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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”.¹ With three research teams, two from Kazakhstan (Astana and Almaty)² and one from Kyrgyzstan (Bishkek),³ 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 remittances⁴.

¹ We are thankful to Volkswagen Foundation, which has provided us the research grant

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

³ In addition to the authors the research group consists of Prof. Aigul Zabirowa 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>

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

⁴ 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”.⁵ 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.

⁵ Transition Report 2011, Crisis and Transition: The People's Perspective. European Bank of Reconstruction and Development. P. 23 www.ebrd.com/transitionreport.

The Empirical Approach

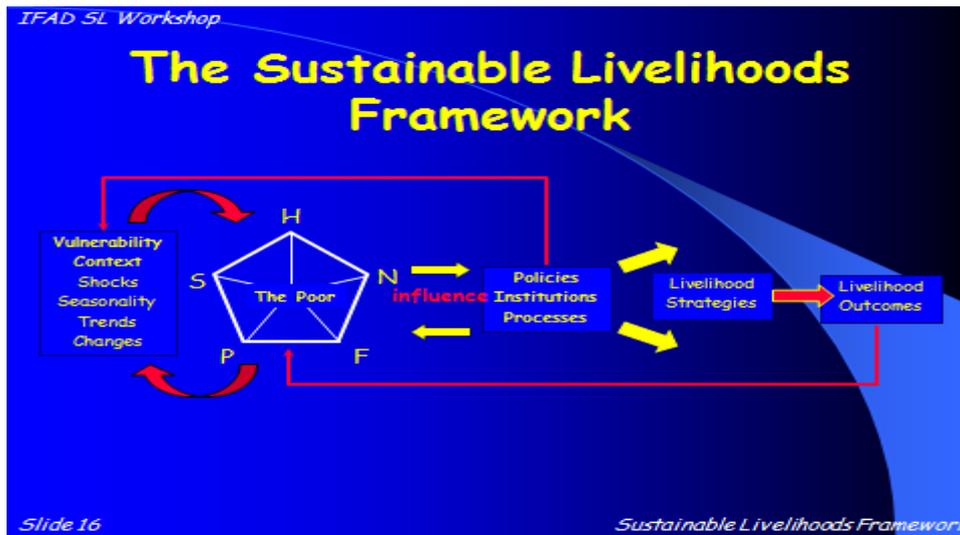
While communist systems pursue a far-reaching provision of public goods and social security by the state, liberal market systems (of Anglo-Saxon type) require a far-reaching self-responsibility for social security by the individual and the household, while public goods provision and state social security 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.⁶ 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.

⁶ 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; 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.

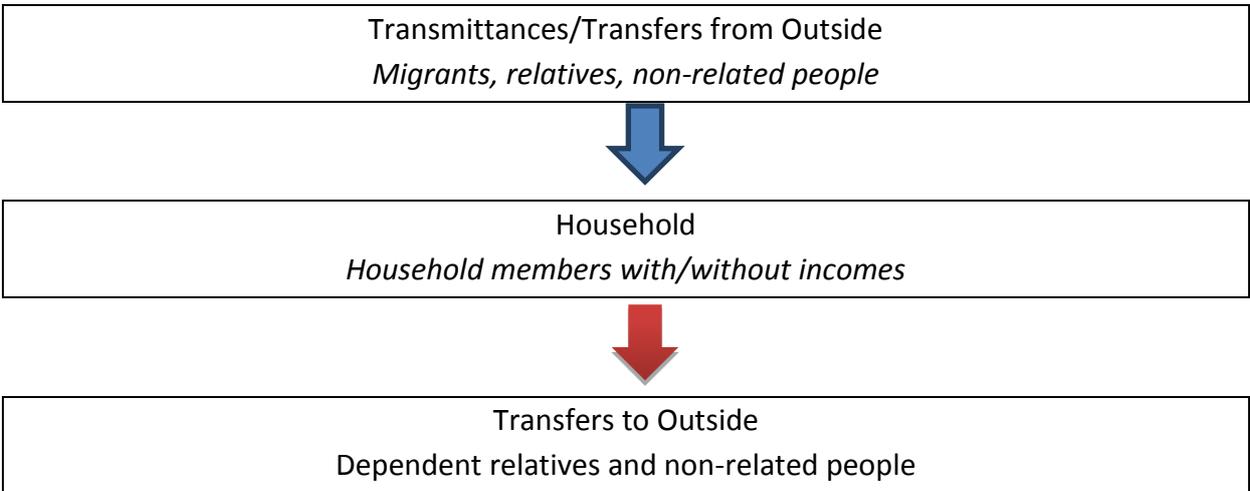
Core units of analysis were households. Household research constitutes a certain methodological problem: who shall be interviewed? In older research, usually the household head was asked, because he was the legal head and was believed to have the best knowledge (person-level interview about a group). 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 direction⁷ and only formed a network-type household category later on (closed, giving, and receiving).

