

Write the location of the business premises

Direction _____

Write the direction of the respondent's home

Comments: _____

SECTION 1: PERSONAL AND BUSINESS INFORMATION

I would like to ask you some questions about your business so that we can better understand the history of the business, its achievements and the challenges it faces. If you have multiple businesses, answer these questions about the business we are interviewing you at. We will ask about other businesses later in the questionnaire. If you produce multiple items in the same location, count this as a single business. A separate business would be if you sell food in the market, but then also make clothing repairs in your home.

1.1 What is this firm’s current legal /ownership status? **(Interviewer: Do not read options)**

- 1. Sole proprietorship
 - 2. Partnership
- Continue the survey**

- 3. Private limited liability company
 - 4. Public limited liability company
 - 5. Government company
 - 6. Government department or ministry
 - 7. State corporations and statutory bodies
 - 8. Co-operative establishment
 - 9. Clubs and Associations
 - 10. Other (specify) _____
 - 11. Don’t know/Can’t say/reject
- Stop the survey**

1.2 What is the nature of your business or what does your activity consist of?
(Interviewer: List all that are mentioned IF ONLY THEY ARE HAPPENING IN THE SAME PLACE)

- 1. Respondent’s answer : _____
- 2. Description on E.W Code sheet: _____ | ____ |

1.3 Has your business been registered with or licensed with the City Council?

- 1. Yes
- 2. No
- 3. Don’t Know
- 4. Refuse

1.4 Does your business pay a daily, weekly, monthly or yearly fee to the local government to operate your stall?

- 1. Yes
- 2. No
- 3. Don’t Know
- 4. Refuse

1.5 How many hours a week do you personally spend working in the business?

a. Hours last week (Days* hours)	
b. Hours in a normal week	

Comments: _____

1.6 Which of the following **best** describes that fixed location for your business? (**Interviewer: Read options**)

1. Located in a main marketplace
2. Located in a secondary marketplace
3. Not in a market; located on a busy street with lots of other businesses around
4. Not in a market, located on a quiet street with other businesses around
5. Located in a residential area

1.7 Did you start the business from scratch or was it inherited or purchased from your parents or from someone else

1. Started business from scratch >> **skip to QN 1.10**
2. Purchased or inherited the business

1.8 If you did not start the business from scratch, was it (**Interviewer: read options**)?

1. Owned from marriage
2. Purchased from a family member?
3. Purchased from someone outside the family?
4. Other (Specify _____)

1.9 When did you take over the activities/ ownership/ management of this business? (If don't know mention it) *Only ask the month if they have taken over the business in the last 2 years.*

Month _____ 1.9y Year _____ 999. Don't know

1.10 When did this business begin operations? (if don't know mention it)

Month _____ Year _____ 999. Don't know

1.11 Do you keep records for income, expenses assets etc. of your business?

- 1) Yes
- 2) No **skip to Qn. 1.13**

1.12 [If 1.11 = 1] How do you primarily keep records? (**Interviewer: Read options**)

1. Through formal accounting (using the services of a professional within firm)
2. Through formal accounting (using the services of a professional outside of firm ex: Book keeping)
3. Personal record keeping or other records
4. Other: (specify).....

1.13 Apart from yourself, does anyone else work in the business?

1. Yes -> **1.13 table**
2. No -> **1.14**

Comments: _____

1.13table Fill in the table below

Relation Type	1.13 a) Do(es) your <i>[insert relation type]</i> work in this business? 1 = Yes, 2 = No, 3 = I do not have this relation [You can answer yes for multiple options]	1.13 b) [If 1.13a = Yes] How many <i>[insert relation type]</i> work in this business?	1.13 c) How many of the <i>[insert relation type]</i> who work in this business are male? [NOTE: This number can be equal to or less than the number in (b), but can never be greater]	1.13 d) How many of the <i>[insert relation type]</i> who work in this business are female? [NOTE: The answers in column (c) and (d) should add up to the answer in (b).]	1.13 e) In total, how many hours were worked by your <i>[insert option label]</i> in the last week in this business?	1.13 f) What is the main method with which you pay your <i>[insert relation type]</i> for their work in this business? 1 = Share profits 2 = Wages 3 = Don't pay them 4 = Other: [specify in the table]
1. Spouse(s)						
2. Child(ren)						
3. Sibling(s)						
4. Parent(s)						
5. Other relative(s)						
6. Other non-relative(s)						

1.14 I am going to list some typical tasks you may have in your business. Can you tell me who participates in these business tasks?

		Are you involved in [INSERT TASK]? 1 = YES 2 = NO 97= Business doesn't have this activity	Who else is involved in [INSERT TASK]? (Use codes below – mark as many as apply) 1 = spouse 2 = children 3 = sibling(s) 4 = parent(s) 5 = (other relatives) 6 = (non-relatives) 7 = No one else
1.	Deciding what products to make or sell		
2.	Procurement of inputs or goods		
3.	Deciding whether to invest in the business (a machine, large tool, adding more stock to sell)		
4.	Negotiating with suppliers		
5.	Setting the prices of goods		
6.	Selling goods to customers		
7.	Dealing with officials (banks, market, government)		
8.	Marketing activities		
9.	Producing goods for sale		
10.	Managing employees		
11.	Bookkeeping/records		

Comments: _____

Personal Information

Now I would like to ask you some questions about you and your family.

