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**Households in Central Asia  
Research findings from an explorative study in  
Kazakhstan and Kyrgyzstan**

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## Introduction

In the following report we present part of our ongoing research on post-communist societies. We investigate into Kazakhstan and Kyrgyzstan, former satellite states of the Soviet Union. After its breakdown, they won national autonomy and underwent deep changes in all segments of the societies. The transformation from a communist to a post – communist system is a long-term process (Dittrich 2001; Kollmorgen and Schrader 2003) and not - as assumed by many activists and transition researchers – a short period f.e. of 5 to 10 years. Transformation of societies is not just system transition from above copying (Western) institutions but involves the whole society, takes place in everyday life as well as in institution building and new forms of behavior. Our topic here is the transformation and adaptation of households being confronted with the ongoing changes especially those accompanying the introduction of market economies.

20 years after independence the question is whether households in post-communist societies have taken responsibility for their own conduct of life (“Lebensführung”) or whether they still display attitudes of relying on the “nanny” state concerning their survival strategies.

The ongoing research is part of a research project with the title “Sustainable Livelihoods in Central Asia”.<sup>1</sup> With three research teams, two from Kazakhstan (Astana and Almaty)<sup>2</sup> and one from Kyrgyzstan (Bishkek),<sup>3</sup> we undertake both quantitative and qualitative household studies in urban and rural regions. The research aims at identifying household types and their specific problems as well as strategies to make a living. Target group of the research are the middle and lower middle income classes. Of particular interest is whether such households nowadays constitute closed systems of the nuclear family type as a consequence of modernization and urbanization or whether they are embedded in larger networks, obtaining resource flows from outside and/or providing resources to others. At least in some rural areas authors report about clan-type family and household relations that embed the households in much larger networks of exchange sometimes even crossing national borders. And it is well known that labor migration is an important issue in Central Asia that f.e. state households rely heavily on remittances<sup>4</sup>.

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<sup>1</sup> We are thankful to Volkswagen Foundation, which has provided us the research grant

<sup>2</sup> Literature on Kazakhstan emphasizes the strong regional difference between North Kazakhstan including Astana region and South Kazakhstan including Almaty region.

<sup>3</sup> In addition to the authors the research group consists of Prof. Aigul Zabirova and team, L.N. Gumilev Eurasian National Univ. Astana ; Dr. Nazym Shedenova and team, Al-Farabi Univ. Almaty, Dr. Galina Gorborkova and team, Univ. of Central Asia, Bishkek; and Nigina Avganova and Aikokul Maksutova (Otto-von-Guericke-Univ. of Magdeburg). We are thankful to Dr. Denis Gruber (State Univ. of St. Petersburg) who helped us design the household questionnaire and provided research training for the team, and Dr. Markus Kaiser (Univ. of Central Asia, Bishkek) who gave a lot of inputs into that project.

Project homepage: <http://www.uni-magdeburg.de/fgse/node/114>

<sup>3</sup> see Erica Marat, Labour Migration in Central Asia: Implications of the Global Economic Crisis, Silk Road Paper, May 2009

<sup>4</sup> For more details see <http://www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/country-profile/asia-oceania/kazakhstan>; <http://www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/country-profile/asia-oceania/kyrgyzstan>

Households are parts of national economies and household situations reflect the overall situation. We cannot provide long country profiles here; it must be sufficient to mention that the economic situation in Kazakhstan and Kyrgyzstan is very dissimilar. GNI per capita in US \$ according to World Bank Data f.e. is 7,590 US\$ while in Kyrgyzstan it is 840 US\$. Kazakhstan is rich in resources (predominantly oil, gas, uranium) but with limited secondary-sector development and sparsely populated. Cattle-herding still plays an important role. Apart from natural resources, “in 2010 Kazakhstan, Russia and Ukraine produced around 10 per cent of wheat and coarse grains, and contributed around 20 per cent of the global trade in these products”.<sup>5</sup> Incomes in Kazakhstan - but also living expenses - are much higher than in Kyrgyzstan. As a result of economic growth in the last years, a middle class emerged notably at least in the urban centers Almaty, the former capital, and Astana, the present capital as well as the main oil-producing cities in the Caspian region. Inequality and unemployment are now lower than in other Central Asian countries. Politically Kazakhstan shows a stable soft-authoritarian rule of development-state type (Schrader 2010) and a comparatively mild nationalist Kazakh orientation. It seems that clan orientations still play a role and shape social exchange. Nevertheless, the overall situation is in flux.

Kyrgyzstan is a mountainous, mainly agro-pastoralist country with only little primary resources except water and some gold. Industrialization during Soviet times was and is still very limited. The country belongs to the poorest regions of the former SU. It is politically rather unstable. While initially being the only promising democratic state in Central Asia, weak state authority latent conflict between the South (Osh and Jalalabad regions) and the North with several more or less peaceful revolutions has occurred. Political unrest followed by ethnical disputes in 2010 caused a sharp drop in economic wellbeing and GNI fell, contrary to the situation in Kazakhstan and the other Central Asian countries, where it has displayed a continuous rise since 2007, if we follow World Bank Data. The capital Bishkek is close to the Kazakhstan border, and there is a lot of labor migration directed towards the big neighbor as well as to Russia. Shuttle trade to the city of Almaty, which is six hours away, as well as to China or by plane to Turkey is another possibility to make a living. Remittances play a considerable role for the GNI and for the survival of many households. According to the World Bank, Kyrgyzstan is among the six countries with the lowest governance score and can't be looked upon as a consolidated state – despite all efforts at betterment undertaken by the present government.

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<sup>5</sup> Transition Report 2011, Crisis and Transition: The People's Perspective. European Bank of Reconstruction and Development. P. 23 [www.ebrd.com/transitionreport](http://www.ebrd.com/transitionreport).

## The Empirical Approach

While communist systems pursue a far-reaching provision of public goods and social security by the state, liberal market systems (of Anglo-Saxon type) require a far-reaching self-responsibility for social security by the individual and the household, while public goods provision and state social security system are kept at minimum. Modernization and urbanization have freed the individual from collective constraints but at the same time undermined traditional systems of mutual and intergenerational help within kinship and neighborhood networks. Three and four generation households have been replaced by two generation households of nuclear family type or even one generation households of couples or singles. Social and ecological risks have been individualized (Luhmann 1988; Beck 2007), and coping with risks involves self-responsibility and planning one's life. The market offers institutions to cope with these risks such as life, health and old-age insurance or savings and credit schemes. The modern capitalist individual has deeply internalized the dictum of self-responsibility and market solutions to problems of everyday life.

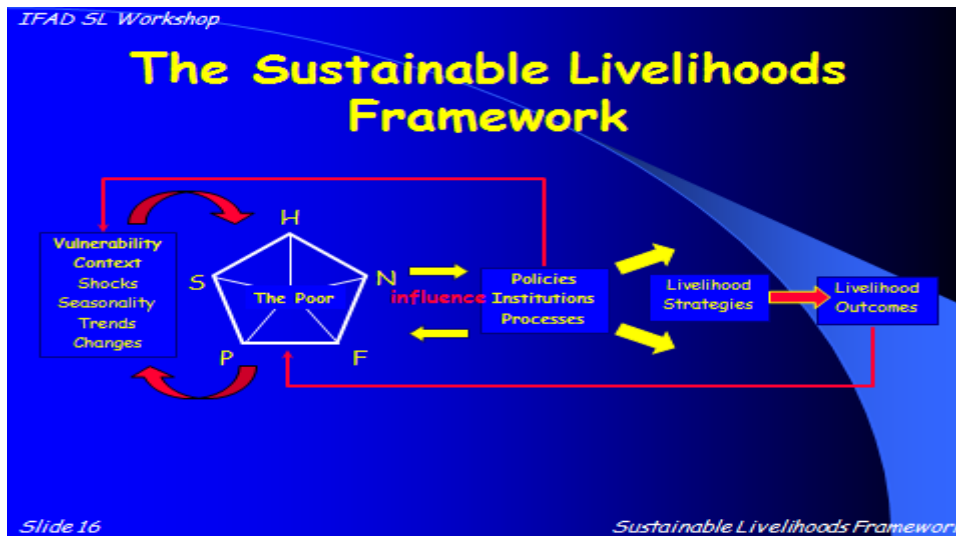
This is at least what theory of modernization and ideology of market system tell us. But how quickly does such an adaptation to market ideology and action occur? For households in post-socialist countries transformation from planned socialist economy to market economy means a redefinition of economic and social action. Public rules and social norms are changing and thus lived practices have to be adjusted or are habitually adjusted. This is investigated in the countries compared as two most dissimilar cases in terms of economic and political conditions.

Our research follows the "Sustainable Livelihoods Approach". It represents an analytic frame with which vulnerable reproductive chances and abilities of certain groups can be investigated into. The approach was developed when investigating rural poor but meanwhile has been expanded also to urban groups. It investigates different household assets: financial capital, human capital, social capital, physical capital and natural capital.<sup>6</sup> The mix of these assets and the macro conditions (policies, institutions, processes) determine the household's vulnerability context on which livelihoods strategies are built. The vulnerability is especially rising if heavy personal blows occur, if natural disasters happen, if social unrest prevails or/and international crises hit people and threaten livelihoods. The vulnerability can be reduced by diversifying household incomes (formal, informal and subsistence incomes, wage labor and self-employment, etc.). Sustainable household strategies will engender sustainable outcomes.

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<sup>6</sup> Compare Bourdieu, P. (1979). "Les trois états du capital culturel." Actes de la Recherche en Sciences Sociales 30: 3-5.

Figure 1: The Sustainable Livelihoods Framework



Source: [www.ifadrg/sla/background/english/SLFramework.ppt](http://www.ifadrg/sla/background/english/SLFramework.ppt); 22.03.12

Our research is an empirical one using qualitative and quantitative methods. We started with an explorative survey employing a questionnaire. In the following, we report from this piece of work.

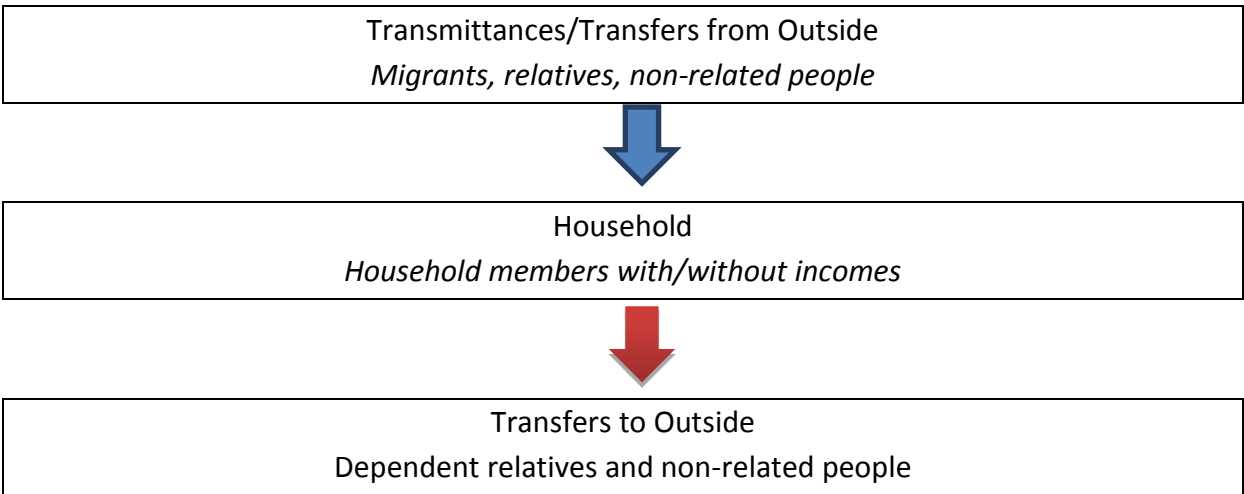
Core units of analysis were households. Household research constitutes a certain methodological problem: who shall be interviewed? In older research, usually the household head was asked, because he was the legal head and was believed to have the best knowledge (person-level interview about a group). In empirical research however it turned out that this was not always the case and that it was quite often the housewife who not only was responsible for the household budget but also had the best overview concerning household members' roles despite that the oldest male taking the last decisions, which is often the case under more traditional structures. More recent approaches in household research avoid the problems following the above mentioned reality by arguing that it is not important who reports on the household, because we are interested in the entity and not the respondent. The so-called "household-level approach" (Hess et al. 2000) therefore does not pre-define who shall provide answers, because that person shall answer who has something to say, and it is also possible that different informants may speak in the same interview once the topic changes. The typical start up would be to ask "Is there anybody who can tell me which people belong to the household?" Of course, this requires a certain flexibility of the interviewer and decision-making instead of just automatically going through the questions.

The questionnaire was developed in English by studying a number of other household surveys and discussing their cultural biases. We took a number of questions which seemed appropriate for our research design and the cultural context and added other more specific ones. In the first workshop with the local research teams the questionnaire was discussed and improved and again adapted to the country-specific comments. Then it was translated into Russian, Kazakh and Kyrgyz languages. This is always a very difficult undertaking because of semantic categorical differences in the languages. Therefore a pretest checked the appropriateness of the research instrument, followed by a second adaptation.

The questionnaire consisted of 13 pages (see appendix). The mainly standardized questions were asked by interviewers. Going through all of these questions took more than one hour. The first and most complex part of the questionnaire concerns the household composition, household activities and household revenues. The terms household activities and revenues have to be explained: as we worked in both urban and rural regions household incomes can be both monetary and in kind. The latter belong to the subsistence sphere or can if necessary be converted into financial capital by sale. Due to the fact that incomes in post-socialist countries are difficult to measure, since official and unofficial incomes differ from each other and people often pursue several (formal and informal) economic activities we took a very rough measure of broad household income intervals to assess which economic stratum the household belongs to. Here we already have to emphasize that the incomes and price levels in Kazakhstan and Kyrgyzstan are much different from each other. The term “activities” was intended not to predefine occupations but also to address other household roles and related activities such as “housework” and other work on the subsistence level outside formal and informal wage labor contracts, such as for example pensioners looking after the garden, the cattle or their grandchildren. Already during the initial discussions with the local research teams it had become obvious that the question about activities might cause misunderstandings by the people due to semantic problems. Indeed, many people reported on the occupations only and neglected additional subsistence activities. Therefore the outcomes of that part are not very far-reaching and shall be deepened by the qualitative interviews which were supposed to follow the quantitative research.

Furthermore, as a matter of fact, insufficient financial capital causes household members in a number of post-socialist countries to migrate. As we know from secondary sources this is rural – urban migration and international migration to other countries with better employment opportunities, first of all to Russia and Turkey or to Kazakhstan from Kyrgyzstan. The consequence of this is that only an open household conception makes sense in so far that the household is considered to be a resource network. Although from our design it is possible to apply household-centered network analysis we did not get deeper into that direction<sup>7</sup> and only formed a network-type household category later on (closed, giving, and receiving).

**Figure 2: The Household as a Resource Network**



<sup>7</sup> We could have worked with Venn-Maker here.

Here the household conception becomes connected to the family/kinship conception. Transfers into the household not only from the state but also from family members working abroad, as well as transfers to dependents such as students living in a university city being funded by the parents, or transfers to dependent old age people living in the countryside may occur. These transfers again may be cash or non-cash. To summarize so far, the first part of the questionnaire starts looking at the closed household and then opens up the household by investigating transfers into and from this closed household. We call that approach an open-household conception.

The second part of the questionnaire concerns the household living conditions including problems, assistance and vulnerability. To this part belong: household self-assessments about the economic conditions, available infrastructure in the location, household problems, as well as decision and support structures, living standard and tensions occurring in the household.

The third part addresses questions of savings, credit and investments. The key issue is of whether the household relies on personal network structures and/or on market structures such as banks or insurance companies.

The fourth part, finally, considers values of the household as well as the assessment of the future. It closes by addressing certain values and responsibilities such as old age security or unemployment and asking the respondents who should be responsible for providing such securities. The value issue is important against the background of the discussions on materialist and post-materialist values (Inglehart 1997); the responsibility issue is supposed to address the question of (public) goods provided by the state or supplied by the market.

The entire sample consists of 451 questionnaires, 150 each from the two Kazakhstan teams and 151 from the Kyrgyzstan team. In every research region 100 questionnaires were taken from the urban and 50 from the rural context (in Kyrgyzstan 51). The rural sample was taken from villages far away from the urban centers so that daily commuting for the villagers is not possible. The teams were asked to select "normal" villages which are not too specific with regard to employment opportunities, infrastructure or ethnic composition. They were supposed to represent the "normal" problem structure in each of the sub-samples. In the different settings the researchers selected the respondents according to the snowball system.

