COMMUNITY QUESTIONNAIRE

NAME OF DISTRICT

NAME OF MUNICIPALITY/COMMUNE

NAME OF COMMUNITY

CODES FOR CORRESPONDING ENUMERATION AREA(S) (FOR URBAN ONLY)

CODES:  

NAME OF SUPERVISOR

NAME OF DATA ENTRY OPERATOR

CODE:  

CODE:  

COMMENTS

RECORD OF VISITS

<table>
<thead>
<tr>
<th></th>
<th>FIRST</th>
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<th>THIRD</th>
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<tbody>
<tr>
<td>DATE OF VISIT(S)</td>
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</table>
SECTION 1: RESPONDENT CHARACTERISTICS
Could you please answer a few questions about yourselves before we begin the interview?

<table>
<thead>
<tr>
<th>ID CODE</th>
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<th>5</th>
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<tbody>
<tr>
<td></td>
<td>What is your full name?</td>
<td>How old are you?</td>
<td>SEX</td>
<td>What position do you have in this community?</td>
<td>How many years have you held this position?</td>
<td>What is the highest grade you have completed in school? In which level?</td>
<td>How long have you lived in this community?</td>
</tr>
<tr>
<td></td>
<td>Elected Leader</td>
<td>1</td>
<td>NONE</td>
<td>0</td>
<td>IF LESS THAN 1 YEAR WRITE '0'</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Appointed Leader</td>
<td>2</td>
<td>6 Years School</td>
<td>1</td>
<td>1-8</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Teacher/Principal</td>
<td>3</td>
<td>Secondary General</td>
<td>2</td>
<td>1-4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AGRIC. EXT. Worker</td>
<td>4</td>
<td>Vocational 2 Years</td>
<td>3</td>
<td>1-2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Provider</td>
<td>5</td>
<td>Vocational 4/5 Years</td>
<td>4</td>
<td>1-5</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dept. of Educ. Representative</td>
<td>6</td>
<td>University</td>
<td>5</td>
<td>1-6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>1</td>
<td>Other (Specify)</td>
<td>7</td>
<td>Post-University</td>
<td>6</td>
<td>1-5</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>2</td>
<td></td>
<td></td>
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<table>
<thead>
<tr>
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<th>YEARS</th>
<th>LEVEL</th>
<th>GRADE</th>
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<td>6</td>
<td></td>
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</tbody>
</table>
SECTION 2: BASIC CHARACTERISTICS OF THE COMMUNITY

1. I would like to start by explaining the area we would like to collect information on, which is the

IN RURAL AREAS: 1. Village of __________________ and the inhabited area around it
IN URBAN AREAS: 2. The neighborhood of________________________
3. Mini bashkia__________________________________
4. Bashkia______________________________________
5. Other, specify_______________________________

2. How many people live in this community?

NUMBER OF PEOPLE: _________________________

3. Since 1997 (in the last 5 years), the number of people in this community has:

1. Increased
2. Decreased
3. Remained the same

4. Let’s talk now about the housing conditions in the community.
   Since 1997 (in the last 5 years), would you say that housing conditions have:

1. Improved
2. Worsened
3. Remained the same

5. IN RURAL AREAS ASK:
   How would you compare the living conditions in the community
   with those prevailing in the rest of the Country?

IN URBAN AREAS ASK:
   How would you compare the living conditions in the community
   with those prevailing in the rest of the city/town?

1. Much better
2. Better
3. Neither better nor worse
4. Worse
5. Much worse

6. What are the major problems affecting this community?
   (Please rank the three most important problems)

   1. Safety/crime
   2. Water
   3. Electricity
   4. Poor access to health care
   5. Poor access to education
   6. Bad transport
   7. Poor environment
   8. Lack of employment opportunities
   9. Other (specify)________

7. Which of the following transport access types (a. to h.) are available to the community?

   YES ...1
   NO ...2

   a. Paved road
   b. Unpaved road
   c. Paths
   d. Sea, lake or river
   e. Train
   f. Other (specify)________

8. Let’s talk about the roads that are available in the community. In your opinion, since 1997 (in the last 5 years), have the conditions of these....