Figure 2: The Household as a Resource Network



⁷ 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 Analysis⁸

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).⁹ 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.

⁸ 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.

⁹ 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.¹⁰ 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 households¹¹, 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 ones¹² (rural: mean 4.3, standard deviation: 1.6; urban: mean: 3.8, standard deviation 1.5).

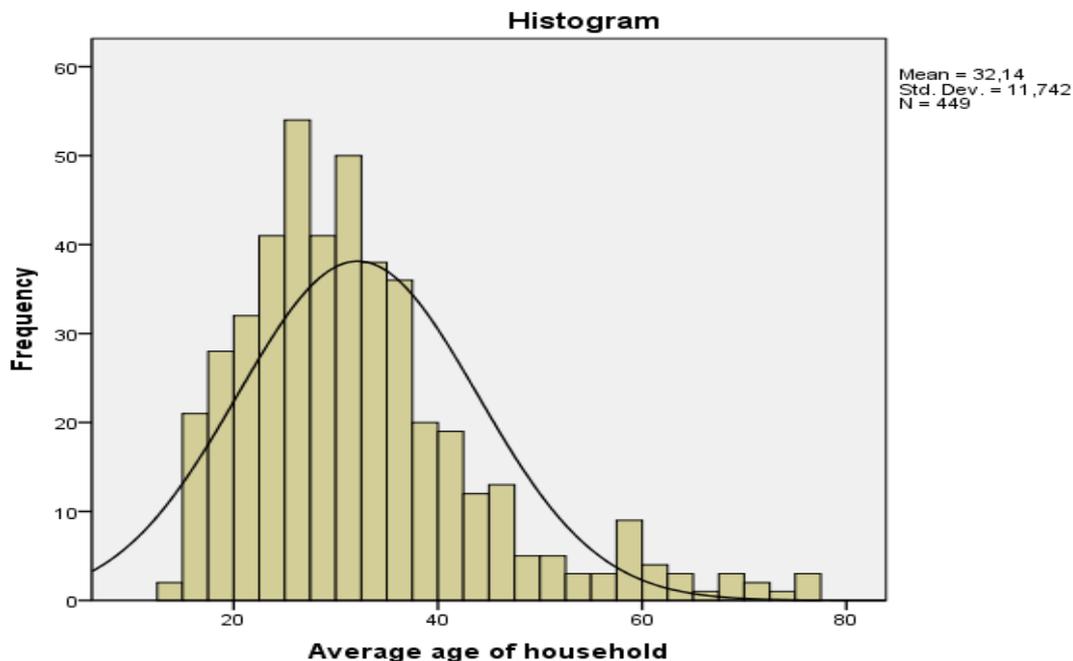
The household age is the mean of all household members' ages. To a certain degree it may inform us about specific problems households can be confronted with. Young households for example usually have high expenses for consumer goods as well as for children. Households consisting of two pensioners in 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.

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

¹¹ We also count singles as households

¹² 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 diversity¹³ 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.¹⁴

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

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

¹⁴ 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 valley¹⁵ 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.

¹⁵ Personal communication

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

Household Characteristics Acc. To...		Per cent	Urban	Rural
Size	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
Generations	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
Household Age	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
Number of Members with Monetary Incomes	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
Employment Diversity	Not diverse	24	24	26
	Diverse	39	40	38
	Highly diverse	36	36	36
	No classification	1	1	1
Resource Network	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.¹⁶ 50% of the households in Kyrgyzstan have a monthly income of less than 225€, in Kazakhstan of less than 591 €. ¹⁷ For the cross-tabulation we built three income categories for each country and changed these in Euro units to make incomes comparable.

¹⁶ The pre-definition of income groups was taken from national statistics.

