

**MONGOLIA RANDOMISED IMPACT ASSESSMENT OF XACBANK'S MICROLENDING
HOUSEHOLD FOLLOW-UP SURVEY FORM
2009**

STRICTLY CONFIDENTIAL

SURVEY RECORD

Name of Interviewer		Interviewer Code	
Group Code		Respondent Identification Number (RIN)	
Name of Soum		Soum Code	
Name of Aimag		Aimag Code	
Interview Start Time		Date of Interview	
Interview End Time			
Name of Supervisor		Supervisor Code	
Name of Data Enterer		Data Enterer Code	

SURVEY CONSENT

READ INTRODUCTION TO RESPONDENT

Good morning/afternoon. My name is _____ and I work for Marbis Consulting, a local company from Ulaanbaatar. We are conducting a survey of people in certain aimags across Mongolia. In March 2008, you participated in a similar survey as at that time you said that you were interested in receiving a loan from XacBank. The purpose of this follow-up survey is to understand how your situation has changed or whether it stayed the same since the last time we spoke with you. We are particularly interested in whether you have received a loan from XacBank and, if so, to what extent this has affected you or your business. The study is being done for the European Bank for Reconstruction and Development (EBRD) (based in ??), which is working with XacBank.

If you agree to participate in this study you will be asked to answer questions about your household, household members, your household finances, assets, the goods and food you consume, economic shocks you have had in the last year including questions about health as well as details about any household businesses. Some of the questions may be sensitive and you can chose to skip any question you do not want to answer. The interview should last approximately one hour.

Your participation in this study is completely voluntary, and you may decide to stop the interview at anytime. **This interview is not an application for a loan from XacBank or a part of the loan application process.** Your decision to participate in the study will not affect your consideration for a loan in any way. **[INTERVIEWER CONFIRMS HERE THAT THE RESPONDENT UNDERSTANDS THIS POINT.]** Nevertheless, in order to understand how getting or not getting a loan has affected you and people like you, your participation is important. We hope you will respond to as many questions as you can.

All of the information collected during this interview will be kept strictly confidential, and will not be seen by any banks, government officials, organizations, or persons other than those working on the survey. Your name and address will not be made public.

All of the print material used in this interview will be securely stored in a locked room, and any electronic files kept on computers will be seen only by people working on this study.

If you have any questions about this study you are welcome to contact Tsetsen Dashtseren, the Chief Executive Officer of Marbis Consulting, at 11-319 951 or in writing at. Olympic Street 11A, Shuren Company Building 301, Ulaanbaatar.

Do you have any questions?

Are you ready to continue?

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INTERVIEWER OBSERVATIONS

INTERVIEWER INSTRUCTION: IF INTERVIEW IS CONDUCTED AT CENTRAL LOCATION, PLEASE ASK RESPONDENT FOR THE COLOUR OF THE COTTON COVERING ON THE ROOF OF THE GER AND CIRCLE APPROPRIATE COLOR OBSERVED

WHITE GREY BLACK N/A

IF INTERVIEW IS CONDUCTED AT RESPONDENTS' HOME, PLEASE NOTE THE COLOUR OF THE COTTON COVERING ON THE ROOF OF THE GER AND CIRCLE APPROPRIATE COLOR.

CENTRAL LOCATION WHITE GREY BLACK N/A

SECTION A. HOUSEHOLD ROSTER

1. WRITE DOWN NAMES OF ALL PERSONS WHO LIVE AND EAT TOGETHER IN THIS HOUSEHOLD FOR AT LEAST 6 MONTHS PER YEAR. START WITH THE HOUSEHOLD HEAD, CODED AS MEMBER "1". INCLUDE ALL CHILDREN OF THE RESPONDENT, EVEN IF THEY NORMALLY LIVE AWAY FROM HOME.
2. ASK QUESTIONS A.1 – A.7 FOR ALL IDENTIFIED HOUSEHOLD MEMBERS USING QUESTION RESPONSE CODES LISTED BELOW

A.0 Did [NAME] live in this household at the time of the previous interview in March 2008?
CIRCLE ANSWER IN A.0 COLUMN IN ROW ASSOCIATED WITH MEMBER. IF Yes: Only ask A.5 IF No: Ask A.1 to A.7

A.1 Is [NAME] male or female?
CIRCLE ANSWER IN A.1 COLUMN IN ROW ASSOCIATED WITH MEMBER

A.2 What is [NAME'S] relationship to you?										
<table> <tr> <td>1 Partner/spouse</td> <td>6 Parent-in-law</td> </tr> <tr> <td>2 Child</td> <td>7 Sibling-in-law</td> </tr> <tr> <td>3 Parent</td> <td>8 Grandchild</td> </tr> <tr> <td>4 Grandparent</td> <td>9 Other relative</td> </tr> <tr> <td>5 Sibling</td> <td>10 Not related</td> </tr> </table> <p>ENTER CODE IN A.2 COLUMN IN ROW ASSOCIATED WITH MEMBER</p>	1 Partner/spouse	6 Parent-in-law	2 Child	7 Sibling-in-law	3 Parent	8 Grandchild	4 Grandparent	9 Other relative	5 Sibling	10 Not related
1 Partner/spouse	6 Parent-in-law									
2 Child	7 Sibling-in-law									
3 Parent	8 Grandchild									
4 Grandparent	9 Other relative									
5 Sibling	10 Not related									

A.3 What is [NAME'S] date of birth?
<p>RECORD DAY, MONTH, YEAR (DD/MM/YYYY) IN COLUMN A.3 IN ROW ASSOCIATED WITH MEMBER</p> <p>IF RESPONDENT DOES NOT KNOW, ENTER "99/99/9999" AND GO TO A.4. OTHERWISE, GO TO A.5</p>

A.4 How old was [NAME] at his/her last birthday?
RECORD AGE IN YEARS IN COLUMN A.4 IN ROW ASSOCIATED WITH MEMBER

A.5 What is [NAME'S] marital status?					
<table> <tr><td>1 Never married</td></tr> <tr><td>2 Married</td></tr> <tr><td>3 Living with partner</td></tr> <tr><td>4 Divorced/Separated</td></tr> <tr><td>5 Widowed</td></tr> </table> <p>ENTER CODE IN A.5 COLUMN IN ROW ASSOCIATED WITH MEMBER</p>	1 Never married	2 Married	3 Living with partner	4 Divorced/Separated	5 Widowed
1 Never married					
2 Married					
3 Living with partner					
4 Divorced/Separated					
5 Widowed					

A.6 What is [NAME'S] religion?				
<table> <tr><td>1 Buddhism</td></tr> <tr><td>2 Christianity</td></tr> <tr><td>3 Islam</td></tr> <tr><td>4 Other (SPECIFY)</td></tr> </table> <p>ENTER CODE IN A.6 COLUMN IN ROW ASSOCIATED WITH MEMBER. IF "OTHER" ENTER RELIGION NAME IN COLUMN</p>	1 Buddhism	2 Christianity	3 Islam	4 Other (SPECIFY)
1 Buddhism				
2 Christianity				
3 Islam				
4 Other (SPECIFY)				

A.7 What is [NAME'S] ethnicity?												
<table> <tr><td>1 Halh</td><td>7 Darhad</td></tr> <tr><td>2 Kazakh</td><td>8 Sartuul</td></tr> <tr><td>3 Hotgoid</td><td>9 Oold</td></tr> <tr><td>4 Dorvod</td><td>10 Buriat</td></tr> <tr><td>5 Bayaad</td><td>11 Other (SPECIFY)</td></tr> <tr><td>6 Urianhai</td><td></td></tr> </table> <p>ENTER CODE IN A.7 COLUMN IN ROW ASSOCIATED WITH MEMBER. IF "OTHER" ENTER ETHNICITY NAME IN COLUMN</p>	1 Halh	7 Darhad	2 Kazakh	8 Sartuul	3 Hotgoid	9 Oold	4 Dorvod	10 Buriat	5 Bayaad	11 Other (SPECIFY)	6 Urianhai	
1 Halh	7 Darhad											
2 Kazakh	8 Sartuul											
3 Hotgoid	9 Oold											
4 Dorvod	10 Buriat											
5 Bayaad	11 Other (SPECIFY)											
6 Urianhai												

HOUSEHOLD ROSTER

Household Member Number	Member Name	A.0	A.1	A.2	A.3	A.4	A.5	A.6	A.7
		Lived in household at baseline survey	Male or Female	Relationship to Respondent	Date of Birth (DD/MM/YYYY)	Age in Years	Marital Status	Religion	Ethnicity
1		Y/N	M / F		___/___/_____				
2		Y/N	M / F		___/___/_____				
3		Y/N	M / F		___/___/_____				
4		Y/N	M / F		___/___/_____				
5		Y/N	M / F		___/___/_____				
6		Y/N	M / F		___/___/_____				
7		Y/N	M / F		___/___/_____				
8		Y/N	M / F		___/___/_____				
9		Y/N	M / F		___/___/_____				
10		Y/N	M / F		___/___/_____				
11		Y/N	M / F		___/___/_____				
12		Y/N	M / F		___/___/_____				

SECTION B. EDUCATION

ASK QUESTIONS B.1 – B.6 FOR ALL IDENTIFIED HOUSEHOLD MEMBERS USING QUESTION RESPONSE CODES LISTED BELOW.
 REFER TO THE HOUSEHOLD ROSTER TO MATCH NAMES WITH MEMBER NUMBERS
 WHEN RESPONSES ARE COMPLETE FOR ALL HOUSEHOLD MEMBERS, SKIP TO SECTION C.

HOUSEHOLD MEMBER NUMBER	B.1	B.3			B.4	B.5	B.6
	IS [NAME] 5 YEARS OF AGE OR OLDER?	What is the highest grade [NAME] has <u>completed</u> ?			Did [NAME] attend school or kindergarten <u>last year</u> ?	Is [NAME] <u>currently</u> attending school or kindergarten?	What is the main reason [NAME] is not currently in school?
		00 None	22 Grade VI	42 Degree Year 2			1 Too old/completed school
		01 Kindergarten	23 Grade VII	43 Degree Year 3			2 Too far away
		11 Grade I	24 Grade VIII	44 Degree Year 4			3 Too expensive
		12 Grade II	31 Grade IX	51 Masters Year 1			4 Is working
		13 Grade III	32 Grade X	52 Masters Year 2			5 Uninteresting
		14 Grade IV	33 Grade XI	61 Vocational training			6 Illness/pregnancy
		21 Grade V	41 Degree Year 1	71 Other (SPECIFY)			7 Failed exam
	<i>IF NO</i> →						8 Got married
	<i>SKIP TO NEXT HOUSEHOLD MEMBER</i>	<i>ENTER CODE IN ROW MATCHING HOUSEHOLD MEMBER; IF "OTHER", PLEASE SPECIFY</i>			<i>CIRCLE ANSWER</i>	<i>IF YES, GO TO NEXT HOUSEHOLD MEMBER</i>	<i>ENTER CODE IN ROW MATCHING HOUSEHOLD MEMBER</i>
1	Y / N				Y / N	Y / N	
2	Y / N				Y / N	Y / N	
3	Y / N				Y / N	Y / N	
4	Y / N				Y / N	Y / N	
5	Y / N				Y / N	Y / N	
6	Y / N				Y / N	Y / N	
7	Y / N				Y / N	Y / N	
8	Y / N				Y / N	Y / N	
9	Y / N				Y / N	Y / N	
10	Y / N				Y / N	Y / N	
11	Y / N				Y / N	Y / N	
12	Y / N				Y / N	Y / N	

SECTION C. CHARACTERISTICS OF DWELLING WHERE HOUSEHOLD IS CURRENTLY LIVING

C.0 Are you currently living in the same dwelling as at the time of the previous interview in March 2008?
CIRCLE ANSWER

- 1 Yes
- 2 No

C.1 What is the ownership status of the dwelling your household currently lives in?
CIRCLE ANSWER

- 1 Owned
 - 2 Rented GO TO C.3
 - 3 Live for free (assistance) GO TO C.3
 - 4 Other (SPECIFY BELOW) GO TO C.3
-

C.2 If sold today, what is the value of this dwelling (togrog)?
IF RESPONDENT ANSWERS "DON'T KNOW", PROMPT FOR BEST ESTIMATE OR ESTIMATE FOR VALUE OF SIMILAR DWELLING NEARBY

ENTER AMOUNT _____

C.3 Does this dwelling have its own fence (haashaa)?
CIRCLE ANSWER

- 1 Yes
- 2 No

C.4 How long has the household lived in this dwelling?
RECORD YEARS AND MONTHS

_____ YEARS _____ MONTHS

C.5 What type of dwelling is it?
CIRCLE ANSWER AND SPECIFY

- 1 Ger GO TO C.6
 - 2 Freestanding House GO TO C.10
 - 3 Flat/apartment GO TO C.10
 - 4 Other (SPECIFY BELOW) GO TO C.10
-

C.6 How many wall shells (khanas) does the ger have?
IF RESPONDENT HAS MORE THAN ONE GER, CHOOSE THE LARGER ONE

ENTER NUMBER _____

C.7 How many layers of wall covering (tuurga) does the ger have?