1. Improved
2. Worsened
3. Remained the same
<table>
<thead>
<tr>
<th>For each of the following items ask Q.1 to Q.5, then go to next item</th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there a (...) in this community?</td>
<td>YES</td>
<td>1</td>
<td>NEXT LINE</td>
<td>Walking</td>
<td>1 &gt;&gt; NEXT LINE</td>
</tr>
<tr>
<td>IF NO SUCH SERVICE AVAILABLE TO PEOPLE FROM THE COMMUNITY WRITE 55 AND &gt;&gt;NEXT LINE</td>
<td>NO</td>
<td>2</td>
<td></td>
<td>Horse/Mule/Donkey</td>
<td>2 &gt;&gt; NEXT LINE</td>
</tr>
<tr>
<td>IF LESS THAN 1 KM USE DECIMAL NUMBER</td>
<td></td>
<td></td>
<td></td>
<td>Bicycle</td>
<td>3 &gt;&gt; NEXT LINE</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Private Car/Motorcycle</td>
<td>4 &gt;&gt; NEXT LINE</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Bus</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Taxi</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Boat</td>
<td>7</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Other (specify ___)</td>
<td>8</td>
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<thead>
<tr>
<th>(4)</th>
<th>How much does it cost (one-way) to go to (...) with?</th>
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<tbody>
<tr>
<td></td>
<td>BY WHAT MEAN OF TRANSPORTATION?</td>
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<tr>
<td></td>
<td>Walking</td>
</tr>
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<td></td>
<td>Horse/Mule/Donkey</td>
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<td>Bicycle</td>
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<td></td>
<td>Private Car/Motorcycle</td>
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<td>Bus</td>
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<td>Taxi</td>
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<td></td>
<td>Boat</td>
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<tr>
<td></td>
<td>Other (specify ___)</td>
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</table>

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Pre-school</td>
<td></td>
</tr>
<tr>
<td>Primary (8 Yr School)</td>
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</tr>
<tr>
<td>Secondary</td>
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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Ambulantia/Health center</td>
<td></td>
</tr>
<tr>
<td>Public hospital</td>
<td></td>
</tr>
<tr>
<td>Private hospital</td>
<td></td>
</tr>
<tr>
<td>Private clinic</td>
<td></td>
</tr>
<tr>
<td>Private doctor/Specialist</td>
<td></td>
</tr>
<tr>
<td>Midwives</td>
<td></td>
</tr>
<tr>
<td>Pharmacy</td>
<td></td>
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</table>

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<thead>
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</thead>
<tbody>
<tr>
<td>Public phone</td>
<td></td>
</tr>
<tr>
<td>Post office</td>
<td></td>
</tr>
<tr>
<td>Bus/Minibus stop</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER PLACES</th>
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<tbody>
<tr>
<td>Bank</td>
<td></td>
</tr>
<tr>
<td>Police station</td>
<td></td>
</tr>
<tr>
<td>Labor office</td>
<td></td>
</tr>
<tr>
<td>Market</td>
<td></td>
</tr>
<tr>
<td>Mosque or Church</td>
<td></td>
</tr>
<tr>
<td>Community room</td>
<td></td>
</tr>
<tr>
<td>Fire brigade</td>
<td></td>
</tr>
</tbody>
</table>
### SECTION 3.B - EDUCATION SERVICES

Note for the interviewer: Check question 2 for primary and secondary schools on the previous sheet. For each one, if the respondent(s) answered No (i.e. if there is a ‘55’ recorded in the corresponding cell) do not ask questions. Otherwise ask questions 1-11.

**LET'S TALK ABOUT THE SCHOOLS THAT ARE ATTENDED BY THE CHILDREN WHO LIVE IN THIS COMMUNITY, EVEN IF THE SCHOOLS ARE NOT LOCATED IN THE COMMUNITY.**

