REQUEST FOR QUOTATION
RFQ Nº UNFPA/MKD/RFQ/22/001

Dear Sir/Madam,

UNFPA hereby solicits a quotation for the following service:

“CONDUCTING A FIELD HOUSEHOLD SURVEY ON PERSONAL REMITTANCES FROM ABROAD IN NORTH MACEDONIA”

UNFPA requires the provision of the services of a Service Agency to conduct a face-to-face survey on household personal remittances in the Republic of North Macedonia in line with the Methodology for surveying household personal remittances from abroad, Instructions for the Survey Questionnaire, Survey Sample and the Guidelines for interviewers, prepared by a National Consultant (NC) hired by the UNFPA.

I. About UNFPA

UNFPA, the United Nations Population Fund (UNFPA), is an international development agency that works to deliver a world where every pregnancy is wanted, every child birth is safe and every young person’s potential is fulfilled.

UNFPA is the lead UN agency that expands the possibilities for women and young people to lead healthy sexual and reproductive lives. To read more about UNFPA, please go to: UNFPA about us

Service Requirements/Terms of Reference (ToR)

Objectives and scope of the Services

- Background information

UNFPA support to the Republic of North Macedonia has begun in 2007, focusing on preventing domestic violence, and advocating for sexual and reproductive health and rights, including for youth. Programmes encourage the exchange of expert knowledge and good practices, and help the Government develop strategic policies on population and development issues in line with European Union accession priorities. An upper middle-income country in transition, the Republic of North Macedonia has population and development patterns that include an aging population, decreasing fertility, and migration.

UNFPA CO in North Macedonia, together with IOM and UNHCR, and in coordination with the UN Resident Coordinator’s Office, is currently implementing a Joint Program (JP) “Evidence based migration policy planning and discourse in North Macedonia”, financed by the Global Migration Multi Partner Trust Fund (MPTF). The Project became effective on November 1st, 2020, and its implementation will last until April 2023. The JP aims to 1) support policy makers and national stakeholders in North Macedonia to effectively manage demographic and migration dynamics through development of evidence-based migration policy based on improved data collection and analysis and enhanced institutional data exchange mechanisms and
collaboration; and 2) increase of the positive perception of the general public and policy makers on immigrants and refugees.

Given that migration data from traditional sources such as national population census, population-based surveys and administrative sources are insufficiently accurate with quantity and quality gaps, UNFPA’s portion of the Project aims to address new and innovative approaches in supporting migration policy development through harnessing potential of additional sources of data such as:

- Piloting the usage of Big Data for migration population analysis as a non-traditional source for estimation of migration stocks and flows,
- Exploring the potential of remittances as a growing source of external financing with clear links to migration and potentially valuable data sources for compiling migration statistics.

The Republic of North Macedonia, like other countries in the region, is characterized by a large number of migrants who have left the country mostly due to economic reasons. For developing economies, such as North Macedonia, the cash remittances from migrants represent a significant potential for the country’s development and a source of foreign exchange assets to overcome imbalance when it comes to the balance of payments. Therefore, providing adequate and timely sources of data on migrant remittance inflows into the country’s balance of payments statistics is essential for economic analysts and economic policy makers.

In the balance of payments statistics of the Republic of North Macedonia, personal inflows are included in the standard components of BPM6 for personal transfers and compensation for employees and mainly include inflows sent through formal channels for which the source of data is the foreign exchange operation of banks (ITRS). National specificity in the balance of payments statistics is the sizable amount of foreign currency cash net inflows that are recorded in the category "other current transfers - foreign currency cash flows". In order to improve the coverage of personal inflows with data on inflows through informal channels, for the needs of the National Bank, UNFPA is conducting a household survey on personal remittances from abroad.

Within this context, UNFPA requests the services of a Service Agency to conduct a face-to-face survey on household personal remittances in the Republic of North Macedonia in line with the Methodology for surveying household personal remittances from abroad, Instructions for the Survey Questionnaire, Survey Sample and the Guidelines for interviewers, prepared by a National Consultant (NC) hired by the UNFPA. The Contractor will cooperate closely with the UNFPA team and the NC in the realization of the activities under this assignment.

