

GHANA MICROENTERPRISE QUESTIONNAIRE – ROUND 1

(Survey begins with control questions to identify the SHENO, interviewer, etc.)

INTRODUCTION

Were you able to find the respondent? (**introduction_1a**)

1 = Yes (*skip to Q1.1d*)

2 = No

Who did you speak to about the respondent? (**introduction_1b**)

Why were you unable to find the respondent? (**introduction_1c**)

END OF INTERVIEW

Did the respondent agree to be interviewed? (**introduction_1d**)

1 = Yes (*skip to Q1.2a*)

2 = No

Are you SURE that the respondent does NOT agree to be interviewed? If so, this will END the interview. (**introduction_1e**)

1 = Yes, end the interview. **END OF INTERVIEW**

2 = No, it was a mistake. (*skip to Q1.1d*)

First name of respondent: (**introduction_2a**)

Family name of respondent: (**introduction_2b**)

By what name are you commonly known in this area? (**introduction_3**)

Business name: (**introduction_4**)

Gender of respondent: (**introduction_5**)

1 = Female

2 = Male

Household address (**introduction_6a, introduction_6b, introduction_6c**)

Other household location clues (please give sufficient details) (**introduction_7**)

Is the home address the same as the business address? (**introduction_8**)

1 = Yes, same. (*Skip to Q1.11*)

2 = No, different.

Business address: (**introduction_9a, introduction_9b, introduction_9c**)

Other business location clues (please give sufficient details) (**introduction_10**)

How long does it take to walk from your home to your business? (**introduction_11**)

1 = Less than 5 minutes

2 = Between 5 and 15 minutes

3 = Between 15 and 30 minutes

4 = More than 30 minutes

Telephone number:

Landline: (introduction_12a)

Mobile: (introduction_12b)

Language in which this survey is conducted. (introduction_13)

1 = Akan

2 = English

3 = Ga-Dangme

4 = Dagbani

5 = Ewe

6 = Frafra/Gruni

7 = Guan

8 = Hausa

9 = Wali/Dagari

PERSONAL AND BUSINESS INFORMATION
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Where is the interview taking place? (**personal_1**)

- 1 = At the home
- 2 = At the business
- 3 = In both places

How many businesses do you own? (**personal_2**)

If "0"...

Is it correct that the respondent does not own any business? (**personal_3**)

- 1 = Yes, it is correct.
- 2 = No, it is a mistake. How many businesses do you own?

What is the nature of your business? (**business_1a**)

Sector: (**business_1b**, then **business_1c**)

- Trade/retail (then: "Market trader", "Street vendor/hawker", "Shop", "Street kiosk")
- Food preparation/restaurants (then: "Market stall", "Street kiosk", "Shop/restaurant", "Street sales")
- Hair and beauty care (nothing follows)
- Sewing, tailoring and footwear (then: "Dressmaking", "Men's tailoring", "Shoe repair", "Shoe making", "Other").
- Repair (then: "Electronics/televisions", "Machinery", "Motorised vehicles", "Bicycles and other vehicles", "Other").
- Construction (then: "Carpentry", "Bricklaying", "Brickmaking", "Plumbing", "Electrical work", "Other")
- Manufacturing ("Furniture", "Crafts (masks, jewelry and other crafts)", "Other")
- Other ("Professional services", "Transport", "Taxi driver", "Fishing and agriculture production", "Free text")

What kind of trade/retail? (**business_1d**)

- 1 = Food and drink
- 2 = Fabrics and garments
- 3 = Other

[Skip over the extra business roster, etc, if only one business.]

(Note that the extra business loop is recorded in the "multiple" file, not the "single" file.)

What is the nature of this business? (**business_description**)

Are your multiple businesses located at the same place? (**business_2**)

Who owns this business? (**business_3**)

- 1 = Owned by me alone (*skip to question about hours worked per week*)
- 2 = Jointly owned by my spouse and me (*skip to who spends most time working in the business*)
- 3 = Jointly owned by other family members and me (*skip to who spends most time working in the business*)
- 4 = Owned by my spouse or another family member
- 5 = Owned by someone else

Is it correct that the respondent does not own the business? If this is correct, this will END the interview. **(business_4)**

- 1 = Yes, it is correct. *(Interview ends)*
- 2 = No, it is a mistake. *(Skip back to "who owns this business?")*