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<thead>
<tr>
<th>(1)</th>
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<th>(6)</th>
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<th>(8)</th>
<th>(9)</th>
<th>(10)</th>
<th>(11)</th>
<th>(12)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the last five years have there been new (...) built that serve this community, or have there been substantial improvements in existing ones?</td>
<td>How many teachers are there in the main [...] school that serves the community?</td>
<td>How many children are there in the main [...] school that serves the community?</td>
<td>Please provide the name and location of the (...) children from this community attend.</td>
<td>The (...) teacher(s) turn up for classes:</td>
<td>How many days a week did children receive classes during the last month?</td>
<td>Does the school have (...)?</td>
<td>Are there sufficient [primary or secondary] schools available to the children of this community?</td>
<td>In this community attend (...)</td>
<td>YES</td>
<td>1</td>
<td>YES</td>
</tr>
<tr>
<td>YES</td>
<td>2</td>
<td>NO</td>
<td>3</td>
<td>IF THERE IS MORE THAN ONE PRIMARY OR SECONDARY SCHOOL, REPORT ON THE MOST IMPORTANT ONE</td>
<td>IF THERE IS MORE THAN ONE SCHOOL, ASK FOR THE MOST IMPORTANT</td>
<td>IF THERE IS MORE THAN ONE TEACHER REFER TO MAJORITY</td>
<td>EVERY DAY</td>
<td>1</td>
<td>ALMOST EVERY DAY</td>
<td>2</td>
<td>RARELY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SCHOOL TYPE</th>
<th>NAME OF SCHOOL</th>
<th>MUNICIPALITY</th>
<th>DAYS</th>
<th>Toilet or latrine (WC)</th>
<th>Running water</th>
<th>Electricity</th>
<th>Green or recreational areas</th>
</tr>
</thead>
</table>

**Primary school**

If the respondent(s) answered No (i.e. if there is a ‘55’ recorded in the corresponding cell) do not ask questions. Otherwise ask questions 1-11.

**Secondary school**

If the respondent(s) answered No (i.e. if there is a ‘55’ recorded in the corresponding cell) do not ask questions. Otherwise ask questions 1-11.
SECTION 3.C - HEALTH:

Note for the interviewer: Check question 2 in Section 3A for health center/ambulantia. If the respondent(s) answered No (i.e. if there is a '55' recorded in the corresponding cell) >> Next Section, otherwise ask questions 1-3.

We will now ask about the health center/ambulantia that people in this community use. If there is more than one health center/ambulantia, I would like to ask about the one most used by this community.

<table>
<thead>
<tr>
<th>(1)</th>
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</thead>
<tbody>
<tr>
<td>In the last five years have there been new health centers/ambulantia built that people from this community use, or have there been substantial improvements in existing ones?</td>
<td>How often is the health center/ambulantia open for people from this community use and working?</td>
<td>Does the community health center/ambulantia normally have sufficient (…) for the need of the local people?</td>
</tr>
<tr>
<td>EVERY DAY</td>
<td>YES, SUFFICIENT</td>
<td>1</td>
</tr>
<tr>
<td>A FEW DAYS A WEEK</td>
<td>NO, INSUFFICIENT</td>
<td>2</td>
</tr>
<tr>
<td>YES</td>
<td>ONE DAY A WEEK</td>
<td>3</td>
</tr>
<tr>
<td>NO</td>
<td>NEVER AVAILABLE</td>
<td>3</td>
</tr>
<tr>
<td>OTHER, SPECIFY</td>
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</table>

A. INSTRUMENTS AND EQUIPMENT
B. MEDICAL PERSONNEL
### SECTION 3.D - QUALITY OF PUBLIC TRANSPORT SERVICES

**Instruction to the interviewer:** Here we are not interested in local public transport but in transport between the community and more distant places. If you are in a rural area public transport will typically not be local. But in urban areas it is important to be clear with the respondent that we are NOT talking now about urban public transport.

1. Since 1997 (in the last 5 years), has public transport service...

   **IN RURAL AREAS:** ...between your community and places outside the community...

   **IN URBAN AREAS:** ...to places outside the city boundaries...

2. Which of these modes of public transport do people in the community use the most to go to places outside the city/community?