ENTER NUMBER _____

C.8 How many layers of felt does the roof of the ger contain?
CIRCLE ANSWER

- 1 One layer
- 2 Two layers
- 3 Three or more layers

C.9 What type of floor does the ger have?
CIRCLE ANSWER

- 1 Wood
 - 2 Concrete/cement
 - 3 Plastic only
 - 4 Dirt/soil
 - 5 Other (SPECIFY BELOW)
-

IF C.5 = 1 SKIP TO C.15,
OTHERWISE GO TO C.10

C.10 How many rooms does this dwelling have, excluding toilet?

ENTER NUMBER _____

C.11 What is the size of this dwelling in square metres (count every storey), excluding toilet?

ENTER SIZE _____ square metres

C.12 What is the primary wall type of this dwelling?
CIRCLE ANSWER

- 1 Brick
 - 2 Cement
 - 3 Solid timber/log
 - 4 Wood plank/panel
 - 5 Stone
 - 6 Other (SPECIFY BELOW)
-

C.13 What is the primary roof/outside panel of this dwelling?
CIRCLE ANSWER

- 1 Thin metal sheet
- 2 Asphalt roof shingle
- 3 Tile
- 4 Earth and clay with straw
- 5 Compressed asbestos
- 6 Other (SPECIFY BELOW) _____

C.14 What is the primary floor type of this dwelling?

CIRCLE ANSWER

- 1 Wood
- 2 Cement
- 3 Parquet
- 4 Soil
- 5 Plastic
- 6 Other (*SPECIFY BELOW*)

C.15 What is the main fuel used for lighting this dwelling?

CIRCLE ANSWER

- 1 Central electricity
- 2 Generator using gas or petrol
- 3 Candles
- 4 Solar and/or wind energy
- 5 Other (*SPECIFY BELOW*)

C.16 Besides the dwelling you just described, do you own or rent any other dwellings?

CIRCLE ANSWER

- 1 Yes
- 2 No  *GO TO SECTION D*

C.17 What other dwellings do you own or rent?

CIRCLE ANSWER(S) -- YOU MAY CIRCLE MORE THAN ONE -- AND SPECIFY NUMBER OF EACH

- 1 Ger(s)
(*SPECIFY HOW MANY GER(S)* _____)
- 2 House(s)
(*SPECIFY HOW MANY HOUSE(S)* _____)
- 3 Flat(s)/apartment(s)
(*SPECIFY HOW MANY FLAT(S)* _____)
- 4 Other(s) (*SPECIFY BELOW*)

(*SPECIFY HOW MANY OTHER(S)* _____)

SECTION D. HOUSEHOLD CONSUMPTION

FOOD CONSUMPTION IN THE PAST WEEK

FOR EACH ITEM ASK QUESTION D.1. IF YES CONTINUE TO QUESTION D.2. IF NO, GO TO NEXT ITEM.
IT IS VERY IMPORTANT FOR RESPONDENT TO ESTIMATE VALUES AS ACCURATELY AS POSSIBLE.

	D.1 Did the household consume [ITEM] in the <u>LAST WEEK</u> ?	D.2 How much of [ITEM] did the household consume (volume)?	D.3 How much of [ITEM] did the household purchase (volume)? (IF POSITIVE, GO TO D4. IF ZERO GO TO D5)	D.4 What is the value of [ITEM] that was purchased (togrog)?	D.5 You said that what was purchased of [ITEM] was less than what was consumed. Is this because some part of [ITEM] was a) Produced b) Received as payment in kind c) Received as a gift d) Used from storage	D.6 You said that what was purchased of [ITEM] was more than what was consumed. Is this because some of [ITEM] was a) Given as a gift b) Stored for future use.
	CIRCLE ANSWER	ENTER Volume (kgs, liters or units)	ENTER volume	ENTER VALUE If D3=D2 go to next item If D3<D2 go to D5 If D2<D3 go to D6	RECORD one or more possibilities. Go to next [ITEM]	
a) Milk (liters)	Y / N					
b) Butter or cream (grams)	Y / N					
c) Other dairy (dried curds, cheese, etc) (grams)	Y / N					
d) Eggs (units)	Y / N					
e) Red meat (kilos)	Y / N					
f) Chicken (kilos)	Y / N					
g) Fish (kilos)	Y / N					
h) Bread (kilos)	Y / N					
i) Flour (kilos)	Y / N					
j) Rice (kilos)	Y / N					
k) Vegetables (kilos)	Y / N					
l) Fruit (kilos)						
m) Chocolate, jam, or candy (kilos)	Y / N					
n) Non-Alcoholic Beverages (liters)	Y / N					
o) Alcoholic Beverages (liters)	Y / N					

HOUSEHOLD CONSUMPTION IN THE PAST MONTH

FOR EACH ITEM ASK QUESTION D.6. IF YES CONTINUE THROUGH QUESTIONS D.7 – D.9. IF NO, GO TO NEXT ITEM. IT IS VERY IMPORTANT FOR RESPONDENT TO ESTIMATE VALUE FOR EACH OF QUESTIONS D.7 – D.9.

	D.6 Did the household consume [ITEM] in the LAST MONTH?	For each item, think carefully of the value of items you bought, the value of items that you received as a gift, and the value of items that you received in exchange for goods.		
		D.7 What is the value of the [ITEM] you consumed that was purchased using cash (togrog)?	D.8 What is the value of the [ITEM] you consumed that was received as a gift (togrog)?	D.9 What is the value of the [ITEM] you consumed that was traded in exchange for something else (togrog)?
	CIRCLE ANSWER	ENTER VALUE	ENTER VALUE	ENTER VALUE
a) Fuel for the stove (coal, wood, dung)	Y / N			
b) Other combustibles (petrol, gas etc)	Y / N			
c) Cigarettes/ Tobacco	Y / N			
	Did the household purchase or acquire in some other way [ITEM] in the LAST MONTH?	What is the value of the [ITEM] that was purchased using cash (togrog)?	What is the value of the [ITEM] that was received as a gift (togrog)?	What is the value of the [ITEM] that was traded in exchange for something else (togrog)?
		ENTER VALUE	ENTER VALUE	ENTER VALUE
d) Felt for the ger	Y / N			
e) Transport services (shared cars, post buses, micro-buses, taxis and other forms of paid transport)	Y / N			
f) Magazines, newspapers, stationery	Y / N			
g) Recreation (concert, non-transport trip expenses, etc)	Y / N			
h) Dwelling rent	Y / N			
i) Repayment and interest on loans	Y / N			

HOUSEHOLD CONSUMPTION IN THE PAST YEAR

FOR EACH ITEM ASK QUESTION D.11. IF YES CONTINUE THROUGH QUESTIONS D.12 – D.14. IF NO, GO TO NEXT ITEM.

IT IS VERY IMPORTANT FOR RESPONDENT TO ESTIMATE VALUE FOR EACH OF QUESTIONS D.12 – D.14.

	D.11 Did the household purchase or acquire in some other way [GOOD] in the PAST YEAR? CIRCLE ANSWER	For each item, think carefully of the value of items you bought, the value of items that you received as a gift, and the value of items that you received in exchange for goods.		
		D.12 What is the value of the [GOOD] that was purchased using cash (togrog)?	D.13 What is the value of the [GOOD] that was received as a gift (togrog)?	D.14 What is the value of the [GOOD] that was traded in exchange for something else (togrog)?
		ENTER VALUE	ENTER VALUE	ENTER VALUE
a) Clothes and shoes for adults	Y / N			
b) Clothes and shoes for children	Y / N			
c) School expenses (transport, books, fees etc. excluding clothes & shoes)	Y / N			
d) Furniture, carpets and other floor coverings for the house	Y / N			
e) Repairs - vehicle	Y / N			
f) Repairs to the dwelling (walls, roof, floor, etc)	Y / N			
g) Household appliances	Y / N			
h) Household textiles (blankets, cushions, sheets etc.)	Y / N			
i) Books (excluding for school), music	Y / N			
j) Vehicle such as car, bike, motorbike	Y / N			

SECTION E. SELF-EMPLOYMENT AND INCOME

Now we would like to ask you about the *types* of work activities that you and your household are engaged in.

E.1 Does the household run one or more enterprises/produce goods or services for sale?
By enterprise, we mean any activity through which you earn income. This may be producing and selling goods, such as farming, planting crops, herding animals, sewing, trading etc, or it may be through selling services such as hair dressing. By income, I mean cash or in-kind. It is important to note that we are not just referring to licensed/registered businesses or legal entities and entrepreneurial activities but also to more informal activities.
CIRCLE ANSWER

1 Yes

2 No



GO TO SECTION J

SECTION F. JOINT ENTERPRISE - 1

F.1 Do you and your spouse/partner have a joint enterprise, which is the main source of work for both of you?
CIRCLE ANSWER; IF RESPONDENT IS SINGLE CIRCLE N/A

- 1 Yes
- 2 No GO TO SECTION G
- 3 N/A GO TO SECTION G

F.2 How many of these joint enterprises do you and your spouse/partner have?

ENTER NUMBER _____

F.3 You told me that you are engaged in at least one joint enterprise. Now I want to ask you questions about the main joint enterprise, what I will refer to as the 'primary' joint enterprise. What type(s) of activity is this primary joint enterprise engaged in?
CIRCLE ANSWER. YOU MAY MARK "YES" FOR MORE THAN ONE ANSWER.

- Y / N a) Farming - animal husbandry
- Y / N b) Farming - crop production
- Y / N c) Farming - animal husbandry and crop production
- Y / N d) Felt/cashmere/leather production
- Y / N e) Sewing
- Y / N f) Shop
- Y / N g) Trading, excluding shop
- Y / N h) Café/restaurant
- Y / N i) Collecting garbage
- Y / N j) Small scale mining
- Y / N k) Crafts (carving/furniture making)
- Y / N l) Other (SPECIFY BELOW)

F.4 How long has the primary joint enterprise been in existence?
RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

F.5 Is the primary joint enterprise fully owned by you and your spouse/partner?
CIRCLE ANSWER

- 1 Yes GO TO F.11
- 2 No

F.6 What percentage of the primary joint enterprise is owned by you and your spouse/partner?

ENTER PERCENT _____%

F.7 Is the primary joint enterprise also owned by other members of the household?
CIRCLE ANSWER

- 1 Yes
- 2 No GO TO F.9

F.8 What percentage of the primary joint enterprise is owned by other members of the household?

ENTER PERCENT _____%

F.9 Is the primary joint enterprise also owned by outsiders (i.e. people not part of this household)?
CIRCLE ANSWER

- 1 Yes
- 2 No GO TO F. 11

F.10 What percentage of the primary joint enterprise is owned by outsiders?

ENTER PERCENT _____%

F.11 During the past 12 months how many persons have worked at least 50 days each on the primary joint enterprise, including yourself, household members and others, whether paid or not?

ENTER NUMBER _____

IF R REPORTS HE/SHE IS ONLY PERSON WORKING ON ENTERPRISE, SKIP TO F14.

F.12 In the busy season for the primary joint enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each non-household employee normally works per week, and then add these together.

ENTER NUMBER _____

F. 13. In the normal season for the primary joint enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each employee normally works per week, and then add these together.