- Development objective(s)

The overall objective of the assignment is to support the UNFPA North Macedonia CO in the collection of accurate and reliable data on migration and related fields.

- Immediate objective(s)

The specific objective of this assignment is to:

Conduct a field survey on a representative sample of 2,000 households in the Republic of North Macedonia in line with the developed Methodology, a Survey Questionnaire and the sample design developed by the NC and sample provided by the Contractor.
The survey of household personal remittances will cover the entire territory of the Republic of North Macedonia, all eight (8) statistical regions. The survey will be conducted on a sample of 2,000 respondents – representatives of households that receive remittances from abroad on a regular basis (at least once a year). The method for collection of data is face-to-face interview through a field visit. The number of households by regions is distributed in proportion to the estimated structure of migrants from the statistical regions. In the absence of official data on the territorial distribution of migrants and migrant households, the sample design was developed by the NC on the basis of data provided by the State Statistical Office (SSO), regarding the number of births and marriages of citizens of North Macedonia living abroad. Additional data is obtained through data on citizens living abroad registered in the 2021 Census of the population and households, amounting to 260,606 citizens.

The Contractor, using some of the possible sources of data from the national population register, e-Voter list of the State Election Commission, and/or a phonebook from a country-wide telephone operating company will provide a sample of at least 2,000 respondents for conducting a face-to-face interview, through a field visit. The selection of respondents to be interviewed will be defined based on the criterion whether they have household/family members that are currently abroad and whether they receive cash personal remittances from abroad at least once a year.

The Contractor shall interview one member of each remittance-receiving household (the respondent must be above the age of 18) who is the main recipient of the cash personal remittances or, in his/her absence, the head of the household.

The collected data will be compiled into a database, and the anonymized database will be shared with the UNFPA, which will subsequently share the database with the NC.

The Contractor will deliver the assignment in close consultation with the UNFPA team and the NC.

- Outputs / Deliverable(s)

In the scope of the assignment, the Contractor is expected to complete the following deliverables:
1. Developed sample of at least 2,000 households to be interviewed (in line with the developed Methodology, a Survey Questionnaire and the sample design developed by the NC),
2. Tested and finalized questionnaire and developed plan for conducting the field survey of households,
3. Collected data from at least 2,000 respondents (representing one household each),
4. Developed a database of the responses of 2,000 respondents participating in the field survey (to be delivered in .sav format, in Macedonian and English language).

UNFPA is the sole owner of the database, and no data or results shall be shared or published without UNFPA’s consent. The selected Bidder will be required to code any open-ended questions in consultation with the NC before submission of the final database to UNFPA.

- Activities

The following activities will be realized in the frame of the assignment:
1. Development of a sample for a nation-wide field survey of at least 2,000 respondents. The sample will be developed following the Methodology and the sample design developed by the NC, hired by the UNFPA.
2. Testing of the questionnaire developed by the NC, adaptation of the questionnaire in cooperation with the NC and the UNFPA team, and training of interviewers.

3. Collection of data - conducting a field survey of 2,000 households from the eight statistical regions in North Macedonia. The data collection process will be based on a questionnaire developed by the NC (approximately 20 questions, approximately 60 variables); one respondent (above the age of 18) per household will be interviewed.

4. Development of a database. The anonymized database (in Macedonian and English language) shall be delivered in .sav format (Statistical Package for the Social Sciences – SPSS) to the UNFPA team, which will subsequently share the database with the NC.

● Inputs

*Inputs provided by UNFPA*
Developed Methodology, a Survey Questionnaire and sample design in Macedonian and English language, translated questionnaire in Albanian language
Facilitation of cooperation and coordination of the work of the Contractor and the NC

*Inputs provided by the Contractor*
Social research expertise
Management of field survey expertise
Monitoring and risk mitigation of field research expertise
Expertise in statistics for social research