   1. Bus
   2. Minibus
   3. Taxi
   4. Boat
   5. Train
   6. Other public, describe _________

3. What are the two main problems with public transport services? (to travel outside this community or urban area)

   1. Not frequent enough
   2. Stops are far away
   3. No night service
   4. Vehicles/carriages are in bad/unsafe condition
   5. No schedule or schedule is not followed
   6. Fares are too expensive
   7. Too crowded
   8. Too slow
   9. Other, specify__________
   10. No problem

4. How often is this service available to the community?

   1. Several times a day
   2. Once a day
   3. Two-three days a week
   4. Once a week
   5. Other, specify__________

5. Public transport is the main means of transport for:

   1. Entire community
   2. More than half of the community
   3. Half of the community
   4. Less than half of the community

   1st (Main)  
   2nd
### SECTION 4 – COMMUNITY SERVICES

#### SECTION 4.A – SERVICE AVAILABILITY, QUALITY, AND COVERAGE - GENERAL

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<thead>
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<th>(1)</th>
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<tbody>
<tr>
<td>Does the community have (…)?</td>
<td>The quality of this service is:</td>
<td>In the last 5 years, has (…) service:</td>
<td>What portion of the community is covered by (…) service?</td>
</tr>
<tr>
<td>YES, BUT UNFUNCTIONAL</td>
<td>GOOD 1</td>
<td>IMPROVED 1</td>
<td>ALL OF IT 1</td>
</tr>
<tr>
<td>YES, FUNCTIONAL</td>
<td>FAIR 2</td>
<td>WORSENED 2</td>
<td>MORE THAN HALF 2</td>
</tr>
<tr>
<td>NO</td>
<td>BAD 3</td>
<td>REMAINED THE SAME 3</td>
<td>HALF 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>LESS THAN HALF 4</td>
</tr>
</tbody>
</table>

a. Household electricity
b. Public lighting
c. Piped water (in the household)
d. Sewage/drains
e. Garbage collection
f. Home phones
g. Public phone
h. Mail
i. Police Station
Let's now talk about **sewage and drain**.
(To be asked only to those communities that have reported access to this service - check response in Section 4A, Column 1).

1. What percentage of the households are connected to:
   - A sewage system:
   - A septic tank

2. In this community the following methods are used for sewage waters:
   - YES...1
   - NO...2
   - a. treated and then released to the sea/river/lake
   - b. released untreated to the sea/river/lake
   - c. released to septic tank
   - d. released to land/field
   - e. released near homes

**Garbage collection**
(To be asked only to those communities that have reported access to this service - check response in Section 4A, Column 1).

3. Which of these methods do people use to dispose of the garbage? They...
   - YES...1
   - NO...2
   - 1. Burn it
   - 2. Dump into empty lots
   - 3. Dump into own patio/plot
   - 4. Dump into river/lake/sea
   - 5. Bury it
   - 6. Dump it on the street
   - 7. Dump it in community-designated area
   - 8. Pay a cart
   - 9. Other, describe ...

4. Of these, which are the two methods household use the most to dispose of the garbage? They...
   - 1ST
   - 2ND
   - 1. Burn it
   - 2. Dump into empty lots
   - 3. Dump into own patio/plot
   - 4. Dump into river/lake/sea
   - 5. Bury it
   - 6. Dump it on the street
   - 7. Dump it in community-designated area
   - 8. Pay a cart
   - 9. Other, describe ...
**SECTION 5 – COMMUNITY ORGANIZATION**

Now we will talk about the different organizations in the community that help solve problems within itself.

**SECTION 5A: ORGANIZATIONS**

1. Is there a committee or any other form of organization (e.g. association, group, assembly, etc) whose main purpose is to discuss the issues of importance in the community?

   YES ...1
   NO ...2 >> NEXT SECTION

2. Which of the following organizations exist in your community?

   YES........1
   NO........2

   IF ALL NO >> NEXT SECTION

<table>
<thead>
<tr>
<th>CODES</th>
<th>Yes or No</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Farmer's group</td>
</tr>
<tr>
<td>2</td>
<td>Business association</td>
</tr>
<tr>
<td>3</td>
<td>Cooperative</td>
</tr>
<tr>
<td>4</td>
<td>Women's group</td>
</tr>
<tr>
<td>5</td>
<td>Political group</td>
</tr>
<tr>
<td>6</td>
<td>Youth group</td>
</tr>
<tr>
<td>7</td>
<td>Religious group</td>
</tr>
<tr>
<td>8</td>
<td>Cultural group</td>
</tr>
<tr>
<td>9</td>
<td>Parent’s association</td>
</tr>
<tr>
<td>10</td>
<td>School committee</td>
</tr>
<tr>
<td>11</td>
<td>Neighborhood/village committee</td>
</tr>
<tr>
<td>12</td>
<td>Sports group</td>
</tr>
<tr>
<td>13</td>
<td>NGO</td>
</tr>
<tr>
<td>14</td>
<td>Disabled Association</td>
</tr>
<tr>
<td>15</td>
<td>Other, specify</td>
</tr>
</tbody>
</table>

3. Which of these organizations in your community:

   a. Works the most to solve community problems?

   b. Has the most members?

   c. Has the least number of members?