¹⁷ 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

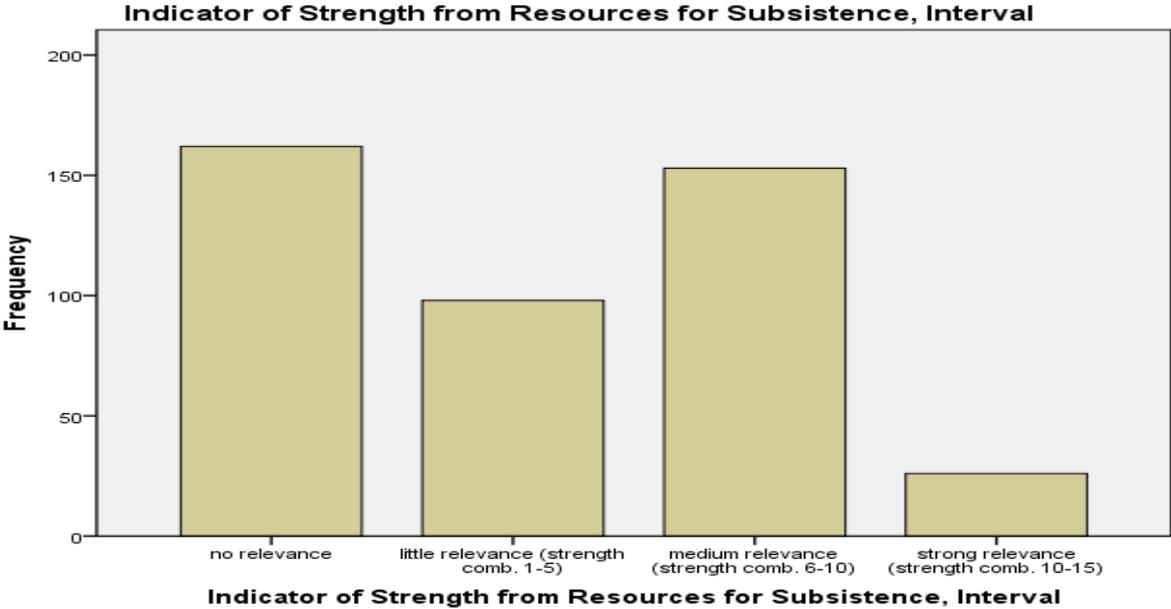
Kyrgyzstan	Per cent	Cumulative Per Cent
Less than 120 €	28,5	28,5
120-<225 €	22,5	51,0
225 € and more	49,0	100,0
Total	100,0	
Kazakhstan		
Less than 370€	23,3	23,3
370-<591 €	25,0	48,3
591€ and more	51,7	100,0
Total	100,0	

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 1.54.¹⁸ 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:

¹⁸ Kurskal-Wallis Test and comparison of grouped medians

Figure 4: Indicator of Strength from Resources for Subsistence



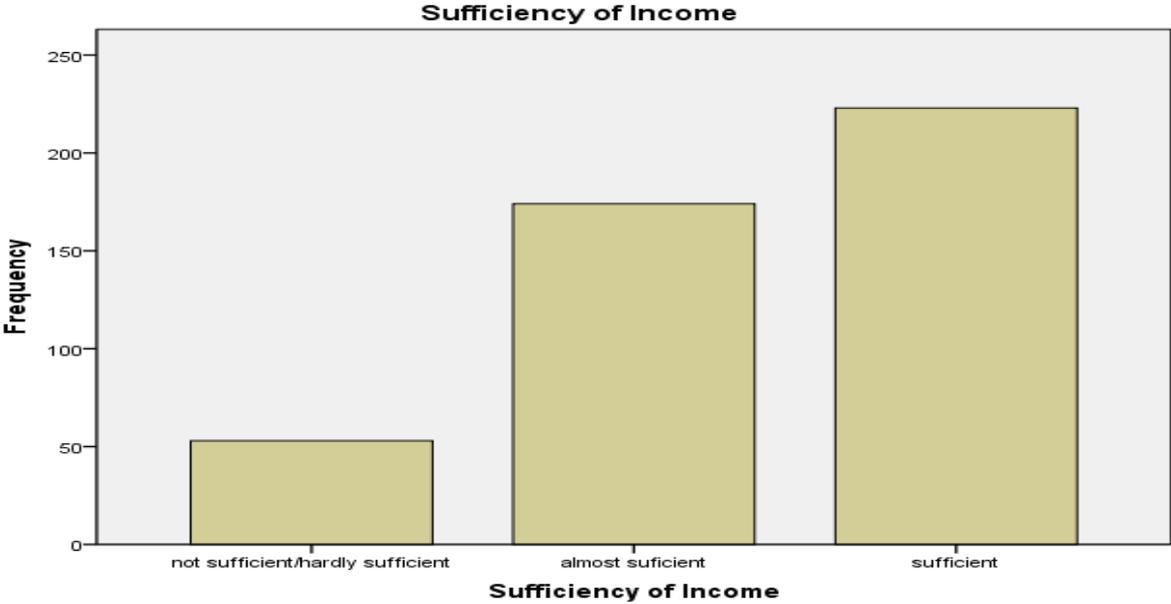
It is not astonishing that the importance of resources from subsistence production is strongly depending on the location. For urban households incomes from subsistence are much less important than for rural ones. The rural grouped median is 1.89 compared to an urban one of 0.59 (average 1.07).¹⁹