ENTER NUMBER _____

F.14. How long is the busy season for this primary joint enterprise (in months)?

ENTER NUMBER _____

F.15 Enterprise Expenses: Please state the value of the following [EXPENSE] that the primary joint enterprise has had in the PAST 12 MONTHS (togrog)
 ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT INCUR LISTED EXPENSE

- a) Wages of employees
(SPECIFY VALUE) _____
- b) Raw materials
(SPECIFY VALUE) _____
- c) Articles for resale
(SPECIFY VALUE) _____
- d) Machinery, tools and other business assets
(SPECIFY VALUE) _____
- e) Rental of equipment, buildings etc.
(SPECIFY VALUE) _____
- f) Maintenance and repairs
(SPECIFY VALUE) _____
- g) Transport
(SPECIFY VALUE) _____
- h) Fuel, oil, electricity, gas
(SPECIFY VALUE) _____
- i) Taxes
(SPECIFY VALUE) _____
- j) Interest plus down-payment on loans
(SPECIFY VALUE) _____
- k) Other (SPECIFY) _____
(SPECIFY VALUE) _____

F. 16 Enterprise Revenue: Please state the value of the following [REVENUE] that the primary joint enterprise has had in the PAST 12 MONTHS (togrog)
 ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT RECEIVE LISTED REVENUE

- a) Cash payment for goods or services
(SPECIFY VALUE) _____
- b) In kind payment for goods and services
(SPECIFY VALUE) _____
- c) Sale of business assets
(SPECIFY VALUE) _____
- d) Rental of business assets
(SPECIFY VALUE) _____
- e) Other (SPECIFY) _____
(SPECIFY VALUE) _____

READ QUESTIONS FOR EACH MEMBER OVER AGE 7
 (REFER TO HOUSEHOLD ROSTER – A.4)

HOUSEHOLD MEMBER NUMBER	F20 Does [NAME] normally work on the primary joint enterprise? CIRCLE ANSWER	IF F.20 = YES THEN ASK F.21 For how many hours does [NAME] work on the primary joint enterprise IN A NORMAL WEEK? ENTER HOURS
1	Y / N	
2	Y / N	
3	Y / N	
4	Y / N	
5	Y / N	
6	Y / N	
7	Y / N	
8	Y / N	
9	Y / N	
10	Y / N	
11	Y / N	
12	Y / N	

SECTION F. JOINT ENTERPRISE - 2

CHECK RESPONDENT'S ANSWER TO F.2. IF EQUAL TO 1, GO TO SECTION G.

F.22 You told me that you are engaged in more than one joint enterprise. Now I want to ask you questions about the second of these. These questions will be the same as the previous ones but will relate to this 'secondary' joint enterprise.

What type(s) of activity is your secondary joint enterprise engaged in?

CIRCLE ANSWER. YOU MAY MARK "YES" FOR MORE THAN ONE ANSWER.

- Y / N a) Farming - animal husbandry
- Y / N b) Farming - crop production
- Y / N c) Farming - animal husbandry and crop production
- Y / N d) Felt/cashmere/leather production
- Y / N e) Sewing
- Y / N f) Shop
- Y / N g) Trading, excluding shop
- Y / N h) Café/restaurant
- Y / N i) Collecting garbage
- Y / N j) Small scale mining
- Y / N k) Crafts (carving/furniture making)
- Y / N l) Other (SPECIFY BELOW)

F.23 How long has this secondary joint enterprise been in existence?
RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

F.24 Is this secondary joint enterprise fully owned by you and your spouse/partner?
CIRCLE ANSWER

- 1 Yes GO TO F.30
- 2 No

F.25 What percentage of the secondary joint enterprise is owned by you and your spouse/partner?

ENTER PERCENT _____%

F.26 Is the secondary joint enterprise also owned by other members of the household?
CIRCLE ANSWER

- 1 Yes
- 2 No GO TO F.28

F.27 What percentage of the secondary joint enterprise is owned by other members of the household?

ENTER PERCENT _____%

F.28 Is the secondary joint enterprise also owned by outsiders (i.e. people not part of this household)?
CIRCLE ANSWER

- 1 Yes
- 2 No GO TO F.30

F.29 What percentage of the secondary joint enterprise is owned by outsiders?

ENTER PERCENT _____%

F.30 During the past 12 months how many persons have worked at least 50 days each on the secondary joint enterprise, including yourself, household members and others, whether paid or not?

ENTER NUMBER _____

IF R REPORTS HE/SHE IS ONLY PERSON WORKING ON ENTERPRISE, SKIP TO F33.

F.31 In the busy season for the secondary joint enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each non-household employee normally works per week, and then add these together.

ENTER NUMBER _____

F.32. In the normal season for the secondary joint enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each employee normally works per week, and then add these together.

ENTER NUMBER _____

F.33. How long is the busy season for this secondary joint enterprise (in months)?

ENTER NUMBER _____

F.34 Enterprise Expenses: Please state the value of the following [EXPENSE] that the secondary joint enterprise has had in the PAST 12 MONTHS (togrog) ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT INCUR LISTED EXPENSE

- l) Wages of employees (SPECIFY VALUE) _____
- m) Raw materials (SPECIFY VALUE) _____
- n) Articles for resale (SPECIFY VALUE) _____
- o) Machinery, tools and other business assets (SPECIFY VALUE) _____
- p) Rental of equipment, buildings etc. (SPECIFY VALUE) _____
- q) Maintenance and repairs (SPECIFY VALUE) _____
- r) Transport (SPECIFY VALUE) _____
- s) Fuel, oil, electricity, gas (SPECIFY VALUE) _____
- t) Taxes (SPECIFY VALUE) _____
- u) Interest plus down-payment on loans (SPECIFY VALUE) _____
- v) Other (SPECIFY) _____
(SPECIFY VALUE) _____

F.35 Enterprise Revenue: Please state the value of the following [REVENUE] that the secondary joint enterprise has had in the PAST 12 MONTHS (togrog) ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT RECEIVE LISTED REVENUE

- a) Cash payment for goods or services (SPECIFY VALUE) _____
- b) In kind payment for goods and services (SPECIFY VALUE) _____
- c) Sale of business assets (SPECIFY VALUE) _____
- d) Rental of business assets (SPECIFY VALUE) _____
- e) Other (SPECIFY) _____
(SPECIFY VALUE) _____

READ QUESTIONS FOR EACH MEMBER OVER AGE 7 (REFER TO HOUSEHOLD ROSTER – A.4)

HOUSEHOLD MEMBER NUMBER	F. 39 Does [NAME] normally work on the secondary joint enterprise? CIRCLE ANSWER	IF F.39 = YES THEN ASK F.40 For how many hours does [NAME] work on the secondary joint enterprise IN A NORMAL WEEK? ENTER HOURS
1	Y / N	
2	Y / N	
3	Y / N	
4	Y / N	
5	Y / N	
6	Y / N	
7	Y / N	
8	Y / N	
9	Y / N	
10	Y / N	
11	Y / N	
12	Y / N	

SECTION G. OWN ENTERPRISE

G.1 Do you have an enterprise which you are solely responsible for running?
CIRCLE ANSWER

- 1 Yes
- 2 No  **GO TO SECTION H**


G.2 What type(s) of activity is your enterprise engaged in?
CIRCLE ANSWER. YOU MAY MARK MORE THAN ONE ANSWER.

- Y / N a) Farming - animal husbandry
 - Y / N b) Farming - crop production
 - Y / N c) Farming - animal husbandry and crop production
 - Y / N d) Felt/cashmere/leather production
 - Y / N e) Sewing
 - Y / N f) Shop
 - Y / N g) Trading, excluding shop
 - Y / N h) Café/restaurant
 - Y / N i) Collecting garbage
 - Y / N j) Small scale mining
 - Y / N k) Crafts (carving/furniture making)
 - Y / N l) Other (SPECIFY BELOW)
- _____

G.3 How long has the enterprise been in existence?
RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

G.4 Is the enterprise fully owned by you?
CIRCLE ANSWER

- 1 Yes  **GO TO G.10**
- 2 No

G.5 What percentage of the enterprise is owned by you?

ENTER PERCENT _____%

G.6 Is the enterprise also owned by other members of the household?
CIRCLE ANSWER

- 1 Yes
- 2 No  **GO TO G.8**

G.7 What percentage of the enterprise is owned by other members of the household?

ENTER PERCENT _____%

G.8 Is the enterprise also owned by outsiders (i.e. people not part of this household)?
CIRCLE ANSWER

- 1 Yes
- 2 No  **GO TO G.10**

G.9 What percentage of the enterprise is owned by outsiders?

ENTER PERCENT _____%

G.10 During the past 12 months how many persons have worked at least 50 days each on this enterprise, including yourself, household members and others, whether paid or not?

ENTER NUMBER _____

IF R REPORTS HE/SHE IS ONLY PERSON WORKING ON ENTERPRISE, SKIP TO G13.

G.11 During the busy season for this enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each non-household employee normally works per week, and then add these together.

ENTER NUMBER _____

G.12 In the normal season for this enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each employee normally works per week, and then add these together.

ENTER NUMBER _____

G.13. How long is the busy season for this enterprise (in months)?

ENTER NUMBER _____

G. 14 Enterprise Expenses: Please state the value of the following [EXPENSE] that the enterprise has had in the PAST 12 MONTHS (togrog)
 ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT INCUR LISTED EXPENSE

- a) Wages of employees
(SPECIFY VALUE) _____
- b) Raw materials
(SPECIFY VALUE) _____
- c) Articles for resale
(SPECIFY VALUE) _____
- d) Machinery, tools and other business assets
(SPECIFY VALUE) _____
- e) Rental of equipment, buildings etc.
(SPECIFY VALUE) _____
- f) Maintenance and repairs
(SPECIFY VALUE) _____
- g) Transport
(SPECIFY VALUE) _____
- h) Fuel, oil, electricity, gas
(SPECIFY VALUE) _____
- i) Taxes
(SPECIFY VALUE) _____
- j) Interest plus down-payment on loans
(SPECIFY VALUE) _____
- k) Other (SPECIFY) _____
(SPECIFY VALUE) _____

G.15 Enterprise Revenue: Please state the value of the following [REVENUE] that the enterprise has had in the PAST 12 MONTHS (togrog)
 ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT RECEIVE LISTED REVENUE



- a) Cash payment for goods or services
(SPECIFY VALUE) _____
- b) In kind payment for goods and services
(SPECIFY VALUE) _____
- c) Sale of business assets
(SPECIFY VALUE) _____
- d) Rental of business assets
(SPECIFY VALUE) _____
- e) Other (SPECIFY) _____
(SPECIFY VALUE) _____

READ QUESTIONS FOR EACH MEMBER OVER AGE 7.
 REFER TO HOUSEHOLD ROSTER – A.4

	G.19 Does [NAME] normally work on this enterprise?	IF G.19 = YES THEN ASK G.20 For how many hours does [NAME] work on this enterprise IN A NORMAL WEEK? ENTER HOURS
CIRCLE ANSWER	CIRCLE ANSWER	
1	Y / N	
2	Y / N	
3	Y / N	
4	Y / N	
5	Y / N	
6	Y / N	
7	Y / N	
8	Y / N	
9	Y / N	
10	Y / N	
11	Y / N	
12	Y / N	

SECTION H. SPOUSE/PARTNER ENTERPRISE

H.1 Does your spouse/partner have his/her own enterprise, in which you are not involved?
CIRCLE ANSWER; IF RESPONDENT IS SINGLE, CIRCLE N/A

- 1 Yes
- 2 No  GO TO SECTION J
- 3 N/A  GO TO SECTION J


H.2 What type(s) of activity is his/her enterprise engaged in?
CIRCLE ANSWER. YOU MAY MARK MORE THAN ONE ANSWER.