USE ORGANIZATION CODES FROM QUESTION 2
SECTIO 5B: COLLECTIVE ACTIONS

1. During the last 12 months, how often did community members meet to:
   a. Raise funds for community projects;  
   b. Make common proposals requesting assistance from institutions, politicians, etc.;  
   c. Seek help from NGO, church?

   FREQUENCY CODE:
   1. Never  
   2. Once  
   3. Couple of times  
   4. Frequently

   If all answers = 1 >> 4

2. Was the community successful in achieving the objectives of these meetings?
   a. YES, always  
   b. YES, sometimes  
   c. Never

3. How much do people in this community work together to solve:

   CODE:  
   1. A lot  
   2. A little  
   3. Nothing  
   4. Does not exist

   a. School problems  
   b. Health center problems  
   c. Conflicts between people  
   d. Road/access problems  
   e. Problems for the neediest people.  
   f. Water/garbage problems

4. In this community, who works the most solving community problems?
   a. Men  
   b. Women  
   c. Same for men and women  
   d. None

5. Do you agree or disagree with the following sentences?

   CODE:  
   1. Agree  
   2. Disagree

   a. There’s always somebody willing to help another community member who’s having trouble.  
   b. People only worry about their own well-being and not about the community.  
   c. You can trust people in this community to borrow/lend money.

6. Have you ever heard of the NSESD (Albanian PRSP)?
   a. YES  
   b. NO >> NEXT SECTION

7. How would you define the NSESD (Albanian PRSP)?
   a. A fund that will give money to poor families.  
   b. A document that outlines government policies and programs to reduce poverty in Albania  
   c. A new government plan to help farmers.  
   d. Not sure/ Don’t know
### SECTION 6 – COMMUNITY SAFETY

I will now ask you a few questions on the personal safety situation in this community.

1. Are there any problems in this community related to:
   - YES….1
   - NO….2
   - a. Gangs
   - b. Drug abuse
   - c. Alcohol abuse
   - d. Prostitution
   - e. Land disputes
   - f. Water disputes
   - g. Limits/borders disputes
   - h. Other, describe …

2. Which of the following crimes occur in your community?
   - YES ...1
   - NO ...2
   - a. Thefts / assaults
   - b. Physical aggression
   - c. Vandalism
   - d. Sale of illicit drugs
   - e. Other, specify

3. Who commits these crimes?
   - 1. People in the community
   - 2. People that do not belong to the community.
   - 3. Both of the above

4. Do people report these crimes when they occur?
   - 1. YES – frequently >> Next section
   - 2. YES – sometimes
   - 3. NO

5. Why don't (some) people report crimes?
   - 1. No use reporting them
   - 2. Too complicated, time consuming, bureaucratic
   - 3. Too far
   - 4. Fear
   - 5. Don’t trust police force
   - 6. Other, specify ___________

### SECTION 7 – MIGRATION

1. Does anybody leave the community temporarily to go work somewhere else?
   - YES, a lot......1
   - YES, occasionally......2
   - NO ...3 >> 4

2. Are the people who go elsewhere to work:
   - 1. More men than women?
   - 2. More women than men?
   - 3. Equally men and women?
   - 4. The whole family goes.