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.

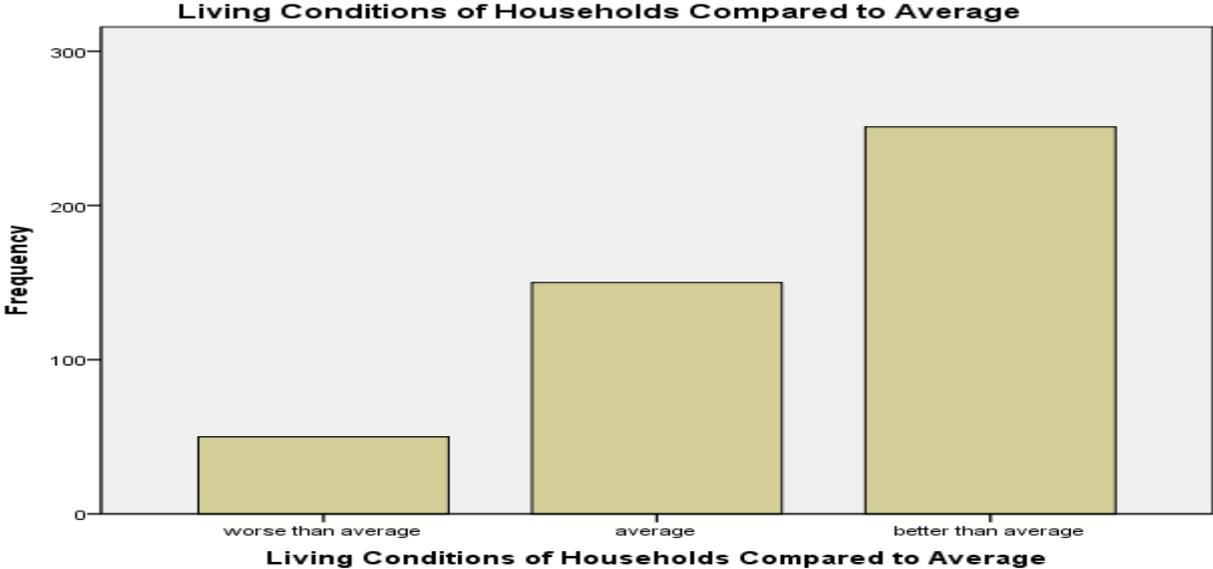
¹⁹ Kurskal-Wallis Test and comparison of grouped medians

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 average²⁰ 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).²¹

Figure 6: Living Conditions of Households Compared to Average



²⁰ Three income classes: worse than average (-1), average (0), higher than average (1)

²¹ 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.²² The grouped urban median is 0.67 compared to 0.41 for rural households.²³ 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

Positive Expectations	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	

Negative Expectations	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:

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

²³ 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 correlation²⁴ 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.