To sum up, the idea of the questionnaire is to define a number of variables out of which different household types with different problems can be developed. They may be rooted in structures or behavior. The aim of the questionnaire is to provide a better understanding of household structures and problems, which can give us hints into which kind of problems we should have a deeper look with our qualitative guided interviews.



## Data Analysis<sup>8</sup>

In general, most respondents accurately answered to all questions, so that only few data is missing. All data from the interviews were taken up in the three regional matrices by the research teams and joined together into the entire sample matrix with 451 cases, 300 from two regions in Kazakhstan and 151 from one region in Kyrgyzstan. Various variables were regrouped and some variables added, so that we finally had 445 variables to be analyzed with SPSS 19. Most variables constitute categories of nominal and ordinal measure. The final matrix was again split up into the three regional matrices to be analyzed in more detail by the local teams while the analysis of the 451 cases occurred by the authors. We used univariate and bivariate methods. It has to be admitted that the analysis is biased insofar that the Kazakhstan cases provide two thirds of the sample and due to its much better economic condition put a gloss on the results.

Although the household approach allows for a respondent change during the course of the interview, this hardly happened in practice. This is also due to the fact that interviews often took place during daytime where not everybody was at home. The age of the respondents covered a wide spectrum from 17 to 78 years (mean: 39.7, standard deviation: 12.4).<sup>9</sup> The majority of the respondents (76%) are between 25 and 55 years old. Due to the fact that we did not predefine any gender quotas as a consequence of the household level approach the sample is gender biased (81% female, 19% male) which may be both an expression of who has the household knowledge or who was at home during interview time. As mentioned already above, women may be often better informed about household problems than men, so that this gender bias may not be distorting the results about the reality of the households in the region.

### **Household Structure**

The first block of questions concerns the household structure. From the identification of people living in the household we could calculate the household size, generations living in the household, the household age (taken as the mean of the age of all people living in the household and giving hints to particular household problems related to size, age, etc.), and particular households that are usually considered to be more vulnerable, such as single-headed households with dependent children (whereas here we only had a look at the people living in the household and not to migrants). As we also asked for the activities pursued by all household members we took up another household variable: employment diversity. This may constitute an indicator for the household vulnerability. From theory we can assume that households diversify their incomes to be less vulnerable to shocks and crises (Elwert, Evers et al. 1983). In this interpretation of all of the 451 cases we will not present what kinds of activities the different household members do. This shall be done in the regional analyses.

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<sup>8</sup> In the text we make descriptions of the variables; the tables are found in the appendix as far as not integrated in the text. For bivariate analysis we made cross-tabulation, Chi-square tests, and comparison of grouped means. We chose the significance level of 0.05. Highest significance means a Pearson Chi-square of 0.00. High significance is between 0.00 and 0.02. Chi-square tables won't be presented in the appendix. We chose the significance level of 0.05. Highest significance means a Pearson Chi-square of 0.00. High significance is between 0.00 and 0.02.

<sup>9</sup> In the Kyrgyzstan sample the mean is slightly higher than in the two other samples: 41.7 compared to 38.7.

Mixed ethnic households may constitute a particular problem structure with regard to religion, culture and ethnic conflict. The households in the sample are rather homogeneous with regard to ethnicity. 7% of the sample households have mixed ethnic background.<sup>10</sup> Among the Kazakhstan sample these households amount to 10% (predominantly Kazakh-Russian intermarriages), in the Kyrgyzstan sample we find less than 1% mixed households.

The household size may hint at specific household problems such as dependents without incomes, old-age people with health problems, etc. 18% of the sample (22% urban and 12% rural) constitute one or two person households<sup>11</sup>, 22% three persons households (23% urban, 21% rural), 26% four persons households (23% urban, 26% rural), 19% five persons households (24% urban, 19% rural) and 15% six and more persons households (21% urban, 15% rural). To combine the household size with generations, 13% of all households (17% urban, 6% rural) are one generation households, 69% (67% urban, 77% rural) two generation households, 15% (16% urban, 17% rural) three and more generation households. 9% (19% urban, 8% rural) are single headed and 4% (5% urban, 1% rural) single households. This distribution already shows the tendency towards couples and nuclear family both in cities and the countryside, while the multi generation household is less frequent, particularly underrepresented in the countryside. The mean of number of people living in the household is 3.9, the standard deviation 1.6, the minimum 1 and the maximum 10 people. In the sample rural households are significantly larger than urban ones<sup>12</sup> (rural: mean 4.3, standard deviation: 1.6; urban: mean: 3.8, standard deviation 1.5).

The household age is the mean of all household members' ages. To a certain degree it may inform us about specific problems households can be confronted with. Young households for example usually have high expenses for consumer goods as well as for children. Households consisting of two pensioners in our research region usually have the problem of low pensions and high expenses for healthcare. We calculated this variable with our data gained. The distribution in our sample is as follows: The mean of the average household age is 32.1, the standard deviation 11.7, the minimum 14 and the maximum 77 years. 30% have an average household age below 25 (34% urban, 36% rural), 37% between 26 and 35 (37% urban, 43% rural), 19% between 36 and 45 (18% urban, 19% rural), and 10% above 46 (in rural and urban regions equally). Among these are 2% above 65, which is a typical pensioner's household. On a whole younger households with and without children form the majority in the sample.

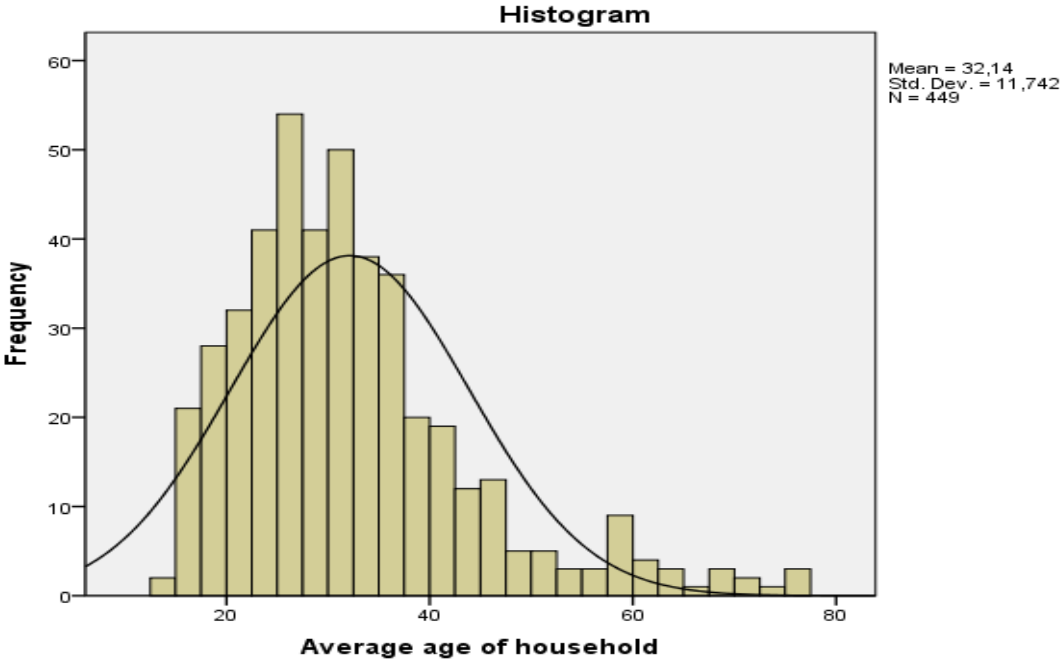
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<sup>10</sup> Due to semantic problems the Russian questionnaire chose the term "nationality" which from the perspective of respondents fits the English term ethnicity.

<sup>11</sup> We also count singles as households

<sup>12</sup> Kurskal-Wallis Test and comparison of grouped medians

**Figure 3: Average Age of Household**



The age composition of household members allows us to identify which kind of household concerning generation we are confronted with.

1% of the households has no monetary incomes at all, 17% one, 43% two, 21% three 11% four and 7% more than 4 household members with incomes. The distribution of rural and urban households can be seen from the following table. The mean of household members with income is 2.5, the standard deviation 1.25, the minimum zero and the maximum nine.

The number of generations is significantly dependent on the location (rural – urban). The grouped mean of the sample is 2.0, the urban one 1.99 and the rural one 2.11.

Considering employment diversity<sup>13</sup> 24% can be identified as not diverse and therefore more vulnerable, 39% as diverse and 36% as highly diverse, while 1% does not allow for a classification due to lacking information. No differences between rural and urban households occur.

**Transfers into and from the Household**

With the open household concept we investigate both transfers into and transfers from the household to dependents. Looking at the inflows 6% obtain regular cash transfers, another 9% irregular cash support. Regular non-cash provisions obtain only 1% and irregular ones another 7%. This allows us to say that 85% of the sample households receive no transfers cash or kind. This indicates again that in our sample the nuclear family type prevails and constitutes an independent unit without responsibility for e.g. old-aged parents.<sup>14</sup>

Who provides contributions to the household for those who obtain support? This can be different people. Highest rank sons and daughters (41%) followed by parents/parents-in-law (21%), brothers and sisters (12%), aunts/uncles (10%), husbands (8%), and grandparents

<sup>13</sup> This variable was introduced ex-post by classifying the income-generating activities of the household members as well as formal, informal and subsistence incomes.

<sup>14</sup> It is, however, social practice in Central Asia that the youngest or oldest son stays in the house of his parents.

(7%) – all relatives. This result is astonishing in so far that one might expect husbands to take up labor migration abroad and support their families, which is said to be found in every second household in the Kyrgyzstan Fergana valley<sup>15</sup> but rather an exception in the sample. These data furthermore show that support may come from both the younger as well as the older generation. The relations between parents and children seem to be quite strong as indicated by 41 % of sons and daughters giving support. Among these supporters 28% live abroad (foreign country), 16% in the capital and 55% in other places of the country. A deeper analysis of the household types that receive contributions shall be given in the regional reports.

Let us now consider the outflows from the household. 24% of the households provide cash to dependents outside the household. The figures are almost the same for non-cash support. 20% of the households provide both cash and non-cash support to dependents. These predominantly live in the country.

The combination of the two variables makes us introduce a new variable: the type of resource network of the household. 64% of all households are from the closed household type (67% urban, 60% rural) without inflows or outflows. More households are giving than receiving (22% compared to 9%), but interestingly the percentage of rural households giving is higher (27%) than among urban ones (19%). This is difficult to interpret, may it indicate to subsidies or to individualization in the cities and reference to nuclear family only. 5% of all households (4% urban, 6% rural) have transfers into both directions. We guess that urban households seem to provide cash transfers to dependents living somewhere else, be this in a city or in the countryside.

We want to summarize the household characteristics in the following table.

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<sup>15</sup> Personal communication

**Table 1: Household Characteristics (N=451, urban N=300, rural N= 151))**

| <b>Household Characteristics<br/>Acc. To...</b>    |                      | <b>Per cent</b> | <b>Urban</b> | <b>Rural</b> |
|--|----------------------|-----------------|--------------|--------------|
| <b>Size</b>  | One or two persons   | 18              | 22           | 12           |
|  | Three persons        | 22              | 23           | 21           |
|  | Four persons         | 28              | 23           | 26           |
|  | Five persons         | 17              | 24           | 19           |
|  | Six and more persons | 11              | 21           | 15           |
| <b>Generations</b>                                 | One generation       | 13              | 17           | 6            |
|  | Two generations      | 69              | 67           | 77           |
|  | Three and more       | 15              | 16           | 17           |
|  | Single headed        | 9               | 10           | 8            |
|  | Single               | 4               | 5            | 1            |
| <b>Household Age</b>                               | Up to 25             | 32              | 34           | 36           |
|  | 26-35                | 39              | 37           | 43           |
|  | 36-45                | 19              | 18           | 19           |
|  | 46-55                | 5               | 5            | 5            |
|  | 56-65                | 4               | 4            | 5            |
|  | More than 66         | 2               | 1            | 2            |
| <b>Number of Members with<br/>Monetary Incomes</b> | No                   | 1               | 1            | 1            |
|  | One                  | 17              | 18           | 15           |
|  | Two                  | 43              | 43           | 44           |
|  | Three                | 21              | 22           | 19           |
|  | Four                 | 11              | 10           | 13           |
|  | More than four       | 7               | 7            | 7            |
| <b>Employment Diversity</b>                        | Not diverse          | 24              | 24           | 26           |
|  | Diverse              | 39              | 40           | 38           |
|  | Highly diverse       | 36              | 36           | 36           |
|  | No classification    | 1               | 1            | 1            |
| <b>Resource Network</b>                            | Closed household     | 64              | 67           | 60           |
|  | Only giving          | 22              | 19           | 27           |
|  | Only receiving       | 9               | 10           | 7            |
|  | Giving and receiving | 5               | 4            | 6            |

To assess the income category of the households we took different scales for Kyrgyzstan and Kazakhstan, because price and income levels in these two countries are much different from each other.<sup>16</sup> 50% of the households in Kyrgyzstan have a monthly income of less than 225€, in Kazakhstan of less than 591 €. <sup>17</sup> For the cross-tabulation we built three income categories for each country and changed these in Euro units to make incomes comparable.

<sup>16</sup> The pre-definition of income groups was taken from national statistics.

<sup>17</sup> Exchange rate autumn 2011: Kazakhstan: 1€=203 Tenge, Kyrgyzstan: 1€=62,2 Som. Examples: in Kazakhstan a middle income of 155,000 Tenge in our sample amounts to 763 €, in Kyrgyzstan a middle income of 28,000 Som per month amounts to 450 €.

**Table 2: Categories of Income in Euro**

| <b>Kyrgyzstan</b> | <b>Per cent</b> | <b>Cumulative Per Cent</b> |
|-------------------|-----------------|----------------------------|
| Less than 120 €   | 28,5            | 28,5                       |
| 120-<225 €        | 22,5            | 51,0                       |
| 225 € and more    | 49,0            | 100,0                      |
| Total             | 100,0           |                            |
| Kazakhstan        |                 |                            |
| Less than 370€    | 23,3            | 23,3                       |
| 370-<591 €        | 25,0            | 48,3                       |
| 591€ and more     | 51,7            | 100,0                      |
| Total             | 100,0           |                            |

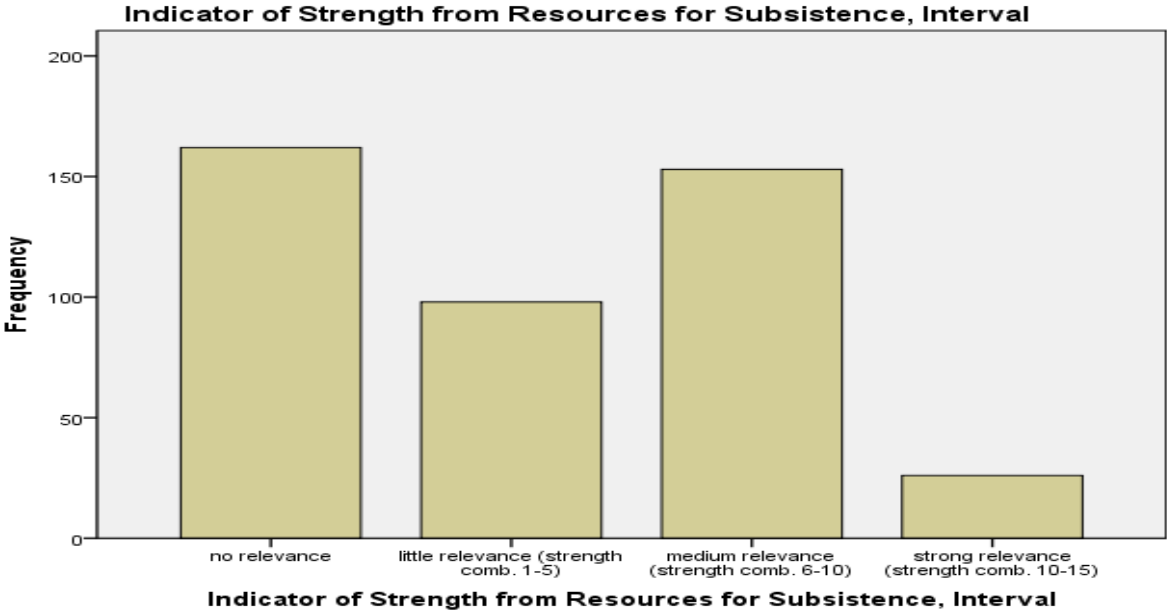
Both in Kazakhstan and in Kyrgyzstan higher incomes are to be found more often in cities and low incomes in villages. The grouped urban median for Kazakhstan is 2.64, the rural one 1.65. The same figures for Kyrgyzstan are 2.56 against 1.54.<sup>18</sup> In Kyrgyzstan there is a high dependence between four-person households and high incomes, while one and two-person households are underrepresented among these. Such dependence is not found in the Kazakhstan cases.