1.15 In which year were you born/ what is your year of birth? |__|__|__|__|

1.15a Interviewer: convert using code sheet: |__|__|Years(completed years since birth)

Educational Background

1.16 What is the highest level of education that you have completed? |____|

0= Not gone to school/ Entered Year 1 only/ECD, 1 = Completed Year 1, 2 = Completed Year 2, 3= Completed Year 3, 4 = Completed Year 4 , 5 = Completed Year 5, 6 = Completed Year 6 , 7 = Completed Year 7, 8 = Completed Year 8 / Kenya Certificate of Primary Education (KCPE), 9 = Completed Year 9, 10 = Completed Year 10 , 11 = Completed Year 11, 12 = Completed Year 12 / Kenya Certificate of Secondary Education (KCSE), 13= Form six, 14 = Technical College, 15= College Diploma/Certificate, 16= Completed some years at university, 17 = Completed university degree, 18 = Postgraduate work

Interviewer: If answer to Qn.1.16 is 11-18, 19, ask Qn. 1.17. If not (i.e. 0-10), go to Qn. 1.18

1.17 Then how many years of formal education have you had?

Years: |__|

(Interviewer: This should be 11 or higher.)

1.18 What is your marital status? (Do not read options)

1. Single/Never Married **skip to Qn 1.20**
2. Married
3. Widowed
4. Divorced
5. Separated

1.19 [If was ever married, 1.18 =2-5] At what age were you first married? (Interviewer: If married more than once, record the age of the first marriage.)

|__|__|

1.20 What ethnic group do you belong to?

1. Kikuyu
2. Luhya
3. Luo
4. Kalenjin
5. Kamba
6. Kisii
7. Meru
8. Embu
9. Other (Please Specify.....)

Comments: _____

FO: For questions below, ask about everybody, i.e biological / adopted and any other child or person living in the house hold

1.21. How many children under 18 do you have? _____

If answer is none, write 0, and go to 1.24

1.22 What is the age of the youngest child under 18? _____

1.23 What is the age of the oldest child under 18? _____

1.24 How old is your oldest child now? _____ (**Interviewer: use 888 if no child**)

F.O IF RESPONDENT HAS CHILDREN BELOW 18 ONLY:

1.25 Who is the person with the most responsibility for looking after the youngest child during the daytime?(**Skip if no children under 18**)

1. Me
2. My spouse
3. My parents or parents-in-law
4. Older child
5. Other family member
6. Childcare agency
7. School teacher
8. Neighbour
9. Domestic helper
10. Other (specify)_____
11. Don't know – children do not live with me

1.26 Number of people living in your household (including yourself)

(Interviewer: This includes eating meals together and sleeping in the same house)

	No.
a. Adults aged 18 to 59	
b. Adults aged 60 or older	
c. Children (under 18)	

If the total of the answers to QN 1.26 is 1 (that is, **respondent lives alone**), go to **Section 2**

Comments: _____

KENYA FEMALE ENTERPRISE SURVEY Version 10

Name all persons who usually live in this household, including individuals temporarily living elsewhere or temporarily working in another location. Also include those who have been away for less than one year but are expected to return e.g. those in overseas employment or armed forces. Include the household members according to the relationship. Eg: first Head of household, second wife/husband etc.

INTERVIEWER: Don't include the respondent as a member to this section since all information is collected in previous sections.

Household Member ID	1.27 Name	1.28 Sex 1=M 2=F	1.29 Relation ship to househo ld head [Use Relation ship Codes]	1.30 Age (IF BELOW 1 YR MARK 0)	1.31 Marital Status 1=Never Married 2=Married 3=Widowed 4=Divorced 5=Separated	1.32 [IF AGE>5 YRS] What is the highest level of education he/she has obtained (number of years)? [Use Codes] 1.16	1.33 What is the primary activity [Household Member] is involved in at present? {Interviewer: Use Occupational Codes}	1.34 [If 1.33=code 1-3) (If employed, self economic or employer), how many hours does/did this person work in this job in a normal week?	1.35 [If 1.33=code 1- 3) (If employed, self economic or employer), how much does he/she earn in a normal month?
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									

Codes 1.29: Relationship codes/Relationship to Head:

1= Self, 2=Wife/Husband, 3=Son/Daughter, 4=Son-in-law/Daughter-in-law, 5=Grandchild/Great Grandchild, 6=parent of head or spouse, 7=other relative, 8=domestic employee, 9=other non-relative]

Codes 1.33: Occupational codes/codes for activities involved:

1=salaried/wage employee, 2=self-economic activities, 3=employer, 4=unpaid family worker, 5=expecting a job (unemployment), 6=student, 7=housekeeping(unpaid in own household), 8=retired (pension), 9=economically inactive, 10=non-schooling kid, 11=other non-economic activities, 12. Overseas worker

Comments: _____

SECTION 2 : EMPLOYMENT BACKGROUND**[Time: |_|_|_|_| 24 Hr]**

Employment background and history

I'd like to ask you about your work experience:

2.1 At what age did you begin to work in any job (*paid work*)?Years: 2.2 How many different jobs (*paid work*) have you done before the one you are currently doing? *If answer to Qn 2.2 is 0 go to Next Section*

I'd like to ask you about your work experience

2.3. Before working in your current business, how many years have you worked as:
(Code 0 for less than 3 months, and use decimals to the nearest, e.g. 0.25, 0.5 and 0.75)

Experience	No. of Years
a. A wage worker	
b. A casual / daily worker	
c. Own account worker / business owner	
d. Unpaid family worker	
e. Apprentice worker	
f. Overseas employee	
g. Other (specify)	
h. No other work experience	

SECTION 3: FAMILY BACKGROUND AND CHILDHOOD**[Time: |_|_|_|_| 24 Hr]**3.1. What is the highest level of education attained by your father? (Use Education Codes)
|___| 999 = dont know3.2. What is the highest level of education attained by your mother? (Use Education Codes)
|___| 999 = dont know

3.3. Has your father ever owned a business or been self-employed?

1. Yes

2. No Go to Qn. 3.5

999 . dont know

3.4. What is the largest number of employees your father's business ever had?_____
0= Father's business did not have any employees, 999= Don't know

Comments: _____

- 3.5. Has your mother ever owned a business or been self-employed?
1. Yes
 2. No Go to Qn. 3.7
 - 999= dont know

- 3.6. What is the largest number of employees your mother's business ever had?
- _____ 0= Mother's business did not have any employees,
999=Don't Know

- 3.7. At age 12, did your family sometimes not have enough to eat, or did it get by with difficulty?
1. Yes
 2. No
 3. Don't know/ Can't say

TIME USE

- 3.8 Can you tell me about how you spent your time during the last week? Please describe the hours which you spent for the following activities during the last week.

Activities	No of Hours/Week
1 Looking after family members like parents or young children (includes caring for sick family members, taking children to and from school, bathing children, washing clothing for family, etc.)	
2 Housework (cleaning, cooking, shopping for household needs, etc.)	
3 Gardening and farming and livestock care	
4. Working for a family member's business as a non-waged worker	
5 Working for a non-family member's business as a non-waged worker	
6 Working for a family member's business as a waged worker	
7 Working for a non-family member's business as a waged worker	

GET attitude:

- 3.9 INSTRUCTIONS: I am going to read some statements. Please tell me to what level you agree with the statements, using the following scale
- 1) Strongly disagree
 - 2) Disagree
 - 3) Neither agree nor disagree
 - 4) Agree
 - 5) Strongly agree

Comments: _____

		1) Strongly disagree 2) Disagree 3) Neither agree nor disagree 4) Agree 5) Strongly agree
A	Even when my business is going well, I keep my eyes open in case I find a way to improve it.	
B	When I face a difficult problem, I can usually find some solution.	
C	Sometimes I agree to something but then I realize I can't provide it in full or on time, so the customer just has to wait.	
D	I will not try something new unless I am 100% certain it will succeed.	
E	Sometimes to make money you have to risk losing some.	
F	I don't worry about where my business will be in the future – I just plan week to week based on what comes up.	
G	If I want to do something, I just do it – I don't need to think about it a lot or discuss with others.	
H	I can usually get people to see my point of view, even if they may not understand at first.	
I	I am always talking to people and trying to meet new people – you never know when someone will be able to help you later.	
J	My business provides about the same as others/is doing about the same as others, so there's no need to make it better.	
K	Even if I am not sure I will succeed in an endeavor, I like to try anyway.	

SECTION 4 : FINANCE AND LOANS INFORMATION

[Time: |_|_|_|_| 24 Hr]

4.1. Do you have a bank account (eg: saving, current, fixed deposit) that you use for your business?

1. Yes
2. No go to 4.3

4.2 Is this bank account in the business name or in your personal name?

1. Business Name

Comments: _____

- 2. Personal Name
- 3. Name of other family member's name
- 4. Other (specify)_____

LOANS

4.3 Have you ever applied for a loan for your business, including loans from merry-go-rounds, moneylenders, family and friends as well as bank loans?

- 1 = Yes
- 2 = No -> skip to 4.5a

4.4. I would like to ask about loans that your business has had or still has. Please provide information on the following types of loans

Type of Loan	4.4a. Have you ever had a loan from [Insert option] ? 1. Yes 2. No <i>If answer No, skip 4.4 b and go to 4.4c</i>	4.4b. Loan Amount . Kshs	4.4c Have you ever applied for a loan from [____] but not been accepted? 1. Yes 2. No
1. Private bank (e.g.)			
2. Government bank (e.g.)			
3. Microfinance organization (eg.)			
4. Development Bank (e.g.,)			
5. SACCO			
6. ROSCA / Merry go round			
7. Development project loans etc			
8. Moneylender/shylocks			
9. Family and friends			
10. Other (specify): _____			

4.5 a Do you buy goods on credit

- 1. Yes
- 2. No skip to 4.6

4.5b What percentage of your inputs are purchased on credit? _____%

4.6 Suppose someone was going to pay you KSh 1000 one month from now. He/she offers to pay you a lower amount today instead. What amount today would make you just as happy as receiving KSh 1000 in a month's time? KSh : _____

Interviewer: Probe: "You wouldn't be willing to take (10 KSh less)?"