● Timing / Schedule/Payment schedule

<table>
<thead>
<tr>
<th>Output/Deliverable</th>
<th>To be delivered no later than</th>
<th>Payment schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.Developed sample of at least 2,000 households to be interviewed</td>
<td>May 17, 2022</td>
<td>20%</td>
</tr>
<tr>
<td>2.Tested and finalized questionnaire and developed plan for conducting the field survey of households</td>
<td>May 25, 2022</td>
<td>20%</td>
</tr>
<tr>
<td>3.Collected data from at least 2,000 respondents</td>
<td>July 10, 2022</td>
<td>40%</td>
</tr>
<tr>
<td>4.Developed database of the responses of 2,000 respondents participating in the field survey</td>
<td>July 20, 2022</td>
<td>20%</td>
</tr>
</tbody>
</table>
II. Questions
Questions or requests for further clarifications should be submitted in writing to the contact person below:

<table>
<thead>
<tr>
<th>Name of contact person at UNFPA:</th>
<th>Marija Dimitrovska, Programme Analyst, Population and Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email address of contact person:</td>
<td><a href="mailto:dimitrovska@unfpa.org">dimitrovska@unfpa.org</a></td>
</tr>
</tbody>
</table>

The deadline for submission of questions is Monday, 18 April, 17:00 Skopje time. Questions will be answered in writing and shared with parties as soon as possible after this deadline.

III. Eligible Bidders
This Request for Quotation is open to all eligible bidders; to be considered an eligible bidder for this solicitation process you must comply with the following:

- A bidder must be a legally-constituted company that can provide the requested services and have legal capacity to enter into a contract with UNFPA to perform in the country, or through an authorized representative.
- Have at least five (5) years of experience in research design and methods, including sampling and data collection.
- Have conducted at least two (2) nationwide field surveys on a representative sample of the population.
- Possess organizational and logistical competence for conducting and coordinating field surveys.
  - Team’s qualifications:
    - A Team Leader with a higher education degree in social sciences or a related field; at least seven (7) years of experience in social research, particularly sampling and quantitative data collection methods; proven experience as a project/team Leader on minimum of three (3) relevant projects;
    - At least one (1) researcher with a higher education degree in social sciences, and at least five (5) years of experience in social research, particularly quantitative data collection methods; proven experience on at least two (2) relevant assignments.
- A bidder must not have a conflict of interest regarding the solicitation process or with the TORs / Technical Specifications. Bidders found to have a conflict of interest shall be disqualified.
- At the time of Bid submission, the bidder, including any JV/Consortium members, is not under procurement prohibitions derived from the Compendium of United Nations Security Council Sanctions Lists and has not been suspended, debarred, sanctioned or otherwise identified as ineligible by any UN Organization or the World Bank Group.
- Bidders must adhere to the UN Supplier Code of Conduct, which may be found by clicking on UN Supplier Code of Conduct.

IV. Content of quotations
Quotations should be submitted via a TWO-envelope system. Interested Bidders are requested to submit their Technical Bid separately from their Financial Bid containing the price information. Each envelope shall consist of a single email whenever possible, depending on file size.

a) Technical proposal, in response to the requirements outlined in the service requirements / TORs, consisting of, but not limited to:
   - Demonstrated understanding of the assignment, addressing all important components of the Objectives and Scope of Work;
   - Technical approach in delivery of the assignment;
o Portfolio of the Bidder, demonstrating skills in research design and methods, including sampling and data collection via field surveys;
o Professional experience of the staff (CVs of key staff).
b) Price quotation, inclusive of all associated costs, including local travel and logistical expenses, to be submitted strictly in accordance with the price quotation form.

Both parts of the quotation must be signed by the bidding company’s relevant authority and submitted in PDF format.

V. Instructions for submission
Proposals should be prepared based on the guidelines set forth in Section III above, along with a properly filled out and signed price quotation form, and are to be sent by email to the contact person indicated below no later than: **Tuesday, 26 April 2022, 17:00 Skopje time**.

<table>
<thead>
<tr>
<th>Name of contact person at UNFPA:</th>
<th>Daniel Kalajdjeski</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email address of contact person:</td>
<td><a href="mailto:kalajdjeski@unfpa.org">kalajdjeski@unfpa.org</a></td>
</tr>
</tbody>
</table>

Please note the following guidelines for electronic submissions:

- The following reference must be included by the Bidder in the email subject line:
  - UNFPA/MKD/RFQ/22/001 – [Company name], Technical Bid
  - UNFPA/MKD/RFQ/22/001 - [Company name], Financial Bid
  - Submissions without this text in the email subject line may be rejected or overlooked and therefore not considered.
- It is the Bidder’s responsibility to assure compliance with the submission process. If the envelopes or emails are not marked / submitted per the instructions, UNFPA will neither assume responsibility for the bid’s misplacement or premature opening nor guarantee the confidentiality of the Bid process. Incorrect submissions might result in your Bid being declared invalid.
- The total email size may not exceed **20 MB** (including email body, encoded attachments and headers).
  Where the technical details are in large electronic files, it is recommended that these be sent separately before the deadline.
- Any quotation submitted will be regarded as an offer by the bidder and does not constitute or imply the acceptance of any quotation by UNFPA. UNFPA is under no obligation to award a contract to any bidder as a result of this RFQ.

VI. Overview of Evaluation Process
The evaluation will be carried out in a two-step process by an ad-hoc evaluation panel. Technical proposals will be evaluated and scored first, prior to the evaluation and scoring of price quotations

**Technical Evaluation**
Technical proposals will be evaluated based on their responsiveness to the service requirements /TORs listed in Section II and in accordance with the evaluation criteria below.

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The following scoring scale will be used to ensure objective evaluation:

<table>
<thead>
<tr>
<th>Degree to which the Terms of Reference requirements are met based on evidence included in the Bid submitted</th>
<th>Points out of 100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Significantly exceeds the requirements</td>
<td>90 – 100</td>
</tr>
<tr>
<td>Exceeds the requirements</td>
<td>80 – 89</td>
</tr>
<tr>
<td>Meets the requirements</td>
<td>70 – 79</td>
</tr>
<tr>
<td>Partially meets the requirements</td>
<td>1 – 69</td>
</tr>
<tr>
<td>Does not meet the requirements or no information provided to assess compliance with the requirements</td>
<td>0</td>
</tr>
</tbody>
</table>

**Financial Evaluation**

Price quotes will be evaluated only for bidders whose technical proposals achieve a minimum score of 70 points in the technical evaluation.

Price quotes will be evaluated based on their responsiveness to the price quote form. The maximum number of points for the price quote is 100, which will be allocated to the lowest total price provided in the quotation. All other price quotes will receive points in inverse proportion according to the following formula:

Financial score = \( \frac{\text{Lowest quote (\$)}}{\text{Quote being scored (\$)}} \times 100 \) (Maximum score)
**Total score**
The total score for each proposal will be the weighted sum of the technical score and the financial score. The maximum total score is 100 points.

\[
\text{Total score} = 60\% \ \text{Technical score} + 40\% \ \text{Financial score}
\]

**VII. Award Criteria**
In case of a satisfactory result from the evaluation process, UNFPA intends to award a Professional Service Contract on a fixed-cost basis/maximum-cost basis/ Long Term Agreement with duration of one (1) year to the Bidder(s) that obtain the highest total score.

**VIII. Right to Vary Requirements at Time of Award**
UNFPA reserves the right at the time of award of contract to increase or decrease by up to 20% the volume of services specified in this RFQ without any change in unit prices or other terms and conditions.

**IX. Payment Terms**
UNFPA payment terms are net 30 days upon receipt of invoice and delivery/acceptance of the milestone deliverables linked to payment as specified in the contract.

**X. Fraud and Corruption**
UNFPA is committed to preventing, identifying, and addressing all acts of fraud against UNFPA, as well as against third parties involved in UNFPA activities. UNFPA’s policy regarding fraud and corruption is available here: [Fraud Policy](#). Submission of a proposal implies that the Bidder is aware of this policy.

Suppliers, their subsidiaries, agents, intermediaries and principals must cooperate with the UNFPA Office of Audit and Investigations Services as well as with any other oversight entity authorized by the Executive Director and with the UNFPA Ethics Advisor as and when required. Such cooperation shall include, but not be limited to, the following: access to all employees, representatives agents and assignees of the vendor; as well as production of all documents requested, including financial records. Failure to fully cooperate with investigations will be considered sufficient grounds to allow UNFPA to repudiate and terminate the Agreement, and to debar and remove the supplier from UNFPA’s list of registered suppliers.

A confidential Anti-Fraud Hotline is available to any Bidder to report suspicious fraudulent activities at [UNFPA Investigation Hotline](#).