Who spends most time working in the business? **(business_5a)**

- 1 = Me
- 2 = My spouse
- 3 = Another family member
- 4 = I spend equal time as another person

Who is the person who deals most with customers in the business? **(business_5b)**

- 1 = Me
- 2 = My spouse
- 3 = Another family member
- 4 = I spend equal time as another person

Who is in charge of the proceeds of the business? **(business_5c)**

- 1 = Me
- 2 = My spouse
- 3 = Another family member
- 4 = I spend equal time as another person

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

LAST WEEK:

- Days worked: _____ **(business_6a)**
- Hours per day: _____ **(business_6b)**
- Total hours (Number of days * Hours per day): _____ **(business_6c)**

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

IN A NORMAL WEEK:

- Days per week: _____ **(business_7a)**
- Hours per day: _____ **(business_7b)**
- Total hours (Number of days * Hours per day): _____ **(business_7c)**

In the last week, for how many hours were you working on full effort? Do not include time spent also chatting with friends, doing housework, etc.

FULL EFFORT LAST WEEK:

- Days worked _____ **(business_8a)**
- Hours of full effort per day: _____ **(business_8b)**
- Total hours (Number of days * Hours per day): _____ **(business_8c)**

Apart from you, does anyone work in the business? (Please include unpaid as well as paid workers.) **(business_9)**

- 1 = Yes
- 2 = No *(skip to question about business closure)*

How many apprentices work in the business? **(business_10a)**

How many family members work in the business without a regular wage? **(business_10b)**

How many paid employees work in the business? **(business_10c)**

For how many days was your business NOT operating in September 2008? (Do not count days that your business is always closed; for example, on Fridays or Sundays.) (**business_11**)
(If none, skip over questions about business closure.)

For how many days was the business closed because you were ill? (**business_12a**)
For how many days was the business closed because someone else was ill (for example, family or friends)? (**business_12b**)
For how many days was the business closed because of other family or community events (for example, a funeral or festival)? (**business_12c**)

Does your business operate in a permanent place, or is it mobile? (**business_13a**)
1 = Fixed location/same place
2 = Flexi location/mobile business (*skip to the question about mobile business location*)

Which best describes that fixed location? (**business_13b**)
1 = Located in a main marketplace
2 = Located in a secondary marketplace
3 = Located on a busy street with lots of other businesses around
4 = Located on a quiet street with other businesses around
5 = Located in a residential area

What best describes that mobile business? (**business_13c**)

1 = Mobile business which moves from place to place
2 = Mobile business, hawker-type

What is your age? (**business_14**)

Marital status: (**personal_4**)
1 = Single/never married
2 = Married/consensual union
3 = Widowed
4 = Divorced/separated

Do you have children? (**children_1**)
(If no, jump to whether planning...)

How many of your children are boys? (**Howmanyofyourchildrenareboys**)
How many of your children are girls? (**Howmanyofyourchildrenaregirls**)

I will now ask about each child. (The loop started with the eldest and moves down. For each, it asked the following. Note that this is available in the “multiple” file, not the “single” file.)

What is this child's gender? (**child_gender**)
What is this child's age? (**child_age**)

Who looks after them when you are working and they are not in school? (If more than one is true, choose the most important.) (**children_2**)
1 = They look after themselves/elder siblings look after younger siblings.
2 = My spouse looks after them.
3 = A relative or friend looks after them.

- 4 = The baby-sitter or live-in servant looks after them.
- 5 = They stay with me in the business.
- 6 = Other

Are you planning to have more/any children? (The question is adapted to the earlier response.)
(children_3)

To which ethnic group (or groups) do you belong? (Multiple answers allowed.) **(personal_5)**

- 1 = Akan
- 2 = Ewe
- 3 = Akwapim
- 4 = Fanti
- 5 = Ga/Dangme
- 6 = Krobo
- 7 = Guan
- 8 = Nzema
- 9 = Hausa
- 10 = Dagomba
- 11 = Mamprusi
- 12 = Gonja
- 13 = Grussi/Frafra
- 14 = Dagati
- 15 = Kusasi
- 16 = Kassena – Nankani
- 17 = Kankoma
- 18 = Nanumba
- 19 = Builsa

To which religious group do you belong? **(personal_6)**

- 1 = Catholic
- 2 = Anglican
- 3 = Presbyterian
- 4 = Methodist
- 5 = Pentecostalist
- 6 = Spiritualist
- 7 = Charismatic
- 8 = Other Christian
- 9 = Muslim
- 10 = Traditional
- 11 = Seventh Day Adventist
- 12 = Mormon
- 13 = No religion