Comments: _____

SECTION 5: ASSETS, INCOME, EXPENSES AND PROFIT**[Time: | | | | | 24Hr]**

In this section we ask about assets, expenses, income and profits. Answer these with respect to the business we are interviewing you at. We will then ask about any other businesses you may have.

- 5.1. Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your business or activity. For each item, think of the value as how much it would cost you to replace the assets with ones in similar condition. Please tell me the approximate value of your assets in each of the following categories.

Item	Value (KSh)	
	Owned value (a)	Rented (monthly rental) (b)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture(stall+)		
4. Vehicles used in the business		
5. Site (including land and buildings)		
6. Other physical assets (exclud. Inventories/Stock)?		
Total value of assets in business		

- 5.2. Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?
- 1) Yes **Go to Qn. 5.3**
2) No **Go to Qn. 5.4**
- 5.3. At market prices, what is the value you calculate of your current inventories? FO: ask about retail value KSh : _____ 999. don't know
- 5.4. How much cash on hand does your business currently have? KSh: _____ 999. Do not know/Can't say/Refused answer
- 5.5. Business expenses during the last month: Please report the amount you have spent on each of the following categories of business expenses during last month

Interviewer: include only business and not household expenses; do not include wages the owner pays herself as an expense

Item:	Cost (KSh)
1. Purchase of materials and items for resale	
2. Purchase of electricity, water, gas and fuel	
3. Market fee (e.g. for use or city tax on stall space)	
4. Interest paid on loans	
5. Wages and salaries for employees	
6. Rent for land or buildings	
7. Taxes	
8. Other expenses, including equipment rental, telephone, transportation	

Comments: _____

9. Total expenses in the last month	
-------------------------------------	--

5.6 Sales:

- a. What were the total sales of your business YESTERDAY? _____
Write zero if the business was closed yesterday. Include sales on credit and value of any sales in a barter transaction.
- b. What were the total sales of your business in the LAST WEEK? _____
Write zero if the business was closed in the last week.
- c. In a typical week in the last month, can you tell me approximately how much you would sell on each day of the week? [Read options. *Write zero for days the business is usually closed, 999 for don't know*

i. Monday	
ii. Tuesday	
iii. Wednesday	
iv. Thursday	
v. Friday	
vi. Saturday	
vii. Sunday	

- d. Now consider the different months of the year. Write 100 in the month or months in which the sales of your business are highest. Then for the other months, write the percentage of the best month's sales that you would typically get in that month. E.g. if your best month of sales is February, write 100 in February. Then if you typically sell only half this much in March, write 50 for March. Write zero for months you don't sell anything.

1) January	
2) February	
3) March	
4) April	
5) May	
6) June	
7) July	
8) August	
9) September	
10) October	
11) November	
12) December	

5.7 What was the total income the business earned during last month after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the profits of your business during last month? KSh. _____

Note: If you paid yourself a salary, add that back in to your profits.)

999. Don't know/ refuse answer

Comments: _____

5.8 Tell me now about the product or service that you sell that accounts for the highest percentage of your profits:

- a) Name of the product _____
- b) FO: What is the main unit you sell this product in (e.g. 1 kg bags, single item, 1 bunch of bananas, etc.): _____
- c) Cost of the raw materials used to produce one unit: KSH _____
- d) What is the typical price you charge for this product? KSH _____
- e) How many units of this product did you sell in the last week? _____

5.9 Which one of the following best describes the way you price your MOST IMPORTANT product or service?

- 1 = All customers pay the same price for each product/service sold
- 2 = Each customer pays a different price for each product/service sold
- 3 = Some customers pay lower prices depending on the quantity sold
- 4 = Some customers pay lower prices based on the relationship with the customers
- 5 = Some customers pay lower prices based on the time of the day

OTHER BUSINESSES:

5.10 Apart from the business we have been talking about, do you own any other businesses?

1. Yes
2. No -> go to question 5.15

5.11 How many additional businesses do you own? _____

5.12 What are the sectors of these businesses? (1 = retail, 2 = manufacturing, 3 = service)

1. Business 2: _____
2. Business 3: _____
3. Business 4: _____

5.13 How many hours per week do you spend in total working on these other businesses? _____

5.14 How much money did you take home [i.e. profit] from these other businesses in the past week?

5.15 In the past month, have you also done any wage labor?

- 1 Yes
- 2 No >> If no go to 5.16

If Yes,

- a. How many hours did you work as a wage worker in the last month? _____
- b. How much did you earn in wage work in the last month? _____

5.16 What was the total income of your household for LAST MONTH, including income from all sources, including wage work and income earned by other household members?

KSh. _____

Comments: _____

SECTION 6 : CHOICE OF SECTOR**[Time: |_|_|_|_| 24 Hr]**

6.1a Before you started working in this area, did you have any family member who had worked in the same kind of work?

1. yes
2. No

6.1b Before you started working in this area, did you have any friends who had worked in the same kind of work?