²⁴ 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.²⁵ 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)

²⁵ 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

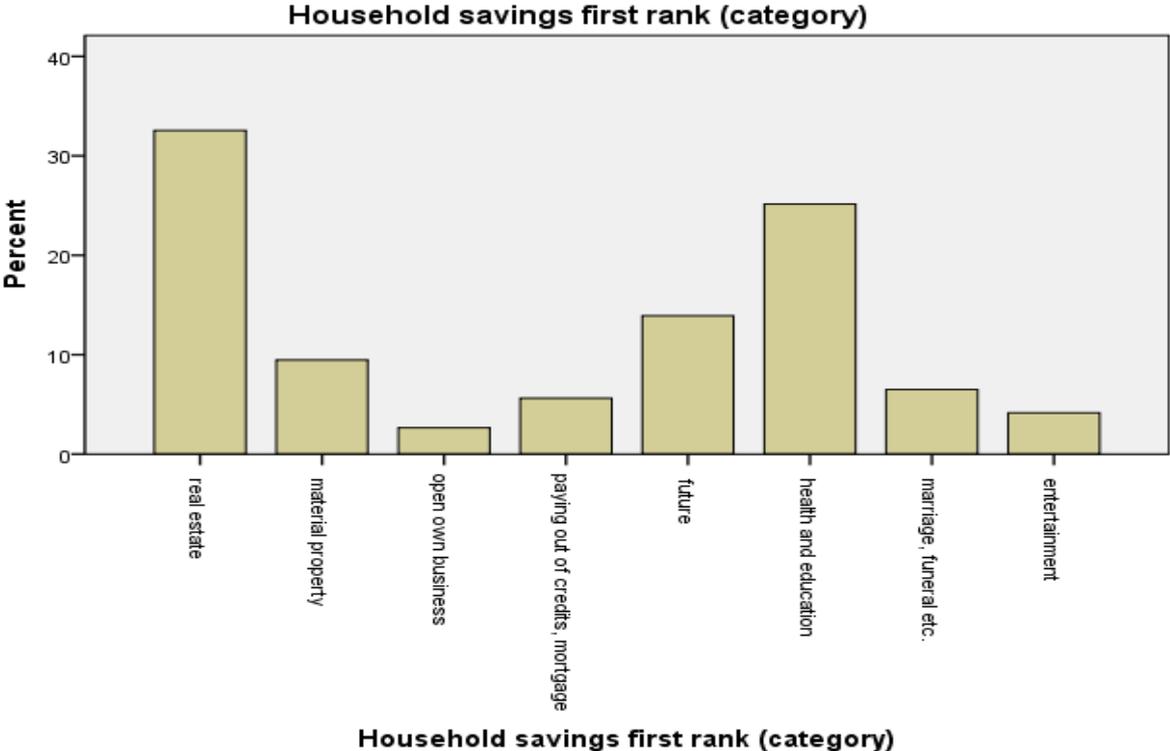
Purpose of Savings	Important	Possession/has completed	Saves for
Wedding/funeral	50	7	32
Other family events	57	8	28
Apartment	78	26	39
Jewelry/gold	40	22	17
Land	46	14	22
Livestock	31	24	16
Health insurance	33	6	17
Private old age insurance	24	2	15
Life insurance	27	3	15
Children's education	67	10	38
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.²⁶ 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.

²⁶ 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).²⁷

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.

²⁷ 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 correlations²⁸ 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

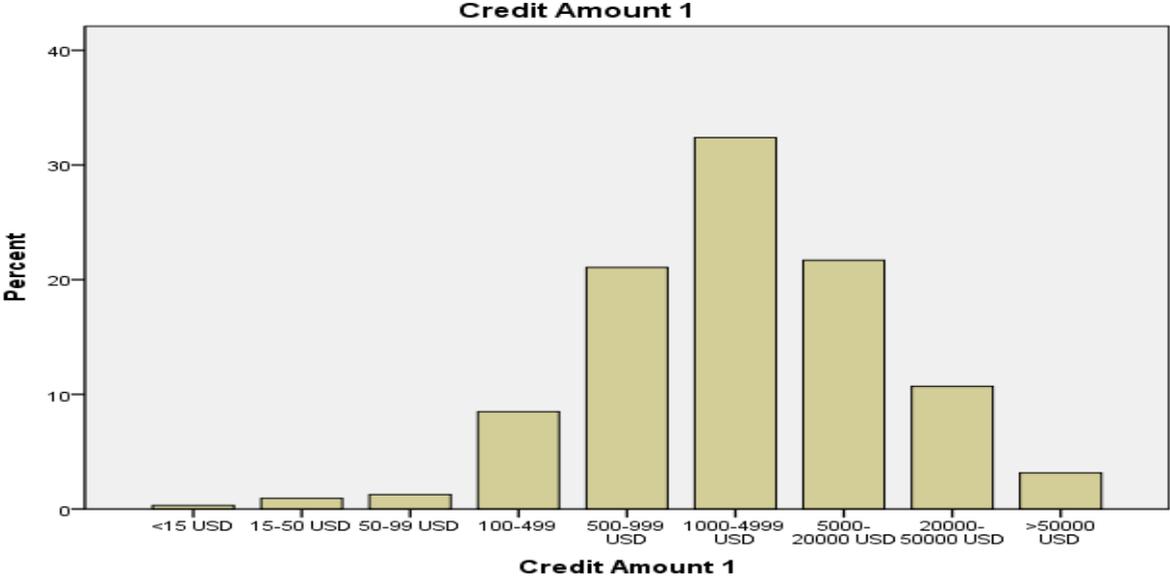
	Frequency	Per cent	Cumulative Per cent
mortgage, buying apartment or real estate	53	17,0	17,0
business investment, livestock purchase, land investment	64	20,6	37,6
consumer credit	75	24,1	61,7
marriage, funeral	11	3,5	65,3
family needs, education	26	8,4	73,6
housing repair, house construction work	34	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%).

