



Eckhard Dittrich, Heiko Schrader (Eds.)

„When Salary is not Enough...“

Private Households in Central Asia

Gesellschaftliche Transformationen/Societal Transformations

LIT

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Societal Transformations

herausgegeben von/edited by

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Cover images:

Above: Village in Chui Region, Kyrgyzstan (Heiko Schrader)

Below: Astana, Capital of Kazakhstan (Heiko Schrader)

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living conditions with some gap to the top priority (more than 20%), and the goal to give 'best education for the children' (again 10% behind).

Concerning the spheres of responsibility, we assume that paternalistic attitudes combined with 'nanny-state' orientation dominate in Kazakhstani society. If it is not the state being responsible, it is the family. The belief in individual responsibility already shows up in some answers but quite weakly. The institutional sphere of insurances to care for problem situations is hardly considered in Astana and Akmola region, that is, market driven orientations and solutions for solving social problems hardly exist.

3.4. The South Kazakhstan Survey

Nazym SHEDENOVA, Aigul BEIMISHEVA, Heiko SCHRADER, Eckhard DITTRICH

The Sample

The sample consists of 100 urban and 50 rural private households. Data gathering took place in June 2011. The survey was conducted in Almaty, Kazakhstan's largest city, its business, educational and cultural center, and in villages in the region. Distance from Almaty and Taldykorgan, a regional center, served as a criterion for the selection of villages. The two townships – Turgen and Shilik – are 60 km away from Almaty and Taldykorgan, which makes it difficult for the residents of these villages to commute daily to the cities.

The majority of the respondents were female (79% in total, 81% urban, 74% rural). Most respondents are ethnic Kazakhs (84% in total, 92% urban, 67% rural). 8% are ethnic Russian, and 8% other ethnic groups. Overall, 92% of all studied households are ethnically homogeneous families, while 6% and 12% rural households in the sample are ethnically mixed households/couples. All households represent the middle class as defined above.

Household Composition

Most households studied include only two generations both in urban and rural areas (79% and 78%, respectively). In the city there are more one-generation households (12% compared to 4% rural). In the rural areas we find more households which consist of relatives from 3 (18% rural, 9% urban) and even more generations. Whether this higher number of extended families, and also of larger families in the countryside, is due to the lower living standard or to more traditional orientation or to both, must be left open here. The following table shows the household size in urban and rural regions.

Table 35: Household size, South Kazakhstan

| Household Size (Interval) | Location | | Total |
|---------------------------|----------|-------|-------|
| | urban | rural | |
| One or two persons | 18.0% | 10.0% | 15.3% |
| Three persons | 16.0% | 2.0% | 17.3% |
| Four persons | 33.0% | 22.0% | 29.3% |
| Five persons | 22.0% | 24.0% | 22.7% |

| | | | |
|----------------------|--------|--------|--------|
| Six and more persons | 11.0% | 24.0% | 15.3% |
| Total | 100.0% | 100.0% | 100.0% |

Only 8% of the households are single parent families with young children in care.

The majority of the respondents (59% in the city, 50% in the countryside) belong to the “middle age” (30 to 49). Younger respondents (younger than 30) cover 22% of the sample, and 24% are 50 years and older. Particularly among the rural households, we also find respondents being 60 years and older (12% compared to 3% urban).

The most common average household age fits into the age group “26-35” (41% of urban and 46% of rural respondents) which leads us to assume that these are households with smaller children. About a third of the respondents refer to the age group “less than 25 years” – young married couples without or with one child. 15% of all respondents are between the ages of 36 and 45 years. This is probably older parents with older children, or at least three generation households.

The Living Conditions of the Households, their Socio-Economic Relations and their Vulnerability

The economic situation of the households is largely determined by the number of income-generating adults, their incomes, and their dependents. The survey shows that 15% of urban and 24% of rural households have only one income. 42% and 38%, respectively, have two incomes, 34% and 40% 3 or 4 incomes. There are only very few households in the two locations with more than four incomes.

We distinguished the households through diversity of employment in order to gain estimation for their vulnerability.¹³⁷ The idea is that the more heterogeneous the employment and related incomes are, the better the household can cope with crises, such as unemployment.

Table 36: Household type according to employment diversity, South Kazakhstan

| Household type according to employment diversity | Location | | Total |
|--|----------|--------|--------|
| | urban | rural | |
| Not diverse | 17.0% | 36.0% | 23.3% |
| Diverse | 42.0% | 30.0% | 38.0% |
| Highly diverse | 41.0% | 34.0% | 38.7% |
| Total | 100.0% | 100.0% | 100.0% |

¹³⁷ The employment diversity was determined by the team according to number of income earners, and state vs. private employment of household member. High diversity means less vulnerability of the household and vice versa.

Now we will consider the distribution of incomes by location. As can be expected and as we can see from the following figures, the average income of urban citizens is higher than the income of rural inhabitants. 34% of urban households have an income of 75,000-120,000 KZT,¹³⁸ while only 26% of rural ones fall into this interval. A look at the lower income interval of 27,000-75,000 KZT shows that only 10% of the urban, but 54% of the rural households fall into this range. On the other hand, 51% of the urban and only 10% of rural households have an income of 120,000 KZT and higher. Urban households that are financially better off, have significantly higher incomes than rural ones.¹³⁹ Gardening and breeding of cattle allow the latter to survive in such difficult economic conditions, but these sources of “non-cash” income depend on the season. The following figure implies smaller intervals and underlines the uneven distribution of urban and rural incomes.

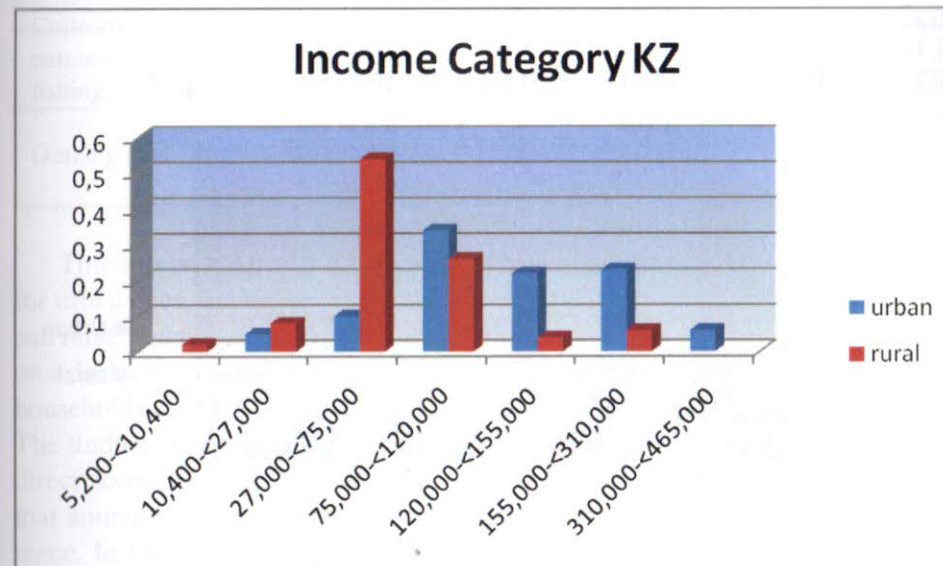


Figure 16: The distribution of income of urban and rural households, South Kazakhstan

64% of households, both in the city and rural regions, are closed households, economically independent from external recipients or providers. One-tenth of urban and rural households receive financial assistance from outside. Some house-

¹³⁸ We apply the same exchange rate as in the North Kazakhstan region: Kazakhstan: 1USD=150 Tenge.