1. Yes
2. No

6.1c Before you started working in this area, did you have any training in this field?

1. Yes
2. No

6.1d When you first decided to go into [type of business], what motivated you to try that kind of business rather than some other business you could have started? [OPEN RESPONSE]

6.2 Did you need the approval of [INSERT RELATION TYPE HERE] before starting this business? (1 = YES, 2 = NO 3= No such relation)

1. Spouse or boyfriend /_/_/
2. Parents /_/_/
3. Other family member /_/_/
4. Other (specify) _____ /_/_/

6.3 I am going to read you some statements about your preferences for how and where you work. Please tell me if the following statements are true for you. (YES/NO)

1) I prefer a job where I can talk to customers a lot, compared to one where I work more on my own YES NO

2) I am concerned about the safety of working in a public place away from my home YES NO

3) I don't like working in a busy public space because I might be harassed YES NO

4) I prefer a job where I work shorter hours, even if I earn less YES NO

Comments: _____

SECTION 8 : COMPETITIVE ENVIRONMENT

[Time: |_|_|_|_| 24Hr]

8.1 How many other people operate in the same line of business in your marketplace? (999 = Don't know)

8.2 What percentage of your sales are made to the following:

- 1. Small firms (5 or fewer workers) _____ %
- 2. Medium and large firms (6+ workers) _____ %
- 3. Individual consumers _____ %
- 4. Government and Government Agencies _____ %
- 5. Foreign firms _____ %
- 6. Other _____ %

Name of respondent (all respondents from same EA) These names should be pulled in from a .CSV file...	8.3 Is this following individual a relative, friend, or acquaintance of yours? 1. blood relative 2. in-laws 3. friend 4. casual acquaintance 5. unknown->>Skip to Next row	8.4 How frequently do you chat about the day's events with this person or members of their household? 1. Not at all 2. sometimes 3. frequently 9 don't know	8.5 Do you participate in a merry-go-round or savings group with them? 1. Yes 2. No	8.6 Would you classify this person as a 1. competitor for your business; 2. someone who sells complementary products to those you sell; or 3. someone whose business is unrelated to yours in any way 999. Don't know
1.				
2.				
3.				
4.				

Comments: _____

NETWORKING AND SOCIAL CAPITAL

8.7 Which of the following organization(s) do you belong to? [read options; 1= Yes, 2= No on each]

	a. Belongs to organization 1 = Yes 2= No	b. How many people are in this organization	c. How often do you discuss your own business or work issues with people from this organization? 1 = Never 2 = Rarely 3 = Sometimes 4 = Often	d. How often do you get information or contacts useful to your business from contacts in this organization? 1 = Never 2 = Rarely 3 = Sometimes 4 = Often	e. What are the goals of this organization? <i>Interviewer: Select all that apply</i> 1= Joint production of some items 2= Information sharing about business practices 3= Use of common infrastructure or services 4= Common financing 5= Other (specify)_____	f. Did you ever hold a leadership role in this organization? 1. Yes 2. No
1. Merry go round club/SACCO/VSLA/other savings groups						
2. Network of women's business owners						
3. Trade or business association						
4. Cooperative, producer's group or marketing group						
5. Church group						
6. Civic organization						
7. Other women's group – not in categories above (specify _____)						
8. Other group (specify _____)						

Comments: _____

COMFORT WITH COMMUNICATION/NEGOTIATION

8.8 I am going to ask you about your level of comfort in speaking out in different kinds of situations. Please respond according to the following scale :

1. No, not at all comfortable...
2. Yes, but with a great deal of difficulty....
3. Yes, but with a little difficulty.....
4. Yes, fairly comfortable
5. Yes, very comfortable
6. Not applicable.....

	On a scale of 1-5, how comfortable do you feel 1. No, not at all comfortable... 2. Yes, but with a great deal of difficulty..... 3. Yes, but with a little difficulty..... 4. Yes, fairly comfortable 5. Yes, very comfortable 6. Not applicable
a. Speaking out at a meeting of other women to talk about some common issue?	
b. Speaking out at a meeting of men and women to talk about some common issue?	
c. Talking to people who work for you about a disagreement?	
d. Refusing someone who has asked to buy something for less than you feel is a fair price?	
e. Bargaining with a supplier to get a lower price on something?	
f. Do you feel comfortable speaking out about a household money issue with your spouse if you are not in agreement on what to do?	

SOCIAL CAPITAL FOR SOLVING BUSINESS PROBLEMS

8.9 If you had a question about how to best to manage your business on a day to day basis, do you have someone you can talk to about it? 1.YES 2.NO – skip to section 9

	If YES, Who could you talk to? (Do not read options - check all that apply) 1. Yes 2. No	If YES, Does this person/people own their own business? 1. Yes, 2 no.
Spouse		
Father		
Mother		
Male friend		
Female friend		
Other male relative		
Other female relative		
Member of a group I belong to (non- relative)		
Pastor or church leader		
A business mentor		
Other (specify)		

SECTION 9: BUSINESS SKILLS AND PRACTICES SCORE-CARD**[Time: |_|_|_|_| 24Hr]****Marketing**