What is the main language you speak at home? **(personal_7)**

- 1 = Akan
- 2 = English
- 3 = Ga-Dangme
- 4 = Dagbani
- 5 = Ewe
- 6 = Frafra/Gruni
- 7 = Guan
- 8 = Hausa

9 = Wali/Dagari

What is the highest level of education that you have attended? What is the highest level of education that you have attended within [the previous category]? (**personal_8**, then **personal_9a**)

None

Pre-school (nothing follows)

Primary (then: "P1", "P2", "P3", "P4", "P5", "P6")

Junior secondary (then: "JSS1", "JSS2", "JSS3")

Middle (then: "M1", "M2", "M3", "M4")

Senior secondary (then: "SSS1", "SSS2", "SSS3")

Secondary (then: "S1", "S2", "S3", "S4", "S5")

Sixth form (then: "L6", "U6")

Vocational training (then: "1 year vocational training", "2 years vocational training", "3 year vocational training", "4 years vocational training")

Teacher training (then: "1 year teacher training", "2 years teacher training", "3 years teacher training")

Nursing (then: "1 year nursing training", "2 years nursing training", "3 years nursing training")

Polytechnic (then: "1 year polytechnic", "2 years polytechnic", "3 years polytechnic")

University (then: "1 year university", "2 years university", "3 years university", "4 years university")

How many years of education have you completed? (**personal_9b**)

We would now like to understand why you chose to be self-employed in [nature of business], instead of other self-employment.

Because a family member had worked in the same industry. (**personal_10a**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because friends had worked in the same industry. (**personal_10b**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because of low capital requirements. (**personal_10c**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because of previous experience as a wage worker in this industry. (**personal_10d**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because of previous experience as an apprentice in this industry. (**personal_10e**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because of the need to balance family obligations and work. (**personal_10f**)

1 = Yes, this was a reason.

2 = No, this was not a reason.

Because of high earnings in this industry. (**personal_10g**)

- 1 = Yes, this was a reason.
- 2 = No, this was not a reason.

Because it provides a steady, reliable income. (**personal_10h**)

- 1 = Yes, this was a reason.
- 2 = No, this was not a reason.

Because of fewer government inspections. (**personal_10i**)

- 1 = Yes, this was a reason.
- 2 = No, this was not a reason.

Because it is socially acceptable for a [male/female] to work in this industry. (**personal_10j**)

- 1 = Yes, this was a reason.
- 2 = No, this was not a reason.

Any other reason: (**personal_10k**)

Which of these was the single most important reason you decided to work in this industry?

(**Business_19**)

- 1 = Because a family member had worked in the same industry
- 2 = Because friends had worked in the same industry
- 3 = Because of low capital requirements
- 4 = Because of previous experience as a wage worker in this industry
- 5 = Because of previous experience as an apprentice in this industry
- 6 = Because of the need to balance family obligations and work
- 7 = Because of high earnings in this industry
- 8 = Because it provides a steady, reliable income
- 9 = Because of fewer government inspections
- 10 = Because it is socially acceptable for a male/female to work in this industry

BALANCE SHEET INFORMATION

Who started this business? (**balance_1a**)

- 1 = Me alone (*skip to Q11.1c*)
- 2 = My spouse alone
- 3 = My spouse and me jointly (*skip to Q11.1c*)
- 4 = By another person and me jointly (*skip to Q11.1c*)
- 5 = By another family member
- 6 = By someone outside the family

How did you come to own the business? (**balance_1b**)

- 1 = Inherited from my parents
- 2 = Inherited from another family member
- 3 = Acquired through marriage
- 4 = Purchased from a family member
- 5 = Purchased from someone outside the family
- 6 = Free text: _____

In which year did this business begin operations? (**balance_1c**)

If started after 2007:

In which month of {year} did the business begin operations? (**balance_1d**)

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

Before you started, did you own the land or market space used by the business? (**balance_2a**)

- 1 = Yes (skip to balance_3a)
- 2 = No

When you started, did you purchase the land or market space used by the business?