- Y / N a) Farming - animal husbandry
 - Y / N b) Farming - crop production
 - Y / N c) Farming - animal husbandry and crop production
 - Y / N d) Felt/cashmere/leather production
 - Y / N e) Sewing
 - Y / N f) Shop
 - Y / N g) Trading, excluding shop
 - Y / N h) Café/restaurant
 - Y / N i) Collecting garbage
 - Y / N j) Small scale mining
 - Y / N k) Crafts (carving/furniture making)
 - Y / N l) Other (SPECIFY BELOW)
- _____

H.3 How long has the enterprise been in existence?
RECORD NUMBER OF YEARS AND MONTHS

_____ YEARS _____ MONTHS

H.4 Is the enterprise fully owned by your spouse/partner?
CIRCLE ANSWER

- 1 Yes  GO TO H.10
- 2 No

H.5 What percentage of the enterprise is owned by your spouse/partner?

ENTER PERCENT _____%

H.6 Is the enterprise also owned by other members of the household?
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO H.8

H.7 What percentage of the enterprise is owned by other members of the household?

ENTER PERCENT _____%

H.8 Is the enterprise also owned by outsiders (i.e. people not part of this household)?
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO H.10

H.9 What percentage of the enterprise is owned by outsiders?

ENTER PERCENT _____%

H.10 During the past 12 months how many persons have worked at least 50 days each on this enterprise, including yourself, household members and others, whether paid or not?

ENTER NUMBER _____

IF R REPORTS HE/SHE IS ONLY PERSON WORKING ON ENTERPRISE, SKIP TO H13.

H.11 During the busy season for this enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each non-household employee normally works per week, and then add these together.

ENTER NUMBER _____

H.12. In the normal season for this enterprise, during a normal week, what is the total number of hours that non household members work on this enterprise? So, please think of how many hours each employee normally works per week, and then add these together.

ENTER NUMBER _____

H.13. How long is the busy season for this enterprise (in months)?

ENTER NUMBER _____

H.14 Enterprise Expenses: Please state the value of the following [EXPENSE] that the enterprise has had in the PAST 12 MONTHS (togrog) ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT INCUR LISTED EXPENSE

- a) Wages of employees
(SPECIFY VALUE) _____
- b) Raw materials
(SPECIFY VALUE) _____
- c) Articles for resale
(SPECIFY VALUE) _____
- d) Machinery, tools and other business assets
(SPECIFY VALUE) _____
- e) Rental of equipment, buildings etc.
(SPECIFY VALUE) _____
- f) Maintenance and repairs
(SPECIFY VALUE) _____
- g) Transport
(SPECIFY VALUE) _____
- h) Fuel, oil, electricity, gas
(SPECIFY VALUE) _____
- i) Taxes
(SPECIFY VALUE) _____
- j) Interest plus down-payment on loans
(SPECIFY VALUE) _____
- k) Other (SPECIFY) _____
(SPECIFY VALUE) _____

H.15 Enterprise Revenue: Please state the value of the following [REVENUE] that the enterprise has had in the PAST 12 MONTHS (togrog) ENTER VALUE. ENTER "0" IF RESPONDENT DID NOT RECEIVE LISTED REVENUE

- a) Cash payment for goods or services
(SPECIFY VALUE) _____
- b) In kind payment for goods and services
(SPECIFY VALUE) _____
- c) Sale of business assets
(SPECIFY VALUE) _____
- d) Rental of business assets
(SPECIFY VALUE) _____
- e) Other (SPECIFY) _____
(SPECIFY VALUE) _____

READ QUESTIONS FOR EACH MEMBER OVER AGE 7
(REFER TO HOUSEHOLD ROSTER – A.4)

	H.19 Does [NAME] normally work on this enterprise?	IF H.19 = YES THEN ASK H.20 For how many hours does [NAME] work on this enterprise IN A NORMAL WEEK? ENTER HOURS
MEMBER NUMBER	CIRCLE ANSWER	
1	Y / N	
2	Y / N	
3	Y / N	
4	Y / N	
5	Y / N	
6	Y / N	
7	Y / N	
8	Y / N	
9	Y / N	
10	Y / N	
11	Y / N	
12	Y / N	

SECTION J. WAGE EMPLOYMENT AND INCOME

1. REFER TO THE HOUSEHOLD ROSTER – A.4. ASK QUESTION J.1 FOR ALL IDENTIFIED HOUSEHOLD MEMBERS AGE 7 OR OLDER.
2. FOR EACH HOUSEHOLD MEMBER WITH “Y” CIRCLED AS ANSWER IN J.1, ASK QUESTIONS J.2 – J.4.
3. INSTRUCTION TO RESPONDENT: BY “NORMALLY ENGAGED IN” WE MEAN WORK THAT IS DONE PERIODICALLY OVER THE COURSE OF THE YEAR OR THAT IS DONE IN CONSECUTIVE YEARS, INCLUDING FOR EXAMPLE ANIMAL BREEDING AND HERDING.

HOUSEHOLD MEMBER NUMBER	J.1	J.2		J.3	J.4		
	Does [NAME] normally engage in an activity for which [NAME] earns a regular wage (whether in cash or equivalent)?	Please state the main type of wage activity that [NAME] normally engages in.		For how many hours does [NAME] work in that activity IN A NORMAL WEEK?	What are [NAME’S] usual gross earnings (whether in cash or equivalent) in that activity (togrog) and to what period do these refer (hour, day, week, month, or year)?		
		1 Agricultural work 2 Shop/market work 3 Bank/financial services 4 Mining/quarrying 5 Work in school	6 Tourism 7 Other private business 8 Hospital 9 Government 10 Other (SPECIFY)		1 Hour 2 Day 3 Week 4 Month 5 Year		
	CIRCLE ANSWER. IF NO, GO TO NEXT MEMBER AGE 7 OR OLDER	ENTER CODE IN ROW MATCHING HOUSEHOLD MEMBER; IF “OTHER” SPECIFY		ENTER HOURS	ENTER AMOUNT	CIRCLE PERIOD	
1	Y / N					1 2 3 4 5	
2	Y / N					1 2 3 4 5	
3	Y / N					1 2 3 4 5	
4	Y / N					1 2 3 4 5	
5	Y / N					1 2 3 4 5	
6	Y / N					1 2 3 4 5	
7	Y / N					1 2 3 4 5	
8	Y / N					1 2 3 4 5	
9	Y / N					1 2 3 4 5	
10	Y / N					1 2 3 4 5	
11	Y / N					1 2 3 4 5	
12	Y / N					1 2 3 4 5	

PENSIONS, SOCIAL SECURITY AND OTHER BENEFITS

REFER TO THE HOUSEHOLD ROSTER – A.4. ASK QUESTIONS FOR ALL IDENTIFIED HOUSEHOLD MEMBERS.


MEMBER NUMBER	J.5 Does [NAME] receive a pension or other benefits (whether in cash or equivalent)? For example this may include child allowances, school subsidies, unemployment benefits, disability allowances etc.	J.6 What is the value of the benefits that [NAME] usually receives (whether in cash or equivalent) (togrog) and to what period do these refer (week, month, or year)?	
	CIRCLE ANSWER. IF NO, GO TO NEXT PERSON	ENTER AMOUNT	CIRCLE PERIOD
		1 Week 2 Month 3 Year	
1	Y / N		1 2 3
2	Y / N		1 2 3
3	Y / N		1 2 3
4	Y / N		1 2 3
5	Y / N		1 2 3
6	Y / N		1 2 3
7	Y / N		1 2 3
8	Y / N		1 2 3
9	Y / N		1 2 3
10	Y / N		1 2 3
11	Y / N		1 2 3
12	Y / N		1 2 3



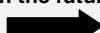
SECTION K1. LOANS FROM XACBANK OBTAINED SINCE MARCH 2008

Now we would like to ask you some questions about loans from XacBank your household obtained since we last interviewed you in March 2008. Note these loans may be by now repaid or still outstanding. What is important is that they were obtained since March 2008. We will then also ask you about other formal and informal loans you may have but first we wish to concentrate only on loans from XacBank. We are interested in all kinds of loans you may have/had since the last interview, including personal debt (e.g. for financing a house/ger, children's education and consumption) as well as loans related to your business /enterprise.

<p>K1.1 How many loans did your household obtain from XacBank since we last interviewed you in March 2008 (note, include loans that are still outstanding, loans that are by now fully repaid, and loans that you may have defaulted on)? IF ZERO LOANS → GO TO K1.15. INCLUDE BOTH PERSONAL LOANS AND LOANS RELATED TO ENTERPRISES/BUSINESSES</p>LOANS														
<p>K1.2a What is the total original amount of each of your household's loans (including outstanding, repaid and defaulted loans) that were obtained from XacBank since the previous interview, March 2008 (in togrog)? ASK AND ENTER AMOUNTS FOR UP TO FIVE LOANS WITH XACBANK TAKEN SINCE THE BASELINE SURVEY; THEN ASK K1.3 – K1.12 FOR EACH LOAN.</p>	XacBank Loan 1			XacBank Loan 2			XacBank Loan 3			XacBank Loan 4			XacBank Loan 5		
<p>K1.2b 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=Primary joint enterprise 2=Secondary joint enterprise 3=Own enterprise 4=Enterprise of spouse/partner</p>	Amount (togrog)	Private (tick)	Business Code (1-4)	Amount (togrog)	Private (tick)	Business Code (1-4)	Amount (togrog)	Private (tick)	Business Code (1-4)	Amount (togrog)	Private (tick)	Business Code (1-4)	Amount (togrog)	Private (tick)	Business Code (1-4)
<p>1 Dwelling improvements</p> <p>2 Maintenance/repair of tools/machinery/vehicles</p> <p>3 Other maintenance or repair</p> <p>4 Purchase of car</p> <p>5 Purchase of motorbike</p> <p>6 Purchase of other vehicles (lorry, tractor...)</p> <p>7 Purchase of tools/machinery</p> <p>8 Purchase of TV or other electrical appliances</p> <p>9 Purchase of (mobile) phone</p> <p>10 Purchase of refrigerator</p> <p>11 Purchase of electric generator</p> <p>12 Purchase of livestock</p> <p>13 Education expenses</p>															

14	Health expenses																
15	Food																
16	Other household expenses																
17	Other business expenses																
18	Any other expenses																
K1.3	What is/was the monthly interest rate on this loan? <i>ENTER PERCENT</i>																
		%	%	%	%	%											
K1.4	When was the loan obtained? <i>RECORD YEAR AND MONTH EACH LOAN WAS DISBURSED</i> <i>ENTER MONTH AND YEAR (MM/YYYY)</i>	___/____	___/____	___/____	___/____	___/____											
K1.5	What is the current balance owed on this loan (togrog)? <i>ENTER VALUE. ENTER 0 IF LOAN IS FULLY REPAID</i> <i>OR IF THE RESPONDENT HAS DEFAULTED</i>																
K1.6	Did you pledge any collateral to secure this loan? <i>CIRCLE ANSWER</i>	Y / N	Y / N	Y / N	Y / N	Y / N											
K1.7	What collateral is/was pledged to secure this loan? <i>MULTIPLE ANSWERS ARE POSSIBLE-CIRCLE ALL THAT APPLY</i> 1 House/ger 2 Animals 3 Machinery 4 Household items 5 Personal items 6 Savings / bank deposits 7 Other (SPECIFY) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER COLLATERAL</i>																
K1.8	What is the value of that collateral (togrog)? <i>ENTER VALUE</i>																
K1.9	Were you ever late in paying an instalment of this loan to XacBank? <i>IF YES</i> → <i>GO TO K1.12</i> <i>IF NO</i> → <i>GO TO K1.10</i>	Y / N	Y / N	Y / N	Y / N	Y / N											
K1.10	Did you obtain money from sources outside your household (s.a. from a friend, relative, other financial institution) in order to make sure you repaid any particular instalment on time? <i>IF NO</i> → <i>GO TO K1.13</i>	Y / N	Y / N	Y / N	Y / N	Y / N											
K1.11	From which source did you obtain help? 1 Bank (SPECIFY NAME) 2 Relative 3 Friend																