- 9.1 Which of the following have you done in the last three months?
Yes/No for each
- 9.1a Visited one of your competitor's businesses to see what prices they are charging?
1. Yes
2. No
999. No Competitors so N/A
- 9.1b. Visited one of your competitor's businesses to see what products they have available for sale?
1. Yes
2. No
999. No Competitors so N/A
- 9.1c Asked your existing customers whether there are any other products they would like you to sell or produce?
1. Yes
2. No
- 9.1d. Talked with a former customer to find out why they have stopped buying from your business?
1. Yes
2. No
999. Don't have a former customer
- 9.1e. Asked a supplier about which products are selling well in your industry?
1. Yes
2. No
999. Supplier has no knowledge of my industry (e.g., provides general inputs)
- 9.2. In the last three months have you used a special offer to attract customers?
1. Yes
2. No
- 9.3. In the last six months, have you done any form of advertising?
1. Yes
2. No skip to 9.6
- 9.4 If yes, which of the following types of advertising have you done in the last six months?

	Advertising	1=Yes, 2=No
9.4a.	Flyers	
9.4b.	Paid advertisements in community events?	
9.4c.	Yellow pages	
9.4d.	Newspapers	
9.4e.	Billboards away from the business site	
9.4f.	Attending meetings / other personal sales calls	
9.4g.	Calendars and Diaries	
9.4h	Added new signage or displays to your business site	
9.4i	Other _____	

- 9.5 Did you do anything to measure the effectiveness of the advertising?
1. Yes
2. No

 Comments: _____

Buying and Stock Control

- 9.6 In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials?
1. Yes
 2. No if No go to QN 9.7
- 9.6a If yes, were you successful in obtaining a lower price?
1. Yes
 2. No
- 9.7 In the last three months, have you compared the prices or quality offered by alternative suppliers or sources of raw materials to the supplier or source you have?
1. Yes
 2. No
- 9.8 Do you keep goods to sell, or raw materials to use in providing a service? (answer in keeping with QN 5.2)
1. Yes
 2. No skip to 9.14
- 9.9 What is the most common way you purchase inputs / inventories?
1. A distributor comes to your store on a fixed schedule
 2. A distributor comes to your store without a fixed schedule
 3. A distributor who comes whenever you place an order
 4. You go to the supplier's store/warehouse to purchase the goods
 5. You go to the supplier's store/and Supplier comes and distributes to you happens equally
 6. Other _____
- 9.10 How frequently do you run out of stock of these inventories or raw materials?
- 1 = Never, I always have enough on hand
 2 = Infrequently, every 6 months or so
 3 = Once every three months
 4 = Once a month or more
- 9.11 How long does it take to obtain goods for which you have run out of stock?
- 1 = a day or less
 2 = more than a day, less than a week
 3 = a week
 4 = More than a week, less than a month
 5 = a month or more
- 9.12 Do you have a record-keeping system which allows you to know how much stock you have on hand?
1. Yes
 2. No if No go to QN 9.14
- 9.12a. Is the system:
1. Formal, written?
 2. Informal, unwritten?
- 9.13 How often do you update the information on inventory levels?
1. Daily
 2. Weekly
 3. Monthly
 4. In more than a month
 5. I don't update information

Costing and Record-Keeping

- 9.14 Do you keep written business records?
 1. Yes
 2. No skip to 9.18
- 9.15 Do you record every purchase and sale made by the business?
 1. Yes
 2. No if no skip to 9.18
- 9.16 Are you able to use your records to easily see how much cash your business has on hand at any point in time?
 1. Yes
 2. No
- 9.17 Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
 1. Yes
 2. No
- 9.18 Have you worked out the cost to you of each main product you sell?
 1. Yes
 2. No
- 9.19 Do you know which goods you make the most profit per item in selling?
 1. Yes
 2. No
- 9.20 Do you have a written budget, which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
 1. Yes
 2. No
- 9.21 Do you sell any goods on credit to customers?
 1. Yes
 2. No skip to 9.22
- 9.21a Do you have a written record of how much each customer owes you?
 1. Yes
 2. No
- 9.22 If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records (*Any documents that can make a case at the bank*) allow you to document this to the bank?
 1. Yes
 2. No

Financial planning

- 9.23 How frequently do you review the financial performance of your business and analyze where there are areas for improvement?
 1= Never
 2 = Once a year or less
 3 = Two to three times a year
 4 = Monthly or more often
- 9.24 Do you have a target set for sales over the next year?
 1. Yes
 2. No skip to 9.25
- 9.24a How frequently do you compare performance to your target?
 1= Never
 2 = Once a year or less
 3 = Two to three times a year
 4 = Monthly or more often
- 9.25 Have you made a budget of what costs facing your business are likely to be over the next year?
 1. Yes
 2. No
- 9.26 Which of the following do you or your accountant prepare at least annually?
 1. Profit and loss statement
 2. Statement of cash flow
 3. Balance sheet
 4. Income/Expenditure statement
 5. Other (specify): _____
 6. Do not prepare any accounting statement

SECTION 10 : EXPECTATIONS AND ATTITUDES

[Time: |_|_|_|_| 24Hr]