In addition to monetary incomes subsistence incomes were analyzed. Animals or animal production as resources for subsistence are not existent or not important in the sample. 8% mention this resource to be of little importance, 27% of importance and 10% of strong importance. With regard to resources from gardens or agriculture 43% consider this to be not important, 7% give this little importance, 32% importance and 14% strong importance. For 36% of the sample drinking water as resource for subsistence is not important, 4% per cent consider this to be of little importance, 29% of importance and 28% of strong importance. This particularly refers to villages, where water quality is low. Grazing land is not important for 74%, 6% mention this little important, 12% important and 4% strongly important. Other resources can be neglected. According to the different strengths of the category mentioned we build an indicator of strength from resources for subsistence, which the following chart (Figure 4) shows:

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<sup>18</sup> Kurskal-Wallis Test and comparison of grouped medians

**Figure 4: Indicator of Strength from Resources for Subsistence**



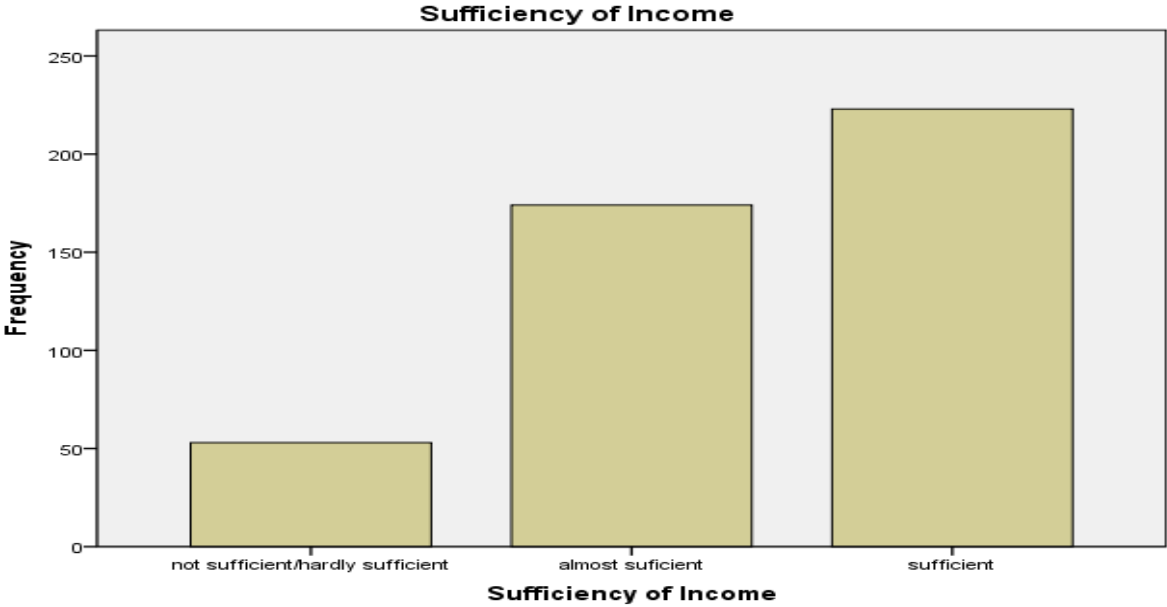
It is not astonishing that the importance of resources from subsistence production is strongly depending on the location. For urban households incomes from subsistence are much less important than for rural ones. The rural grouped median is 1.89 compared to an urban one of 0.59 (average 1.07).<sup>19</sup>

**Sufficiency of Incomes, Household Living Conditions Compared to Average, Expectations for Future Economic Status, Future of Households**

The following three charts (Fig. 5-7) give us some more information about the households’ living conditions as judged by the interviewees. Almost 50% of the households report to have a sufficient income for the expenses and another 39% an almost sufficient income, while for 12% living conditions are difficult. While in Kyrgyzstan there is no significant dependence of income category and income sufficiency, significant dependence can be observed in the Kazakhstan sample. Interestingly there is no significant dependence of household size and sufficiency of incomes. However, highest dependence occurs with regard to insufficiency of incomes in the countryside, were only 1/3 of the sample households have a sufficient income. We conclude from this that poverty is predominantly a rural and not an urban issue. However, we have to keep in mind that rural households constitute only on-third of the sample.

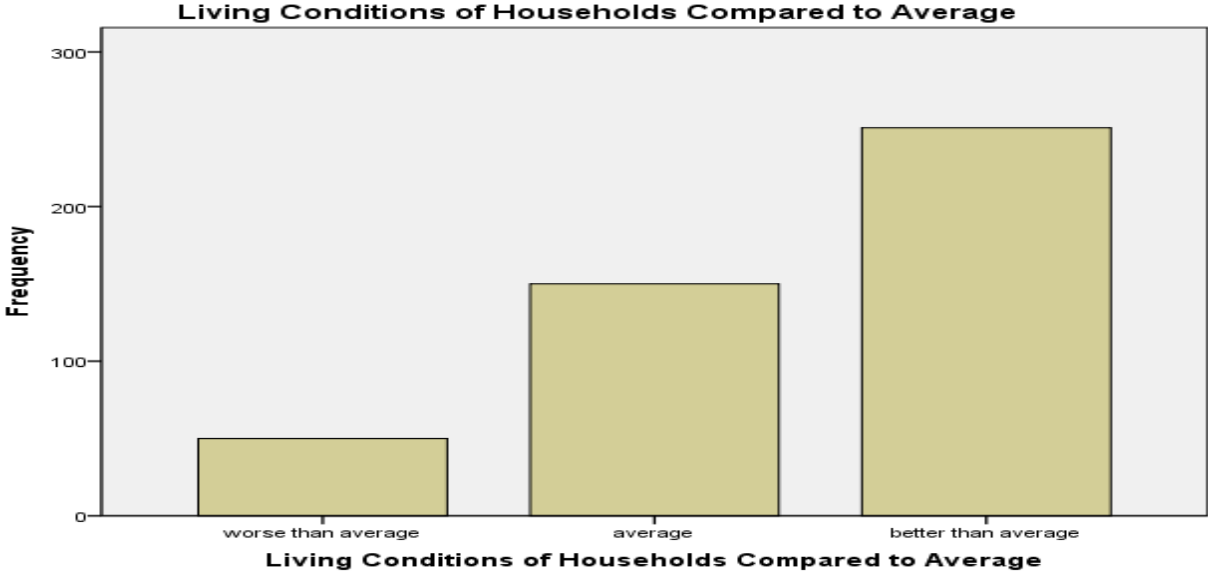
<sup>19</sup> Kurskal-Wallis Test and comparison of grouped medians

**Figure 5: Sufficiency of Income**



A self-assessment of the households’ living conditions compared to average shows that almost 60% of the households feel better off than average, which is probably again due to the over-representation of urban households in the capital cities. Self-assessment of the living situation compared to average<sup>20</sup> is highly dependent of sufficiency of income and location (rural –urban). For the latter the urban grouped median is 0.58 compared to a rural one of 0.34 (average 0.58).<sup>21</sup>

**Figure 6: Living Conditions of Households Compared to Average**



<sup>20</sup> Three income classes: worse than average (-1), average (0), higher than average (1)

<sup>21</sup> Kurskal-Wallis Test and comparison of grouped medians



Also the expectations of the future for the households fit that picture. 66% believe in a better future, while 14% believe in no change and 19% believe in a worse future. Again it is the urban households that have highly significant better economic future expectations than the rural ones.<sup>22</sup> The grouped urban median is 0.67 compared to 0.41 for rural households.<sup>23</sup> Among those who already have sufficient incomes the expectations are highly significant, higher than the worse-off. With regard to the different locations the Kyrgyzstan people are less optimistic about their economic future than the Kazakh people (highest significant dependence). But we should keep in mind, that the results are distorted due to the fact that the Kazakhstan cases constitute 2/3 of the sample.

Why do people have positive or negative future expectations? The following two tables explain their reasoning (categorized open answers, which we grouped into positive and negative ones).

**Table 3: Expectations to Future**

| <b>Positive Expectations</b>                  | Frequency | Per cent | Cumulative Per cent |
|---|-----------|----------|---------------------|
| career growth and employment/better education | 86        | 26,3     | 26,3                |
| better housing                                | 16        | 4,9      | 31,2                |
| opening own business and its development      | 27        | 8,3      | 39,4                |
| trust in future in general                    | 112       | 34,3     | 73,7                |
| Improvement of financial situation            | 86        | 26,3     | 100,0               |
| Total   | 327       | 100,0    |                     |

| <b>Negative Expectations</b>       | Frequency | Per cent | Cumulative Per cent |
|------------------------------------|-----------|----------|---------------------|
| economic recession and instability | 29        | 49,2     | 49,2                |
| general skepticism of future       | 30        | 50,8     | 100,0               |
| Total                              | 59        | 100,0    |                     |

## **Living Conditions of Households and Infrastructure**

### **Living Space and Living Standard**

In an open question we wanted to find out about the living space available to the households. Living space may correlate to incomes as well as household size. We found a mean of 66.5 and a standard deviation of 34.0. The 25 percentile is 44.2, the 50 percentile 58.0 and the 75 percentile 80.0. For cross-tabulation we grouped the living space into intervals as follows:

<sup>22</sup> Three classes about expectations to economic future: worse (-1), same (0), better (1).

<sup>23</sup> Kurskal-Wallis Test and comparison of grouped medians

**Table 4: Living Space (category)**

| Sqm           | Frequency | Per cent | Cumulative per cent |
|---------------|-----------|----------|---------------------|
| up to 50      | 175       | 40,3     | 40,3                |
| 51-75         | 130       | 30,0     | 70,3                |
| 76-100        | 65        | 15,0     | 85,3                |
| 101-125       | 28        | 6,5      | 91,7                |
| more than 125 | 36        | 8,3      | 100,0               |
| Total         | 434       | 100,0    |                     |

As can be expected living space increases highly significantly with household size (category). The grouped medians are as follows.

**Table 5: Grouped Median**

| Living Space (sqm, category) | Household Size (Interval) |
|------------------------------|---------------------------|
| up to 50                     | 2,58                      |
| 51-75                        | 2,67                      |
| 76-100                       | 3,21                      |
| 101 and more                 | 3,70                      |
| Total                        | 2,88                      |

Interestingly there is no significant relation between living space and sufficiency of incomes.

To assess the living standard of the households we pre-defined several consumer and investment goods and asked if these are available in the household. The following table summarizes the results:

**Table 6: Living standard**

| Item                   | % of households possessing |
|------------------------|----------------------------|
| Refrigerator           | 94.4                       |
| Washing machine        | 90.4                       |
| House/apartment        | 89.3                       |
| Computer               | 63.8                       |
| Land                   | 56.2                       |
| Car/Motorcycle         | 43.8                       |
| LCD/Plasma             | 50.1                       |
| Music Center           | 41.3                       |
| Euro Remont*           | 35.8                       |
| Livestock              | 20.0                       |
| Dacha                  | 9.6                        |
| Agricultural Machinery | 4.0                        |

Note: "Euro remont" is a particular way of renovation which is expensive and therefore prestigious.

Cross-tabulation between living standard and place of living (urban – rural) and subsequent chi-Fisher`s-Exact-Test show highest or high significant dependence for all variables, which means that the living standard differs widely between urban and rural households. While some dependencies may be expected such as land or livestock for the countryside or Euro Remont for the city, other assumed dependencies such as agricultural machinery for the countryside or washing machine for urban region do not occur; certain independencies like computer or car/motorcycle are unexpected, as we find almost the same distribution in urban and rural regions.

Cross-tabulation between living standard categories and sufficiency of income shows highest significant dependence of car/motorbike, computer, plasma or LCD TV, music center and Euro remont from sufficiency of income; and significant dependence of washing machine, livestock and agricultural machinery.

With the exception of computers, LCD and dacha, all other categories of living standard are significantly, high or even highest significantly dependent from living space.

Highest significant correlation<sup>24</sup> on the 0.01 level occurs between house and washing machine (0.38); land and livestock (0.40), car/motorcycle and computer (0.30), fridge and washing machine (0.26), music center and computer (0.35), computer and LCD/Plasma TV (0.37), LCD and Euro remont (0.37), dacha and livestock (0.14), and livestock and agricultural machinery (0.18).

### Infrastructure

The following table shows the infrastructure available to the sample households in both urban and rural regions.

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<sup>24</sup> Phi, correlation significance level 0.01

**Table 7: Infrastructure Available to Households and Contextual Dependence**

| Infrastructure                     | General | Urban | Rural     |
|------------------------------------|---------|-------|-----------|
| Doctor                             | 82%     | 87%   | 75%       |
| Medical center                     | 80%     | 80%   | 83%       |
| Polyclinic                         | 84%     | 94%   | 66%* ***  |
| Hospital                           | 80%     | 85%   | 64%* ***  |
| Pre-school                         | 81%     | 90%   | 65%* ***  |
| Primary education                  | 75%     | 90%   | 65%* ***  |
| Secondary education                | 92%     | 95%   | 89%**     |
| Vocational training                | 55%     | 68%   | 30%* ***  |
| University                         | 47%     | 71%   | 01%*      |
| Banking service                    | 82%     | 96%   | 54%* ***  |
| Market, shops                      | 96%     | 99%   | 93%** *** |
| Transportation service             | 93%     | 96%   | 90%**     |
| Library                            | 80%     | 80%   | 79%       |
| Cinema                             | 54%     | 74%   | 14%*      |
| Theater                            | 42%     | 62%   | 01%*      |
| Music entertainment                | 60%     | 83%   | 13%* ***  |
| Sports facilities                  | 68%     | 84%   | 39%* ***  |
| Internet at home                   | 61%     | 75%   | 36%* ***  |
| Internet café/shop                 | 68%     | 87%   | 33%* **   |
| Post office                        | 95%     | 96%   | 95%       |
| Access to phone                    | 95%     | 99%   | 90%** *** |
| Gas                                | 81%     | 93%   | 58%* ***  |
| Regular electricity                | 99%     | 99%   | 99%       |
| Free access to safe drinking water | 80%     | 93%   | 61%* **** |

\*: highest significant/ \*\* significant dependence on context (rural-urban)

\*\*\*: The infrastructural gap in the Kyrgyzstan sample is much higher and will be analyzed in more detail in the regional study. Particular differences to the Kazakhstan samples occur with regard to primary education, phone and internet access.

\*\*\*\*: The Kyrgyzstan villages are much better equipped with safe drinking water than the Kazakhstan villages.

Highest significant correlations concerning infrastructure are various.<sup>25</sup> To mention only some: doctor and hospitals (0.43), polyclinic or hospital and banking service (0.55, resp. 0.47), vocational center and university (0.57), primary education and vocational center (0.46), or the different cultural services and university (between 0.60 and 0.70) are some examples. Many of these correlations are an outcome of size of the cities involved in the sample. Additionally observed can be a strong correlation between internet at home and universities (0.41) and internet cafés and banking services (0.53). Music entertainment strongly correlates with internet cafés (0.49) and internet at home (0.47). Gas provision coincides with internet cafés (0.51)

<sup>25</sup> Correlation significance level 0.01

## Savings and Credit

### Savings and Ability to Save

Which kinds of saving do the households consider important, and for which purposes do they save? The following table provides us with answers.