<p>4 Pawnbroker 5 Savings and/or Credit Co-op 6 Non-Banking Financial Institution 7 Local shop 8 Other (<i>SPECIFY</i>) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER SOURCE OF DEBT/LOAN</i> GO TO K1.13</p>					
<p>K1.12 So 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 (<i>SPECIFY NAME</i>) 6 I borrowed money from a relative 7 I borrowed money from a friend 8 I borrowed money from a pawnbroker 9 I borrowed money from a savings and Credit Co-op 10 Non-Banking Financial Institution 11 I used savings 12 Other (<i>SPECIFY</i>) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER SOURCE</i></p>					
<p>K1.13 Did you default on the loan? <i>IF NO</i>  <i>GO TO K1.20</i></p>	Y / N	Y / N	Y / N	Y / N	Y / N
<p>K1.14 What happened when you defaulted on the loan? 1. Nothing 2. A XacBank loan officer visited me but there were no repercussions 3. XacBank took my collateral In case of group lending: 4. My group members had to pay for me GO TO K1.20</p>					




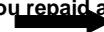
K1.15 Did your household ever apply for a loan with XacBank? NO  GO TO K1.20	Y / N
K1.16 What did you want to use this loan for? 1 To set up own enterprise 2 To fund existing own enterprise 3 To set up/contribute to joint enterprise with spouse/partner 4 To set up/contribute to spouse/partner enterprise 5 To fund consumption 6 To fund education expenses 7 To fund health expenses 8 To fund other general household expenses 9 Other (<i>SPECIFY BELOW</i>)	
K1.17 Was the loan granted? NO  GO TO K1.19	Y / N
K1.18 What was the main reason that you decided not to take the loan? 1. Loan amount granted was too small 2. Interest rate too high 3. Repayment schedule unsuitable 4. Other charges/fees too high 5. Collateral asked for was excessive 6. Other (<i>SPECIFY</i>) GO TO K1.20	
K1.19 Why was it not granted? 1. Not enough collateral 2. Not enough cash-flow 3. Too risky undertaking/business plan 4. Too much outstanding debt 5. Unknown 6. Other (<i>SPECIFY</i>)	
K1.20 Do you think you might apply (again) for a loan with XacBank in the future? NO  GO TO K1.22	Y / N
K1.21 What would you use it for? 1 To set up own enterprise 2 To fund existing own enterprise 3 To set up/contribute to joint enterprise with spouse/partner 4 To set up/contribute to spouse/partner enterprise 5 To fund consumption 6 To fund education expenses 7 To fund health expenses 8 To fund other general household expenses 9 Don't know yet 10 Other (<i>SPECIFY BELOW</i>)	
K1.22 Why would you not apply (again) for a loan with XacBank? 1 No need 2 Conditions do not suit my need (loan size too small, interest too high...) 3 Do not meet their requirements 4 Other sources available 5 Other <i>SPECIFY</i>	


SECTION K2. FORMAL AND INFORMAL LOANS FROM SOURCES OTHER THAN XACBANK SINCE MARCH 2008

ASK QUESTIONS K.2 – K.12 FOR THE THREE MAIN LOANS - **OTHER THAN A XACBANK LOAN - OF THE HOUSEHOLD**

Now we would like to ask you some questions about any loans your household might have taken from sources other than XacBank SINCE WE LAST INTERVIEWED you in March 2008. We are interested in all kinds of formal and informal loans you may have taken out, even if you have by now fully repaid them, including personal loans (e.g. for financing a house/ger, children's education and consumption) as well as loans related to your business/enterprise.

<p>K2.1a Does this household have any outstanding loans from sources other than XacBank, and that have been obtained since the last time we interviewed you, ie. since March 2008? CIRCLE ANSWER. IF NO  GO TO S INCLUDE BOTH PERSONAL DEBT AND DEBT RELATED TO ENTERPRISES/BUSINESSES</p>	Y / N								
<p>K2.1b What is the total amount of all loans (excluding loans from XacBank) your household has/had since March 2008? (togrog)</p>									
	LOAN 1			LOAN 2			LOAN 3		
<p>K2.1b What is the total original amount of up to three of your major loans (outstanding, repaid, and defaulted) other than from XacBank that you took since March 2008?</p>									
<p>K2.1c 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=Primary joint enterprise 2=Secondary joint enterprise 3=Own enterprise 4=Enterprise of spouse/partner</p>	Amount	Private	Business	Amount	Private	Business	Amount	Private	Business
	(togrog)	(tick)	Code (1-4)	(togrog)	(tick)	Code (1-4)	(togrog)	(tick)	Code (1-4)
1 Dwelling improvements									
2 Maintenance/repair of tools/machinery/vehicles									
3 Other maintenance or repair									
4 Purchase of car									
5 Purchase of motorbike									
6 Purchase of other vehicles (lorry, tractor...)									
7 Purchase of tools/machinery									
8 Purchase of TV or other electrical appliances									
9 Purchase of (mobile) phone									
10 Purchase of refrigerator									
11 Purchase of electric generator									
12 Purchase of livestock									
13 Education expenses									
14 Health expenses									
15 Food									
16 Other household expenses									
17 Other business expenses									
18 Any other expenses									
<p>K2.2 What is/was the monthly interest rate on this loan? ENTER PERCENT</p>	%			%			%		
<p>K2.3 When was the loan given? RECORD YEAR AND MONTH EACH LOAN WAS DISBURSED ENTER MONTH AND YEAR (MM/YYYY)</p>	___ / ___			___ / ___			___ / ___		

K2.4 What is the current balance owed on this loan (togrog)? <i>ENTER VALUE.</i>			
K2.5 To whom is this loan owed? 1 Bank (SPECIFY NAME) 2 Relative 3 Friend 4 Pawnbroker 5 Savings and Credit Co-op 6 Non-Banking Financial Institution 7 Local shop 8 Other (SPECIFY) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER SOURCE OF DEBT/LOAN</i>			
K2.6 Did you pledge any collateral to secure this loan? <i>CIRCLE ANSWER.</i> <i>IF NO</i>  <i>GO TO</i>	Y / N	Y / N	Y / N
K2.7 What collateral is/was pledged to secure this loan? <i>MULTIPLE ANSWERS ARE POSSIBLE-CIRCLE ALL THAT APPLY</i> 1 House/ger 2 Animals 3 Machinery 4 Household items 5 Personal items 6 Savings / bank deposits 7 Other (SPECIFY) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER COLLATERAL</i>			
K2.8 What is the value of that collateral (togrog)? <i>ENTER VALUE</i>			
K2.9 Were you ever late in paying an instalment of this loan? <i>IF YES</i>  <i>GO TO K2.12</i> <i>IF NO</i>  <i>GO TO K2.10</i>	Y / N	Y / N	Y / N
K2.10 Did you ever obtain money from sources outside your household (s.a. from a friend, relative, other financial institution) in order to make sure you repaid any particular instalment on time?  <i>GO TO K2.13</i> <i>IF NO</i>	Y / N	Y / N	Y / N
K2.11 From which source did you obtain help? 1 Bank (SPECIFY NAME) 2 Relative 3 Friend 4 Pawnbroker 5 Savings and/or Credit Co-op 6 Non-Banking Financial Institution 7 Local shop 8 Other (SPECIFY) <i>ENTER NUMBER OF RESPONSE CODE.</i> <i>IF "OTHER" ENTER SOURCE OF DEBT/LOAN</i> <i>GO TO K2.13</i>			
K2.12 So 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 I borrowed money from a savings and Credit Co-op 10 Non-Banking Financial Institution 11 I used savings 12 Other (SPECIFY)			

ENTER NUMBER OF RESPONSE CODE. IF "OTHER" ENTER SOURCE			
K2.13 Did you default on the loan? IF NO  GO TO K2.15	Y / N	Y / N	Y / N
K2.14 What happened when you defaulted on the loan? 1. Nothing 2. The loan-provider (or staff) visited me but there were no repercussions 3. The provider took my collateral In case of group lending: 4. My group members had to pay for me			

SECTION L. HOUSEHOLD ASSETS

ASK QUESTIONS L.1 – L.3 FOR EACH ASSET LISTED BELOW. IF NO TO L.1, SKIP TO NEXT ASSET

	L.1 Does the household own [ASSET]?	L.2 What is the estimated value of [ASSET] if sold (togrog)?	L.3 For what is this household [ASSET] mainly used?
	CIRCLE ANSWER	ENTER VALUE	1 Primary joint enterprise 2 Secondary joint enterprise 3 Own enterprise 4 Spouse/partner enterprise 5 Non enterprise use ENTER VALUE
a) House/apartment (including land parcel) APART FROM THE ONE YOU CURRENTLY LIVE IN	Y / N		
b) Ger APART FROM THE ONE YOU CURRENTLY LIVE IN	Y / N		
c) Land (fenced, without dwelling)	Y / N		
d) Well inside fence	Y / N		
e) Car	Y / N		
f) Lorry, tractor, other such vehicle	Y / N		
g) Motorbike	Y / N		
h) Computer	Y / N		
i) Telephone (land line)	Y / N		
j) Mobile phone	Y / N		
k) Tools and other machinery	Y / N		
l) Satellite receiver	Y / N		
m) TV	Y / N		
n) Battery for TV	Y / N		
o) Video cassette/ DVD/VCR player	Y / N		
p) Radio/Stereo/CD player	Y / N		
q) Other small electric appliance (iron, microwave, blender, etc.)	Y / N		
r) Electro-generator (petrol, wind, solar)	Y / N		
s) Refrigerator/cooler	Y / N		
t) Stove	Y / N		
u) Washing machine	Y / N		
v) Riding equipment (saddles, stirrups etc)	Y / N		
w) Jewellery	Y / N		
x) Unsold stock of products/raw materials for an enterprise	Y / N		
y) Other important asset (value >75,000 togrog) SPECIFY _____	Y / N		


ASK QUESTIONS L.1 – L.3 FOR EACH ANIMAL LISTED BELOW. IF NO TO L.1, SKIP TO NEXT ANIMAL.
 NOTE L.1 HERE REFERS TO THE **NUMBER** OF ANIMALS OWNED

	L.1	L.2	L.3
	How many [ANIMAL] does the household own?	What is the estimated value of the [ANIMAL] if sold (togrog)?	For what is this household [ANIMAL] mainly used?
	ENTER NUMBER. INSERT '0' IF RESPONDENT DOES NOT OWN [ANIMAL]	ENTER VALUE	1 Joint enterprise 2 Own enterprise 3 Spouse/partner enterprise 4 Non enterprise use ENTER VALUE
z) Sheep			
aa) Goats			
bb) Cattle (cows, yaks)			
cc) Horses			
dd) Camels			
ee) Other animals			

SECTION M. SAVINGS

ASK QUESTIONS M.1 – M.4 FOR (1) THE RESPONDENT ALONE; (2) THE RESPONDENT AND SPOUSE; AND (3) THE SPOUSE ALONE

INSTRUCTION TO RESPONDENT: BY SAVINGS ACCOUNT WE MEAN ANY ACCOUNT IN WHICH MONEY IS SET ASIDE BY THE RESPONDENT, EVEN IF THE ACCOUNT IS USED FOR CURRENT EXPENSES OF THE HOUSEHOLD

	You Alone. (Please include here amounts of any savings accounts you have created in the names of your children.)	You and your spouse/partner jointly	Your spouse/partner alone
M.1 Has/Have [NAME] any money saved? CIRCLE ANSWER. IF NO  GO TO NEXT [NAME]. INCLUDE ANY SAVINGS FOR THE EDUCATION OF CHILDREN	Y / N	Y / N	Y / N
M.2 What is the total value of [NAME'S] savings (togrog)? ENTER VALUE			
M.3 How much of these savings has been set aside for the education of your children (togrog)? ENTER AMOUNT. CHECK THAT AMOUNT IN M.2 > AMOUNT IN M.3			
M.4 Where are [NAME]'s main savings? 1 Bank 2 Savings and Credit Co-op 3 Non-Banking Financial Institution 4 At home 5 Other (SPECIFY) ENTER NUMBER OF RESPONSE CODE. IF "OTHER", ENTER WHERE SAVINGS ARE HELD			