EXPECTATIONS

- 10.1 What do you expect you will be doing to earn a living in 5 years' time?
 1. Continue in same line of business >>Go to Qn 10.2
 2. Operating a different line of business>>Go to Qn 10.2
 3. Wage work >>Go to Next Section
 4. Retired >>Go to Next Section
 5. Other _____ Go to Next Section
 6. Don't know
- 10.2 Imagine you are still running a business five years from now. How many employees would you expect your business to have at that point in time? _____ 999. Can't say/not sure

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10.3 Do you or the members of your household own any of the following items? (Enumerator: Circle any items that the household owns; you can circle multiple items)

1. Iron and heaters
2. Refrigerator or freezer
3. Fans
4. Sewing machines
5. Radio, cassette players, CD players and record players
6. Television sets, VCR, DVDs
7. Motorcycles ,scooters, three-wheelers (tuktuks, for example)
8. Motor cars, vans, lorries etc.
9. Oven
10. Gas cooker
11. None of the above

SECTION 11: EMPOWERMENT

[Time: |_|_|_|_| 24Hr]

CONTROL OF MONEY AND ASSETS

Interviewer: Rotate options

11.1

Statement	Response 1=Yes, 2=No
1. When I have money in my hand, I am compelled to spend it on the needs of my husband or my family	
2. Those who run their business well, tend to get requests from their friends and family for financial help for expenditure or other needs	
3. Investing in machinery or equipment for the business is one way of saving money. Then it also avoids others asking for money	

11.2 Who has access to the money you make from your business?

- 1 – Only myself
- 2 – Myself and spouse jointly
- 3 – Spouse only
4. Myself and other persons (not my spouse)
- 5 – Only other persons

11.3 Who decides how money from your business will be spent? (Read options – circle all that apply. Multiple answers possible)

1. Myself>>>**Skip to 11.4**
- 2 Spouse
3. Other family
4. Other persons (non family)

11.3a [If more than one person decides according to answers in 11.3]

Which phrase best describes the level of involvement you have in the decision about how money from your business will usually be spent?

1. I alone decide and I do not consult anyone else
2. I primarily decide, but consult with another person
3. Decided with equal consideration between myself and another person
4. I have input, but another person makes the final decision
5. Only other persons make the decision

Comments: _____

11.4 Is there some money that you have sole control over, to spend on anything you like without consulting anyone?

- 1... Yes
- 2... No
- 3. Don't know

11.5 Which phrase best describes the level of involvement you have in the decision about how money your spouse earns will be spent? *if no spouse skip to 11.7*

- 1. My spouse alone decides and does not consult me
- 2. My spouses primarily decides, but consults me first
- 3. My spouse and I have equal say in the decision
- 4. I primarily decide, but I consult my spouse
- 5. I alone decide and do not consult my spouse

11.6 Does your spouse have some money that he has sole control over, to spend on anything he likes without consulting anyone?

- 1... Yes
- 2... No
- 3. Don't know

11.7 Other personal and household decision making

	11.7a Do you need to ask permission from someone before you can [insert each option listed in the first column]	11.7b [If 11.7a = 2/3] Who do you need to consult or get permission from?	11.7c. [If 11.7a =2/ 3] In a typical case, how likely are you to get agreement or permission ?
	1. Do not need to ask anyone>>Skip to next row 2. Need to inform but not ask permission 3. Need to consult/ask permission to do	1. Spouse 2. Parents 3. Other relative. 4. Other nonrelative	1. Almost certain not to get 2. Unlikely to get 3. Could get or not 4. Likely to get 5. Almost certain to get
Visit a friend			
Sell a business asset from your business			
Travel to a new location for work			
Stay overnight in a different town			
Work later than usual hours			
Take out a loan			
Spend money on children's school fees			
Spend money on a personal medical expense			
Spend money on an investment for your business			

Household decision making about money ...

Level of spousal support [If respondent is married only; if not skip to section 12]

I am going ask you about your husband’s attitude to certain aspects of your work. For each item, please tell me on a scale of 1-5 how much your husband supports you. The scale is

- 1: Is in complete opposition to
- 2 Is dissatisfied
- 3. Does not have an opinion
- 4. Is satisfied
- 5. Supports me completely

11.8 How much is your husband in agreement with ?

- a. The fact that I am working/___/
- b. The type of business I am in/___/
- c. The number of hours I work...../___/
- d. The locations I work in...../___/
- e. Who I associate with at work/___/
- f. The impact of my work on the household...../___/

11.9 In the last three months, my spouse has compelled me to give him or her money when I did not want to. (attitudes_5a)

- 1 = Yes
- 2 = No

11.10 In the following statements, please tell me if you

- 1 = Disagree strongly
- 2 = Disagree
- 3 = Neither agree nor disagree
- 4 = Agree
- 5 = Agree strongly

	Statement	1 = Disagree strongly 2 = Disagree 3 = Neither agree nor disagree 4 = Agree 5 = Agree strongly
a.	I can spend my income without consulting my spouse	
b.	If I needed money and my spouse was not at home, I would feel comfortable taking the money from my spouse's wallet/purse.	
c.	My spouse is supportive of my running a business	
d.	If I urgently need money for my business, my spouse will assist me in any way that he/she can	

SECTION 12 : TRUST AND RAVEN TEST**[Time: |_|_|_|_| 24Hr]**

12.1.