(**balance_2b**)

- 1 = Yes
- 2 = No

What was the total value of the land and market space that you purchased? (**balance_2c**)

Currency of answer: (**balance_2d**)

- 1 = Old cedis
- 2 = New cedis (GHc)

How much would you pay for the same land and market space today? (**balance_2e1**)

Currency of answer: (**balance_2e2**)

1 = Old cedis

2 = New cedis (GHc)

How much rent did you pay up-front when you started? (**balance_2f**)

Currency of answer: (**balance_2g**)

1 = Old cedis

2 = New cedis (GHc)

What period did this cover? (**balance_2h**)

1 = 1 month

2 = 1 year

3 = 2 years

4 = Indefinite/unspecified duration

5 = Free text: _____

When you started, did you have any machines, equipment or furniture (including vehicles)?

(**balance_3a**)

1 = Yes

2 = No

If yes, enter the total value. (**balance_3b**)

Currency of answer: (**balance_3c?**)

1 = Old cedis

2 = New cedis (GHc)

How much would you pay for the same machines, equipment and furniture (including vehicles) today? (**balance_3d**)

Currency of answer: (**balance_3e**)

1 = Old cedis

2 = New cedis (GHc)

When you started, did you have any kiosk/shed/building? (**balance_4a**)

1 = Yes

2 = No

If yes, enter the total value. (**balance_4b**)

Currency of answer: (**balance_4c**)

1 = Old cedis

2 = New cedis (GHc)

How much would you pay for the same kiosk/shed/building (including vehicles) today? (**balance_4d**)

Currency of answer: (**balance_4e**)

1 = Old cedis

2 = New cedis (GHc)

How much money did you start with for inventories, raw materials, etc? (**balance_5a**)

Currency of answer: (**balance_5b**)

1 = Old cedis

2 = New cedis (GHc)

When you started, did you have any assets we have not discussed? (**balance_6a**)

1 = Yes

2 = No

If yes, what is it? (**balance_6b**)

If yes, enter the total value. (**balance_6c**)

Currency of answer: (**balance_6d**)

1 = Old cedis

2 = New cedis (GHc)

How much would you pay for the same other assets today? (**balance_6e**)

Currency of answer: (**balance_6f**)

1 = Old cedis

2 = New cedis (GHc)

Where were these funds and assets coming from?

Currency of answers: (**balance_7a**)

1 = New Cedis

2 = Old Cedis

Own funds: (**balance_7b**)

Funds from spouse: (**balance_7c**)

Inheritance or gift from family: (**balance_7d**)

Remittance from abroad: (**balance_7e**)

Loan from family: (**balance_7f**)

Loan from friends: (**balance_7g**)

Loan from a bank: (**balance_7h**)

Loan from a microfinance organisation: (**balance_7i**)

Other: (**balance_7j**)

What was the "other" source that contributed? (**balance_7k**)

Do you currently own the land or market space used by the business? (**balance_8a**)

1 = Yes

2 = No (*skip to Q11.9*)

In what year did you purchase the land or market space? (**balance_8b**)

How much would you pay to purchase the same land and market space today (GHc)? (**balance_8c**)

Does your business currently have any kiosk/shed/building? (**balance_9a**)

1 = Yes

2 = No (*Q11.10*)

Ownership of the kiosk/shed/building: (**balance_9b**)

1 = Owned

2 = Rented

3 = Borrowed

If you had to replace your kiosk/shed/building, how much would a similar one cost (GHc)? (**balance_9c**)

Does your business currently have any FURNITURE or DISPLAY CASES? (**balance_10a**)

1 = Yes

2 = No (*skip to Q11.11*)

How many different types of FURNITURE and DISPLAY CASES does your business have? [*Allow up to 4*] (**balance_10b**)

FIRST FURNITURE or DISPLAY CASES: Ownership (**balance_10c**)

1 = Owned

2 = Rented

3 = Borrowed

FIRST FURNITURE or DISPLAY CASES: If you had to replace it, how much would a similar one cost (GHc)? (**balance_10d**)

Skip if only 1 type of furniture or display case:

SECOND FURNITURE or DISPLAY CASES: Ownership (**balance_10e**)

1 = Owned

2 = Rented

3 = Borrowed

SECOND FURNITURE or DISPLAY CASES: If you had to replace it, how much would a similar one cost (GHc)? (**balance_10f**)

Skip if 2 or less types of furniture or display case:

THIRD FURNITURE or DISPLAY CASES: Ownership (**balance_10g**)

