

Siberian Academy of Public Affairs – University of Washington
Research in Microfinance

Hello, we are students from the Siberian Academy of Public Affairs and the University of Washington.

Our purpose is to study people's interest in obtaining small loans in order to start or expand their own business. What we have in mind are non-bank loan programs of organizations using a simplified loan procedure for microenterprises.

Filling out the questionnaire will take you 15 minutes. You may not ask us to explain unclear questions.

Ваше участие является добровольным и анонимным, т.е. мы не будем спрашивать Вашу фамилию и имя.

Чтобы выдать экземпляр анкеты, на необходимо ваше согласие.

Спасибо за то, что уделите нам время.

1. Age _____
2. Sex _____ M...() F...()
3. Nationality _____
4. Have you never been married...() Married ...() Divorced...() Widowed...()
5. Do you live in a:
City.....() Name _____
Town.....() Name _____
Village.....() Name _____
5a. How long have you lived there? _____
6. Do you belong to any voluntary organizations (Religious groups, environmental, charitable, etc.)
.....Yes() No()
6a. If yes, which ones? _____
7. How many people live with you in your house or apartment (including yourself)? _____
7a. Do you live with... (check all that apply)
Spouse.....()
Parents.....()
Grandparents.....()
Children.....()
Spouse of son or daughter.....()
Grandchildren.....()
Other _____
8. Do you have access to a:
Telephone.....Yes () No()
If yes, where? At home.....Yes() No()
In another place _____
Mobile Telephone.....Yes() No()
Computer.....Yes() No()
If yes, where? At home.....Yes() No()
In another place _____
E-Mail.....Yes() No()
If yes, where? At home.....Yes() No()
In another place _____
Internet.....Yes () No()
If yes, where? At home.....Yes() No()
In another place _____

9. What is the highest level of education you have attained?

- Primary School..... ()
- Some High School..... ()
- High School..... ()
- Specialized High School..... ()
- Technical Vocational School..... ()
- Some Higher Education..... ()
- Higher Education..... ()
- Advanced Degree..... ()
- Other..... ()

10. Have you tried to obtain a loan in the past 12 months?Yes () No()

11. Have you obtained a loan in the past 12 months?.....Yes () No()

11a. If yes, from whom? (check all that apply)

- Family..... ()
- Friends..... ()
- Bank..... ()
- Pawnbroker..... ()
- Loan Shark..... ()
- Other..... ()

11b. If yes, what amount did you receive?

- Less than 1000 pyб..... ()
- 1000-2000 pyб..... ()
- 2000-4000 pyб..... ()
- 4000-8000 pyб..... ()
- 8000-16000 pyб..... ()
- 16000-24000 pyб..... ()
- 24000-32000 pyб..... ()
- 32000-40000 pyб..... ()
- 40000-80000 pyб..... ()
- More than 80000 pyб..... ()

11c. If yes, in what form was the loan? (check all that apply)

- Cash (for more than 12 months)..... ()
- Cash (for 3-12 months)..... ()
- Cash (for less than 3 months)..... ()
- Goods (food, clothing, etc.)..... ()
- Services (auto repair, carpentry work, etc.)..... ()
- Other (specify)..... ()

11d. If yes, for what did you use your loan?

- To start a business..... ()
- To expand a business..... ()
- Other..... ()

12. Have you been turned down for a loan in the past 12 months?.....Yes() No()

12a. If so, who turned you down?

- Family..... ()
- Friends..... ()
- Banks..... () How many banks? _____
- Pawnbroker..... ()
- Loanshark..... ()
- Other..... ()

13. Are you interested in obtaining a loan to start a new business or expand an existing one? Yes () No()

13a. If so, how much would you like to borrow?

- Less than 1000 pyб.....()
- 1000-2000 pyб.....()
- 2000-4000 pyб.....()
- 4000-8000 pyб.....()
- 8000-16000 pyб.....()
- 16000-24000 pyб.....()
- 24000-32000 pyб.....()
- 32000-40000 pyб.....()
- 40000-80000 pyб.....()
- More than 80000 pyб.....()

14. Why do people not want to start a business. What is your opinion?

| | Strongly agree | Somewhat agree | Somewhat disagree | Strongly disagree |
|---|------------------------------|------------------------------|------------------------------|------------------------------|
| No interest in business..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Not enough professional training..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Don't want to get into debt..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Don't trust Russian legislation..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Taxes are too high..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Interest rates are too high..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Could have problems with the mafia..... | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) | (<input type="checkbox"/>) |
| Other..... | | | | |

15. The sources of your income are:

- Wage/Salary..... Yes() No()
- Unemployment..... Yes() No()
- Pension..... Yes() No()
- Other.....

16. If you have a job, how would you describe it? (check all that apply)

- Self-employed.....()
- Government.....()
- Science or research.....()
- Small company (10 people or less).....()
- Large company (more than 10 people).....()
- Other (specify).....

17. Is housekeeping your primary activity? Yes() No()

18. Do you have any other sources of income..... Yes() No()

18a. Say which ones.....

19. Which source provides you with the greatest income:

- Primary.....()
- Other.....()

20. How satisfied are you with the financial situation of your household:

- Very dissatisfied.....()
- Dissatisfied.....()
- Difficult to answer.....()
- Somewhat satisfied.....()
- Very satisfied.....()

21. What is your monthly income (salary, unemployment or pension):

- Less than 1000 pyб.....()
- 1000-2000 pyб.....()
- 2000-4000 pyб.....()
- 4000-8000 pyб.....()

- 8000-16000 руб.....()
- 16000-24000 руб.....()
- 24000-32000 руб.....()
- 32000-40000 руб.....()
- 40000-80000 руб.....()
- More than 80000 руб.....()

22. What is your monthly household income _____ rubles
23. Do you own your house or apartment?Yes() No()
24. In the last 12 months how often have your wage payments been late by more than 1 week
Never...() Rarely...() Often...() Always...()
- 24a. In the last 12 months how often have your wage payments been late by more than 1 month?
Never...() Rarely...() Often...() Always...()
25. If you received 30.000 rubles, what would you do with it? (check all that apply)
- Put it in a bank.....()
 - Keep it in rubles.....()
 - Keep it in foreign currency.....()
 - Acquire property.....()
 - Buy valuables (gold, silver, etc.).....()
 - Other.....()
25. Which of the statements below best describes your attitude toward risk (choose only one)
- One should be extremely careful about making changes in life.....()
 - Caution is more important than risk-taking in order to be successful.....()
 - It is difficult to answer.....()
 - Risk-taking is more important than caution in order to be successful.....()
 - You will never achieve anything in life unless you act boldly and take risks.....()
26. Your attitude toward the future (choose only one)
- Very pessimistic.....()
 - Somewhat pessimistic.....()
 - Difficult to say.....()
 - Somewhat optimistic.....()
 - Very optimistic.....()

27. In each of the situations below, you are to choose one option. Choose the option that suits you best.

Мы подбрасываем монету

Ситуация 1:

- 1: Независимо от того выпадет орел или решка, Вы получаете 10.000 руб.....()
или
- 2: Если выпадет орел, Вы получаете 20000 руб., а если решка, то ничего.()

Ситуация 2:

- 1: Независимо от того выпадет орел или решка, Вы получаете 300 руб.()
или
- 2: Если выпадет орел, Вы получаете 450 руб., а если решка, то ничего.()

Ситуация 3:

- 1: Если орел, Вы получаете 900 руб., а если решка, Вы должны заплатить 30 руб.()
или
- 2: Если орел, Вы получаете 6000 руб., а если решка, Вы должны заплатить 4500 руб. ()

Imagine that you are able to receive a loan. How much are you willing to pay for it?

28. For a loan of 1500 rubles, for 1 year? 1500 rub. + _____ (interest in rubles) = _____

29. For a loan of 1500 rubles, for 3 months? 1500 rub. + _____ (interest in rubles) = _____
30. For a loan of 1500 rubles, for 1 day? 1500 rub. + _____ (interest in rubles) = _____
31. For a loan of 6000 rubles, for 1 year? 6000 rub. + _____ (interest in rubles) = _____
32. For a loan of 6000 rubles, for 3 months? 6000 rub. + _____ (interest in rubles) = _____
33. For a loan of 6000 rubles, for 1 day? 6000 rub. + _____ (interest in rubles) = _____
34. For a loan of 30000 rubles, for 1 year? 30000 rub. + _____ (interest in rubles) = _____
35. For a loan of 30000 rubles, for 3 months? 30000 rub. + _____ (interest in rubles) = _____
36. For a loan of 30000 rubles, for 1 day? 30000 rub. + _____ (interest in rubles) = _____
-

Сегодняшняя дата: . . _____Имя обследователя/код: _____

Время начала интервью: : Время окончания интервью: :

Владелец малого предприятия: Да... () Нет... ()

Город: _____

Область: _____

Район: _____

Where exactly are you? _____

Small Business Supplement

1. What goods or services does your business provide? _____

2. Is your business seasonal? Yes() No()
 - 2a. If yes, during what time of year does your business operate?
Spring ()
Summer ()
Fall ()
Winter ()
3. Do you have any salaried workers? Yes() No()
4. If yes, how many? _____
5. Do you hire more people during different seasons?
 - 5a. If so, how many and in which season:
Spring _____
Summer _____
Fall _____
Winter _____
6. What is your gross monthly revenue (turnover)? rubles
7. Is your business registered? Yes() No()
8. How long did it take you to register your business?
No times ()
1 day-1 month ()
More than 1 month ()
9. Approximately what part of your entire income is spent on
Taxes %
On other shadow payments (gifts, bribes and others) %