3. Where do they usually go to work?
   - TIRANA.................1
   - OTHER URBAN AREAS.........2
   - RURAL AREAS.............3
   - ITALY.....................4
   - GREECE....................5
   - OTHER ABROAD..........6

4. Do people from other places come to work in this community for some time periods during the year?
   - YES, a lot..................1
   - YES, occasionally.....2
   - NO ....................3 >>Next section

5. Where do they mostly come from?
   - URBAN AREAS
     - OTHER THAN TIRANA)........1
     - TIRANA..................2
   - RURAL AREAS.............3
   - THEY ARE ALBANIANS FROM NEIGHBORING COUNTRIES...4
   - OTHER ABROAD..........5

6. In what activity do they mainly come to work in?
   - Name 2 activities in order of importance
   - PROFESSIONAL..............1
   - CLERICAL..................2
   - SALES........................3
   - SERVICE.....................4
   - FARMING, FORESTRY, FISHING........5
   - FACTORY.....................6
   - TRANSPORTATION/VEHICLE OPERATION...7
   - CONSTRUCTION.............8
   - MINING.....................9
   - OTHER (SPECIFY)...........10
**SECTION 8 - CHILD LABOUR**

1. How many children under 15 year of age work in this community even for short periods of time during the year??
   1. most of them
   2. more than half
   3. half of them
   4. less than half
   5. very few of them
   6. None

2. Do the majority of working children work with their parents/family or elsewhere?
   - They work with the family……..1
   - They work elsewhere………………2
   - Equally with their families and elsewhere….3

3. How many of the working children are paid for their work?
   1. most of them
   2. more than half
   3. less than half
   4. very few of them
   5. None of them

4. Do the majority of working children work with their parents/family or elsewhere?
   - They work with the family……..1
   - They work elsewhere………………2
   - Equally with their families and elsewhere….3

5. Do the children who work other than with their parents usually stop going to school?
   - Yes, do not go to school at all..............1
   - No, but they attend school only part time...........2
   - No, work only in summer and attend school regularly.....3
   - No, attend school regularly............4
### SECTION 9– PROBLEMS RELATED TO THE ENVIRONMENT

<table>
<thead>
<tr>
<th>1. Are there in this community any serious problems related to:</th>
<th>2. Have there been since 1997 any case of [ ] in this community:</th>
<th>3. In this community, are there any:</th>
<th>4. In the last 5 years, the situation of the environment in your community has:</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES........1</td>
<td>YES........1</td>
<td>YES........1</td>
<td>Improved</td>
</tr>
<tr>
<td>NO........ 2</td>
<td>NO........ 2</td>
<td>NO........ 2</td>
<td>Worsened</td>
</tr>
<tr>
<td>a. Rats / mice</td>
<td>1. Cholera</td>
<td>a. Garbage dumps that pollute the environment?</td>
<td>1. Improved</td>
</tr>
<tr>
<td>d. Fleas</td>
<td>4. Hepatitis</td>
<td>d. Car workshops spilling oil into rivers?</td>
<td></td>
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<tr>
<td>e. Bats</td>
<td>5. HIV/AIDS</td>
<td>e. Deforestation problems?</td>
<td></td>
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<tr>
<td>f. Flies</td>
<td>6. Polio</td>
<td>f. Other heavily polluting activities, specify</td>
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<td>g. Mosquitoes</td>
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</tbody>
</table>

### SECTION 10: CREDIT

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
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</thead>
<tbody>
<tr>
<td>IF SOMEONE IN THIS COMMUNITY NEEDED A LOAN OF APPROXIMATELY 100,000 NEW LEKS TO START A SMALL BUSINESS, FROM WHAT SOURCES MIGHT HE OR SHE OBTAIN IT? ALLOW UP TO THREE RESPONSES</td>
<td>WHAT ANNUAL INTEREST RATE MIGHT SOMEONE IN THE COMMUNITY EXPECT TO PAY FOR A LOAN OF THIS SIZE FROM THIS SOURCE?</td>
<td>IS THIS SOURCE LOCATED WITHIN OR OUTSIDE THE BOUNDARIES OF THE COMMUNITY?</td>
</tr>
<tr>
<td>GOVERNMENT BANK.......1</td>
<td>IF NONE, WRITE '0' (PERCENTAGE PER YEAR)</td>
<td>Within...1</td>
</tr>
<tr>
<td>PRIVATE BANK...........2</td>
<td></td>
<td>Outside...2</td>
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<tr>
<td>COOPERATIVE...........3</td>
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<td>COMMUNITY GROUP.......4</td>
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<td>FAMILY/FRIEND.........5</td>
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<tr>
<td>MONEY LENDER...........6</td>
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</tr>
<tr>
<td>OTHER (SPECIFY______)..7</td>
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</tr>
</tbody>
</table>

A

B

C