SECTION N. HOUSEHOLD ECONOMIC SHOCKS

<p>N.1 Since the last time we interviewed you (in March 2008) did this household suffer from the death of a household member? CIRCLE ANSWER IF NO, SKIP TO N.5 IF YES, COLLECT RESPONSES FOR UP TO 3 HOUSEHOLD MEMBERS</p> <p style="text-align: right;">Y / N</p>	<p>N.2 Was the person who died male or female? CIRCLE ANSWER</p> <p>(1) M / F (2) M / F (3) M / F</p>	<p>N.3 What was the age of the person when he/she died? ENTER ANSWER</p> <p>(1) _____AGE (2) _____AGE (3) _____AGE</p>	<p>N.4 Please indicate which, if any, of these deaths occurred in the LAST MONTH? CIRCLE ANSWERS</p> <p>(1) (2) (3) None</p>	
<p>N.5 Since the last time we interviewed you (in March 2008) did this household suffer from serious illness (>10 days) of a household member? CIRCLE ANSWER IF NO, SKIP TO N.9 IF YES, COLLECT RESPONSES FOR UP TO 3 HOUSEHOLD MEMBERS</p> <p style="text-align: right;">Y / N</p>	<p>N.6 Was the person who was seriously ill male or female? CIRCLE ANSWER</p> <p>(1) M / F (2) M / F (3) M / F</p>	<p>N.7 What was the age of the person who was seriously ill? ENTER ANSWER</p> <p>(1) _____AGE (2) _____AGE (3) _____AGE</p>	<p>N.8 Please indicate which, if any, of these serious illnesses occurred in the LAST MONTH? CIRCLE ANSWERS</p> <p>(1) (2) (3) None</p>	
<p>N.9 Since the last time we interviewed you (in March 2008) did a member of this household visit a doctor, health centre or hospital? CIRCLE ANSWER IF NO, SKIP TO N.12 IF YES, COLLECT RESPONSES FOR UP TO 3 MOST EXPENSIVE VISITS</p> <p style="text-align: right;">Y / N</p>	<p>N.10 How much did the visit cost? ENTER AMOUNT</p> <p>(1) _____ TOGROG (2) _____ TOGROG (3) _____ TOGROG</p>		<p>N.11 Please indicate which, if any, of these visits occurred in the LAST MONTH? CIRCLE ANSWERS</p> <p>(1) (2) (3) None</p>	
<p>N.12 Since the last time we interviewed you (in March 2008) did this household suffer from job loss of a household member? CIRCLE ANSWER IF NO, SKIP TO N.16 IF YES, COLLECT RESPONSES FOR UP TO 3 HOUSEHOLD MEMBERS</p> <p style="text-align: right;">Y / N</p>	<p>N.13 Was the person who lost their job male or female? CIRCLE ANSWER</p> <p>(1) M / F (2) M / F (3) M / F</p>	<p>N.14 What was the age of the person who lost their job? ENTER ANSWER</p> <p>(1) _____AGE (2) _____AGE (3) _____AGE</p>	<p>N.15 Please indicate which, if any, of these job losses occurred in the LAST MONTH? CIRCLE ANSWERS</p> <p>(1) (2) (3) None</p>	
<p>N.16 Since the last time we interviewed you (in March 2008) did this household suffer from serious robbery/theft? CIRCLE ANSWER IF NO, SKIP TO N.19 IF YES, ENTER AMOUNT (ALL THEFTS DURING PERIOD)</p> <p style="text-align: right;">Y / N</p>	<p>N.17 How much was lost as a result of the serious robbery/theft? ENTER AMOUNT</p> <p>_____ TOGROG</p>		<p>N.18 Please indicate how much, if any, was lost as a result of the serious robbery/theft in the LAST MONTH? ENTER AMOUNT</p>	<p>_____ TOGROG</p>

<p>N.19 Since the last time we interviewed you (in March 2008) did this household suffer from a natural disaster such as Zud? CIRCLE ANSWER IF NO, SKIP TO N.22 IF YES, ENTER NUMBER OF ANIMALS THAT DIED (OVER ALL ZUDS DURING PERIOD)</p> <p style="text-align: right;">Y / N</p>	<p>N.20 How many animals were lost as a result of a natural disaster? ENTER NUMBER OF ANIMALS OF DIFFERENT TYPES</p> <p>_____ SHEEP _____ GOATS _____ COWS _____ YAKS _____ HORSES _____ CAMELS _____ OTHER</p> <p>(SPECIFY) _____</p>	<p>N.21 Please indicate how many animals, if any, were lost as a result of a natural disaster in the LAST MONTH? ENTER NUMBER OF ANIMALS OF DIFFERENT TYPES</p> <p>_____ SHEEP _____ GOATS _____ COWS _____ YAKS _____ HORSES _____ CAMELS _____ OTHER</p> <p>(SPECIFY) _____</p>
<p>N.22 Since the last time we interviewed you (in March 2008) did this household suffer from a bad harvest? CIRCLE ANSWER IF NO, SKIP TO N.25 YES, ENTER ESTIMATED VALUE OF LOSS INCURRED (OVER ALL BAD HARVESTS DURING PERIOD)</p> <p style="text-align: right;">Y / N</p>	<p>N.23 How much potential revenue was lost as a result of the bad harvest? ENTER AMOUNT</p> <p>_____ TOGROG</p>	<p>N.24 Please indicate how much, if any, potential revenue was lost as a result of a bad harvest in the LAST MONTH? ENTER AMOUNT</p> <p>_____ TOGROG</p>
<p>N.25 Since the last time we interviewed you (in March 2008) did this household suffer from any other loss? CIRCLE ANSWER IF NO, SKIP TO SECTION P IF YES, SPECIFY TYPE OF LOSS</p> <p style="text-align: right;">Y / N</p>	<p>N.26 Please specify the type of loss? ENTER TYPE OF LOSS _____ (TYPE OF LOSS)</p>	<p>N.27 Did this loss occur in the in the LAST MONTH? CIRCLE ANSWER</p> <p style="text-align: right;">Y / N</p>

SECTION P. RATES OF PROFIT AND PERCEPTIONS OF RISK

PA. INVESTMENT DECISION - INFORMATION ON RESPONDENT

Explain: In the following, when we talk about ‘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.

PA.1a To recapture, did you receive a loan from XacBank?

- 1 Yes ➔ GO TO PA.1b
- 2 No, say: “The following questions refer to your main enterprise”.

PA.1b Was at least some of the XacBank loan for investment in an enterprise?

- 1 Yes, say: “The following questions refer to that enterprise”.
- 2 No, say: “The following questions refer to your main enterprise”.

PA.2 If the enterprise were to be extremely successful, how much profit would you expect to make over the NEXT 12 MONTHS (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MAXIMUM (S)HE THINKS REALISTIC;

ENTER AMOUNT _____

PA.3 If the enterprise turned out to be extremely unsuccessful, how much profit would you expect to make over the NEXT 12 MONTHS (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MINIMUM (S)HE THINKS REALISTIC; THIS AMOUNT MUST BE LESS THAN THE AMOUNT ENTERED FOR A2;

ENTER AMOUNT _____

ENTER RESPONSES FROM QUESTIONS PA.2 AND PA.3, CALCULATE AVERAGE OF PA.2 AND PA.3, AND CALCULATE AMOUNTS “Y” AND “Z” ACCORDING TO THE FORMULAS BELOW AND ENTER ANSWERS IN THE TABLE BELOW:

PA.2	
PA.3	
$AVERAGE_AMOUNT_A = (PA.2 + P.A.3)/2 =$	
$AMOUNT_Y = (PA.2 - PA.3)/3 + PA.3 =$	
$AMOUNT_Z = 2*[(PA.2 - PA.3)/3] + PA.3 =$	

THIS EXERCISE IS TO CHECK IF THE RESPONDENT UNDERSTANDS THE INSTRUCTIONS OF THE GAME

This is a ruler with a scale from 0 to 100. I want you to use this ruler to indicate to me how sure you are about a particular future situation. Imagine for example, that you play Shagai and trying to get 4 different positions for each shagai(that is

called “4 berkh” in Mongolian). How sure are you that you would get at least once 4 different positions of shagai-s?

- 1 If you are absolutely sure you would get 4 different positions of each shagai at least once, point to 100
- 2 If you are absolutely sure you would NOT get 4 different positions of each shagai at least once, point to 0
- 3 If you are unsure, but you think it more likely than not that you would get 4 berkh-s at least once, point closer to 100 than to 0
- 4 If you are unsure, but you think it more likely that you would NOT get 4 berkh-s at least once, point closer to 0 than to 100

PA.4a Now please point on the ruler how likely you think it is that you would get 4 berkh-s in a single toss.

ENTER PROBABILITY: _____%

PA.4b Now please point to me on the ruler how likely you think it is that you would get at least 4 berkh-s in 5 tosses.

ENTER PROBABILITY: _____%

PA.4c Now please point to me on the ruler how likely you think it is that you would get at least 4 berkh-s in 10 tosses.

ENTER PROBABILITY: _____%

If the respondent provides decreasing probabilities (probability in A.4b smaller than in A.4a and/or probability in A.4c smaller than in A.4b), please explain again the idea of the ruler as described above before going to the next questions. Use the text provided.

NOW USE AGAIN THE RULER TO ANSWER THE FOLLOWING QUESTIONS:

PA.5 How likely do you think it is that in the NEXT 12 MONTHS profit of the enterprise will be above [AMOUNT_Y]?

READ QUESTION USING “AMOUNT_Y” CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. IF RESPONDENT DOES NOT UNDERSTAND, REPEAT GAME WITH SHAGAI. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PA.6 How likely do you think it is that in the NEXT 12 MONTHS, profit of the enterprise will be above [AVERAGE_AMOUNT_A]?

READ QUESTION USING “AVERAGE_AMOUNT_A” CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PA.7 How likely do you think it is that in the NEXT 12 MONTHS, total profit of the enterprise will be above [AMOUNT_Z]?

READ QUESTION USING “AMOUNT_Z” CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PB. ASYMMETRIC INFORMATION - INFORMATION ON RESPONDENT

We would now like to ask you questions about your household income.

PB.1 Imagine that you have a very good year, every member of working age in the household manages to have work, the harvest is good or demand for your products/services are high. What would the maximum income of your household be in that year (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MAXIMUM (S)HE THINKS REALISTIC;

ENTER AMOUNT _____

PB.2 Now imagine you and your household have a particularly difficult year (maybe because the weather turns out to be bad, and/or some householders have difficulty finding or keeping jobs). Whilst we want you to think of a particularly difficult year, it is very important that you are realistic about it, i.e. to think of a situation that is indeed conceivable. What do you think the yearly income of your household would be in this situation (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MINIMUM (S)HE THINKS REALISTIC; THIS AMOUNT SHOULD BE LESS THAN THE AMOUNT ENTERED FOR B.1;

ENTER AMOUNT _____

ENTER RESPONSES FROM QUESTIONS PB.1 AND PB.2, CALCULATE AVERAGE OF PB.1 AND PB.2, AND CALCULATE AMOUNTS "W" AND "X" ACCORDING TO THE FORMULAS BELOW AND ENTER ANSWERS IN THE TABLE BELOW:

PB.1	
PB.2	
AVERAGE_AMOUNT_B = (PB.1 + P B.2)/2 =	
AMOUNT_W = (PB.1 - PB.2)/3 + PB.2 =	
AMOUNT_X = [2*(PB.1 - PB.2)/3] + PB.2 =	

PB.3 How likely do you think it is that in the NEXT 12 MONTHS, your TOTAL household income will be above [AMOUNT_W]?

READ QUESTION USING "AMOUNT_W" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. IF RESPONDENT DOES NOT UNDERSTAND, REPEAT GAME WITH SHAGAI. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PB.4 How likely do you think it is that in the NEXT 12MONTHS, your TOTAL household income will be above [AVERAGE_INCOME_B]?

READ QUESTION USING "AVERAGE_INCOME_B" CALCULATED ABOVE.. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PB.5 How likely do you think it is that in the NEXT 12 MONTHS, your TOTAL household income will be above [AMOUNT_X]?

READ QUESTION USING "AMOUNT_X" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

FOR QUESTIONS PB.6 AND PB.7 USE THE RULER AS WELL. SKIP TO NEXT SECTION IF THE RESPONDENT HAS NO LOAN.

In the next three questions, we refer to the loan you took from XacBank. If you do not have a loan from XacBank but you do have one or more formal and/or informal loans from any other source please answer the questions thinking of your main loan.