**Table 8: Purpose of Savings (per cent), multiple answers**

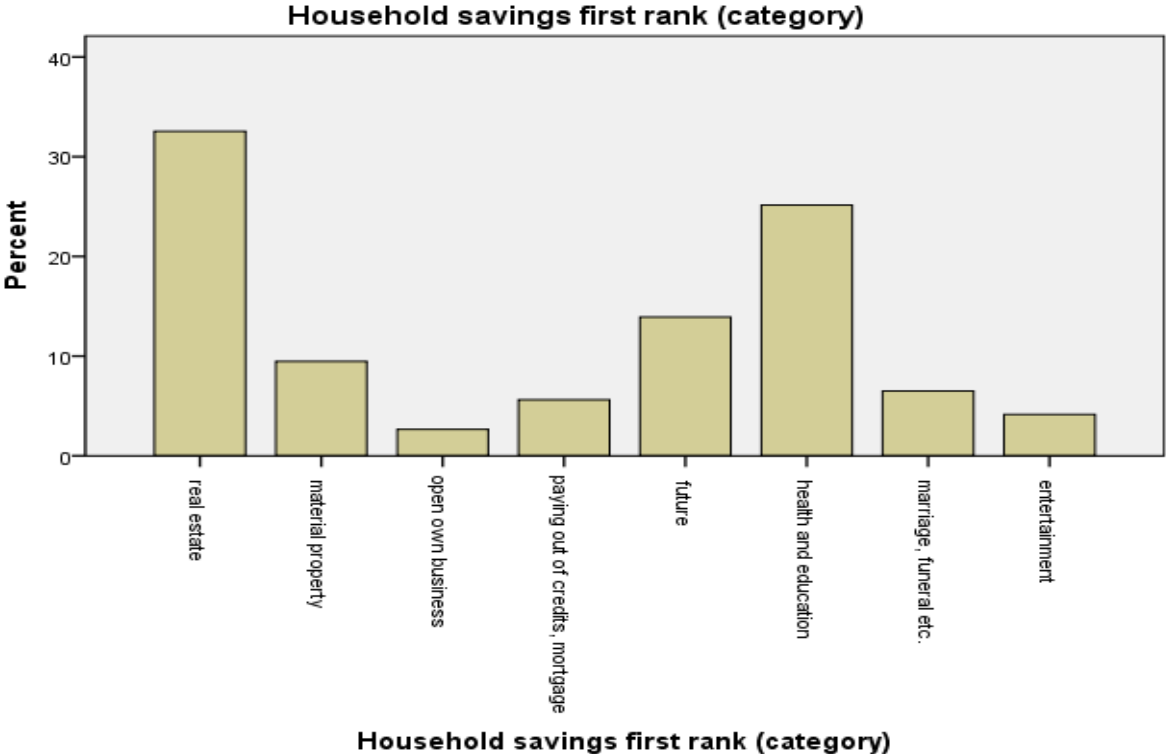
| <b>Purpose of Savings</b>  | <b>Important</b> | <b>Possession/has completed</b> | <b>Saves for</b> |
|----------------------------|------------------|---------------------------------|------------------|
| Wedding/funeral            | 50               | 7                               | 32               |
| Other family events        | 57               | 8                               | 28               |
| Apartment                  | 78               | 26                              | 39               |
| Jewelry/gold               | 40               | 22                              | 17               |
| Land                       | 46               | 14                              | 22               |
| Livestock                  | 31               | 24                              | 16               |
| Health insurance           | 33               | 6                               | 17               |
| Private old age insurance  | 24               | 2                               | 15               |
| Life insurance             | 27               | 3                               | 15               |
| Children's education       | 67               | 10                              | 38               |
| Vacations                  | 56               | 8                               | 58               |
| Hadj (Pilgrimage to Mekka) | 22               | 0                               | 16               |

First of all, we can see that the social insurance sector in the two countries is small and that two-thirds up to three-quarters of people also do not consider such insurances as important. An own apartment is considered to be important by 78% of the households probably not only as a means of living but also as a means of security. In the ranking of importance, apartments are followed by children's education. We assume from these accounts, that the intergenerational security system of the families still plays a relevant role. This contradicts to some degree the closed household structure observed. The data for saving and possessions of savings are biased because of the high number of missing cases. Therefore we did cross-tabulation only with regard to the importance of savings. In the Bishkek region saving for wedding/funeral is highest significantly less important and for other family events significantly less important than in the two Kazakhstan regions, which is probably due to more limited resources available. Saving for land, however, is highest significantly important in the Bishkek region, probably as a means of income and subsistence, as well as an investment. Saving for an apartment in turn is significantly more important in the Astana region. All insurance savings are considered highly significantly less important in the Bishkek region, since incomes are lower and market institutions are less developed. Also savings for children's education are considered significantly less important, which contradicts other findings from development research which see education as ranging first also among poorer households. The importance of saving for apartment, gold/jewelry and land is significantly dependent from income sufficiency. On the other hand, there are no specific significances for closed and open households, which one might have expected.

We also took a look at the correlations between the different savings items.<sup>26</sup> The highest correlation occurs between the different savings for insurances (0.6-0.7). Also high is the correlation between land and livestock savings (0.57). Also among other purposes of savings a number of correlations occur.

The questionnaire included open questions in which the households should rank their household savings. We categorized these answers for the purpose of analysis. 24% report to have no savings at all, 35% don't save for a second purpose and 44% don't save for a third purpose. For the first purpose 24% save for real estate which includes purchase, repair and renovation of houses and apartments and payments for the communal services. 19% save for health and education, 10% for the future (old age, crises, emergency, children and relatives), 10% for material property and entertainment (consumer credit and investment in livestock, vacation), 5% for marriage/funeral, 5% for repayment of loans and mortgages. On second and third rank the percentage of saving for material property increases, that for real estate decreases.

**Figure 7: Household Savings according to Purposes (First Rank)**



Due to the large number of categories cross-tabulation cannot be applied.

The following table provides data on the households and their ability to save for particular purposes.

<sup>26</sup> Correlation significance level 0.01

**Table 9: Ability of the Household to Save for Crisis, Old Age and Next Generation (per cent)**

| Type of saving  | % of household saving for... |
|-----------------|------------------------------|
| Crisis          | 42                           |
| Old age         | 30                           |
| Next generation | 54                           |

Household saving for old age occurs only in one third of the sample. This again supports our argument that the consciousness for individual social protection is underdeveloped in the two countries. But one also has to take into account that more than half of the households in our sample save for the next generation. This kind of saving seems to provide a security mechanism in the family between the generations. It would be of great interest to find out if this is a result of traditional intergenerational relations or a sign of modernization.

In rural regions the cross-tabulation shows a significant underrepresentation of savers for crisis, a highly significant one of savers for old age, and a highest significant one for savers for the next generation. The dependency of these three variables to income sufficiency is self-evident (highest significance).

Between all types of savings highly significant correlations exist (0.36-0.48).<sup>27</sup>

Furthermore, we asked where people save or invest their money. The following table provides the results (multiple answers possible).

**Table 10: Savings and investments**

| Institution         | Percent |
|---------------------|---------|
| Local bank          | 38      |
| Foreign bank        | 1       |
| Bank account abroad | 1       |
| Bank investments    | 3       |
| Livestock           | 15      |
| Private property    | 40      |
| At home             | 44      |
| Other               | 2       |

The table shows the highest rate of savers keeping their savings at home (44%), followed by investment in private property (40%) and saving in local banks (38%). This is an indicator to lack of trust in financial institutions. But also infrastructural availability may influence the results. But at the same time highest significant relatedness of saving at home occurs in urban regions, which supports the first assumption. The Chi-square test shows a highest significant dependence of saving in local banks from an urban setting. In the countryside people highest significantly save in livestock. Investment in private property is significantly more an urban affair.

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<sup>27</sup> Correlation significance level 0.01

Single households are significantly higher able to save in local banks than other households. Interestingly single-headed households show no specifics compared to other households.

What we expected from theoretical reasoning and Western empirical knowledge was that households with sufficient incomes save in local banks with a significantly higher degree than other households. They also invest in private property and save more at home (highest significance). The same dependencies of variables occur with regard to those households feeling themselves better off than average.

Highest significant correlations<sup>28</sup> occur between savings and investments in local banks and bank investments (0.18), savings and investment in foreign banks and banks abroad (0.47), savings and investments in private property and livestock (0.33) and savings and investment in private property and savings at home (0.56). This shows that those households which already use banks are also ready to use different kinds of banks, while those having private property seem to rely on their own protection of savings at home.

### **Credit Amount and Credit Sources**

The households were also made to talk about their current credit situation. We offered up to five different credit options (variables). Most households had taken only one credit, while only few households had up to four. 31% of the sample mentions to have no credit at all. This topic was raised in an open question. Only for the first credit the answers provided detailed information on the credit purpose. We categorized the answers as follows:

**Table 11: Purpose of Credit According to Category**

|  | Frequency | Per cent | Cumulative Per cent |
|--|-----------|----------|---------------------|
| mortgage, buying apartment or real estate                | 53        | 17,0     | 17,0                |
| business investment, livestock purchase, land investment | 64        | 20,6     | 37,6                |
| consumer credit  | 75        | 24,1     | 61,7                |
| marriage, funeral  | 11        | 3,5      | 65,3                |
| family needs, education                                  | 26        | 8,4      | 73,6                |
| housing repair, house construction work                  | 34        | 10,9     | 84,6                |
| paying back debts  | 4         | 1,3      | 85,9                |
| car purchase   | 44        | 14,1     | 100,0               |
| Total  | 311       | 100,0    |                     |

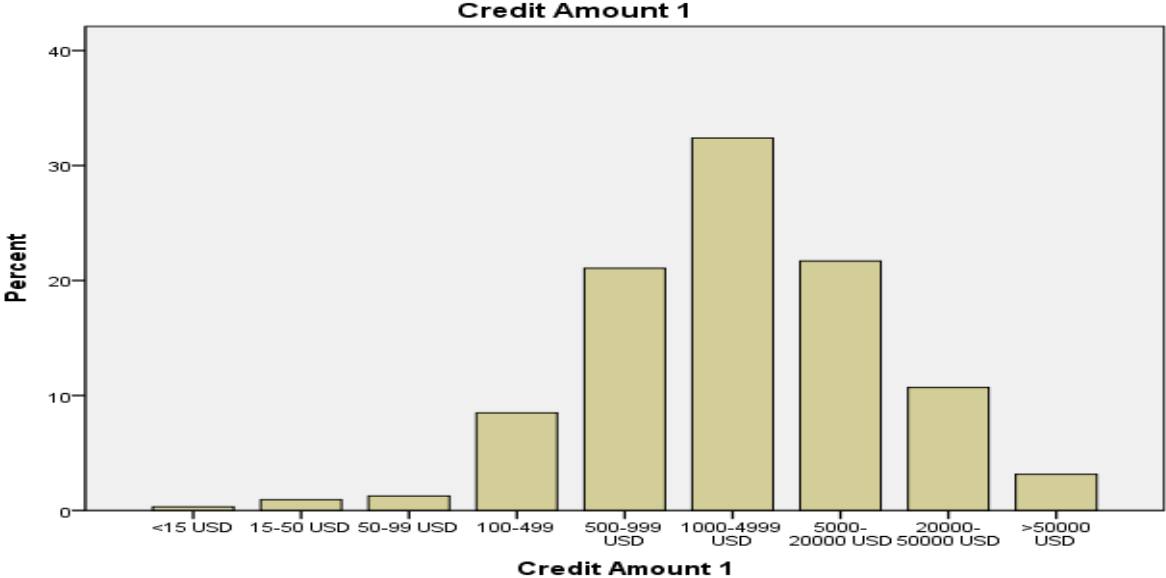
The Chi-square test shows highest significant differences between urban and rural saving in the two categories of mortgage, buying apartment and real estate (urban: 25%;, rural: 2%) and business investment, livestock purchase, land investment (urban: 13%; rural 35%).

<sup>28</sup> Correlation significance level 0.01



Looking at the amount of the first credit, less than 3% of the sample households have a credit of less than US\$ 100, another 9% between US\$ 100 and 499, 32% between US\$ 1,000 and 4,999, 22% between US\$ 5,000 and 20,000, and 14% above US\$ 20,000.

**Table 12: Amount of the First Credit**



For cross-tabulation we regrouped the credit amounts (first credit) as follows.

**Table 13: Amount of the First Credit (Regrouped)**

|               | Frequency | Per cent | Cumulative Per cent |
|---------------|-----------|----------|---------------------|
| 50-99 USD     | 77        | 24,2     | 24,2                |
| 500-999 USD   | 94        | 29,6     | 53,8                |
| 1000-4999 USD | 103       | 32,4     | 86,2                |
| >20000 USD    | 44        | 13,8     | 100,0               |
| Total         | 318       | 100,0    |                     |

Comparing urban and rural amounts of credit, urban dwellers are highest significantly found in the large credit categories. Interestingly there is no significant dependence of sufficiency of income from credit amount.

Asked about the source of credit, banks range first with 81%, followed by microcredit institutions (11%). Relatives, friends and colleagues amount to less than 4%. The result is astonishing to us, do we know from other investigations in Russia and Eastern Europe that personal network finance usually plays an important role even among businessmen. On the other hand, the sometimes huge credit amounts show that here typically mortgages for houses and apartments are involved. The cross-tabulation shows that microcredit is more rural than urban (18% compared to 7%). Only 14% of all respondents have also taken a second credit. Also here banks and microcredit institutions account for more than 90% of all credits provided. Only 6% of the sample also mentions a third credit. Here microcredit

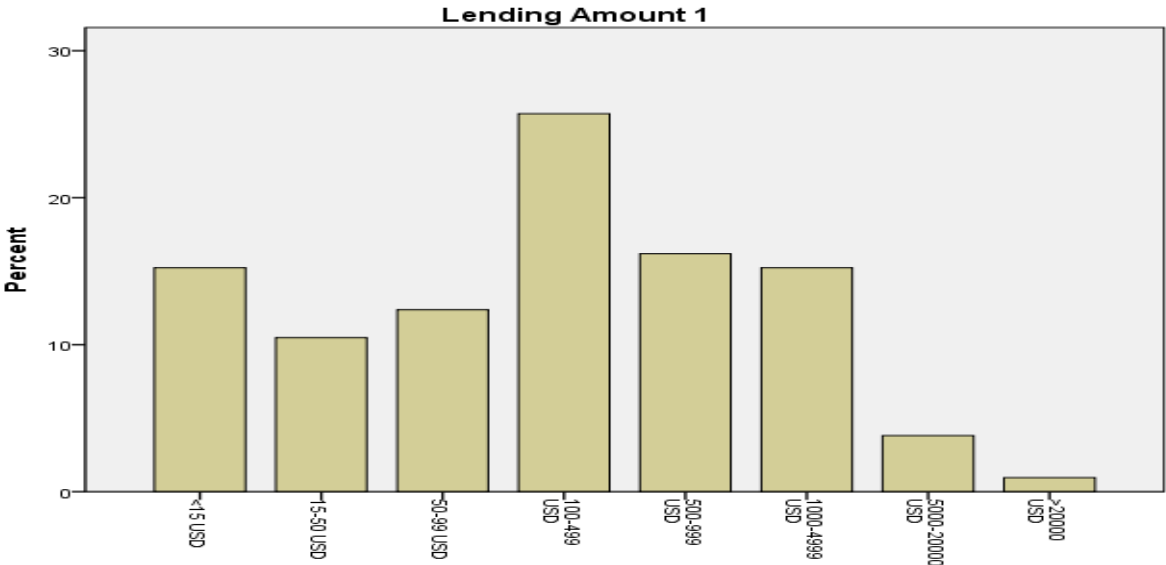
institutions range before banks. 2% also mention a fourth credit. The answer show that the amounts of credit do not decrease with the numbers of credit. This means that some of the households might have debts ranging between US\$ 80,000 and 200,000, which is considerably high. Due to the low number of credits in these categories cross-tabulation makes no sense.

Looking at the interest rates from the 57% of the sample who have an ongoing credit, 45% report an interest rate of between 1 and 5%, 8% between 6 and 10%, 18% between 11 and 15%, 15% between 16 and 20%, 11 % between 21 and 25% and 4% above 25%. High interest rates are not astonishing because of the high inflation rate. Mean interest rate for the first credit amounts to 11 %, the standard deviation is 30.47. For the second credit more than 90% of the relevant households report an interest rate between 0 and 30%. Here the mean is 3.66 only, the standard deviation 4.76. The percentage of rural credit is much higher in the lowest and highest category (Pearson Chi-Square 0.000).

**Lending to others**

Asking the households whether they provide credits to others, 20% report one credit, 3% two credits and one household even five credits. Interest – free credits range first (90%), while another 9% of the households report an interest rate of less than 5%. Asked to whom credit is provided, 54% of the households mention relatives, followed by friends (26%), colleagues (11.4%) and neighbors (7.6%). To put it another way, loans are provided within the close personal network. Therefore the interest rate is zero or very low. The lending amount is as follows: 15% report an amount of less than US\$15, 10% US\$ between 15 and 49, 12% US\$ between 50 and 99, 26% between US\$ 100 and 499, 16% between US\$ 500 and 999, 15% between US\$ 1,000 and 4,999 and 5% of more than US\$ 5,000. Considering lending terms 3% are long-term credits of 10 years and more, which can be assumed to be loans for the purchase of a house or apartment.<sup>29</sup> 5% are medium-term credit for a period of one to three years, 47% for a period between 1 month and a year. 45% are short-term credit for less than a month.

**Figure 8: Amount of Lending**



<sup>29</sup> Interestingly, there are no loans in the sample ranging from 3 to 10 years.

## **Household Problems**

In this part of the questionnaire we delivered a list of problems a household may be affected by. Some of these problems listed are sudden shocks a household may be affected by such as death or divorce. Other problems are occasional but costly such as marriage. A third type of problems concern everyday-life such as inflation or criminality. We asked the respondents to evaluate the strength of affectedness.