RAVEN TEST**Show the pictures**

I will show you a series of pictures. Each picture has figures in three rows and three columns. One figure is missing. You should find the missing part required to complete a pattern. You will be given 5 minutes. During that time, do as many as possible. Feel free to skip a picture and come back later..

(Record answers)

INTERVIEWER: The respondent needs 5 minutes of uninterrupted time. If they do get interrupted, take the pictures back and return it to them for the remaining time. For every correct set of answers you give the respondent 10/= only i.e. if they get all the 12 correct, you give 120/=

EXAMPLE A1 1 2 3 4 5 6**A2 1 2 3 4 5 6****A3 1 2 3 4 5 6****A4 1 2 3 4 5 6****Total A /_/_/****B1 1 2 3 4 5 6****B2 1 2 3 4 5 6****B3 1 2 3 4 5 6****B4 1 2 3 4 5 6****B5 1 2 3 4 5 6****B6 1 2 3 4 5 6****B7 1 2 3 4 5 6****B8 1 2 3 4 5 6****B9 1 2 3 4 5 6****B10 1 2 3 4 5 6****B11 1 2 3 4 5 6****B12 1 2 3 4 5 6****Total B /_/_/**

SECTION 13 : RISK ATTITUDES AND RECALL ABILITIES**[Time: |_|_|_|_| 24Hr]**

13.1 Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? Please circle a box on the scale, where the value 0 means: "unwilling to take risks" and the value 10 means: "fully prepared to take risks."

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

Unwilling to take risks

Fully prepared to take risks

DIGIT-SPAN RECALL

INTERVIEWER: Start with the card with 3 numbers marked on it, listed as card number 3. Tell the enterprise owner the following:

Show the card

I am now going to show you a card with several numbers written on it. I will show you the card for 10 seconds. I will then wait 10 seconds, and ask you to repeat the numbers back to me. For example, if I showed you this card:

[INTERVIEWER: pull out card with three digits on it and show it to the owner.]

Then you would look at this card, remember the numbers, and after 10 seconds repeat back to me 7-5-2. Okay, let's start with a card with 4 numbers on it.

INTERVIEWER: Show them the card with 4 numbers on it for 10 seconds, then wait for 10 seconds, and ask them to repeat the numbers back to you. If they get the numbers correct on the first attempt, mark 1 for correct in the box and move onto the next card with 5 numbers on it. Otherwise, if they do not get the numbers right, mark 2 for incorrect in the box, and move onto the next question.

	1=correct (If 1 go to the next card)	2=wrong (If 2 go to Q 12.3)
a. 4 numbers (5,9,4,1)	1	2
b. 5 numbers(9,3,8,7,2)	1	2
c. 6 numbers(1,5,2,6,4,9)	1	2
d. 7 numbers(3,7,4,5,2,6,1)	1	2
e. 8 numbers(8,2,9,7,3,5,4,6)	1	2
f. 9 numbers(2,4,6,9,3,7,1,8,5)	1	2
g. 10 numbers(7,3,1,5,8,6,2,9,4,5)	1	2
h. 11numbers(4,9,1,5,3,7,6,2,8,3,9)	1	2

13.2 Suppose someone was going to pay you KSh 1000 **six** months from now. He/she offers to pay you a lower amount in **five** months time. What amount in five months would make you just as happy as receiving KSh 1000 in six months? Kshs : _____

INTERVIEWER: Probe: "You wouldn't be willing to take (10 KSh less)?"

SECTION 14 : INTERVIEWER IMPRESSIONS

[Time: |_|_|_|_| 24Hr]

Interviewer: Please observe the enterprise and answer the following questions, without asking anything of the owner.

Signage

- 14.1a Does the business have a clear and visible sign outside the store, which indicates which type of business this is?
1. Yes Go to Qn 14.1b
 2. No Go to Qn 14.2
- 14.1b Is this sign bright and colorful, or old and faded?
1. Bright and Colorful
 2. Old and faded
- 14.2 Who else other than the enterprenuer was present during the interview? **(Multiple Answers)**
(Mark all that apply.)
1. Nobody
 2. The spouse of the owner
 3. Other adult household members
 4. Other adults from outside the household
 5. A child 5 years of age or younger
 6. A child older than 5 years of age
 7. An employee

SA	Excellent	Good	Not so good	Very bad
14.3 What is your impression of how well the respondent understood the questions being asked?	1	2	3	4
14.4 What is your impression of the seriousness with which the respondent answered questions?	1	2	3	4
14.5 What is your overall impression of the preciseness/accuracy with which questions were answered?	1	2	3	4

14.6 Which questions were most difficult or troubling for the respondent?

14.7 Which questions were most difficult or troubling for you?

14.8 Which questions interested the respondents the most?

14.9 Survey location in

1. In the home
2. In business place

14.10) What were the conditions in which the interview took place?

- A. Very quiet
- B. Fairly quiet
- C. Noisy

Thank the Respondent and Terminate the Interview

Additional remarks:

[End Time: |_|_|_|_| 24Hr]

Comments: _____