**XI. Zero Tolerance**
UNFPA has adopted a zero-tolerance policy on gifts and hospitality. Suppliers are therefore requested not to send gifts or offer hospitality to UNFPA personnel. Further details on this policy are available here: [Zero Tolerance Policy](#).

**XII. RFQ Protest**
Bidder(s) perceiving that they have been unjustly or unfairly treated in connection with a solicitation, evaluation, or award of a contract may submit a complaint to the UNFPA Head of the Business Unit Afrodita Shalja Plavjanska at shalja-plavjanska@unfpa.org. Should the supplier be unsatisfied with the reply provided by the UNFPA Head of the Business Unit, the supplier may contact the Chief, Supply Chain management Unit at procurement@unfpa.org.

XIII. Disclaimer

Should any of the links in this RFQ document be unavailable or inaccessible for any reason, bidders can contact the Procurement Officer in charge of the procurement to request for them to share a PDF version of such document(s).
**PRICE QUOTATION FORM**

<table>
<thead>
<tr>
<th>Item</th>
<th>Description of Services</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>CONDUCTING A FIELD HOUSEHOLD SURVEY ON PERSONAL REMITTANCES FROM ABROAD IN NORTH MACEDONIA</td>
<td></td>
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<tr>
<td></td>
<td><strong>Total Contract Price</strong></td>
<td>MKD</td>
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</table>

Quoted rates must be **exclusive of all taxes**, since UNFPA is exempt from taxes.

I hereby certify that the company mentioned above, which I am duly authorized to sign for, has reviewed RFQ UNFPA/MKD/RFQ/22/001 including all annexes, amendments to the RFQ document (if applicable) and the responses provided by UNFPA on clarification questions from the prospective service providers. Further, the company accepts the General Conditions of Contract for UNFPA and we will abide by this quotation until it expires.
ANNEX I:
General Conditions of Contracts:
De Minimis Contracts

This Request for Quotation is subject to UNFPA’s General Conditions of Contract: De Minimis Contracts, which are available in: English, Spanish and French
ANNEX II:
Survey Questionnaire

DATA ON THE SURVEYED PERSON (for the interviewer: the recipient of the cash personal remittances in the household is being interviewed, or in his absence, the head of the household)

Phone for contact_______________
Populated area_______________
Municipality of _______________

QUESTIONNAIRE - PERSONAL REMITTANCES

FOR THE INTERVIEWER: Read the instructions carefully.

Hello, my name is _________________ and I work for the ________________ agency.

With the support of United Nations Population Fund (UNFPA) we conduct a survey with households that have members and / or other friends abroad from whom they receive personal remittances. The aim of the survey is to improve the coverage of official statistics in the country on the remittances from migrants and other workers abroad and to assess their importance for the households and the economy. The survey is anonymous, and the information is confidential and we assure you that it will only be used for statistical research and no other purposes. The questions are short and will not take you more than 10 minutes.

Q1: Do you regularly (at least once a year) receive remittances from abroad, from members of your household or from someone else who lives / works abroad?
   1. Yes
   2. No (* interviewer * in case of a negative answer: close the interview).

Q2: Which country or countries are the persons from whom you receive remittances (senders of money) located in? (* Interviewer *: Input the answer in the table below)

Q2a: How long has the sender of the remittances lived / worked abroad?(* Interviewer *: Input the appropriate answer in the table below)
   1. longer than 6 months
2. less than 6 months (seasonal workers who often / regularly go abroad to work for several months, such as grape harvest in Italy, hospitality jobs in Croatia, Malta, working on a boat, etc.)

**Q2b: What is the relationship between the sender/s and the recipient of the household remittances?** (* interviewer *: input the appropriate answer in the table below)

3. husband / wife
4. father / mother
5. son / daughter
6. brother / sister
7. son/daughter-in-law
8. other ______________

**Q2c: What is the economic status of the sender/s of remittances**

9. employed
10. retired
11. unemployed
12. Other ____________

(* interviewer *: do not read the list. Note! multiple answers are possible. in case of multiple members / senders from one country, enter the number of persons in each country, the period of stay and the status of each person separately).