**Table 14: Household Affectedness by Problems (Per Cent)**

| <b>Problems</b>   | <b>No problem</b> | <b>Weak Problem</b> | <b>Medium Problem</b> | <b>Strong Problem</b> |
|-------------------|-------------------|---------------------|-----------------------|-----------------------|
| Unemployment      | 57                | 13                  | 17                    | 13                    |
| Illness           | 55                | 16                  | 18                    | 12                    |
| Death             | 87                | 4                   | 4                     | 5                     |
| Divorce           | 95                | 2                   | 1                     | 1                     |
| Marriage          | 85                | 6                   | 6                     | 3                     |
| Food Prices       | 9                 | 31                  | 41                    | 18                    |
| Price Increase    | 6                 | 32                  | 43                    | 19                    |
| Communal Services | 14                | 34                  | 39                    | 13                    |
| Academic Year     | 51                | 21                  | 21                    | 7                     |
| Education Payment | 58                | 16                  | 16                    | 10                    |
| Criminality       | 93                | 3                   | 2                     | 3                     |
| Natural Disaster  | 95                | 4                   | 1                     | 0                     |
| Transportation    | 78                | 15                  | 4                     | 3                     |
| Neighbors         | 92                | 5                   | 2                     | 1                     |

To sum this up: material living conditions seem to be a major thread to the households. In the eyes of its members the development of prices seems to increase vulnerability. As many households seem to be weak, the yearly costs for education also represent a problem for them. But major threat also seems to be unemployment and illness. One may guess that the latter occurs in households with elderly people with their proneness to illnesses under low pensions and with only limited public or private health insurance. In general, challenges stemming from cultural habits like the obligations in case of marriages, death etc. is of less importance.

Looking at the urban and rural samples, unemployment is highest significantly more a rural than urban issue. A significant affectedness by food prices and price increase in general also occurs in rural regions. Transportation problems on the other hand show no significant difference between cities and the countryside. A highest significant dependence of the variables 'household size' and 'problems with academic year' occurs, which is not astonishing when we assume that large households have a number of children in school age.

Highest significant correlations<sup>30</sup> occur between the problems of unemployment and price increases (0.34), illness and death (0.25), food prices and price increases in general (0.82), price increases and communal services (0.62), academic year and education payment (0.21), criminality and natural disaster (0.28), problems with neighbors and criminality (0.21).

In another question, the interviewees were asked to report on their three major problems (open question reclassified later). The first major problem concerns housing, communal

<sup>30</sup> Correlation significance level 0.01

services and flat prices (21%) followed by inflation, food and general prices, low salary (20%) and traffic and transport (16%). 9% report to have no problems, 9% consider unemployment as their major problem, 8% bad infrastructure, 6% mention ecological problems. Among those problems that range low we find education and educational infrastructure (3.5%), criminality and corruption (3%). Criminality, on the other hand, is almost no topic (7%), while 3% feel strongly affected by it. Also natural disasters range low with only 8% affectedness. Problems with neighbors are an issue for 8%, transportation for 22%. 7% of them feel medium or strongly affected. The ranking of the second and third major problems is the same, only the percentages differ from each other.

In another block we asked with whom certain problems are discussed. We wanted to find out about trust in the relational networks of the households, the range of strong ties. We gave a list of 12 possible answers. On a whole, these answers show that problems are predominantly discussed in the family and between husband and wife. Responsible for the discussion of finance are either all household members (41%) or husband and wife (34%). 5% discuss this issue only among the male household members or with parents/stepparents. With health problems the distribution is similar (41% with all household members 28% between husband and wife and 7% with parents/parents-in-law). With education problems 39% approach all household members, 23% husband and wife, while 24% don't discuss or have no children. Problems with relatives, marriage, family and culture traditions, neighbors and community are equally a family affair. In addition to family members problems with friends are also discussed with friends (22%), while labor problems are additionally discussed with colleagues (13%). It seems that family ties are most important concerning problem solving.

Furthermore, we asked about assistance in case of problems occurring for the household. We predefined various problems. The results are similar to the last block. The first problem addressed is finance. 73% of the households report that assistance is provided by family and relatives. Another 16% get support from nobody. 7% mentioned friends. Banks and other financial institutions, as well as employers hardly provide assistance to the households. With health problems the picture is slightly different. While it is again first of all family and relatives who provide help (59%), formal institutions of the health sector (doctors and nurses) rank second (26%). 9% report to get no support. Family and relatives range first (49%) also in the case of assistance with educational problems, but here a strong 33% believe to get support from nobody. 9% mentioned assistance from the educational administration and 4% from friends. Problems with relatives are mainly supported by family and relatives (80%), followed again by the group not getting any support (70%). Problems with friends are first of all assisted by friends (39%), followed by family members (32%), while 28% get support from nobody. Marriage problems are again a family affair, from which 58% gets assistance, while 38% get no support at all. Also labor problems are first of all assisted by the family (35%). 17% are assisted by colleagues and 40% by employers. Then follow friends with 4%. 29% reported get no assistance at all. With almost 80% family and cultural traditions are assisted by family and relatives, and only friends play a role worth mentioning (2%). 17% again say nobody supports them with such questions. Problems with neighbors and community again are assisted by family and relatives (41%) or neighbors (12%). State structures and local administration play a negligible role. 40% don't get assistance at all. The overall results to that block show, that it is first of all the family network which provides support to the household when problems occur. The family network

seems to represent the strong ties that are responsible for mutual help and assistance in case of problems. Other personal relations (friends, neighbors) are ranging much behind, while institutional assistance is hardly mentioned, with the exception of the health sector. On the other hand, the percentage of those who reports to get no support in either of these problematic situations is quite high. This may be a result of urbanization and individualization or that for those respondents these problems simply do not occur.

We also asked the interviewees about responsibilities in the households for saving, credit, investment, education and migration as well as insurance other than car insurance. We offered different prefixed categories. To sum up, for the majority of the households all problems – as far as they touch the household at all - are first of all a nuclear family affair or a household affair. To provide some examples: 42% of the households consider savings a nuclear family affair, 28% a household affair and 17% an individual affair, while for 11% of the households discussions are not relevant. For consumer credit the picture is similar. First ranks nuclear family affair (39%), followed by the household affair (23%). 26% do not consider this question to be relevant for the household. Housing investment is also predominantly a nuclear family affair (35%) or a household affair (24%), while for 33% this question does not occur. Education and higher education concern 55% of the households and are mainly treated as a nuclear family issue. Migration is relevant for 42%, mainly being an individual affair (41% of these households), followed by a nuclear family affair (37%) and household affair (18%). Cross tabulations show no significant results for specific household types, although there is a structural relatedness to single households. Insurances other than car insurance are relevant for only 48% of the households. Here this is mainly a nuclear family or household affair.

### Most Important Aim in Life

Which most important aims in life do the households pursue? The well-being and prosperity of children ranks first, followed by (42%) one's own well-being and prosperity (35%). Third ranks the well-being and prosperity of the family (13%). Taking these three categories together they amount to 90% of the sample. 8% aim at the purchase of mobile/immobile property and 2% at peace, stability and prosperity for the country. A cross-tabulation shows an over proportionate share of rural households aiming at the well-being of the children (52% compared to 38%), which may indicate to intergenerational reciprocity. However, here rural households in Kyrgyzstan are significantly underrepresented compared to rural households in Kazakhstan (36% compared to 35%).

### Values

Western authors look at materialism as a value characteristic for large groups in classical capitalism which is supposed to be complemented or even overcome by post-materialist values when entering its form as service society (cf. Inglehart 1997).<sup>31</sup> We tried to find out about values in this post-communist phase of societal development in both countries. We asked: **“How important are the following goals for the household or individual household members?”** We predefined various items as answers and offered a 4-tier scale of importance for each of these. Every value was to be considered separately. As items we named: keeping

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<sup>31</sup> During my teaching on Inglehart in Almaty in September 2011 students confirmed that post-materialist values are not yet important in Kazakhstan.

the household together; building a new independent household; earning much money; improving the living standard; enhancing the competences; giving best education to children; buying a house/an apartment; being healthy, being happy, performing Hadj and an open question concerning individually to be named other values. Materialist and post-materialist values were mixed among each other, but for the purpose of analysis we group them. Let us begin with the material values.

37% find the earning of money important and 58% very important. This high percentage is different to western societies where post-materialist values are in progress and materialist values are sometimes even looked upon as a sign for societal backwardness. The value of improving the living standard is also materialist, but less crude in expression; therefore the result is perhaps even slightly higher (36% find this value important, 62% very important). Buying a house or apartment has a special meaning in post-communist societies because ownership provides independence, security and a form of saving. The value ranges high (28% important, 43% very important). Although we group these three values among the materialist ones, they are also important for providing security to the household.

Ingelhart groups education as a post materialist value; we group them somewhere in the middle between materialist and non-materialist values. The value of enhancing competences was high in the Soviet Union and is also key resource in the new capitalist order. At the same time competences can be converted into financial capital. 38% find this value important, 41% very important. So this value ranges clearly behind the materialist values.

Building a new independent household is more a matter for young people who want to set apart from the household of their parents. This is an indicator for emergent nuclear families or couples without children. 52% of the respondents pursue this goal, and 15% of them find this value very important. However, when we checked one-generation households in respect of this value they did not consider it to be important. But one can also argue that these households have already set apart, so that this item is not so important for them.

Let us now have a look at the non-materialist and post-materialist values. The value of keeping the household together consider 44% as important and 22% as even very important (22%). This value is familistic. In the Bishkek sample the positive link to that value is highest significantly different compared to the two samples from Kazakhstan. The value of providing best education to the children is found throughout all countries and has been proved to be important also for poor households in various studies. Not astonishingly this value also ranges high in our sample although to a minor scale than the materialist values (28% important, 53% very important). But as with the enhancement of competences human capital can be converted into financial capital and can function as an intergenerational insurance mechanism within family and household.

Being healthy is also a value not directly linked to materialism and often juxtaposed to it. 16% find this value important and 83% as very important which makes it the top-priority value. It is closely followed by the value of being happy (17% important, 81% very important).

We included the religious value of going to Hadj, which usually ranks high in Muslim societies. Here we have to mention that in Kazakhstan the Muslim population is to be slightly

more than 50% only, while it is much higher in Kyrgyzstan. However, both governments take a strict attitude against Islamism. Gone through a period of non-religious belief during Soviet rule, this and the strict attitude against Islamism may perhaps explain why only 14% of the sample considers that goal to be important and 6% as very important, while 54% do not consider it as important at all. In Kyrgyzstan even 80% of the respondents do not consider this goal to be important at all.

On a whole the distribution of the answers in rural and urban regions is not different from each other, with two significances concerning the importance of keeping the household together and building a new household.

Highest significant correlations<sup>32</sup> occur between the values building a new independent household and buying a house/apartment (0,29), earning much money and improving the living standard (0,71), enhancing the competences and giving best education to children (0.46), and being healthy and being happy (0.80).

Responsibilities

Who should be responsible for old age security, childcare, unemployment, healthcare, the poor, school education and higher education? The answers were predefined in the questionnaire. Overwhelmingly it’s the state that is believed to be responsible for all the items except childcare where the family ranges highest. It is obvious to bring this into relations with the old nanny state idea that prevailed under socialist rule and seems to prevail also under the new conditions. This is even further underlined by the fact, that except for old age security and the poor, it is the family that ranges next concerning the priority in the different fields of responsibility. Families stand for the network type of mutual assistance and supplemented security already under communist rule in case of failure or scarcity. For old age security the individual is ranking second while for the poor its charity organizations. Insurance companies as economic mechanisms for security in a liberalized market play an inferior role. The findings are shown in the following table. Multiple answers were possible.

**Table 15: Who should be responsible for...**

| <b>Field of Responsibility</b> | <b>State</b> | <b>Family</b> | <b>The Individual</b> | <b>Insurance Companies</b> | <b>Charity Organizations</b> |
|--------------------------------|--------------|---------------|-----------------------|----------------------------|------------------------------|
| Old Age Security               | 73%          | 31 %          | 39%                   | 20%                        | 6%                           |
| Childcare                      | 51%          | 78%           | 22%                   | 9%                         | 10%                          |
| Unemployment                   | 86%          | 26%           | 40%                   | 8%                         | 7%                           |
| Healthcare                     | 91%          | 20%           | 19%                   | 18%                        | 8%                           |
| The Poor                       | 88%          | 17%           | 20%                   | 12%                        | 41%                          |
| School education               | 88%          | 39%           | 20%                   | 8%                         | 8%                           |
| Higher Education               | 74%          | 44%           | 35%                   | 5%                         | 5%                           |

<sup>32</sup> Correlation significance level 0.01

The results are interesting although difficult to interpret because they can't be judged in the long run and there is no data from our side to evaluate the changes that might have occurred in the aftermath of the end of communist rule. As the state ranks first in all categories, with the exception of childcare where the family ranks first, one might at first sight assume a still "socialist" attitude of the households towards a "nanny state". On the other hand the state as an imagined welfare state stands for pension systems, sufficient health care and educational infrastructure, etc. With regard to education people distinguish school education from higher education. For the latter the state is interestingly being made less responsible. In some fields like old age security or healthcare insurance companies cannot be neglected, which could mean that on these fields, the market – to a certain degree - has been accepted for the provision of security. Nevertheless, the absolute number of households having insurance contracts is quite low. Charity organizations are particularly considered to be responsible for the poor ranging on second place behind the state here. Interestingly the family ranks with 17% only. This may be due to the fact that households do not refer to poor family members here. In general only in-depth interviews may be able to give a better understanding. Next we developed responsibility types of answers. We aimed at investigating how far reliance on an overarching state as the security provider for the lives of the people like in communism still occurs or whether a self-responsible thinking predominates as it is expected from households in the market system. As a matter of fact the public welfare systems in the two countries considered are weak and cannot be compared to a social market economy, where a public security system is well developed. We built sums for the cases and the respective categories. 36% of the sample mentions the state in all seven categories, another 22% in six of the seven categories. Only 10% mention the family seven times and another 3% in six of the seven categories. 9% mention the individual in all seven categories, and 3% in six of the seven. Insurances are mentioned only in 3% of all categories, and 1% in six of the seven categories. Charity is selected in seven cases by 3% of the sample only. The Chi-Square test does not show any significance with regard to location or age group, which is astonishing to us.

Looking at the means of the different responsibility types: the state ranges highest with 5.47 and a standard deviation of 1.67. Next follows the family with a mean of 2.56 and a high standard deviation of 2.12. Then the responsibility type of individual follows with a mean of 1.91 and a standard deviation of 2.21. As the last two categories insurances and charity organizations are hardly mentioned with the exception of a few single categories, their means are below 1.

The findings show a strong reliance in the state as security provider, followed by the network of family and relatives, while the use of private market institutions such as insurance companies is rather undeveloped. This may be due to the fact households with lower incomes do not have the financial background to buy insurances, it may also be due to the fact that short term satisfaction of consumer wants ranges before long-term life planning, and that the latter only emerges after a certain market saturation.