PB.6 How likely do you think it is that you will be able to repay the next instalment on time?

ENTER PROBABILITY: _____%

PB.7 How likely do you think it is that you will be able to repay ALL the remaining instalments on time?

THIS PROBABILITY SHOULD BE EQUAL OR LESS THAN THE PROBABILITY IN PB.6.

ENTER PROBABILITY: _____%

PB.8 In case you will not be able to fully repay an instalment, how else would you generate the needed amount?

MARK UP TO 2 CHOICES

1. I would work more
2. Other household member(s) would work more
3. Borrow money from a relative
4. Borrow money from a friend
5. Get loan from a money lender
6. Get loan from a bank
7. Get loan from a microfinance institution
8. I would use my savings
9. Get loan from pawn broker or a local shop
10. Other (SPECIFY) _____

ENTER CODE: _____

PC. INFORMATION ON 'BEST KNOWN' GROUP MEMBER

FOR INSTRUCTIONS SEE EXTRA PAGE

PC.1 Interviewer, Please note the name of the best known group member identified by the respondent. (Note that this does not necessarily have to be the member you like best)

NOTE NAME: _____

PC.2 What is [NAME'S] relationship to you?

- | | |
|------------------|--------------------|
| 1 Partner/spouse | 7 Sibling-in-law |
| 2 Child | 8 Grandchild |
| 3 Parent | 9 Other relative |
| 4 Grandparent | 10 Close friend |
| 5 Sibling | 11 Ordinary friend |
| 6 Parent-in-law | 12 Acquaintance |

ENTER CODE: _____

PC.3a How long have you known [NAME]?

ENTER YEARS: _____

PC.3b On a scale from 1 to 10, where 1 means 'not at all' and 10 'extremely well', how well do you consider knowing [NAME]?

THIS SHOULD NOT BE ONE, AS WE ARE TALKING ABOUT THE 'BEST-KNOWN' GROUP MEMBER.

ENTER NUMBER: _____

PC.3c On a scale from 1 to 10, where 1 means 'not at all' and 10 'extremely well', how well do you consider having known [NAME] before joining the group?

ENTER NUMBER: _____

PC.3d How many friends do you have in common with [NAME]?

ENTER NUMBER: _____

PC.4a Generally speaking, would you say [NAME] can be trusted or that you should be careful dealing with him/her?

- Should be careful
- Can be trusted

ENTER CODE: _____

PC.4b Do you think [NAME] would try to take advantage of you if she got the chance, or would she generally be fair?

- Would take advantage of you
- Would try to be fair

ENTER CODE: _____

PC.4c Would you say that [NAME] tries to be helpful, or that she is mostly just looking out for herself?

- Just looks out for herself
- Tries to be helpful

ENTER CODE: _____

PC.5a Did [NAME] take a loan from XacBank?

- | | | |
|---------------|---|-------------|
| 1. Yes |  | GO TO PC.5b |
| 2. No |  | GO TO PC.5c |
| 3. Don't know |  | GO TO PC.5c |

ENTER CODE: _____

PC.5b For what purpose did [NAME] use the loan from XacBank?

- To set up own enterprise
- To fund existing own enterprise
- To set up/contribute to joint enterprise with spouse/partner
- To set up/contribute to spouse/partner enterprise
- To fund consumption/buy goods
- To fund education expenses
- To fund health expenses
- To fund other general household expenses
- Don't know
- Other (SPECIFY): _____

ENTER CODE: _____

PC.5c What is the main income source of [NAME]?

- Farming - animal husbandry
- Farming - crop production
- Farming - animal husbandry and crop production
- Felt/cashmere/leather production
- Sewing
- Shop
- Trading, excluding shop
- Café/restaurant
- Collecting garbage
- Small-scale mining
- Crafts (carving/furniture making)
- Other (SPECIFY) _____

ENTER CODE: _____

PC.6 Imagine that [NAME's] family has a very good year, every member of working age in the household managed to have work, the harvest is good or demand for their products/services are high. What would be the maximum amount of income [NAME's] household would receive in such a situation in one year (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MAXIMUM;

ENTER AMOUNT _____

PC.7 Now imagine [NAME's] household has a particularly difficult year (maybe because the weather turns out to be bad, and/or some householders have difficulty finding or keeping jobs). Whilst we want you to think of a particularly difficult year, it is very important that you are realistic about it, i.e. to think of a situation that is indeed conceivable. What do you think the yearly income of [NAME's] household would be in this situation (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MINIMUM; THIS AMOUNT SHOULD BE LESS THAN AMOUNT ENTERED FOR PC.6

ENTER AMOUNT _____

ENTER RESPONSES FROM QUESTIONS C.6 AND C.7, CALCULATE AVERAGE OF PC.6 AND PC.7, AND CALCULATE AMOUNTS "U" AND "V" ACCORDING TO THE FORMULAS BELOW AND ENTER ANSWERS IN THE TABLE BELOW:

PC.6	
PC.7	
AVERAGE_AMOUNT_PC = (PC.6 + PC.7)/2 =	

$AMOUNT_U = (PC.6 - PC.7)/3 + PC.7 =$	
$AMOUNT_V = [2*(PC.6 - PC.7)/3] + PC.7 =$	

FOR QUESTIONS PC.8 TO PC.10 USE THE RULER AS WELL!

PC.8 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AMOUNT_U]?
 READ QUESTION USING "AMOUNT_U" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. IF RESPONDENT DOES NOT UNDERSTAND, REPEAT GAME WITH SHAGAI. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PC.9 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AVERAGE_AMOUNT_C]?
 READ QUESTION USING "AVERAGE_AMOUNT_C" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PC.10 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AMOUNT_V]?
 READ QUESTION USING "AMOUNT_V" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

In the next three questions, we refer to the loan [NAME] took from XacBank. If [NAME] does not have a loan from XacBank please answer the questions thinking of any other formal or informal loan [NAME] might have.

IF THE RESPONDENT KNOWS THAT [NAME] DOES NOT HAVE A LOAN, ASK THE RESPONDENT TO IMAGINE THAT [NAME] HAD A LOAN.

PC.11 How likely do you think it is that [NAME] will be able to repay the next instalment or part of that instalment on time?

ENTER PROBABILITY: _____%

PC.12 How likely do you think it is that [NAME] will be able to repay ALL the remaining instalments on time?
 THIS PROBABILITY SHOULD BE EQUAL OR LESS THAN THE PROBABILITY IN PC.11.

ENTER PROBABILITY: _____%

PC.13 In case [NAME's] business profits are too low to repay an instalment, how else would you expect her to generate the needed amount?
 MARK UP TO 2 CHOICES

1. She will work more
2. Other household member(s) will work more
3. Borrow money from a relative
4. Borrow money from a friend
5. Get loan from a money lender
6. Get loan from a bank
7. Get loan from a microfinance institution
8. She will use her savings
9. Get loan from pawn broker shop
10. Other (SPECIFY) _____

ENTER CODE: _____

PC.14a Since the baseline survey in March 2008 have you at any point borrowed 25,000 or more from [NAME] in the past?

1. Yes
2. No

ENTER CODE: _____

PC.14b Have you borrowed an amount higher or equal to 25,000 togrog from [NAME] at any time before the baseline survey in March 2008?

1. Yes
2. No

ENTER CODE: _____

PC.14c Would you borrow from [NAME] (again)?

1. Yes
2. No

ENTER CODE: _____

PC.15a Have you lent an amount equal to or higher than 25,000 togrog to [NAME] since the baseline survey in March 2008?

1. Yes
2. No

ENTER CODE: _____

PC.15b Have you lent an amount equal to or higher than 25,000 togrog to [NAME] at any time before the baseline survey in March 2008?

3. Yes
4. No

ENTER CODE: _____

PC.15c Would you lend to [NAME] (again)?

1. Yes
2. No

ENTER CODE: _____

FOR QUESTIONS PC.16a and PC.16b USE AGAIN THE RULER!

PC.16a Do you think [NAME] has money left over at the end of the day after paying all necessities for living (rent and other bills, groceries...) that she could use for luxuries (sweets, cigarettes...) to treat herself and/or her family or to save?

1. Yes
2. No

ENTER CODE: _____

PC.16b If YES, how likely do you think it is that [NAME] saves some of this money instead of spending it all?

ENTER PROBABILITY: _____%

PR.4 In general, how certain are you about your answers given to the questions about the 'best known' member of the group?

1. Very certain
2. Somewhat certain
3. Not very certain; answers are guesses

ENTER CODE: _____

PD. INFORMATION ON RANDOM GROUP MEMBER

INSTRUCTIONS SEE EXTRA PAGE

PD.1 Interviewer, Please note the name of the random group member identified in the process described on the extra sheet.

NOTE NAME: _____

PD.2 What is [NAME'S] relationship to you?

- | | |
|------------------|--------------------|
| 1 Partner/spouse | 7 Sibling-in-law |
| 2 Child | 8 Grandchild |
| 3 Parent | 9 Other relative |
| 4 Grandparent | 10 Close friend |
| 5 Sibling | 11 Ordinary friend |
| 6 Parent-in-law | 12 Acquaintance |

ENTER CODE: _____

PD.3a How long have you known [NAME]?

ENTER YEARS: _____

PD.3b On a scale from 1 to 10, where 1 means 'not at all' and 10 'extremely well', how well do you consider knowing [NAME]?

ENTER NUMBER: _____

PD.3c On a scale from 1 to 10, where 1 means 'not at all' and 10 'extremely well', how well do you consider having known [NAME] before joining the group?

ENTER NUMBER: _____

PD.3d How many friends do you have in common with [NAME]?

ENTER NUMBER: _____

PD.4a Generally speaking, would you say [NAME] can be trusted or that you can't be too careful dealing with her?

1. Can't be too careful
2. Can be trusted

ENTER CODE: _____

PD.4b Do you think [NAME] would try to take advantage of you if she got the chance, or would she try to be fair?

1. Would take advantage of you
2. Would try to be fair

ENTER CODE: _____

PD.4c Would you say that [NAME] tries to be helpful, or that she is mostly just looking out for herself?

1. Just looks out for herself
2. Tries to be helpful

ENTER CODE: _____

PC.5a Did [NAME] take a loan from XacBank?

- | | | |
|---------------|---|-------------|
| 4. Yes |  | GO TO PC.5b |
| 5. No |  | GO TO PC.5c |
| 6. Don't know |  | GO TO PC.5c |

ENTER CODE: _____

PD.5b For what purpose did [NAME] use the loan?

1. To set up own enterprise
2. To fund existing own enterprise
3. To set up/contribute to joint enterprise with spouse/partner
4. To set up/contribute to spouse/partner enterprise
5. To fund consumption/buy goods
6. To fund education expenses
7. To fund health expenses
8. To fund other general household expenses
9. Don't know
10. Other (SPECIFY): _____

ENTER CODE: _____

PD.5c What is the main income source of [NAME]?

1. Farming - animal husbandry
2. Farming - crop production
3. Farming - animal husbandry and crop production
4. Felt/cashmere/leather production
5. Sewing
6. Shop
7. Trading, excluding shop
8. Café/restaurant
9. Collecting garbage
10. Small scale mining
11. Crafts (carving/furniture making)
12. Other (SPECIFY) _____

ENTER CODE: _____

PD.6 Imagine that [NAME's] family has a very good year, every member of working age in the household managed to have work, the harvest is good or demand for their products/services are high. What would be the maximum amount of income [NAME's] household would receive in such a situation in one year (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MAXIMUM; ENTER AMOUNT

ENTER AMOUNT _____

PD.7 Now imagine [NAME's] household has a particularly difficult year (maybe because the weather turns out to be bad, and/or some householders have difficulty finding or keeping jobs). Whilst we want you to think of a particularly difficult year, it is very important that you are realistic about it, i.e. to think of a situation that is indeed conceivable. What do you think the yearly income of [NAME's] household would be in this situation (togrog)?