¹³⁹ Pearson Chi-Square asymptotic significance 0.0. Here and in the other chi-square tests significance level 0.05.

holds also receive different non-monetary help from outside. The supporters are close family members – parents support children and vice versa, or siblings support each other, or it is uncles and aunts providing support. This kind of help may include food, clothes and durable goods, including second-hand goods.

The other side of reciprocal relations is from the household to dependents. One-third of urban households and one-fifth of rural households provide cash support to dependents, the same amount provides non-cash support. First rank children who receive support, but it is mainly the urban households who provide support to their children living outside the household. Another group that requires and deserves support from urban households is relatives of pensionable age – mainly the parents (32%). They often live apart from their adult children. Occasionally widows/widowers and other family members receive support.

The following figure shows the household resource network type.

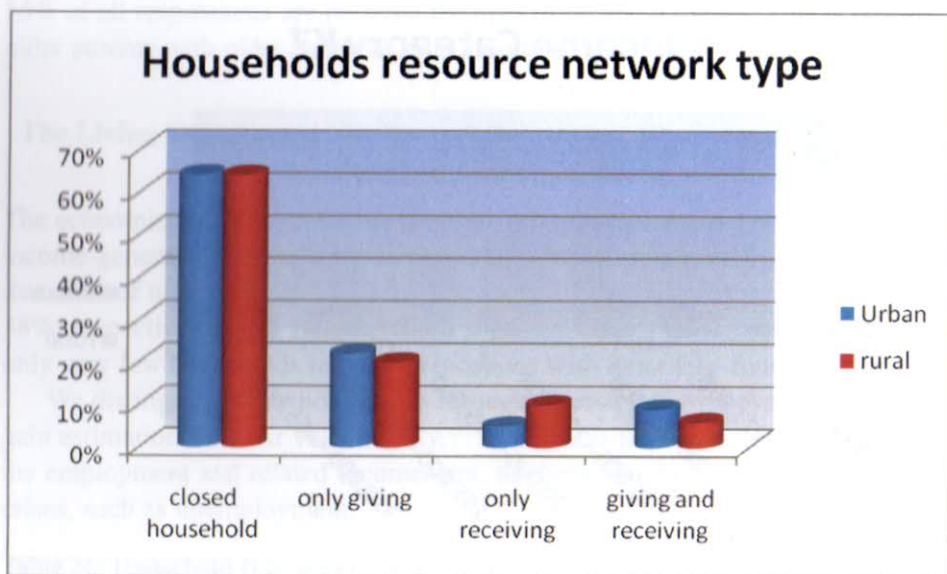


Figure 17: Households' resource network types, South Kazakhstan

Particularly in rural regions monetary and non-monetary incomes are important for economic survival. Households reduce their costs with help of natural resources for food, combustible fuel material etc. We asked the respondents about access and importance of the following subsistence goods: a) livestock and poultry, meat and dairy products; b) agricultural produce grown in their own garden or fields; c) access to drinking water (pipeline / from the well); d) natural products

such as fish, mushrooms, honey, wood, coal, etc.; and e) access to grazing lands for animals.

Table 37: Importance of subsistence/natural revenues, South Kazakhstan

| Subsistence/Natural Revenues | Access/ importance | Urban, % | Rural, % | Total, % |
|--|--------------------|----------|----------|----------|
| Animal products | Little important | 8.0 | 10.0 | 8.7 |
| | Important | 31.0 | 50.0 | 37.3 |
| | Very important | 9.0 | 12.0 | 10.0 |
| Garden/agricultural products | Little important | 4.0 | 20.0 | 9.3 |
| | Important | 37.0 | 54.0 | 42.7 |
| | Very important | 9.0 | 16.0 | 11.3 |
| Drinking water (pipe/well) | Little important | 5.0 | 14.0 | 8.0 |
| | Important | 28.0 | 52.0 | 36.0 |
| | Very important | 28.0 | 18.0 | 24.7 |
| Collecting from nature (including fishing) | Little important | 21.0 | 12.0 | 18.0 |
| | Important | 23.0 | 54.0 | 33.3 |
| | Very important | 3.0 | 12.0 | 6.0 |
| Grazing land | Little important | 5.0 | 14.0 | 8.0 |
| | Important | 12.0 | 8.0 | 10.7 |
| | Very important | 0.0 | 4.0 | 1.3 |

This subsistence/natural income is much higher for the rural households than for urban ones, but urban residents also can have access to these resources. They can raise vegetables and fruits in their cottages, keep poultry and livestock (if not on a dacha, then with their relatives), use natural resources, and the like. For urban households access to subsistence production often takes place via their networks. The findings show that in general more than half of the urban residents have less direct access to subsistence revenue. But there are still more than 40% who state that animal or garden products are important or very important for their subsistence. In the rural cases it is more than 60%. Some villagers report to have no access to drinking water from pipe or well.

How far are incomes sufficient to meet basic expenses? Almost 70% of the urban households and almost half of the rural households consider their incomes to be sufficient. On the other hand, every fifth rural household reports that incomes are not or hardly sufficient for making a living – this is a highly significant difference to urban households as the chi-square test shows.

Table 38: Sufficiency of income for expenses, South Kazakhstan

| Sufficiency of income for expenses | Location | | Total, % |
|------------------------------------|----------|----------|----------|
| | Urban, % | Rural, % | |
| Not / hardly sufficient | 4.0 | 20.0 | 9.4 |
| Almost sufficient | 29.0 | 34.0 | 30.7 |
| Sufficient | 67.0 | 46.0 | 60.0 |
| Total | 100.0 | 100.0 | 100.0 |

The households were asked to evaluate their present economic situation and their future prospects. These estimates were to reflect the positive or negative perception of their economic positions and the objective living conditions and overall socio-economic situation in the country. Undoubtedly, the economic crisis of 2008, after a prolonged period of stabilization from 2001/2002 onward, affected the rate of employment and the income growth rate, and increased the sense of insecurity and anxiety about the future. On the other hand, the state spends money for socio-economic modernization and for the development of production and business, support of rural employment and income growth of the vulnerable groups. But certain groups nevertheless rate their situation as not being rosy, to put it in a poetic way.

As can be seen from the next figure, urban residents consider their living conditions better than average, while the majority of rural households rate them worse than their counterparts in the city. This mirrors clearly the difficult living conditions in the countryside with the high dependence on subsistence production, the employment problems, the lower incomes etc. This diagnosis that could already be seen in northern Kazakhstan will find more corroboration later on.

Asked for the overall changes within the last 10 years, the majority of the respondents in both urban and rural locations of southern Kazakhstan reported that their economic situation had improved. This can also be interpreted as optimism about the future. It seems that the dynamic changes after independence have laid ground for optimistic orientations in the future. This optimism is found both in the city and the countryside (small differences). 71% expect an improvement, be it small (25%) or larger (47%), while 22% expect no change and 7% a deterioration. The 'shock' of the financial crises of 2008 seems to have faded away. The quick macro-economic recovery seems to find an equivalent in this positive future orientation.