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## Appendix 1: Tables

### First Respondent's Age

|         |        | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|--------|-----------|----------|----------------|---------------------|
| Valid   | <30    | 105       | 23,3     | 23,3           | 23,3                |
|         | 30-39  | 129       | 28,6     | 28,7           | 52,0                |
|         | 40-49  | 110       | 24,4     | 24,4           | 76,4                |
|         | 50-59  | 79        | 17,5     | 17,6           | 94,0                |
|         | 60+    | 27        | 6,0      | 6,0            | 100,0               |
|         | Total  | 450       | 99,8     | 100,0          |                     |
| Missing | System | 1         | ,2       |                |                     |
| Total   |        | 451       | 100,0    |                |                     |

|                |         |         |
|----------------|---------|---------|
| N              | Valid   | 451     |
|                | Missing | 0       |
| Mean           |         | 39,72   |
| Median         |         | 39,00   |
| Std. Deviation |         | 12,357  |
| Variance       |         | 152,696 |
| Range          |         | 62      |
| Minimum        |         | 17      |
| Maximum        |         | 79      |
| Percentiles    | 25      | 30,00   |
|                | 50      | 39,00   |
|                | 75      | 49,00   |

### First Respondent's Sex

|       |        | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|--------|-----------|----------|----------------|---------------------|
| Valid | male   | 86        | 19,1     | 19,1           | 19,1                |
|       | female | 365       | 80,9     | 80,9           | 100,0               |
|       | Total  | 451       | 100,0    | 100,0          |                     |

### Mixed Households

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid |       | 31        | 6,9      | 6,9            | 100,0               |
|       | Total | 451       | 100,0    | 100,0          |                     |

### **Mixed Households Kazakhstan Sample**

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid |       | 30        | 10,0     | 10,0           | 100,0               |
|       | Total | 300       | 100,0    | 100,0          |                     |

### **Mixed Households Kyrgyzstan Sample**

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid |       | 1         | ,7       | ,7             | 100,0               |
|       | Total | 151       | 100,0    | 100,0          |                     |

## Household Type

### Household Size (per Person)

|                          | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|--------------------------|-----------|----------|----------------|---------------------|
| Valid one or two persons | 83        | 18,4     | 18,5           | 18,5                |
| three persons            | 98        | 21,7     | 21,8           | 40,3                |
| four persons             | 116       | 25,7     | 25,8           | 66,1                |
| five persons             | 86        | 19,1     | 19,2           | 85,3                |
| six and more persons     | 66        | 14,6     | 14,7           | 100,0               |
| Total                    | 449       | 99,6     | 100,0          |                     |
| Missing System           | 2         | ,4       |                |                     |
| Total                    | 451       | 100,0    |                |                     |

### Household age according to interval

|                | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|----------------|-----------|----------|----------------|---------------------|
| Valid <25      | 134       | 29,7     | 31,5           | 31,5                |
| 26-35          | 166       | 36,8     | 39,0           | 70,4                |
| 36-45          | 79        | 17,5     | 18,5           | 89,0                |
| 46-55          | 20        | 4,4      | 4,7            | 93,7                |
| 56-65          | 18        | 4,0      | 4,2            | 97,9                |
| >65            | 9         | 2,0      | 2,1            | 100,0               |
| Total          | 426       | 94,5     | 100,0          |                     |
| Missing System | 25        | 5,5      |                |                     |
| Total          | 451       | 100,0    |                |                     |

### Single-headed households at place of living with dependent children

|             | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------------|-----------|----------|----------------|---------------------|
| Valid Total | 41        | 9,1      | 9,1            | 100,0               |
| Total       | 451       | 100,0    | 100,0          |                     |

### Single households

|                | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|----------------|-----------|----------|----------------|---------------------|
| Valid no       | 433       | 96,0     | 96,2           | 96,2                |
| yes            | 17        | 3,8      | 3,8            | 100,0               |
| Total          | 450       | 99,8     | 100,0          |                     |
| Missing System | 1         | ,2       |                |                     |
| Total          | 451       | 100,0    |                |                     |

### Household type according to employment diversity

|                   | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------------------|-----------|----------|----------------|---------------------|
| Valid not diverse | 109       | 24,2     | 24,4           | 24,4                |
| diverse           | 175       | 38,8     | 39,2           | 63,7                |
| highly diverse    | 162       | 35,9     | 36,3           | 100,0               |
| Total             | 446       | 98,9     | 100,0          |                     |
| Missing System    | 5         | 1,1      |                |                     |
| Total             | 451       | 100,0    |                |                     |

|                |         | No of people living in household | Average age of household | HH members with income |
|----------------|---------|----------------------------------|--------------------------|------------------------|
| N              | Valid   | 449                              | 450                      | 451                    |
|                | Missing | 2                                | 1                        | 0                      |
| Mean           |         | 3,94                             | 32,08                    | 2,48                   |
| Median         |         | 4,00                             | 30,00                    | 2,00                   |
| Std. Deviation |         | 1,567                            | 11,799                   | 1,246                  |

| Household type according to generation |      |     |                |
|--|------|-----|----------------|
| Location                               | Mean | N   | Std. Deviation |
| urban                                  | 1,99 | 293 | ,573           |
| rural                                  | 2,11 | 151 | ,470           |
| Total                                  | 2,03 | 444 | ,543           |

Transfers into and from the household

**Number of people regularly contributing to household in cash**

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 423       | 93,8     | 93,8           | 93,8                |
| 1       | 23        | 5,1      | 5,1            | 98,9                |
| 2       | 4         | ,9       | ,9             | 99,8                |
| 3       | 1         | ,2       | ,2             | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

**Number of people irregularly contributing to household in cash**

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 412       | 91,4     | 91,4           | 91,4                |
| 1       | 33        | 7,3      | 7,3            | 98,7                |
| 2       | 6         | 1,3      | 1,3            | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

**Number of people regularly contributing to household income in kind**

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 447       | 99,1     | 99,1           | 99,1                |
| 1       | 3         | ,7       | ,7             | 99,8                |
| 2       | 1         | ,2       | ,2             | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

**Number of people irregularly contributing to household income in kind**

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 420       | 93,1     | 93,1           | 93,1                |
| 1       | 27        | 6,0      | 6,0            | 99,1                |
| 2       | 4         | ,9       | ,9             | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

### Households and contributions from outside

|   | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---|-----------|----------|----------------|---------------------|
| Valid no contributions from outside     | 383       | 84,9     | 84,9           | 84,9                |
| contributions cash or kind from outside | 68        | 15,1     | 15,1           | 100,0               |
| Total                                   | 451       | 100,0    | 100,0          |                     |

### Category of Person1 contributing to HH income

|   | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---|-----------|----------|----------------|---------------------|
| Valid father/mother/father in law/mother in law | 15        | 3,3      | 20,5           | 20,5                |
| brother/sister                                  | 9         | 2,0      | 12,3           | 32,9                |
| husband   | 6         | 1,3      | 8,2            | 41,1                |
| son/daughter                                    | 30        | 6,7      | 41,1           | 82,2                |
| grandfather/grandmother                         | 5         | 1,1      | 6,8            | 89,0                |
| aunt/uncle                                      | 7         | 1,6      | 9,6            | 98,6                |
| nephew  | 1         | ,2       | 1,4            | 100,0               |
| Total   | 73        | 16,2     | 100,0          |                     |
| Missing System                                  | 378       | 83,8     |                |                     |
| Total   | 451       | 100,0    |                |                     |

### Number of people obtaining cash support from HH

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 343       | 76,1     | 76,1           | 76,1                |
| 1       | 93        | 20,6     | 20,6           | 96,7                |
| 2       | 14        | 3,1      | 3,1            | 99,8                |
| 3       | 1         | ,2       | ,2             | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

### Number of people obtaining non-cash support from HH

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 349       | 77,4     | 77,4           | 77,4                |
| 1       | 86        | 19,1     | 19,1           | 96,5                |
| 2       | 15        | 3,3      | 3,3            | 99,8                |
| 3       | 1         | ,2       | ,2             | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

### HH providing cash support to dependents

|       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-----------|----------|----------------|---------------------|
| Valid | 109       | 24,2     | 24,2           | 100,0               |
| Total | 451       | 100,0    | 100,0          |                     |

### HH providing non-cash support to dependents

|       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-----------|----------|----------------|---------------------|
| Valid | 102       | 22,6     | 22,6           | 100,0               |
| Total | 451       | 100,0    | 100,0          |                     |

**HH providing both cash and non-cash to dependents**

|       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-----------|----------|----------------|---------------------|
| Valid | 92        | 20,4     | 20,4           | 100,0               |
| Total | 451       | 100,0    | 100,0          |                     |

**Household resource network type**

|                        | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|------------------------|-----------|----------|----------------|---------------------|
| Valid closed household | 290       | 64,3     | 64,3           | 64,3                |
| only giving            | 98        | 21,7     | 21,7           | 86,0                |
| only receiving         | 41        | 9,1      | 9,1            | 95,1                |
| giving and receiving   | 22        | 4,9      | 4,9            | 100,0               |
| Total                  | 451       | 100,0    | 100,0          |                     |

**Income Categories**

**Income Category KZ**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid 5,200-<10,400 | 1         | ,2       | ,3             | ,3                  |
| 10,400-<27,000      | 11        | 2,4      | 3,7            | 4,0                 |
| 27,000-<75,000      | 56        | 12,4     | 18,7           | 22,7                |
| 75,000-<120,000     | 73        | 16,2     | 24,3           | 47,0                |
| 120,000-<155,000    | 50        | 11,1     | 16,7           | 63,7                |
| 155,000-<310,000    | 81        | 18,0     | 27,0           | 90,7                |
| 310,000-<465,000    | 20        | 4,4      | 6,7            | 97,3                |
| 465,000-<620,000    | 8         | 1,8      | 2,7            | 100,0               |
| Total               | 300       | 66,5     | 100,0          |                     |
| Missing System      | 151       | 33,5     |                |                     |
| Total               | 451       | 100,0    |                |                     |

**Income Category KR**

|                    | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|--------------------|-----------|----------|----------------|---------------------|
| Valid 1,500-<3,000 | 8         | 1,8      | 5,3            | 5,3                 |
| 3,000-<7,500       | 35        | 7,8      | 23,2           | 28,5                |
| 7,500-<14,000      | 34        | 7,5      | 22,5           | 51,0                |
| 14,000-<28,000     | 38        | 8,4      | 25,2           | 76,2                |
| 28,000-<42,000     | 25        | 5,5      | 16,6           | 92,7                |
| more than 42,000   | 11        | 2,4      | 7,3            | 100,0               |
| Total              | 151       | 33,5     | 100,0          |                     |
| Missing System     | 300       | 66,5     |                |                     |
| Total              | 451       | 100,0    |                |                     |

## Sufficiency of household Incomes, Living Conditions and Future Expectations

### Sufficiency of Income

|         |                                  | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|----------------------------------|-----------|----------|----------------|---------------------|
| Valid   | not sufficient/hardly sufficient | 53        | 11,8     | 11,8           | 11,8                |
|         | almost sufficient                | 174       | 38,6     | 38,7           | 50,4                |
|         | sufficient                       | 223       | 49,4     | 49,6           | 100,0               |
|         | Total                            | 450       | 99,8     | 100,0          |                     |
| Missing | System                           | 1         | ,2       |                |                     |
| Total   |                                  | 451       | 100,0    |                |                     |

### Household living conditions compared to average

|       |                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|---------------------|-----------|----------|----------------|---------------------|
| Valid | worse than average  | 50        | 11,1     | 11,1           | 11,1                |
|       | average             | 150       | 33,3     | 33,3           | 44,3                |
|       | better than average | 251       | 55,7     | 55,7           | 100,0               |
|       | Total               | 451       | 100,0    | 100,0          |                     |

### Expectation to future economic status

|         |        | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|--------|-----------|----------|----------------|---------------------|
| Valid   | worse  | 85        | 18,8     | 18,9           | 18,9                |
|         | same   | 64        | 14,2     | 14,3           | 33,2                |
|         | better | 300       | 66,5     | 66,8           | 100,0               |
|         | Total  | 449       | 99,6     | 100,0          |                     |
| Missing | System | 2         | ,4       |                |                     |
| Total   |        | 451       | 100,0    |                |                     |

## Subsistence Revenues

### Subsistence revenue animals

|         |                         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-------------------------|-----------|----------|----------------|---------------------|
| Valid   | no access/no importance | 230       | 51,0     | 52,9           | 52,9                |
|         | little importance       | 35        | 7,8      | 8,0            | 60,9                |
|         | importance              | 123       | 27,3     | 28,3           | 89,2                |
|         | strong importance       | 47        | 10,4     | 10,8           | 100,0               |
|         | Total                   | 435       | 96,5     | 100,0          |                     |
| Missing | System                  | 16        | 3,5      |                |                     |
| Total   |                         | 451       | 100,0    |                |                     |

### Subsistence revenue gard./agric.

|         |                         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-------------------------|-----------|----------|----------------|---------------------|
| Valid   | no access/no importance | 193       | 42,8     | 44,4           | 44,4                |
|         | little importance       | 32        | 7,1      | 7,4            | 51,7                |
|         | importance              | 145       | 32,2     | 33,3           | 85,1                |
|         | strong importance       | 65        | 14,4     | 14,9           | 100,0               |
|         | Total                   | 435       | 96,5     | 100,0          |                     |
| Missing | System                  | 16        | 3,5      |                |                     |
| Total   |                         | 451       | 100,0    |                |                     |

**Subsistence revenue drink. water**

|         |                         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-------------------------|-----------|----------|----------------|---------------------|
| Valid   | no access/no importance | 161       | 35,7     | 36,9           | 36,9                |
|         | little importance       | 20        | 4,4      | 4,6            | 41,5                |
|         | importance              | 129       | 28,6     | 29,6           | 71,1                |
|         | strong importance       | 126       | 27,9     | 28,9           | 100,0               |
|         | Total                   | 436       | 96,7     | 100,0          |                     |
| Missing | System                  | 15        | 3,3      |                |                     |
| Total   |                         | 451       | 100,0    |                |                     |

**Subsistence revenue collecting**

|         |                         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-------------------------|-----------|----------|----------------|---------------------|
| Valid   | no access/no importance | 206       | 45,7     | 47,4           | 47,4                |
|         | little importance       | 58        | 12,9     | 13,3           | 60,7                |
|         | importance              | 115       | 25,5     | 26,4           | 87,1                |
|         | strong importance       | 56        | 12,4     | 12,9           | 100,0               |
|         | Total                   | 435       | 96,5     | 100,0          |                     |
| Missing | System                  | 16        | 3,5      |                |                     |
| Total   |                         | 451       | 100,0    |                |                     |

**Subsistence revenue grazing**

|         |                         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-------------------------|-----------|----------|----------------|---------------------|
| Valid   | no access/no importance | 334       | 74,1     | 77,1           | 77,1                |
|         | little importance       | 25        | 5,5      | 5,8            | 82,9                |
|         | importance              | 55        | 12,2     | 12,7           | 95,6                |
|         | strong importance       | 18        | 4,0      | 4,2            | 99,8                |
|         | 5                       | 1         | ,2       | ,2             | 100,0               |
|         | Total                   | 433       | 96,0     | 100,0          |                     |
| Missing | System                  | 18        | 4,0      |                |                     |
| Total   |                         | 451       | 100,0    |                |                     |

**Subsistence Relevance Strength, Interval**

|         |   | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|---|-----------|----------|----------------|---------------------|
| Valid   | no relevance                            | 162       | 35,9     | 36,9           | 36,9                |
|         | little relevance (strength comb. 1-5)   | 98        | 21,7     | 22,3           | 59,2                |
|         | medium relevance (strength comb. 6-10)  | 153       | 33,9     | 34,9           | 94,1                |
|         | strong relevance (strength comb. 10-15) | 26        | 5,8      | 5,9            | 100,0               |
|         | Total                                   | 439       | 97,3     | 100,0          |                     |
| Missing | System                                  | 12        | 2,7      |                |                     |
| Total   |   | 451       | 100,0    |                |                     |

|                |         | Subsistence revenue combination, Number of Sources | Subsistence Revenue Strength |
|----------------|---------|--|------------------------------|
| N              | Valid   | 442  | 439                          |
|                | Missing | 9  | 12                           |
| Mean           |         | 2,08   | 4,29                         |
| Median         |         | 2,00   | 3,00                         |
| Std. Deviation |         | 1,913  | 4,202                        |



## Values

### **Value keeping the hh together**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid not important | 74        | 16,4     | 16,4           | 16,4                |
| less important      | 78        | 17,3     | 17,3           | 33,7                |
| important           | 200       | 44,3     | 44,3           | 78,0                |
| very important      | 99        | 22,0     | 22,0           | 100,0               |
| Total               | 451       | 100,0    | 100,0          |                     |

### **Value building new independent households**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid not important | 129       | 28,6     | 28,7           | 28,7                |
| less important      | 85        | 18,8     | 18,9           | 47,7                |
| important           | 166       | 36,8     | 37,0           | 84,6                |
| very important      | 69        | 15,3     | 15,4           | 100,0               |
| Total               | 449       | 99,6     | 100,0          |                     |
| Missing System      | 2         | ,4       |                |                     |
| Total               | 451       | 100,0    |                |                     |

### **Value earning much money**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid not important | 7         | 1,6      | 1,6            | 1,6                 |
| less important      | 15        | 3,3      | 3,3            | 4,9                 |
| important           | 165       | 36,6     | 36,7           | 41,6                |
| very important      | 263       | 58,3     | 58,4           | 100,0               |
| Total               | 450       | 99,8     | 100,0          |                     |
| Missing System      | 1         | ,2       |                |                     |
| Total               | 451       | 100,0    |                |                     |

### **Value improving living standard**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid not important | 1         | ,2       | ,2             | ,2                  |
| less important      | 6         | 1,3      | 1,3            | 1,6                 |
| important           | 162       | 35,9     | 36,2           | 37,7                |
| very important      | 279       | 61,9     | 62,3           | 100,0               |
| Total               | 448       | 99,3     | 100,0          |                     |
| Missing System      | 3         | ,7       |                |                     |
| Total               | 451       | 100,0    |                |                     |