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<td><strong>Q2a</strong></td>
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<td>Period of stay</td>
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<td><strong>Q2b</strong></td>
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<td>Relation</td>
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<td><strong>Q2c</strong></td>
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<td>Econ. status</td>
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<td><strong>Q2 for 1 person</strong></td>
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<tr>
<td><strong>Q2 for 2 persons</strong></td>
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<td></td>
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<tr>
<td><strong>Q2 for 3 persons</strong></td>
<td></td>
<td></td>
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</tbody>
</table>
Q3: How do you receive remittances from abroad?

P3a.* interviewer *: if the respondent receives remittances in several ways, ask him / her to allocate it (as a percentage up to 100%), approximately what share he / she has received through each of the indicated ways in the last 12 months. (for example 60% by post, 30% Western Union, 10% by bank)

<table>
<thead>
<tr>
<th></th>
<th>Q3</th>
<th>Q3a (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The relative / person deliver them when he / she comes home</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>They are brought by a friend or other household member living abroad</td>
<td>2</td>
</tr>
<tr>
<td>You or someone in the household is going to get them</td>
<td>3</td>
<td></td>
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<tr>
<td>---------------------------------------------------</td>
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<td></td>
</tr>
<tr>
<td>By mail (money in an envelope)</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>By buses, trucks, bus / truck drivers</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>The relative sends them to you via fast money transfer (eg Western Union, Money Gram, etc.)</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>The relative / person sends them to you through a bank, in favor of the bank account</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>You withdraw with a debit card from the relative's account abroad</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>In another way, as __________________________</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

**Q4:** When did you start receiving remittances from abroad?

_____________________ (Specify the exact year - for example 2015).

**Q5:** What was the frequency that you received remittances from abroad during 2021?

(* interviewer *: in case of different frequency due to multiple senders of remittances, the sending frequency should be inputed, which refers to the sender who sent most of the remittances during 2021).

<table>
<thead>
<tr>
<th>Q5</th>
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</thead>
<tbody>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
</tbody>
</table>

1. Once a month

2. Once every 3 months
   A. In which months? 1 2 3 4 5 6 7 8 9 10 11 12
   (* interviewer *: circle the indicated months)
Q6: In which currency do you usually receive remittances?

**Q6a:** interviewer *: if more than 70% are received in one currency, input one answer (without stating a percentage in the field Q6a), but if receiving similar amounts in two currencies, input a percentage in Q6a. For example: euros 60%, Swiss francs 40% (or 50%: 50%). The respondent should allocate the funds up to 100%.

<table>
<thead>
<tr>
<th></th>
<th>Q6</th>
<th>Q6a (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Euros</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>US dollars</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Australian dollars</td>
<td>3</td>
</tr>
</tbody>
</table>
Q7: In your estimation, what is approximately the total amount of remittances you have received from abroad in 2021? (* interviewer *: in the currency specified by Q6).

<table>
<thead>
<tr>
<th></th>
<th>Q7 (amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Euro</td>
</tr>
<tr>
<td>2</td>
<td>US dollars</td>
</tr>
<tr>
<td>3</td>
<td>Australian dollars</td>
</tr>
<tr>
<td>4</td>
<td>Swiss francs</td>
</tr>
<tr>
<td>5</td>
<td>Norwegian crowns</td>
</tr>
<tr>
<td>6</td>
<td>Swedish crowns</td>
</tr>
<tr>
<td>7</td>
<td>Danish crowns</td>
</tr>
<tr>
<td>8</td>
<td>English pounds</td>
</tr>
<tr>
<td>9</td>
<td>Another currency, which __________?</td>
</tr>
<tr>
<td>10</td>
<td>Comment/No Answer (do not read)</td>
</tr>
</tbody>
</table>
Q8: Which countries do most of the received funds come from? Please allocate the received remittances from the previous question, to distribute approximately by the countries from which they were sent to you (for example from the sender from America 50%, from Germany 40% and from Switzerland 10%).

(" interviewer ": the respondent should allocate the remittances in percentage up to 100% in proportion to how much he/she has received from each of the indicated countries).