²⁸ 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

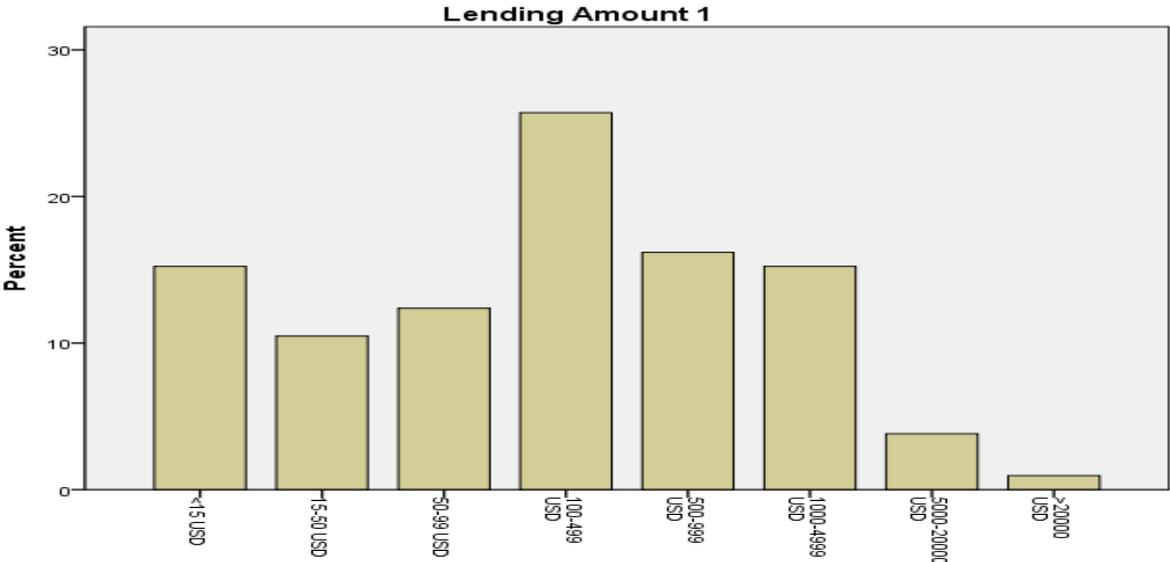
institutions range before banks. 2% also mention a fourth credit. The answer show that the amounts of credit do not decrease with the numbers of credit. This means that some of the households might have debts ranging between US\$ 80,000 and 200,000, which is considerably high. Due to the low number of 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.²⁹ 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



²⁹ 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)

Problems	No problem	Weak Problem	Medium Problem	Strong Problem
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 correlations³⁰ 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

³⁰ 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).³¹ 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

³¹ 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 correlations³² 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...