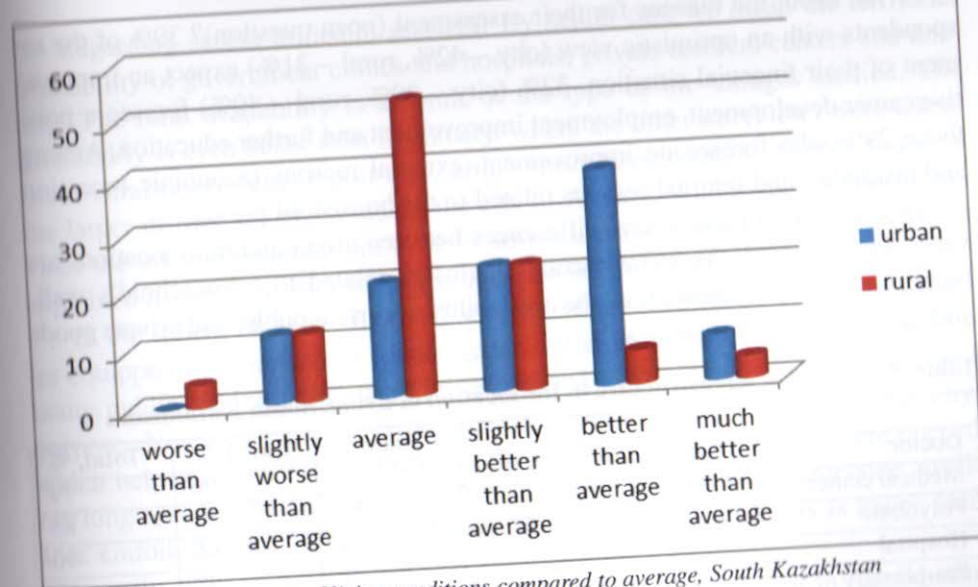


Figure 18: Self-assessment of living conditions compared to average, South Kazakhstan
Note: percent



Figure 19: Self-assessment of improvement of economic status during the last 10 years, South Kazakhstan
Note: percent

What about the reasons for their assessment (open question)? 39% of the respondents with an optimistic view (city – 42%, rural – 31%) expect an improvement of their financial situation, 32% (city – 29%, rural – 40%) foresee a positive career development, employment improvement and further education. Among those 29% who foresee no improvement, external reasons (economic recession and instability and internal reasons related to the household prevail.

In literature, infrastructural differences between urban and rural locations are very often stressed. As infrastructure is closely related to a household's well-being, we wanted to know about the availability of certain public and private goods and facilities in both locations.

Table 39: Access to infrastructure in the location of living, South Kazakhstan

| | Urban, % | Rural, % | Total, % |
|------------------------------------|----------|----------|----------|
| Doctor | 70 | 96 | 79 |
| Medical center | 81 | 94 | 85 |
| Polyclinic | 87 | 96 | 90 |
| Hospital | 76 | 98 | 83 |
| Pre-primary | 89 | 84 | 87 |
| Primary | 91 | 98 | 93 |
| Secondary | 96 | 98 | 97 |
| Vocational | 80 | 66 | 75 |
| University | 74 | 2 | 50 |
| Banking Services | 98 | 66 | 87 |
| Market, shops | 100 | 100 | 100 |
| Transportation services | 100 | 90 | 97 |
| Library | 88 | 90 | 89 |
| Cinema | 84 | 0 | 56 |
| Theater | 80 | 0 | 53 |
| Music entertainment | 91 | 12 | 65 |
| Sports facilities | 87 | 58 | 77 |
| Internet at home | 86 | 66 | 79 |
| Internet cafe/shop | 90 | 50 | 77 |
| Post office | 94 | 94 | 94 |
| Access to phone | 99 | 96 | 98 |
| Gas | 98 | 76 | 91 |
| Regular Electricity | 100 | 100 | 100 |
| Free access to safe drinking water | 89 | 66 | 83 |

In general, one has to keep in mind, that the villages, where the interviews took place, represent 'regional centers' which generally have better infrastructure than 'normal' villages due to state politics.

Regarding access to *health services*: By health care we mean the territorial availability of government clinics and hospitals, private medical centers and doctors. The rural availability is a result of the type of the villages studied. The availability is even better than in Almaty, where the other interviews were taken. Some rural respondents report that certain specialized doctors are only found in the larger district towns, including the city of Almaty. With regard to health services the urban dwellers score lower – which is astonishing and can perhaps be explained in that they refer to their immediate neighborhood.

In the sphere of *early children's education* urban residents feel slightly better equipped with pre-school infrastructure. After transition to a market economy many public kindergartens were privatized and then not used for their intended purpose. Nowadays, many private kindergartens have been opened in the city, which helps to reduce the demand. In the rural areas kindergartens were opened not long ago. But because of lower female employment in the countryside, available kinfolk that may help in childcare, the need of kindergartens is lower. But, apparently, there is no large gap.

Due to the state program of compulsory *secondary education* in Kazakhstan, all children attend high schools. Virtually all respondents noted access to primary and secondary education in the community (89-98%). However some respondents in the city are dissatisfied by the distance to school, congestion or the quality of nearby schools.

In rural areas, the situation is more in need regarding *vocational training* (80% urban, 66% rural) and *university education* (74% urban, 2% rural). There is no chance for university education in the villages, even if they have the status of regional centers, but in those two third of the population may go to college. However, anyone who wishes to have university education has to move to Almaty or to another city. This increases migration of different types.

The banking system of Kazakhstan is looked upon as one of the best in the post-soviet countries. But while urban residents are fully covered by bank infrastructure (98%), only 66% of rural residents can obtain their services in their location. Concerning *Shops, markets and supermarkets* 100% of respondents note that they do not have any difficulties with their availability at least in these rural centers. *Transport* plays one of the most important roles in the infrastructure of any area, because it is responsible for the mobility of the residents. Both in the city (100%) and in the villages (90%) coverage by transport services seem well established. However, a differentiation has to be made between private and public transport. In Almaty public transport is available for everybody, but in our vil-

lages almost all public transport is abolished. The main transport is represented by private taxis.

In terms of access to *cultural services* the countryside is inferior to the city. In the villages researched, only 90% of people have access to libraries. In almost all villages in the country there are no cinemas and theatres. Only 12% of rural residents have access to music pubs, such as disco clubs. Typically, they are organized by young people themselves, who live in these villages and they do not operate on a regular basis. More than 90% of urban residents have noted the accessibility to different kinds of cultural services is no problem.

Only slightly more than half of the respondents have access to *sport services* (58%), because in the villages there is only limited access to sport clubs and groups. The urban population reports an accessibility of 87%.

At present the *internet* is one of the most powerful forms of communication. Our survey shows that 86% of urban and 66% of the rural population have access to the internet at home. The low percentage in rural areas may be explained by the fact that only a few internet providers operate in the villages because of economic reasons. Internet cafes only compensate for this for half of the rural population, while coverage in Almaty is 90%. Access to *post offices* of "KazPost" and *phones* is above 90% in urban and rural areas. The fact that not all urban respondents have access to phones is connected with the building of new residential estates in the vicinity of Almaty. The installation of phones is lagging behind.