### **Value enhancing the competences**

|                     | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------------------|-----------|----------|----------------|---------------------|
| Valid not important | 38        | 8,4      | 8,5            | 8,5                 |
| less important      | 54        | 12,0     | 12,0           | 20,5                |
| important           | 172       | 38,1     | 38,3           | 58,8                |
| very important      | 185       | 41,0     | 41,2           | 100,0               |
| Total               | 449       | 99,6     | 100,0          |                     |
| Missing System      | 2         | ,4       |                |                     |
| Total               | 451       | 100,0    |                |                     |

### **Value giving best education to children**

|         |                | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|----------------|-----------|----------|----------------|---------------------|
| Valid   | not important  | 48        | 10,6     | 10,7           | 10,7                |
|         | less important | 35        | 7,8      | 7,8            | 18,4                |
|         | important      | 126       | 27,9     | 28,0           | 46,4                |
|         | very important | 241       | 53,4     | 53,6           | 100,0               |
|         | Total          | 450       | 99,8     | 100,0          |                     |
| Missing | System         | 1         | ,2       |                |                     |
| Total   |                | 451       | 100,0    |                |                     |

#### Value buying a house/an apartment

|         |                | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|----------------|-----------|----------|----------------|---------------------|
| Valid   | not important  | 67        | 14,9     | 14,9           | 14,9                |
|         | less important | 64        | 14,2     | 14,3           | 29,2                |
|         | important      | 126       | 27,9     | 28,1           | 57,2                |
|         | very important | 192       | 42,6     | 42,8           | 100,0               |
|         | Total          | 449       | 99,6     | 100,0          |                     |
| Missing | System         | 2         | ,4       |                |                     |
| Total   |                | 451       | 100,0    |                |                     |

#### Value being happy

|         |                | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|----------------|-----------|----------|----------------|---------------------|
| Valid   | less important | 7         | 1,6      | 1,6            | 1,6                 |
|         | important      | 77        | 17,1     | 17,1           | 18,7                |
|         | very important | 366       | 81,2     | 81,3           | 100,0               |
|         | Total          | 450       | 99,8     | 100,0          |                     |
| Missing | System         | 1         | ,2       |                |                     |
| Total   |                | 451       | 100,0    |                |                     |

#### Category of most important aim

|         |   | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|---|-----------|----------|----------------|---------------------|
| Valid   | well-being and prosperity of children           | 189       | 41,9     | 42,6           | 42,6                |
|         | well-being and prosperity of the family         | 57        | 12,6     | 12,8           | 55,4                |
|         | one's own well-being and prosperity             | 158       | 35,0     | 35,6           | 91,0                |
|         | purchase of mobile/immobile property            | 35        | 7,8      | 7,9            | 98,9                |
|         | peace, stability and prosperity for the country | 5         | 1,1      | 1,1            | 100,0               |
|         | Total   | 444       | 98,4     | 100,0          |                     |
| Missing | System  | 7         | 1,6      |                |                     |
| Total   |   | 451       | 100,0    |                |                     |

**Responsibility type**

Note: the indicator is the sum of positive answers on the different responsibility categories

**Responsibility Type State**

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid | 0     | 6         | 1,3      | 1,3            | 1,3                 |
|       | 1     | 9         | 2,0      | 2,0            | 3,3                 |
|       | 2     | 14        | 3,1      | 3,1            | 6,4                 |
|       | 3     | 34        | 7,5      | 7,5            | 14,0                |
|       | 4     | 39        | 8,6      | 8,6            | 22,6                |
|       | 5     | 87        | 19,3     | 19,3           | 41,9                |
|       | 6     | 98        | 21,7     | 21,7           | 63,6                |
|       | 7     | 164       | 36,4     | 36,4           | 100,0               |
|       | Total | 451       | 100,0    | 100,0          |                     |

**Responsibility Type Family**

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid | 0     | 61        | 13,5     | 13,5           | 13,5                |
|       | 1     | 129       | 28,6     | 28,6           | 42,1                |
|       | 2     | 66        | 14,6     | 14,6           | 56,8                |
|       | 3     | 73        | 16,2     | 16,2           | 72,9                |
|       | 4     | 44        | 9,8      | 9,8            | 82,7                |
|       | 5     | 18        | 4,0      | 4,0            | 86,7                |
|       | 6     | 13        | 2,9      | 2,9            | 89,6                |
|       | 7     | 47        | 10,4     | 10,4           | 100,0               |
|       | Total | 451       | 100,0    | 100,0          |                     |

**Responsibility Type Individual**

|       |       | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|-------|-------|-----------|----------|----------------|---------------------|
| Valid | 0     | 169       | 37,5     | 37,5           | 37,5                |
|       | 1     | 77        | 17,1     | 17,1           | 54,5                |
|       | 2     | 76        | 16,9     | 16,9           | 71,4                |
|       | 3     | 41        | 9,1      | 9,1            | 80,5                |
|       | 4     | 22        | 4,9      | 4,9            | 85,4                |
|       | 5     | 13        | 2,9      | 2,9            | 88,2                |
|       | 6     | 13        | 2,9      | 2,9            | 91,1                |
|       | 7     | 40        | 8,9      | 8,9            | 100,0               |
|       | Total | 451       | 100,0    | 100,0          |                     |

### Responsibility Type Insurance

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 297       | 65,9     | 65,9           | 65,9                |
| 1       | 81        | 18,0     | 18,0           | 83,8                |
| 2       | 31        | 6,9      | 6,9            | 90,7                |
| 3       | 11        | 2,4      | 2,4            | 93,1                |
| 4       | 9         | 2,0      | 2,0            | 95,1                |
| 5       | 5         | 1,1      | 1,1            | 96,2                |
| 6       | 4         | ,9       | ,9             | 97,1                |
| 7       | 13        | 2,9      | 2,9            | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

### Responsibility Type Charity

|         | Frequency | Per cent | Valid Per cent | Cumulative Per cent |
|---------|-----------|----------|----------------|---------------------|
| Valid 0 | 244       | 54,1     | 54,1           | 54,1                |
| 1       | 137       | 30,4     | 30,4           | 84,5                |
| 2       | 30        | 6,7      | 6,7            | 91,1                |
| 3       | 13        | 2,9      | 2,9            | 94,0                |
| 4       | 7         | 1,6      | 1,6            | 95,6                |
| 5       | 5         | 1,1      | 1,1            | 96,7                |
| 6       | 2         | ,4       | ,4             | 97,1                |
| 7       | 13        | 2,9      | 2,9            | 100,0               |
| Total   | 451       | 100,0    | 100,0          |                     |

### Statistics

|                | Responsibility Type State | Responsibility Type Family | Responsibility Type Individual | Responsibility Type Insurance | Responsibility Type Charity |
|----------------|---------------------------|----------------------------|--------------------------------|-------------------------------|-----------------------------|
| N Valid        | 451                       | 451                        | 451                            | 451                           | 451                         |
| Missing        | 0                         | 0                          | 0                              | 0                             | 0                           |
| Mean           | 5,47                      | 2,56                       | 1,91                           | ,78                           | ,87                         |
| Std. Deviation | 1,667                     | 2,123                      | 2,213                          | 1,549                         | 1,475                       |

## Appendix 2: Questionnaire

### *Livelihoods Strategies of Private Households in Central Asia.*

#### *A Rural-Urban Comparison in Kazakhstan and Kyrgyzstan*

#### **Participating Institutions:**

L.N.Gumilev Eurasian National University, Dpt. of Sociology, Astana  
 Al-Farabi Univ., Dpt. of Sociology, Almaty  
 American University of Central Asia, Dpt. of Sociology, Bishkek  
 Otto-von-Guericke-University, Dpt. of Sociology, Magdeburg

This interview will take 45-60 minutes. We, the research team, would like to invite you to participate to tell us about the living conditions of your household. We assure you that data are kept anonymous and confident and are used for scientific reasons only.

We would like to thank you for your participation.

#### **Questionnaire Header**

|  |                                      |                               |                            |          |
|--|--------------------------------------|-------------------------------|----------------------------|----------|
| AS 001-150<br>AL 151-300<br>BK 301-450 | AS=Astana<br>AL=Almaty<br>BK=Bishkek | Location Name L1<br><br><hr/> |                            |          |
| No of Int.                             | Interviewer Name                     | Urban                         | Rural L2                   | Date DAT |
|  |                                      | 1 <input type="checkbox"/>    | 2 <input type="checkbox"/> |          |

*Location: Please write down name and tip U=Urban, R=Rural*

| Respondent(s) | Sex m=1<br>f=2<br>RS | Age<br>RA | Respondent Codes A1-An see Tab. 1<br>RC |
|---------------|----------------------|-----------|---|
| 1.            |                      |           |   |
| 2.            |                      |           |   |
| 3.            |                      |           |   |

What is the Nationality of Your Household?

*Note: In case the household consists of several nationalities, please indicate which (several answers are possible)*

| Nationality | Kazakh 1                 | Kyrgyz 2                 | Russian 3                | Uzbek 4                  | Tajik 5                  | Other 6                  |
|-------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| NAT1,2,3    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Part 1: Household Composition, Activities and Revenues

### 1. 1: Household Composition, Activities and Monetary Incomes

Note: Among others write e.g.: brother of grandfather

| Household Pos.<br><i>Please fill for those positions that belong to household</i> | Code | Sex<br>M=1<br>F=2 | Age | Highest Educ. | Activity 1 | Activity 2 | Activity 3 | Monetary Income<br>0=No<br>1=Regular<br>2=Irreg. | Transfers from State<br>0=No<br>1=Regular<br>2=Irreg. | Transfers From NGOs<br>0=No<br>1=Regular<br>2=Irreg. |
|---|------|-------------------|-----|---------------|------------|------------|------------|--|---|--|
| Code  |      | S                 | A   | E             | I1         | I2         | I3         | M  | T   | N  |
| Grandfather   | A1   | X                 |     |               |            |            |            |  |   |  |
| Grandmother   | A2   | X                 |     |               |            |            |            |  |   |  |
| Father  | A3   | X                 |     |               |            |            |            |  |   |  |
| Mother  | A4   | X                 |     |               |            |            |            |  |   |  |
| Child 1   | A5   |                   |     |               |            |            |            |  |   |  |
| Child 2   | A6   |                   |     |               |            |            |            |  |   |  |
| Child 3   | A7   |                   |     |               |            |            |            |  |   |  |
| Child 4   | A8   |                   |     |               |            |            |            |  |   |  |
| Other 1   | A9   |                   |     |               |            |            |            |  |   |  |
|   | A10  |                   |     |               |            |            |            |  |   |  |
| Other 2   | A11  |                   |     |               |            |            |            |  |   |  |
|   | A12  |                   |     |               |            |            |            |  |   |  |
| Other 3   | A13  |                   |     |               |            |            |            |  |   |  |
|   | A14  |                   |     |               |            |            |            |  |   |  |
| Other 4   | A15  |                   |     |               |            |            |            |  |   |  |
|   | A16  |                   |     |               |            |            |            |  |   |  |

## 1.2. Monthly or Annual Household Income in Cash

*Note: Please tip category either for monthly or annual income for Kyrgyzstan or Kazakhstan  
Please recalculate for the data matrix into monthly incomes*

| Codes Kyrgyzstan<br>IKR |                    | Som                 | Codes Kazakhstan<br>IKZ |                     | Tenge                  |
|-------------------------|--------------------|---------------------|-------------------------|---------------------|------------------------|
| Monthly                 |                    | annually            | monthly                 |                     | annually               |
| 1                       | <1500              | < 18000             | 1                       | <5200               | 62400                  |
| 2                       | 1500-3000          | 18000 –<36000       | 2                       | 5200-<10400         | 62400 - <124800        |
| 3                       | 3000-7500          | 36000 - < 90000     | 3                       | 10400-<27000        | 124800 - <324000       |
| 4                       | 7500-14000         | 90000 - < 168000    | 4                       | 27000 –< 75000      | 324000 - <900000       |
| 5                       | 14000-28000        | 168000 - <336000    | 5                       | 75000-<120000       | 900000 - <1440000      |
| 6                       | 28000-42000        | 336000 - <504000    | 6                       | 120000 -<br><155000 | 1440000 - <<br>1860000 |
| 7                       | More than<br>42000 | More than<br>504000 | 7                       | 155000-<310000      | 1860000 -<br><3720000  |
|                         |                    |                     | 8                       | 310000-<465000      | 3720000 -<br><5580000  |
|                         |                    |                     | 9                       | 465000-<620000      | 5580000 -<br><7440000  |
|                         |                    |                     | 10                      | More than<br>620000 | More than<br>7440000   |

## 1.3: People Living Outside Household but Contributing to Household Budget.

*Note: If there are not such people please leave blank*

| Type of Person,<br>please mention<br>relatedness<br>(e.g. husband) | Place of<br>Living<br>(e.g. town or<br>Russia) | Activity<br>1 | Activity<br>2 | Activity<br>3 | Transmittanc<br>e Cash<br>No=0<br>Regular=1<br>Irregular=2 | Transmittanc<br>e<br>Non-Cash<br>No=0<br>Regular=1<br>Irregular=2 |
|--|--|---------------|---------------|---------------|--|---|
| P  | PL   | A1            | A2            | A3            | TC   | TK  |
| P1   |  |               |               |               |  |   |
| P2   |  |               |               |               |  |   |
| P3   |  |               |               |               |  |   |
| P4   |  |               |               |               |  |   |
| P5   |  |               |               |               |  |   |

#### 1. 4: Household Support to Dependents

*Note: This shall identify people who are living outside the household but who are depending on it. If there are not such people, please leave blank*

| Status of Supported Person | Support in Cash | Support in non-Cash | Living Place<br>(Please mark urban=u or rural=r and write name) |           |
|----------------------------|-----------------|---------------------|---|-----------|
| 1 pupil/stud.              | No=0            | No=0                |   |           |
| 2 pensioner                | Regular=1       | Regular=1           |   |           |
| 3 invalid                  | Irregular=2     | Irregular=2         |   |           |
| 4 widow(er)                |                 |                     |   |           |
| 5 Other                    |                 |                     |   |           |
| S                          | TC              | TK                  | L1  | L2 (Name) |
| S1                         |                 |                     | U <input type="checkbox"/> R <input type="checkbox"/>           |           |
| S2                         |                 |                     | U <input type="checkbox"/> R <input type="checkbox"/>           |           |
| S3                         |                 |                     | U <input type="checkbox"/> R <input type="checkbox"/>           |           |
| S4                         |                 |                     | U <input type="checkbox"/> R <input type="checkbox"/>           |           |
| S5                         |                 |                     | U <input type="checkbox"/> R <input type="checkbox"/>           |           |

#### 1.5: Subsistence/Natural Revenues

Definition: Subsistence/natural revenues shall be produce and natural resources that make household expenditure decrease. Not falling into that category is produce and resources for regular sale in the market

| Importance of Subsistence Revenues for Your Household | 0 no access/no importance<br>1 little importance<br>2 importance<br>3 strong importance | Code  |
|---|---|-------|
| Animal products                                       |   | SR1   |
| Garden/agric. Products                                |   | SR2   |
| Drinking water (pipe/well)                            |   | SR3   |
| Collecting from nature (incl. fishing)                |   | SR4   |
| Grazing land  |   | SR5   |
| Other _____   |   | SR6,7 |

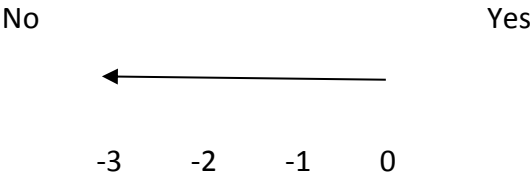


**Part 2: Household’s Living Conditions, Main Problems and Assistance, Vulnerability**

**2.1: Basic Expenses**

Can the household cover the expenses for making a living (food, shelter, education = basic needs)?

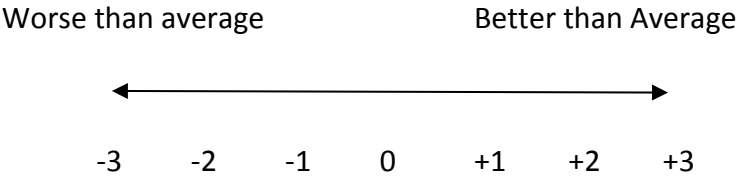
|      |    |
|------|----|
| Code | BE |
|------|----|



**2.2: Self-Assessment of Household’s Economic Status**

How do you consider the household’s living conditions?