Field of Responsibility	State	Family	The Individual	Insurance Companies	Charity Organizations
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%

³² 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 AL 151-300 BK 301-450	AS=Astana AL=Almaty BK=Bishkek	Location Name L1		
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 f=2 RS	Age RA	Respondent Codes A1-An see Tab. 1 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"/>					

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. <i>Please fill for those positions that belong to household</i>	Code	Sex M=1 F=2	Age	Highest Educ.	Activity 1	Activity 2	Activity 3	Monetary Income 0=No 1=Regular 2=Irreg.	Transfers from State 0=No 1=Regular 2=Irreg.	Transfers From NGOs 0=No 1=Regular 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 IKR		Som	Codes Kazakhstan 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 - <155000	1440000 - < 1860000
7	More than 42000	More than 504000	7	155000-<310000	1860000 - <3720000
			8	310000-<465000	3720000 - <5580000
			9	465000-<620000	5580000 - <7440000
			10	More than 620000	More than 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, please mention relatedness (e.g. husband)	Place of Living (e.g. town or Russia)	Activity 1	Activity 2	Activity 3	Transmittanc e Cash No=0 Regular=1 Irregular=2	Transmittanc e Non-Cash No=0 Regular=1 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 (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 1 little importance 2 importance 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

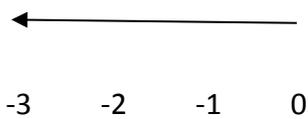
Part 2: Household's Living Conditions, Main Problems and Assistance, Vulnerability

2.1: Basic Expenses

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

Code	BE
------	----

No Yes

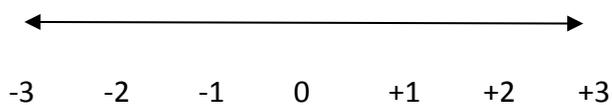


2.2: Self-Assessment of Household's Economic Status

How do you consider the household's living conditions?

Code	SAE
------	-----

Worse than average Better than Average

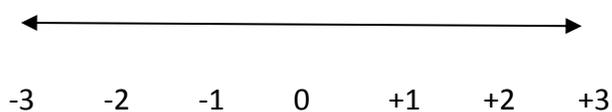


2.3: Self-Assessment of Improvement of Economic Status

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

Code	SAI
------	-----

Much worse Much better



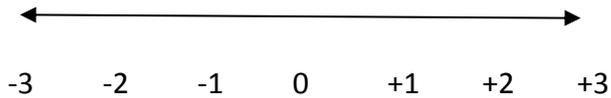
2.4: Self-Assessment of the Economic Status of the Household in One Year?

Code	SAF1
------	------

For the future of the HH I expect

Strong deterioration

Strong improvement



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 U <input type="checkbox"/>	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, 1=all hh members 2=male hh members 3=female household members 4=oldest male/female 5=husband/wife 6=brother/sister 7=parents/step parents 8=father in law/mother in law 9= friends 10=colleagues 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 1 = family, relatives 2= friends 3= neighbors 4= colleagues 5= employer 6=local administration 7=educational administration 8= doctors/nurses 9= religious leaders 10=financial institutions 11=NGOs 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 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 1	Nuclear Family Affair 2	Individual Affair 3	The question is not relevant for the household 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 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.

Code	MBW
-------------	------------

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 <i>Please write down for which purposes credit is presently taken</i>	Amount Acc. to Category In US-\$ <15=1 15-50=2 50-99=3 100-499=4 500-999=5 1,000-4,999=6 5,000-20,000=7 20,000-50,000=8 >50,000=9	Credit Source 1= shop 2=bank 3=relative 4=friend 5= colleague 6=employer 7= State 8= Micro credit institution 9=Money Lender 10=Other (if other, write 10 and write down source)	Interest Rate in % <i>Write down interest rate and tip monthly m or yearly y. If they do not know, leave blank</i> <i>For data matrix please recalculate per month</i>
C P	CA	CS	CI % 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 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 st rank HS1	
2 nd rank HS2	
3 rd 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: 1=Relative 2=Friend 3=Neighbor 4=Colleague 5=Other (if other, write down who)	Purpose	Amount Acc. to Category In US-\$ <15=1 15-50=2 50-99=3 100-499=4 500-999=5 1,000-4,999=6 5,000- 20,000=7 >20,000=8	Interest rate in % <i>Write down interest rate and tip monthly m or yearly. If they do not know leave blank. For data matrix please recalculate per month</i>	Short term or long term? 1=<1 month 2=1-<3 months 3=3-<6 months 4=6-<12 months 5=12-<36 months 6=3-<10 years 7=10 years and more
LC	LP	LA	LI % 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 1=important	b HH saves=1 HH 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 0	Less important 1	Important 2	Very important 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, 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!