ENCOURAGE RESPONDENT TO THINK OF THE ABSOLUTE MINIMUM; THIS AMOUNT SHOULD BE LESS THAN AMOUNT ENTERED FOR PD.6; ENTER AMOUNT

ENTER AMOUNT _____

ENTER RESPONSES FROM QUESTIONS PD.6 AND PD.7, CALCULATE AVERAGE OF PD.6 AND PD.7, AND CALCULATE AMOUNTS "S" AND "T" ACCORDING TO THE FORMULAS BELOW AND ENTER ANSWERS IN THE TABLE BELOW:

PD.6	
PD.7	
AVERAGE_AMOUNT_D = (PD.6 + PD.7)/2 =	
AMOUNT_S = (PD.6 - PD.7)/3 + PD.7 =	

$AMOUNT_T = [2*(PD.6 - PD.7)/3] + PD.7 =$	
--	--

FOR QUESTIONS PD.8 TO PD.15 USE THE RULER AS WELL!

PD.8 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AMOUNT_S]?
 READ QUESTION USING "AMOUNT_S" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. IF RESPONDENT DOES NOT UNDERSTAND, REPEAT GAME WITH SHAGAI. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PD.9 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AVERAGE_AMOUNT_D]?
 READ QUESTION USING "AVERAGE_AMOUNT_D" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

PD.10 How likely do you think it is that in the NEXT 12 MONTHS, [NAME's] TOTAL household income will be above [AMOUNT_T]?
 READ QUESTION USING "AMOUNT_T" CALCULATED ABOVE. RESPONDENT POINTS ON RULER TO ANSWER. RECORD NUMBER ON RULER POINTED TO BY RESPONDENT.

ENTER PROBABILITY: _____%

In the next three questions, we refer to the loan [NAME] took from XacBank. If [NAME] does not have a loan from XacBank please answer the questions thinking of any other formal or informal loan [NAME] might have.

IF THE RESPONDENT KNOWS THAT [NAME] DOES NOT HAVE A LOAN, ASK THE RESPONDENT TO IMAGINE THAT [NAME] HAD A LOAN.

PD.11 How likely do you think it is that [NAME] will be able to repay the next instalment on time?

ENTER PROBABILITY: _____%

PD.12 How likely do you think it is that [NAME] will be able to repay ALL the remaining instalments on time?

ENTER PROBABILITY: _____%

PD.13 In case [NAME's] business profit is too low to repay an instalment, how else would you expect her to generate the needed amount?

MARK UP TO 2 CHOICES

1. She will work more
2. Other household member(s) will work more
3. Borrow money from a relative
4. Borrow money from a friend
5. Get loan from a money lender
6. Get loan from a bank
7. Get loan from a microfinance institution
8. She will use her savings
9. Pawn broker shop
10. Other (SPECIFY) _____

ENTER CODE: _____

PD.14a Since the baseline survey in March 2008 have you at any point borrowed 25,000 or more from [NAME] in the past?

3. Yes
4. No

ENTER CODE: _____

PD.14b Have you borrowed an amount higher or equal to 25,000 togrog from [NAME] at any time before the baseline survey in March 2008?

3. Yes
4. No

ENTER CODE: _____

PD.14c Would you borrow from [NAME] (again)?

3. Yes
4. No

ENTER CODE: _____

PD.15a Have you lent an amount equal to or higher than 25,000 togrog to [NAME] since the baseline survey in March 2008?

5. Yes
6. No

ENTER CODE: _____

PD.15b Have you lent an amount equal to or higher than 25,000 togrog to [NAME] at any time before the baseline survey in March 2008?

7. Yes
8. No

ENTER CODE: _____

PD.15c Would you lend to [NAME] (again)?

1. Yes
2. No

ENTER CODE: _____

PD.16a Do you think [NAME] has money left over at the end of the day after paying all necessities for living (rent and other bills, groceries...) that she could use for luxuries (sweets, cigarettes...), to treat herself and/or her family or to save?

1. Yes
2. No

ENTER CODE: _____

PD.16b If YES, how likely do you think it is that [NAME] saves some of this money instead of spending it all?

ENTER PROBABILITY: _____%

PR.5 In general, how certain are you about your answers given to the questions about the 'random' member of the group?

1. Very certain
2. Somewhat certain
3. Not very certain; answers are guesses

ENTER CODE: _____

PE. RISK - PERCEPTION

For the next set of questions imagine you have to make a choice between two different lotteries A and B; please indicate which lottery you would prefer. The first number indicates the likelihood with which you would win the amount.

So, to give an example, take the first lottery choice (first row, first table): You can choose between lottery A and lottery B. In lottery A you win 65 togrog with a 10% probability (one out of ten) or you win 52 togrog with a 90% probability. In lottery B you win 125 togrog with a probability of 10% and 3 togrog with a probability of 90%. Which lottery would you prefer: A or B?

Interviewer, please show the respondent the table and give her time to think about the answer. Then move on to the second lottery choice (next row).

Table 1:

	Lottery A	Lottery B	Respondent's choice
PE.11	1/10 of MNT 65, 9/10 of MNT 52	1/10 of MNT 125, 9/10 of MNT 3	
PE.12	2/10 of MNT 65, 8/10 of MNT 52	2/10 of MNT 125, 8/10 of MNT 3	
PE.13	3/10 of MNT 65, 7/10 of MNT 52	3/10 of MNT 125, 7/10 of MNT 3	
PE.14	4/10 of MNT 65, 6/10 of MNT 52	4/10 of MNT 125, 6/10 of MNT 3	
PE.15	5/10 of MNT 65, 5/10 of MNT 52	5/10 of MNT 125, 5/10 of MNT 3	
PE.16	6/10 of MNT 65, 4/10 of MNT 52	6/10 of MNT 125, 4/10 of MNT 3	
PE.17	7/10 of MNT 65, 3/10 of MNT 52	7/10 of MNT 125, 3/10 of MNT 3	
PE.18	8/10 of MNT 65, 2/10 of MNT 52	8/10 of MNT 125, 2/10 of MNT 3	
PE.19	9/10 of MNT 65, 1/10 of MNT 52	9/10 of MNT 125, 1/10 of MNT 3	
PE.120	10/10 of MNT 65, 0/10 of MNT 52	10/10 of MNT 125, 0/10 of MNT 3	

Now repeat the same with the following table, where payoffs are higher.

Table 2:

	Lottery A	Lottery B	Respondent's choice
PE.21	1/10 of MNT 1300, 9/10 of MNT 1050	1/10 of MNT 2500, 9/10 of MNT 65	
PE.22	2/10 of MNT 1300, 8/10 of MNT 1050	2/10 of MNT 2500, 8/10 of MNT 65	
PE.23	3/10 of MNT 1300, 7/10 of MNT 1050	3/10 of MNT 2500, 7/10 of MNT 65	
PE.24	4/10 of MNT 1300, 6/10 of MNT 1050	4/10 of MNT 2500, 6/10 of MNT 65	
PE.25	5/10 of MNT 1300, 5/10 of MNT 1050	5/10 of MNT 2500, 5/10 of MNT 65	
PE.26	6/10 of MNT 1300, 4/10 of MNT 1050	6/10 of MNT 2500, 4/10 of MNT 65	
PE.27	7/10 of MNT 1300, 3/10 of MNT 1050	7/10 of MNT 2500, 3/10 of MNT 65	
PE.28	8/10 of MNT 1300, 2/10 of MNT 1050	8/10 of MNT 2500, 2/10 of MNT 65	
PE.29	9/10 of MNT 1300, 1/10 of MNT 1050	9/10 of MNT 2500, 1/10 of MNT 65	
PE.220	10/10 of MNT 1300, 0/10 of MNT 1050	10/10 of MNT 2500, 0/10 of MNT 65	

SECTION Q. TRANSFERS AND RELATIONSHIPS BETWEEN NON-RELATED PEOPLE

Q.1 Have you received any transfers, whether monetary or in kind, from someone who lives in this soum (EXCLUDING FAMILY/RELATIVES) in the PAST 12 MONTHS?	Q.2 Can you please tell me the first and last initials of the <i>first name</i> of the person from whom you received transfers, FOR UP TO FIVE PEOPLE?	Q.3 What is your relationship with this person?	Q.4 What is the total value of the transfers, whether monetary or in kind, you received from this person? Include cash or equivalent	Q.5 Have you given any transfers, whether monetary or in kind, to someone who lives in this soum (EXCLUDING FAMILY/RELATIVES) in the PAST 12 MONTHS?	Q.6 Can you please tell me the first and last initials of the <i>first name</i> of the person to whom you gave transfers, FOR UP TO FIVE PEOPLE?	Q.7 What is your relationship with this person?	Q.8 What is the total value of the transfers, whether monetary or in kind, you gave to this person? Include cash or equivalent
CIRCLE RESPONSE; IF NO, SKIP TO Q.5	ENTER FIRST AND LAST INITIALS	1 Close friend 2 Acquaintance 3 Other (SPECIFY) ENTER RESPONSE CODE. SPECIFY RELATIONSHIP IF 'OTHER'	ENTER AMOUNT	CIRCLE RESPONSE; IF NO, SKIP TO SECTION R	ENTER FIRST AND LAST INITIALS	1 Close friend 2 Acquaintance 3 Other (SPECIFY) ENTER RESPONSE CODE. SPECIFY RELATIONSHIP IF 'OTHER'	ENTER AMOUNT
Y / N				Y / N			

SECTION R. TRANSFERS FROM AND TO FAMILY/RELATIVES

TRANSFERS FROM:

R.1 Did this household receive any transfers from family or relatives, whether monetary or in-kind, in the PAST MONTH? This includes family or relatives that live abroad.
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO R.4

R.2 What is the total value of these transfers (togrog)? Please include cash or equivalent.

ENTER AMOUNT _____

R.3 Please state the source of these transfers.
MULTIPLE ANSWERS POSSIBLE – CIRCLE ALL THAT APPLY

- 1 Same soum
- 2 Other soum in this aimag
- 3 Ulaanbaatar, Darhan, Erdenet
- 4 Other aimag, but not Ulaanbaatar, Darhan, Erdenet
- 5 Abroad

R.4 Did this household receive any transfers from family or relatives, whether monetary or in-kind, in the PAST 12 MONTHS? This includes family or relatives that live abroad.
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO R.7

R.5 What is the total value of these transfers (togrog)? Please include cash or equivalent.

ENTER AMOUNT _____

R.6 Please state the source of these transfers.
MULTIPLE ANSWERS POSSIBLE – CIRCLE ALL THAT APPLY

- 1 Same soum
- 2 Other soum in this aimag
- 3 Ulaanbaatar, Darhan, Erdenet
- 4 Other aimag, but not Ulaanbaatar, Darhan, Erdenet
- 5 Abroad

TRANSFERS TO:

R.7 Did this household give any transfers to family or relatives, whether monetary or in-kind, in the PAST MONTH? This includes family or relatives that live abroad.
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO R.10

R.8 What is the total value of these transfers (togrog)? Please include cash or equivalent.

ENTER AMOUNT _____

R.9 Please state the destination of these transfers.
MULTIPLE ANSWERS POSSIBLE – CIRCLE ALL THAT APPLY

- 1 Same soum
- 2 Other soum in this aimag
- 3 Ulaanbaatar, Darhan, Erdenet
- 4 Other aimag, but not Ulaanbaatar, Darhan, Erdenet
- 5 Abroad

R.10 Did this household give any transfers to family or relatives, whether monetary or in-kind, in the PAST 12 MONTHS? This includes family or relatives that live abroad.
CIRCLE ANSWER

- 1 Yes
- 2 No  GO TO END

R.11 What is the total value of these transfers (togrog)? Please include cash or equivalent.

ENTER AMOUNT _____

R.12 Please state the destination of these transfers.
MULTIPLE ANSWERS POSSIBLE – CIRCLE ALL THAT APPLY

- 1 Same soum
- 2 Other soum in this aimag
- 3 Ulaanbaatar, Darhan, Erdenet
- 4 Other aimag, but not Ulaanbaatar, Darhan, Erdenet
- 5 Abroad

END OF QUESTIONNAIRE

PLEASE ENSURE THAT THE TABLE OF CONTENTS (PAGE 3) IS COMPLETED AND THAT ANY OBSERVATIONS CONCERNING THE INTERVIEW ARE NOTED IN THE "REMARKS" SECTION (PAGE 4).