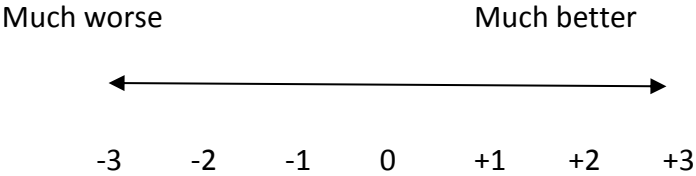
|      |     |
|------|-----|
| Code | SAE |
|------|-----|



**2.3: Self-Assessment of Improvement of Economic Status**

Please compare the present economic situation of the HH with that 10 years ago

|      |     |
|------|-----|
| Code | SAI |
|------|-----|

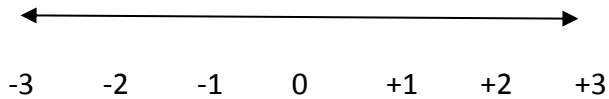


**2.4: Self-Assessment of the Economic Status of the Household in One Year?**

|      |      |
|------|------|
| Code | SAF1 |
|------|------|

For the future of the HH I expect





Why? (Please write)

Code SAF2

### 2.5: Infrastructure

**In the Location of Living there is Access to** (please tip/several answers possible, yes=1, no=0)

|                                    |  |                    |
|------------------------------------|--|--------------------|
| Health services                    | Doctor <input type="checkbox"/> Med. Centre <input type="checkbox"/> Polyclin <input type="checkbox"/> P Hospital <input type="checkbox"/> H   | IS1... (e.g. IS1D) |
| Educational Services               | Pre-Primary <input type="checkbox"/> primary <input type="checkbox"/> secondary <input type="checkbox"/> S vocational <input type="checkbox"/> V University <input type="checkbox"/> U | IS2... (e.g. IS2K) |
| Banking Services                   | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS3                |
| Market/Shops                       | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS4                |
| Transportation Service             | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS5                |
| Cultural Services                  | Library <input type="checkbox"/> Cinema <input type="checkbox"/> Theatre <input type="checkbox"/> T Music Entertainment <input type="checkbox"/> M                                     | IS6... (e.g. IS6L) |
| Sports Facilities                  | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS7                |
| Internet                           | At Home <input type="checkbox"/> Internet Café/Shop <input type="checkbox"/> S   | IS8... (e.g. IS8H) |
| Post Office                        | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS9                |
| Access to Phone                    | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS10               |
| Gas                                | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS11               |
| Regular Electricity                | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS12               |
| Free Access to safe drinking water | Yes <input type="checkbox"/> No <input type="checkbox"/>   | IS13               |

**2.6: Which are the Main Problems that the Household has been Confronted with in the Last Year?**

| <i>Go through the list and tip strength of problem!</i>  | 0 no | 1weak | 2medium | 3 strong | Code    |
|--|------|-------|---------|----------|---------|
| Unemployment   |      |       |         |          | HP1     |
| Illness of family member/medical treatment               |      |       |         |          | HP2     |
| Death of family member                                   |      |       |         |          | HP3     |
| Divorce  |      |       |         |          | HP4     |
| Marriage   |      |       |         |          | HP5     |
| Food price increases                                     |      |       |         |          | HP6     |
| Price increases in general                               |      |       |         |          | HP7     |
| Prices of communal service                               |      |       |         |          | HP8     |
| Prepare kids for new academic year (clothes, books etc.) |      |       |         |          | HP9     |
| Payment for Education                                    |      |       |         |          | HP10    |
| Criminality  |      |       |         |          | HP11    |
| Natural disaster   |      |       |         |          | HP12    |
| Transportation   |      |       |         |          | HP13    |
| Problem with neighbours                                  |      |       |         |          | HP14    |
| Other  |      |       |         |          | HP15/16 |
| Other  |      |       |         |          | HP17/18 |
| Other  |      |       |         |          | HP19/20 |

**2.7 With Whom are the Following Household Problems Discussed?**

| <i>Please go through the different problems and relate them to the different people (codes 0-11). Only one answer is possible. In case that several people or institutions help, please mention most important!</i> | 0=with nobody,<br>1=all hh members<br>2=male hh members<br>3=female household members<br>4=oldest male/female<br>5=husband/wife<br>6=brother/sister<br>7=parents/step parents<br>8=father in law/mother in law<br>9= friends<br>10=colleagues<br>11=Others | Codes |
|---|--|-------|
| Financial problems  |  | HPD1  |
| Health problems   |  | HPD2  |
| Education problems  |  | HPD3  |
| Problems with relatives   |  | HPD4  |
| Problems with friends   |  | HPD5  |

|                                    |  |          |
|------------------------------------|--|----------|
| Marriage issues                    |  | HPD6     |
| Labour problems                    |  | HPD7     |
| Family/cultural traditions         |  | HPD8     |
| Problems with neighbours/community |  | HPD9     |
| Other                              |  | HPD10,11 |

## 2.8: Who Provides the Household Members Assistance when They Have the Following Problems?

|  |  |          |
|--|--|----------|
| <i>Please go through the different problems and relate them to the different people (codes 0-12) Only one answer is possible. In case that several people or institutions help, please mention most important!</i> | 0 = nobody<br>1 = family, relatives<br>2= friends<br>3= neighbors<br>4= colleagues<br>5= employer<br>6=local administration<br>7=educational administration<br>8= doctors/nurses<br>9= religious leaders<br>10=financial institutions<br>11=NGOs<br>12= Others | Codes    |
| Financial problems   |  | HPA1     |
| Health problems  |  | HPA2     |
| Education problems   |  | HPA3     |
| Problems with relatives  |  | HPA4     |
| Problems with friends  |  | HPA5     |
| Marriage issues  |  | HPA6     |
| Labour Problems (including unemployment)   |  | HPA7     |
| Family/cultural traditions   |  | HPA8     |
| Problems with neighbours/community   |  | HPA9     |
| Other  |  | HPA10,11 |

## 2.9. Are there any Tensions between the Generations in the Household?

|                 |                            |
|-----------------|----------------------------|
| Code TG         |                            |
| No tensions     | 0 <input type="checkbox"/> |
| Some tensions   | 1 <input type="checkbox"/> |
| Strong tensions | 2 <input type="checkbox"/> |

**2.10: Are there any Tensions between Males and Females in the Household?**

|                 |                            |
|-----------------|----------------------------|
| Code TS         |                            |
| No tensions     | 0 <input type="checkbox"/> |
| Some tensions   | 1 <input type="checkbox"/> |
| Strong tensions | 2 <input type="checkbox"/> |

**2.11 Are there Tensions between different Nationals in the Household?**

*Note: Skip this question if it is not a nationally mixed household*

|                 |                            |
|-----------------|----------------------------|
| Code TN         |                            |
| No tensions     | 0 <input type="checkbox"/> |
| Some tensions   | 1 <input type="checkbox"/> |
| Strong tensions | 2 <input type="checkbox"/> |

**2.12 Are there any Tensions with Relatives outside the Household?**

|                 |                            |
|-----------------|----------------------------|
| Code TP         |                            |
| No tensions     | 0 <input type="checkbox"/> |
| Some tensions   | 1 <input type="checkbox"/> |
| Strong tensions | 2 <input type="checkbox"/> |

**2.13: Which are the Three Major Problems Living in the Countryside/the City?**

*Note: only fill for the specific context!*

| Problem | Code |
|---------|------|
|         | MP1  |
|         | MP2  |
|         | MP3  |

**2.14: Private Property and Living Standard**

**The household owns...**

| <i>Please go through the items and mark yes/no</i> | Yes=1<br>No=0 | Code |
|--|---------------|------|
| House/apartment                                    |               | LS1  |
| Land   |               | LS2  |
| Car/motor cycle                                    |               | LS3  |
| Refrigerator                                       |               | LS4  |
| Washing Machine                                    |               | LS5  |
| Music Centre                                       |               | LS6  |
| Computer   |               | LS7  |
| LCD or Plasma TV                                   |               | LS8  |

|                        |  |         |
|------------------------|--|---------|
| Euro Remont            |  | LS9     |
| Datcha (summer house)  |  | LS10    |
| Livestock              |  | LS11    |
| Agricultural Machinery |  | LS12    |
| Other                  |  | LS13,14 |

## 2.15: Living Space

The household shares \_\_\_\_\_sqm living space Code SQM

## Part 3: Savings, Credit and Security

### 3.1: Decisions Concerning Savings, Credit and Security

**How are the Following Decisions Treated?** (*Note: Tip only one answer*)

| <i>Please tip box</i>        | Code | Household affair<br>1    | Nuclear Family<br>Affair 2 | Individual<br>Affair<br>3 | The question is<br>not relevant for<br>the household<br>4 |
|------------------------------|------|--------------------------|----------------------------|---------------------------|---|
| Savings                      | DSS  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Consumer credit              | DSC  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Investments in housing       | DSA  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Other investments            | DSO  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| School Education             | DSE  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Higher Education             | DSH  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Migration                    | DSM  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |
| Insurances other than<br>car | DSI  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>                                  |

### 3.2: Who is the Main Bread Winner for the Household?

*Note: The main bread winner for the household may also be somebody living outside the household sending remittances; please write down as text.*

|             |            |
|-------------|------------|
| <b>Code</b> | <b>MBW</b> |
|-------------|------------|

\_\_\_\_\_

### 3.3. Who is the Household Head?

|      |     |
|------|-----|
| Code | HHH |
|------|-----|

\_\_\_\_\_ (Please write down according to the following codes from question 1.1 )

|             |     |
|-------------|-----|
| Code        |     |
| Grandfather | A1  |
| Grandmother | A2  |
| Father      | A3  |
| Mother      | A4  |
| Child 1     | A5  |
| Child 2     | A6  |
| Child 3     | A7  |
| Child 4     | A8  |
| Other 1     | A9  |
| Other 2     | A11 |
| Other 3     | A13 |
| Other 4     | A15 |

### 3.4: For which Purposes Household Members have Taken up Credit and from Whom?

Note: If there is no credit for any household member, please leave blank

| Purpose of credit<br><i>Please write down for which purposes credit is presently taken</i> | Amount<br>Acc. to Category<br>In US-\$<br><15=1<br>15-50=2<br>50-99=3<br>100-499=4<br>500-999=5<br>1,000-4,999=6<br>5,000-20,000=7<br>20,000-50,000=8<br>>50,000=9 | Credit Source<br>1= shop<br>2=bank<br>3=relative<br>4=friend<br>5= colleague<br>6=employer<br>7= State<br>8= Micro credit institution<br>9=Money Lender<br>10=Other (if other, write 10 and write down source) | Interest Rate in %<br><br><i>Write down interest rate and tip monthly m or yearly y. If they do not know, leave blank</i><br><br><i>For data matrix please recalculate per month</i> |
|--|--|--|--|
| C P  | CA   | CS   | CI<br>%    m    y  |
| 1  |  |  | <input type="checkbox"/> <input type="checkbox"/>  |
| 2  |  |  | <input type="checkbox"/> <input type="checkbox"/>  |
| 3  |  |  | <input type="checkbox"/> <input type="checkbox"/>  |
| 4  |  |  | <input type="checkbox"/> <input type="checkbox"/>  |
| 5  |  |  | <input type="checkbox"/> <input type="checkbox"/>  |

### 3.5 Ability to Save

#### Whether the Household Prepares for the Future?

Note: If people say they are too poor to save, use 0 in every category

|                       | Code | 0=No<br>1=Yes |
|-----------------------|------|---------------|
| For crisis situations | ACR  |               |
| For old age           | AOE  |               |
| For next generation   | ANG  |               |

### 3.6 Please Mention the Three Most Important Priorities for Which the Household Saves (ranking)

Note: If there is no saving, please leave blank

|                          |  |
|--------------------------|--|
| 1 <sup>st</sup> rank HS1 |  |
| 2 <sup>nd</sup> rank HS2 |  |
| 3 <sup>rd</sup> rank HS3 |  |

### 3.7 Lending to Others outside the Household?

Note: If there is no lending please leave blank. If there is no interest rate please write 0%. If people do not know interest rate please leave blank

| Category:<br>1=Relative<br>2=Friend<br>3=Neighbor<br>4=Colleague<br>5=Other<br>(if other, write down who) | Purpose | Amount<br>Acc. to<br>Category<br>In US-\$<br><15=1<br>15-50=2<br>50-99=3<br>100-499=4<br>500-999=5<br>1,000-4,999=6<br>5,000-<br>20,000=7<br>>20,000=8 | Interest rate<br>in %<br><br><i>Write down<br/>interest rate<br/>and tip<br/>monthly m<br/>or yearly. If<br/>they do not<br/>know leave<br/>blank.<br/>For data<br/>matrix<br/>please<br/>recalculate<br/>per month</i> | Short term or<br>long term?<br>1=<1 month<br>2=1-<3 months<br>3=3-<6 months<br>4=6-<12 months<br>5=12-<36<br>months<br>6=3-<10 years<br>7=10 years and<br>more |
|---|---------|--|---|--|
| LC  | LP      | LA   | LI<br>% m y   | LT   |
| 1   |         |  |   |  |
| 2   |         |  |   |  |
| 3   |         |  |   |  |



|   |  |  |  |  |
|---|--|--|--|--|
| 4 |  |  |  |  |
| 5 |  |  |  |  |

### 3.8: Savings and Investments

**Does any Household Member have Savings and Investments in...**

|   | Code   | 0=no 1=yes |
|---|--------|------------|
| a savings account in a local bank                                 | HSI1   |            |
| a savings account in a foreign bank                               | HSI2   |            |
| bank account abroad   | HSI3   |            |
| bank investments (shares, stocks and other financial investments) | HSI4   |            |
| investments in livestock  | HSI5   |            |
| investment in private property (land, apartment)                  | HSI6   |            |
| savings at home (i.e., cash, gold)                                | HSI7   |            |
| Other _____   | HSI8,9 |            |

### 3.9: Household Savings Purposes

**Which of the Following Savings Purposes are Important for Your Household and for Which do You Save/Which do You Possess?**

|                           | Code    | a 0=unimportant<br>1=important | b HH saves=1 HH<br>possesses=2 |
|---------------------------|---------|--------------------------------|--------------------------------|
| Wedding/funeral           | SP1     |                                |                                |
| Other family events       | SP2     |                                |                                |
| Apartment/house           | SP3     |                                |                                |
| Jewelry /Gold             | SP4     |                                |                                |
| Land                      | SP5     |                                |                                |
| Livestock                 | SP6     |                                |                                |
| Health insurance          | SP7     |                                |                                |
| Private old age insurance | SP8     |                                |                                |
| Life insurance            | SP9     |                                |                                |
| Children's education      | SP10    |                                |                                |
| Vacations                 | SP11    |                                |                                |
| Perform Hadj              | SP12    |                                |                                |
| Other _____               | SP13,14 |                                |                                |

#### 4. Values and Future

##### 4.1: How Important are the Following Goals for the Household or Individual Household Members?

|                                     | Code          | Not important<br>0 | Less important<br>1 | Important<br>2 | Very important<br>3 |
|-------------------------------------|---------------|--------------------|---------------------|----------------|---------------------|
| Keeping the household together      | VF1           |                    |                     |                |                     |
| Building new independent Households | VF2           |                    |                     |                |                     |
| Earning much money                  | VF3           |                    |                     |                |                     |
| Improving the living standard       | VF4           |                    |                     |                |                     |
| Enhancing the competences           | VF5           |                    |                     |                |                     |
| Giving best education to children   | VF6           |                    |                     |                |                     |
| Buying a house/an apartment         | VF7           |                    |                     |                |                     |
| Being healthy                       | VF8           |                    |                     |                |                     |
| Being happy                         | VF9           |                    |                     |                |                     |
| Performing Hadj                     | VF10          |                    |                     |                |                     |
| Other                               | VF11,<br>VF12 |                    |                     |                |                     |

##### 4.2 What is Your Most Important Aim in Life?

AIM1 Note: *Please write down in a few words what the respondent says!*

---

Note: Please note age \_\_\_\_\_ AIM2 and sex (male 1 female2) AIM3 of respondent

##### 4.3 Assessment of Responsibilities

**Who do You Think Should be Responsible?** (multiple answers possible, please tip)

| <i>Please tip box; for codes in matrix: 1=yes, 0=no</i> | State | Family network | The Individual | Insurance companies | Charity organizations |
|---|-------|----------------|----------------|---------------------|-----------------------|
| For old age security                                    | ARS1  | ARF1           | ARM1           | ARI1                | ARC1                  |
| For child care  | ARS2  | ARF2           | ARM2           | ARI2                | ARC2                  |
| For unemployment  | ARS3  | ARF3           | ARM3           | ARI3                | ARC3                  |
| For healthcare prov.                                    | ARS4  | ARF4           | ARM4           | ARI4                | ARC4                  |
| For the poor  | ARS5  | ARF5           | ARM5           | ARI5                | ARC5                  |
| For school education                                    | ARS6  | ARF6           | ARM6           | ARI6                | ARC6                  |
| For higher education                                    | ARS7  | ARF7           | ARM7           | ARI7                | ARC7                  |

Thank you very much for your attention!