Only 76% of the rural population has access to *gas*, while the coverage in Almaty is 98%. Gas has still not reached all villages of the Almaty region. Free accesses to *safe drinking water* also still represent a problem with 89% of urban and 66% of rural availability. Not all villages have a central water supply; they use the wells. Sometimes the situation is even worse, for example, when the water has to be imported. All respondents have access to a *regular electricity supply* – 100%.

In general, one may conclude that the living conditions in Almaty and the region investigated are fairly well developed. This must be attributed, at least partially, to the status of the villages that represent 'centers' with better infrastructural facilities. One may assume that this status has positive effects on the households economic possibilities, employment included. Nevertheless this needs further investigation and a thorough comparative look at the northern region, where the villages investigated are not 'regional centers'. But despite the advantageous position, major differences between the countryside and Almaty remain.

Household Problems

The household, as any other economic and social body, is embedded in its wider social surroundings, and faces – apart from its inner problems – the problems society is confronted with. We may assume that the rural-urban divide leads to different problems, but also other social and economic as well as cultural givens will pose challenges to the households. We start with the question concerning the main problems, the households were confronted with. The respondents were asked to assess the strength of various problems that were pre-given. The respondents had four options to answer: no problem, weak, medium and strong problems. The time span was one year.

Table 40: Households' main problems during the past year, South Kazakhstan

| Main problems reported / per region (percent) | | Weak | Medium | Strong |
|---|-------|------|--------|--------|
| Unemployment | Urban | 19 | 17 | 8 |
| | Rural | 4 | 32 | 22 |
| Illness of a family member/treatment | Urban | 11 | 20 | 6 |
| | Rural | 6 | 24 | 18 |
| Death of a family member | Urban | 4 | 6 | 3 |
| | Rural | 0 | 6 | 8 |
| Divorce | Urban | 4 | 5 | 2 |
| | Rural | 0 | 0 | 0 |
| Marriage | Urban | 8 | 11 | 1 |
| | Rural | 2 | 4 | 2 |
| Rising food prices | Urban | 39 | 44 | 10 |
| | Rural | 8 | 60 | 22 |
| General increase in prices | Urban | 39 | 44 | 11 |
| | Rural | 6 | 66 | 22 |
| Apartment Services | Urban | 29 | 49 | 11 |
| | Rural | 2 | 72 | 12 |
| Preparing children to school (buying school clothes, books, etc.) | Urban | 23 | 36 | 5 |
| | Rural | 6 | 42 | 6 |
| Payments for education | Urban | 13 | 19 | 8 |
| | Rural | 2 | 18 | 8 |
| Crime | Urban | 1 | 2 | 3 |
| | Rural | 0 | 2 | 0 |
| Natural disasters | Urban | 7 | 1 | 0 |
| | Rural | 4 | 6 | 0 |
| Transportation | Urban | 16 | 4 | 2 |
| | Rural | 6 | 6 | 6 |
| Problems with neighbors | Urban | 2 | 0 | 2 |
| | Rural | 2 | 2 | 0 |

Note: multiple answers

On a whole, the citizens and rural people worry about general economic problems, though the strength of such concern differs. The rural people feel such problems acutely, because of the influence of institutional conditions and regional differences in employment, incomes, quality of life and economical choice of the households.

The economic problems rank first. *Price increases* of the various kinds have bothered all households. But apart from payments for education, in all fields mentioned the rural respondents feel more strongly affected: unemployment, rising food prices, general increase in prices, prices for apartment services, school outfit and equipment. This also concerns *increase in prices for public utilities*.

The next group of issues may be defined as personal and familial problems. *Illness of a member of the family and her or his treatment* concerns both urban (26%) and rural households (42%) in a medium way or strongly. It seems that middle class households despite their economic position face illness not only as a personal problem but also as a social and economic one. But this is an assumption and needs further investigation. The same is true for the death and for marriages of family members. Both represent challenges in economic, social and cultural terms. When we looked at infrastructural equipment it seemed, that transportation was a minor problem even in the countryside. But now we have to register, that transportation is problematic for 22% of the respondents in the city and 18% in the countryside. Only small parts of the respondents worry about *criminality, natural disasters and disputes with the neighbors*.

The biggest concern of the households seems to be represented with costs of living determined by prices in general and their increase, but also by unforeseeable events like death, illness and marriage.

The problems considered in the table above are discussed and solved in particular ways. The financial problems are mostly discussed within the spouses (39% of urban and 42% of rural households). The other part of the respondents prefers to discuss the financial problems among the family members (32% in the city and 46% in the villages). 6% town dwellers noted that they discuss the financial problems with their parents. 7% of town people and 4% of rural people prefer to avoid discussion of such problems with anybody.

It is interesting that 4% of respondents both in the city and in the country considered discussion of the financial issues only with the male household members, and 3% of respondents – only with female household members (no respondents in the villages). This issue exemplifies preservation of the traditions regarding the families, and separation of concerns for making decisions and family budget management.

Health problems are discussed with both the spouses (40% of urban and 26% of rural families), and all members of the households (31% and 52% respectively). Only 2.0% of rural household members can share this problem with the male relatives. 7% of town and 4% village respondents prefer to seek advice from their parents.

41.3% of the respondents noted that they discuss the educational problems with all family members, and 23.3% – with their spouses. 3.3% of the respondents prefer to rely on the advice of male relatives.

Problems with relatives are mostly discussed with all family members (39% of urban and 44% rural households). City dwellers (30%) discuss this problem with their spouses more often than the country people (24%). And in the villages people try to avoid discussions at all more often than the town people (20% of village and 7% of urban respondents).

Problems with friends are more often discussed by the town people with their friends themselves (39% in the city and only 14% in the villages). In the villages this issue is preferably discussed with all members of households (28%). A quarter of the respondents seek advice concerning this problem with their spouse.

About one third of respondents discuss marriage problems only between the spouses (36% of town and 32% village people), the other third prefers to avoid discussions on this issue (30% and 26% respectively) while in 22% of urban and 32% of rural families the whole household is involved.

Problems at work are discussed by the urban people with their colleagues (27%), spouses (26%) and all members of the households (21%). The rural people prefer to share this problem with their families: with all members of the households (32%), with nobody (30%), with spouses (16%) and with colleagues (10%). It is obvious, that in the urban setting, colleagues play a more important role which contradicts the result from northern Kazakhstan.

Issues about family traditions and culture are considered with all members of the households (44% urban and 58% of rural). 21.0% of urban people and 26.0% rural people discuss this problem with their spouses. The following data are rather interesting: this problem is not discussed in 25% of urban and only 8% of rural households. We very much believe that in the countryside family traditions and culture preserve their influence on the everyday life of the people to a larger degree than in the urban setting of Almaty.

43% do not discuss their problems with neighbors. However, in the rural area people know each other and communicate with each other better than in the city. 20% prefer to discuss this issue only with their spouse.

Who provides assistance in case of problems? The majority of interviewed

accept help from relatives in resolving financial problems (76% of urban and 70% of rural households). 12% of urban households receive help from friends in difficult situations, while rural dwellers prefer to rely more on themselves (18%). Here again, the importance of the family becomes very clear.

In order to deal with labor problems, rural households generally refer to family members. Urban dwellers have wider discussion networks. They get help from family members (29%), from colleagues at work (25%), and from employers (29%).

Concerning educational problems, the majority of help also comes from family members and relatives (55% of urban and 60% of rural households). 29% of urban and 32% of rural respondents never received help from anybody. Institutional help seems to be negligible.

Relatives also render significant help in resolving health problems (71% of urban and 76% of rural households). Interestingly, only 13% of urban respondents prefer to seek help from medical professionals and doctors (2% of rural respondents). By contrast, many rural dwellers count only on themselves and note that they do not receive help from anybody (16%). This astonishing result cannot be sorted out on the basis of our data. Maybe the question itself has been falsely understood. Perhaps the answers refer indirectly to financial aid in such cases. However in the northern Kazakh sample, the medical profession ranks first.

The majority of the households questioned seek help from family and relatives in resolving marriage issues (51% of urban and 62% of rural households). 42% of urban and 36% of rural households do not ask help from anybody. Also, problems with families are mainly an issue discussed amongst family members and relatives (88% of urban and 68% of rural households). Friends (56% of urban and 24% of rural households) and relatives (23% and 48%, respectively) render the principal help in resolving problems with friends.

Resolving problems associated with family and cultural traditions, the majority of respondents request help from family members and relatives (68% in cities and 77% in rural localities). It was found that they also help in solving problems with the neighbors (34% in cities and 53% in rural localities).

To sum up: it is mainly family and immediate relatives that provide support for problems the households face. This concerns personal, family, social, economic, and other problems. In general, urban households seek such support less frequently, trying to generate other ways of problem solving.

Families were asked an open-ended question about what they consider to be the most urgent problems they are confronted with. We grouped the answers into categories. Urban dwellers reported inflation, high prices for food products, and

a poor salary level as principal problems (41%). The ranking for rural dwellers is a little different. They point firstly at the issues of unemployment and then at the general economic problem centered on prices (29%). Next ranks housing, public facilities and housing prices (21% of urban and 25% of rural households).

What about tensions in the household? The interview results demonstrate that about one fourth of the respondents (25% of urban and 20% of rural respondents) note some disagreement between different generations in their households. In this respect, 2% of rural households face quite intense disagreements. Such situations can be explained by the fact that in rural households several generations may co-habitate, as well as there being more strict control and the presence of hierarchies between the generations. One third reports gender disagreements/contradictions and only 2% face ethnic disagreements. It should be noted that the interview included only a small number of ethnically mixed families.

Consumer items such as a TV set, refrigerator and others, provide comfort for everyday life, and together with the general equipment of a household can be looked upon as the living standard in the city and in rural localities. The following table compares the living standards of the urban and rural dwellers. The quality of life in the two localities is very different.

A living place constitutes the basis of any household. Almost all interviewed households (87%) own houses or apartments (84% of urban and 94% of rural households), this may be due to privatization programs, that transferred former state property to the private sector. The smaller percentage of private ownership in Almaty might result from higher real estate prices. 72% of the rural and 38% of the urban population have landed property. In Almaty, it may be represented by the owners of private cottages and houses with plots, for which they have to pay land tax. However, some urban dwellers also possess garden patches or dachas and/or invest in land or own a place where they can spend their holidays.

Table 41: Living standards, South Kazakhstan

| Living standards | Location | | Total, % |
|------------------|----------|----------|----------|
| | Urban, % | Rural, % | |
| House/apartment | 83,8 | 94 | 87,2 |
| Land | 38 | 72 | 49,3 |
| Car/motor cycle | 74 | 54 | 67,3 |
| Refrigerator | 95 | 90 | 93,3 |
| Washing machine | 87 | 72 | 82,0 |
| Music center | 53 | 40 | 48,7 |
| Computer | 80 | 40 | 66,7 |
| LCD/Plasma | 73 | 48 | 64,7 |
| Euro Remont | 52 | 24 | 42,7 |

| | | | |
|------------------------|---|----|-----|
| Dacha | 9 | 2 | 6.7 |
| Livestock | 4 | 16 | 8.0 |
| Agricultural machinery | 2 | 6 | 3.3 |

City dwellers more often possess automobiles and motorcycles than rural dwellers (74% and 54%, respectively). Currently household appliances are one of the most needed devices for a comfortable life. Almost all interviewed households own a refrigerator (93%). Washing machines are no longer articles of luxury either (82%). About half of the households possess music centers (49%); almost two thirds have computers and LCD/Plasma TVs (67% and 65%, respectively). But regarding computers, the difference between urban and rural households is striking. The latter possess only half the number of this item if compared with the urban counterparts. In general, urban households own all listed types of home appliances more often.

Table 42: Households and their responsibilities concerning savings, credit and security, South Kazakhstan

| Household activities | Households Decisions | Urban, % | Rural, % | Total, % |
|-------------------------------------|-----------------------|----------|----------|----------|
| Savings | household affair | 34 | 10 | 26 |
| | nuclear family affair | 45 | 70 | 53 |
| | individual affair | 20 | 14 | 18 |
| Housing investment | household affair | 24 | 12 | 20 |
| | nuclear family affair | 43 | 56 | 47 |
| | individual affair | 12 | 4 | 9 |
| Consumer credit | household affair | 24 | 6 | 18 |
| | nuclear family affair | 52 | 56 | 53 |
| | individual affair | 14 | 6 | 11 |
| Other investments | household affair | 11 | 14 | 12 |
| | nuclear family affair | 32 | 50 | 38 |
| | individual affair | 10 | - | 7 |
| School education | household affair | 16 | 8 | 13 |
| | nuclear family affair | 52 | 62 | 55 |
| | individual affair | 8 | 6 | 7 |
| Higher education | household affair | 21 | 12 | 18 |
| | nuclear family affair | 40 | 58 | 46 |
| | individual affair | 8 | 2 | 6 |
| Migration | household affair | 22 | 14 | 20 |
| | nuclear family affair | 22 | 54 | 33 |
| | individual affair | 7 | - | 5 |
| Insurances other than car insurance | household affair | 24 | 10 | 20 |
| | nuclear family affair | 17 | 50 | 28 |
| | individual affair | 12 | - | 8 |

Currently very few dwellers have dachas (9% in city and 2% in rural locality). Interestingly, only 16% of rural dwellers own livestock. An explanation is that the purchase and feeding of the livestock requires a considerable investment and labor costs.

Also the size of living space is interesting in respect to the standard of living. Around half of the interviewed respondents reside in small houses or apartments with a size of up to 50 sqm (45% of urban and 54% of rural households). Around one fourth have a living space between 51 to 75 sqm (29% of urban and 16% of rural households). 15% reside in homes of between 76 and 100 sqm (13% and 18%, respectively). Only 11% have more living space available.

Coping with insecurity is an ability to allocate resources for the saturation of one's own short-term and long-term needs. Typical coping strategies concern savings, investments and credit, but also education, migration and insurances. We aimed at analyzing whether the household, the nuclear family or the individual is concerned with which decisions. Of course, such decisions depend on the current living situation.

In most categories the nuclear family is seen to be the unit to be concerned with such issues, whereas those who refer to the household may have dependent old-age people living with them. Those living alone or living in the household but having separate incomes may take decisions individually. Secondly, insurances other than car are not relevant for 47% of the urban and 40% of the rural households.

Who is the main breadwinner? We grouped the answers and found that in most cases, both urban and rural, it is father/husband and/or mother/wife who are the main breadwinners. In some cases it is the grandparents' generation. Household heads, according to tradition in patriarchal societies are male.

Savings, Credits and Security

Let us also consider the question for which purposes households take credit. Here we have to keep in mind, that traditionally credit also concerns the family network (relatives) to help in family gatherings such as marriage or funeral, or to help with finance for the purchasing of the house. In addition to such self-finance, banks spread in urban and rural Kazakhstan to offer all sorts of credit to households – consumer and investment credits such as mortgage credits. In addition, in recent years, big trading houses have started offering sales on credit for furniture or electronic items, mainly on the basis of installments, also to make purchases flow in times of economic crisis. This consumer credit is very popular among the public

now. Our data show that 40% of the households in the village and 30% in the city have one or more consumer credits. Also car purchases involve credit. 20% of the urban and 13% of the rural households have such a credit. Another important reason to take a credit is the purchase of a house, an apartment or real estate. Interestingly almost 15% of the urban households but no rural household has such a long-term credit. On the other hand, every third village household has taken a credit for house repair/construction work, while in the city this concerns only 15% of the households. Investment in business, livestock or land on credit basis only occurs among urban households (7%). Every tenth rural household takes up credit for financing a marriage or a funeral, whereas only few urban households do this. Taking up a credit for repayment of another one only occurs in rare cases among urban households.

Table 43: Credit purpose according to category, South Kazakhstan

| Credit purpose according to category | Urban, % | Rural, % | Total, % |
|--|----------|----------|----------|
| Mortgage, buying apartment or real estate | 15 | - | 12 |
| Business investment, livestock purchase, land investment | 7 | - | 6 |
| Consumer credit | 30 | 40 | 32 |
| Marriage, funeral | 4 | 13 | 6 |
| Family needs, education | 7 | - | 6 |
| Housing repair, house construction work | 15 | 33 | 19 |
| Paying back debts | 2 | - | 1 |
| Car purchase | 20 | 14 | 18 |

Half of the urban and one third of the rural households have taken credit. The amounts range from less than 499 to more than 20,000 USD. The following table provides the results.

Table 44: Credit amounts for the first credit, South Kazakhstan

| USD | Urban, % | Rural, % | Total, % |
|--------------|----------|----------|----------|
| <499 | 6 | 60 | 17 |
| 500-999 | 25 | 13 | 23 |
| 1,000-4,999 | 44 | 27 | 40 |
| 5,000-20,000 | 20 | 0.0 | 16 |
| >20,000 | 6 | 0.0 | 4 |

Rural households less often take credits, and if they do, the credit amounts are lower. 60% of all rural credits amount to less than 500 USD, and we found no household with 5,000 USD and more credit. On the contrary, among the ur-

ban households taking credits, one-fourth has a credit amount of more than 5,000 USD, 6% even of more than 20,000 USD. The highest category is usually for mortgages or for a purchase of a vehicle.

Respondents also shared their information from where they obtained their first credit. Banks are the major source of credits (85% urban compared to 75% rural). In the villages we also found stores (6%), relatives (3%), a friend (3%), a colleague (3%), and microcredit institutions (3%) as creditors.

About one third of the city respondents and almost 17% of the village respondents took an interest-free loan from their relatives and friends. Normally, these loans were given for an indefinite term or for a period of one year up to three years.

Interest rates are quite different. To judge on them, one has to keep in mind the inflation rate. Commercial interest rates fall into the categories 11-15% (50% of urban households, no rural household), 16-20% (25% urban, 40% of rural households), 21-25% (11% of urban and 60% of rural households), and above 25% (15% of urban, no rural household). Here we can see that with the exception of the highest category, rural interest rates seem to be higher than urban ones.

An important coping strategy for households for overcoming difficulties is saving. Only one fourth of the households (25%) save voluntarily for old age (28% of urban households and 18% of village households). One has to keep in mind that Kazakhstan has a mandatory pension system which is not addressed with this question. 46% of households are able to save money for a household crisis (here village households rank before urban ones: 58% compared to 40%). However, 64% report to be able to save for the next generation (71% of urban and 50% of rural respondents). This includes savings for higher education. It is striking that – with the exception of crisis savings, urban households are more able to save than rural ones.

Which are the most important goals that the households save for? The inquiry shows that the most significant saving goals are children's education (76.7%), apartments/houses (74.7%), weddings/funerals (56.7%) and other family events, like anniversaries e.g. etc. (66%). For urban households, savings for apartments/houses is more important than for rural ones (78% compared to 68%). Villagers more often save money for weddings/funerals (78% compared to 46%) and any other family events (76% compared to 61%), which means that family gatherings are important for them and that they cannot just pay such expenses from their running incomes.

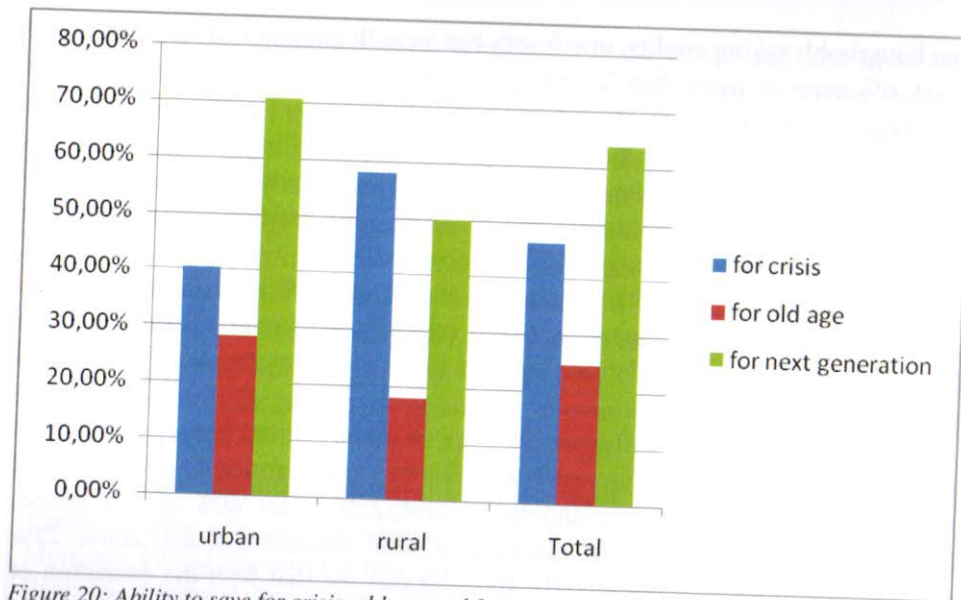


Figure 20: Ability to save for crisis, old age and for the next generation, South Kazakhstan

53% of respondents suppose that it is necessary to make savings for vacations. Interestingly, the proportion of villagers is higher (61% vs. 49%).

42% of respondents consider jewelry and gold as a reliable investment. The proportion in rural areas is higher (50% compared to 38% in the city). In rural areas, 56% of the sample households save money for the purchase of land, in the city only 42%. 52% of rural and 22% of urban respondents consider it important to save money for livestock.

Over one third of respondents specified such goals as medical insurance (38.7%), private old age insurance (36.7%), and life insurance (38.7%) as savings goals, although – as we already saw – most households do not save for such purposes yet. For one third of Kazakh families Hadj is an important goal for which they make savings.

Table 45: Important savings purposes, South Kazakhstan

| Savings purposes | Urban, % | Rural, % | Total, % |
|---------------------|----------|----------|----------|
| Wedding/funeral | 46.0 | 78.0 | 56.7 |
| Other family events | 61.0 | 76.0 | 66.0 |
| Apartment/house | 78.0 | 68.0 | 74.7 |
| Jewelry/gold | 38.0 | 50.0 | 42.0 |
| Land | 42.0 | 56.0 | 46.7 |
| Livestock | 22.0 | 52.0 | 32.0 |

| | | | |
|---------------------------|------|------|------|
| Health insurance | 33.0 | 50.0 | 38.7 |
| Private old age insurance | 31.0 | 48.0 | 36.7 |
| Life insurance | 30.0 | 56.0 | 38.7 |
| Children's education | 76.0 | 78.0 | 76.7 |
| Vacations | 49.0 | 61.2 | 53.0 |
| Hadj | 33.0 | 34.8 | 33.6 |

While so far we considered goals which households mentioned to be important for saving, this does not mean that they really save for them. Therefore we added the question for which purposes they really save and who of them already possesses savings for items such as a house. 50% of both urban and rural households save for weddings or funerals. 63% of urban and 37% of rural households save for other family events. 47% of urban households and 28% of rural households actually save for an apartment or house, while 22% of the urban and 3% of the rural households already possess one. 54% of the urban and 46% of the rural households save in gold and jewelry, 40% and 42% respectively for land. 17% of the urban households already possess such savings. Saving for livestock occurs among 41% of urban and 59% of the rural households. 50% in each location save for a health insurance and 50% for a life insurance; 67% of urban and 3% of rural households save or have saved for children's education. For vacation 59% and 41% respectively save. Finally, 55% of the urban and 45% of the rural households save or have saved for Hadj. These numbers differ considerably from those from northern Kazakhstan.

Lending to Others

As we saw from the credit side, sometimes households obtain credits from relatives for the purchase of consumer items or investments. We also wanted to find out the lending behavior of households. One third of urban households and one fourth of rural households provide credits to other people. The lending amount for the first credit provided ranges from a few USD to amounts between 5,000 and 20,000 USD. Among the rural households we find 8 households providing a loan up to 50 USD, as well as 5 households providing a loan between 1,000 and 5,000 USD. Among the urban households the majority of loans are up to 50 USD (15) and between 100 and 500 USD.

Those who obtain such credits fall into the category of relatives (21), friends (12), colleagues (8) and neighbors (6). In the villages, relatives rank before neighbors, in the city relatives before friends and colleagues.

Lending purposes (open question) are far reaching: for making a living (food, education, debt repayment, crises), for family obligations (dowry, marriage, funeral, etc.), for consumer items such as a car or for investments (apartment, business).

More than 90% of these loans are interest-free and considered as help (this holds true for all rural loans and 90% of the urban loans). For the rest the interest rates range between 1 and 11%.

63% of these loans are for less than a month, 21% for 1 to 3 months, 12% for 3-12 months, 5% for longer, the longest up to 10 years (usually house building). 40 households have provided one, five households two loans to others.

How far are banking institutions accepted among urban and rural households? 63% of all households – half of the urban and 10% of the rural households – keep savings and investments in a local bank. The Chi-Square Test shows a highest significant dependency of savings on the location in a local bank. Foreign-bank savings and investments are reported by only two households, one household even has a bank account abroad. 33% of all households, which is 40% of the urban and 20% of the rural households, save at home (significant dependency on location). Investing in livestock is important for only 4 urban and 4 rural households. 30 urban and 5 rural households invest in private property – a highly significant dependency of investment behavior on location has to be noted.

Values and Responsibilities

Values are important in respect of strategies and household behavior. What values are important and to what degree?

Respondents noted the following values as “very important” for the household: to be healthy (73%), to be happy (69%), to improve the living standard (48%), equip children with the best education (46%), earning more money (37%), buy a house/apartment (33%), and improve education, knowledge and skills (30%). Summing up the categories “important” and “very important”, we have to mark the following ranking: be healthy (100%), improve living standard (100%), be happy (99%), earn much money (95%), equip children with the best education (85%), improve education, knowledge and skills (83%), and buy a house/apartment (73%).

Table 46: Importance of values for the household, South

| Values | Level of importance | Urban, % | Rural, % | Total, % |
|-------------------------------------|---------------------|----------|----------|----------|
| Keeping the household together | not important | 10.0 | 14.0 | 11.3 |
| | less important | 20.0 | 2.0 | 14.0 |
| | important | 52.0 | 66.0 | 56.7 |
| | very important | 18.0 | 18.0 | 18.0 |
| Building new independent households | not important | 20.0 | 22.0 | 20.7 |
| | less important | 19.0 | 8.0 | 15.3 |
| | important | 47.0 | 62.0 | 52.0 |
| | very important | 14.0 | 8.0 | 12.0 |
| Earning much money | not important | 1.0 | 2.0 | 1.3 |
| | less important | 4.0 | 2.0 | 3.3 |
| | important | 59.0 | 58.0 | 58.7 |
| | very important | 36.0 | 38.0 | 36.7 |
| Improving living standards | important | 52.0 | 52.0 | 52.0 |
| | very important | 48.0 | 48.0 | 48.0 |
| | not important | 7.1 | 8.0 | 7.4 |
| Enhancing skills | less important | 13.1 | 2.0 | 9.4 |
| | important | 49.5 | 62.0 | 53.7 |
| | very important | 30.3 | 28.0 | 29.5 |
| | not important | 11.0 | 12.0 | 11.3 |
| Giving best education to children | less important | 5.0 | 0.0 | 3.3 |
| | important | 31.0 | 56.0 | 39.3 |
| | very important | 53.0 | 32.0 | 46.0 |
| | not important | 11.0 | 16.0 | 12.7 |
| Buying a house/apartment | less important | 14.0 | 16.0 | 14.7 |
| | important | 36.0 | 48.0 | 40.0 |
| | very important | 39.0 | 20.0 | 32.7 |
| | not important | 22.0 | 38.0 | 27.3 |
| Being healthy | important | 78.0 | 62.0 | 72.7 |
| | very important | 1.0 | 0.0 | 0.7 |
| Being happy | less important | 27.0 | 38.0 | 30.7 |
| | important | 72.0 | 62.0 | 68.7 |
| | very important | 25.0 | 51.1 | 33.3 |
| Going to Hadj | not important | 35.0 | 19.1 | 29.9 |
| | less important | 32.0 | 23.4 | 29.3 |
| | important | 8.0 | 6.4 | 7.5 |
| | very important | | | |

As is evident, the first places are occupied by the universal values of health and happiness, then – values of improving the living standard follow, including securing the future of children and reaching a stable survival for the household by

growth of income, purchase of a house/apartment, improvement of the occupational status. Comparing the city and the villages, there are only slight differences in the rates of competence improvement (city – 80%, village – 90%) and purchase of house/apartment (city – 75%, village – 68%).

Values concerned with the family are also important: keeping the household together (75%) and creation of a new, independent household (64%). Family integrity maintenance (city – 70%, village – 84%) and creation of conditions for the separation of young families (city – 61%, village – 70%) appeared to be more important for the rural households. This seems to be related to an ample quantity of economic difficulties for their realization.

Religious values, in particular, going to Hadj is significant for one third of respondents (37%); being more important for urbanites (city – 40%, village – 30%). The city has become the center of recovery and dissemination of religious practices; moreover, only independent and economically better off families may afford going to Hadj.

Respondents were also asked to name their most important life goals in an open question. We grouped the answers into categories. 46% specified their own prosperity and welfare and 8% – family prosperity. 36% specified prosperity and welfare of their children. 10% mentioned purchases of movable and immovable property. 1% aimed at peace, stability and prosperity for the whole country. Looking at the rural and urban distributions: while the most mentioned value for rural households is the well-being and prosperity of the children (41% compared to 33% urban) or the family (10% compared to 7% urban), for the urban ones it is their own well-being and prosperity (52% compared to 35% rural).

The last block of questions was related to what institutions and groups bear responsibility for various life situations.

Table 47: Assessment of responsibilities in life situations, South Kazakhstan

| Life situations | State | Family network | The Individual | Insurance companies | Charity organizations |
|--------------------------|-------|----------------|----------------|---------------------|-----------------------|
| For old age security | 67.8 | 27.3 | 34.7 | 21.3 | 6.7 |
| For child care | 41.3 | 84.0 | 20.0 | 9.3 | 8.0 |
| For unemployment | 84.0 | 21.3 | 36.0 | 8.1 | 6.7 |
| For healthcare provision | 90.7 | 18.0 | 18.0 | 18.0 | 6.7 |
| For the poor | 79.9 | 16.7 | 19.3 | 12.1 | 48.0 |
| For school education | 85.2 | 36.7 | 27.3 | 8.7 | 12.0 |
| For higher education | 78.0 | 38.7 | 36.0 | 6.7 | 6.0 |

Note: percent

The inquiry shows that the government is looked upon as still being responsible for social services and social security. The nanny state of soviet times seems still very much alive. Concerning state responsibility healthcare ranks first (91%), followed by school education (85%), unemployment (91%), the poor (80%), higher education (78%) and old age security (68%).

Only with regard to child care, the majority of respondents suppose that family and wider family networks bear prime responsibility (84%). According to one third of respondents, the family as an institution is responsible for providing its members with school and higher education. Also, about one third of respondents suppose that the family is responsible for old age insurance, care of elderly family members. The family network is responsible for job security of its members according to 21.3% of respondents, medical services – 18%, poverty protection – 16.7%.

The last twenty years of market transformation in Kazakhstan has been aimed at making people responsible for their lives. About one third of respondents believe that they bear personal responsibility for old age insurance, for jobs resp. unemployment, for their advancement via school and higher education. One in five agrees with the position of personal responsibility for care for children, health and poverty. On one hand, one may say that the soviet beliefs still seem to be pretty much alive, but on the other hand, at least among these middle class people, new orientations appear to have grown that put more importance on the individual. One may speculate that a certain proportion of the nanny state orientation is transformed into the responsibilities of the family.

The inquiry clearly shows that institutions of the market, such as insurances of all kind, play a marginal role in organizing the life of the people. Only one in five of the respondents specified responsibility for old age insurances. Many people dealing with self-employment, working in small companies, or those being employed occasionally, have no insurance deductions for old age pensions. Even the government is now worried with the weakness of the pension system. Institutionally, voluntary health insurance is comparatively developed; many big companies provide their employees with additional packages of medical services. Individual health insurance is however uncommon. Only 18% believe in insurance companies for the protection of health.

The majority of respondents also have little faith in charity organizations helping in the different everyday living situations they may face. According to them, their main role is limited to relief for the poor (48%).

Comparisons of answers of urban citizens and villagers about responsibility

of various institutions for the solution of important social issues showed that there are only few significant dependencies of the answers on the location.

Table 48: Perception of responsibilities, South Kazakhstan

| Life situations | State | | Family network | | The Individual | | Insurance companies | | Charity organizations | |
|---------------------------|-------|-------|----------------|-------|----------------|-------|---------------------|-------|-----------------------|-------|
| | urban | rural | urban | rural | urban | rural | urban | rural | urban | rural |
| For old age security | 66 | 72 | 24 | 34 | 37 | 30 | 20 | 24 | 3 | *14 |
| For child care | 38 | 48 | 88 | 76 | 18 | 24 | 4 | **20 | 4 | *16 |
| For unemployment | 82 | 88 | 19 | 26 | 39 | 30 | 7 | 10 | 5 | 10 |
| For health-care provision | 91 | 90 | 14 | 26 | 16 | 22 | 19 | 16 | 3 | 14 |
| For the poor | 76 | 88 | 13 | 24 | 18 | 22 | 13 | 10 | 55 | *34 |
| For school education | 81 | 94 | 41 | 28 | 27 | 28 | 8 | 10 | 11 | 14 |
| For higher education | 74 | 86 | 43 | 30 | 40 | 28 | 6 | 8 | 6 | 6 |

Notes: percent;

* Chi-square: significant dependency on location;

** highly significant dependency on location

But it should be noted that rural households trust more in governmental assistance concerning all items, especially in issues of access to education and poverty. Only in health care do urbanites have a negligible lead (91% vs.90%). Urban citizens more often suppose that the family itself should provide its members with good education and child care. Villagers suppose that the family is responsible for elderly people, health care, care of the poor and unemployed. This indicates both local economic problems in rural areas, its "abandonment" by the government, and the maintenance of stronger family supportive networks in the countryside. People in the city often tend to speak about individual responsibility for higher education, jobs and old age protection. People in the rural settlements tend to stress more the responsibility of insurance companies and charitable organizations in child care issues. Urban citizens more often note responsibility of charity providers for the solution of poverty issues which reflects the activity of these organizations in the city. But all these differences touch only very few respondents.

Overwhelmingly the responsibilities for 'social policy' issues are seen to be with the state, then followed by the family and the individual.

Conclusions

The results of this empirical research in South Kazakhstan demonstrate the mix of traditional and market-based ways to cope with social and economic problems in urban and rural areas. Private households tend to use all possible survival strategies – depending on their capabilities. These range from "muddling through", i.e. always spontaneously reacting on problems, to planning for the future.

Data demonstrate, to a certain extent, the preservation of the role of social networks, despite their significant weakening in recent years as a result of the influence of the market economy, the growth of economic differentiation of families and the reducing of guarantees to return the debts by relatives and friends. Nevertheless, particularly intergenerational solidarity within the household, which is regulated according to tradition (the youngest son living with his parents) is still more important than individual security provided by market institutions such as insurances, and mainly designed for individuals, couples and nuclear families. This refers to ethnic Kazakhs. However, urban life shows that the weakening of this pattern of behavior can already be observed from the quantitative data, with regard to the constitution of households.

However, the economic strategies of the monetary mutual support of households in a wider network of relatives (on a regular basis and on event-based basis) is gradually losing its leading position and individual strategies gain importance, the strategies directed at the autonomy of nuclear families.