<table>
<thead>
<tr>
<th></th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>America</td>
</tr>
<tr>
<td>2</td>
<td>Canada</td>
</tr>
<tr>
<td>3</td>
<td>Australia</td>
</tr>
<tr>
<td>4</td>
<td>Switzerland</td>
</tr>
<tr>
<td>5</td>
<td>Germany</td>
</tr>
<tr>
<td>6</td>
<td>Italy</td>
</tr>
<tr>
<td>7</td>
<td>Austria</td>
</tr>
<tr>
<td>8</td>
<td>Belgium</td>
</tr>
<tr>
<td>9</td>
<td>France</td>
</tr>
<tr>
<td>10</td>
<td>Netherlands</td>
</tr>
<tr>
<td>11</td>
<td>Norway</td>
</tr>
<tr>
<td>12</td>
<td>Sweden</td>
</tr>
<tr>
<td>13</td>
<td>Denmark</td>
</tr>
<tr>
<td>14</td>
<td>England</td>
</tr>
<tr>
<td>15</td>
<td>Croatia</td>
</tr>
</tbody>
</table>
Q9: The remittances received in 2021 compared to the years before the pandemic are:

1. Significantly increased (50-100%)
2. Somewhat increased (10-50%)
3. They are neither increased nor decreased
4. Somewhat reduced (10-50%)
5. Significantly reduced (50-100%)

Comment/No Answer (do not read)

Q10: What is the purpose of the remittances you receive from abroad?

(* interviewer *: multiple answers are possible)

Q10a. * interviewer *: if the respondent / household spends the remittances for multiple purposes, ask him / her to allocate them approximately as a percentage up to 100%, ie how much he / she spent for each of the indicated purposes during 2020.

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Q10</th>
<th>Q10a</th>
</tr>
</thead>
<tbody>
<tr>
<td>For current spending (buying food, clothes, paying utility bills; buying a car; buying household items: appliances, TV set, music systems, computers, mobile phones, etc.)</td>
<td>1</td>
<td>%</td>
</tr>
<tr>
<td>For family celebrations (weddings, family celebrations, etc.)</td>
<td>2</td>
<td>%</td>
</tr>
<tr>
<td>To build / buy a new home or renovate an existing household home</td>
<td>3</td>
<td>%</td>
</tr>
</tbody>
</table>
To build / buy an apartment / house for a relative | 4
---|---
To start your own business | 5%
To start a business with a relative | 6
For investing (in real estate, stocks) | 7%
For savings (whether you keep them in a bank or at home) * interviewer * switch to Q12 | 8%
Other, what ____________? | 9%

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>in total</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Q11: How fast do you spend the remittances you receive from abroad?**

(* interviewer *: this question does NOT apply to those who answered the previous question that they use the money only to save - option 7 only).

1. Relatively fast, ie in the first month after receiving
2. In a period of 6 months after receiving
3. In a period of 6-12 months after receiving

**Q12: In what currency do you spend the remittances you receive?**

1. in the one in which we receive them
2. in denars (previously we exchange them in an exchange office)
3. other option (write down) ______________________

**Q13: How often do your relatives / persons who are abroad and who send you remittances come to Macedonia?**

1. Every month
2. Several times a year
   a. Indicate most often in which months of the year
      1 2 3 4 5 6 7 8 9 10 11 12 (CIRCLE THE INDICATED MONTHS)
3. Once a year
4. Once every few years
5. Comment/No Answer (do not read)
Q14: How long do the relatives / persons who are abroad and who send you remittances stay in Macedonia upon their arrival?

1. Up to 1 week
2. Up to 2 weeks
3. Up to 1 month
4. Longer than 1 month
5. Comment/No Answer (do not read)

Demographic data:

D2: Ethnicity:

1. Macedonian
2. Albanian
3. Other, ________ (specify)

D3: Employment status

1. Student
2. Employed in the private sector
3. Employed in the public sector
4. Self-employed or owner of a private business
5. Farmer
6. Retiree
7. Unemployed
8. Other, ________ (specify)

D4: Household income

1. Up to 12,000
2. From 13 - 20,000
3. From 21 - 30,000
4. From 31 - 40,000
5. From 41 - 60,000
6. Over 60,000

D5: Region

1. Vardar region
2. Eastern region
3. Southwest region
4. Southeast region
5. Pelagonija region
6. Polog region
7. Northeast region
8. Skopje region

D6: Type of settlement
1. Village
2. Small town
3. Bigger city
4. Skopje