. If ,yes': To whom? Mark all relevant
	es. If ,yes': To whom? Mark all relevant
	es. If ,yes': To whom? Mark all relevant
	cs. If ,yes': To whom? Mark all relevant
	cs. If ,yes': To whom? Mark all relevant

- Upper class
- Lower middle class
- Working class
- Lower class
- Don't know
70. What was/is the most recent job of your father?
71. What was/is the most recent job of your mother?
72. Was your father born in this country?
- Yes
- No. Which country he was he born in?
73. Was your mother born in this country?
- Yes
- No. Which country was she born in?
, and the second
74. Were you born in this country?
- Yes
- No. Which country were you born in?
TWO. WITHOUT COUNTRY WETE YOU DON'T HIT
No. Which country were you born in: