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 необходиымо Ваше согласие.

Спасибо за то, что уделили 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 ______________________________ Yes(_) No(_)
   Parents ______________________________ Yes(_) No(_)
   Grandparents __________________________ Yes(_) No(_)
   Children ______________________________ Yes(_) No(_)
   Spouse of son or daughter ________________ Yes(_) No(_)
   Grandchildren __________________________ Yes(_) No(_)
   Other __________________________________ Yes(_) No(_)

8. Do you have access to a:  
   Telephone ______________________________ Yes(_) No(_)
       If yes, where? At home Yes(_) No(_)
       In another place ______________________ Yes(_) No(_)
   Mobile Telephone _______________________ Yes(_) No(_)
   Computer ______________________________ Yes(_) No(_)
       If yes, where? At home Yes(_) No(_)
       In another place ______________________ Yes(_) No(_)
   E-Mail ________________________________ Yes(_) No(_)
       If yes, where? At home Yes(_) No(_)
       In another place ______________________ Yes(_) No(_)
   Internet ______________________________ Yes(_) No(_)
       If yes, where? At home Yes(_) No(_)
       In another place ______________________ Yes(_) No(_)

Siberian Academy of Public Affairs – University of Washington
Research in Microfinance
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 руб.
- 1000-2000 руб.
- 2000-4000 руб.
- 4000-8000 руб.
- 8000-16000 руб.
- 16000-24000 руб.
- 24000-32000 руб.
- 32000-40000 руб.
- 40000-80000 руб.
- More than 80000 руб.

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

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

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>No interest in business</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Not enough professional training</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Don't want to get into debt</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Don't trust Russian legislation</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Taxes are too high</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Interest rates are too high</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Could have problems with the mafia</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Other</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>

15. The sources of your income are:

<table>
<thead>
<tr>
<th>Source</th>
<th>Yes( ) No( )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wage/Salary</td>
<td></td>
</tr>
<tr>
<td>Unemployment</td>
<td></td>
</tr>
<tr>
<td>Pension</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

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

| Job Type                                                              | ( )           |
|                                                                      |               |
| 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:

| Income Source             | ( )           |
|                         |               |
| Primary                 |               |
| Other                   |               |

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

| Satisfaction Level      | ( )           |
|                        |               |
| Very dissatisfied      |               |
| Dissatisfied           |               |
| Difficult to answer    |               |
| Somewhat satisfied     |               |
| Very satisfied         |               |

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

| Income Source             | ( )           |
|                         |               |
| Less than 1000 руб.      |               |
| 1000-2000 руб.           |               |
| 2000-4000 руб.           |               |
| 4000-8000 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 20,000 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? ___________________________
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) _______%