1 = Owned

2 = Rented

3 = Borrowed

THIRD FURNITURE or DISPLAY CASES: If you had to replace it, how much would a similar one cost (GHc)? (**balance_10h**)

Skip if 3 or less furniture or display case:

FOURTH FURNITURE or DISPLAY CASES: Ownership (**balance_10i**)

- 1 = Owned
- 2 = Rented
- 3 = Borrowed

FOURTH FURNITURE or DISPLAY CASES: If you had to replace it, how much would a similar one cost (GHc)? (**balance_10j**)

Does your business currently have any MACHINES or EQUIPMENT? (**balance_11a**)

- 1 = Yes
- 2 = No (*skip to Q11.12*)

How many different types of MACHINERY AND EQUIPMENT does your business have?

[Allow up to 4] (**balance_11b**)

FIRST MACHINE/EQUIPMENT: Ownership (**balance_11c**)

- 1 = Owned
- 2 = Rented
- 3 = Borrowed

FIRST MACHINE/EQUIPMENT: If you had to replace it, how much would a similar one cost (GHc)? (**balance_11d**)

Skip if only 1 machines and equipment

SECOND MACHINE/EQUIPMENT: Ownership (**balance_11e**)

- 1 = Owned
- 2 = Rented
- 3 = Borrowed

SECOND MACHINE/EQUIPMENT: If you had to replace it, how much would a similar one cost (GHc)? (**balance_11f**)

Skip if 2 or less types of machinery and equipment:

THIRD MACHINE/EQUIPMENT: Ownership (**balance_11g**)

- 1 = Owned
- 2 = Rented
- 3 = Borrowed

THIRD MACHINE/EQUIPMENT: If you had to replace it, how much would a similar one cost (GHc)? (**balance_11h**)

Skip if 3 or less types of machinery and equipment:

FOURTH MACHINE/EQUIPMENT: Ownership (**balance_11i**)

- 1 = Owned
- 2 = Rented
- 3 = Borrowed

FOURTH MACHINE/EQUIPMENT: If you had to replace it, how much would a similar one cost (GHc)? (**balance_11j**)

Does your business currently have any other equipment, tools and utensils (including vehicles)? (**balance_12a**)

1 = Yes

2 = No (*skip to Q11.13*)

How many different types of OTHER EQUIPMENT, TOOLS OR UTENSILS does your business have? [*Allow up to 4*] (**balance_12b**)

FIRST OTHER EQUIPMENT, TOOLS OR UTENSILS: Ownership (**balance_12c**)

1 = Owned

2 = Rented

3 = Borrowed

FIRST OTHER EQUIPMENT, TOOLS OR UTENSILS: If you had to replace it, how much would a similar one cost (GHc)? (**balance_12d**)

Skip if only one type of types of other equipment, tools, or utensils:

SECOND OTHER EQUIPMENT, TOOLS OR UTENSILS: (**balance_12e**)

1 = Owned

2 = Rented

3 = Borrowed

SECOND OTHER EQUIPMENT, TOOLS OR UTENSILS: If you had to replace it, how much would a similar one cost (GHc)? (**balance_12f**)

Skip if two or less types of other equipment, tools, or utensils:

THIRD OTHER EQUIPMENT, TOOLS OR UTENSILS: (**balance_12g**)

1 = Owned

2 = Rented

3 = Borrowed

THIRD OTHER EQUIPMENT, TOOLS OR UTENSILS: If you had to replace it, how much would a similar one cost (GHc)? (**balance_12h**)

Skip if 3 or less types of other equipment, tools, or utensils: :

FOURTH OTHER EQUIPMENT, TOOLS OR UTENSILS: Ownership (**balance_12i**)

1 = Owned

2 = Rented

3 = Borrowed

FOURTH OTHER EQUIPMENT, TOOLS OR UTENSILS: If you had to replace it, how much would a similar one cost (GHc)? (**balance_12j**)

Automatic sum of assets, excluding land, buildings and market space. (**balance_13a**)

The sum of the funds and assets listed, excluding land, buildings and market space, is GHc {balance_13a}. Does this seem accurate, or have we missed or double-counted something? (**balance_13b**)

1 = Accurate (*skip to Q11.14*)

2 = Not accurate

What have we missed or double-counted? (**balance_13c**)

What do you estimate to be the total replacement cost of the assets of the business? (Please do not include land, buildings or market space.) (**balance_13d**)

Do you currently hold products for sale, raw materials, products in production or spare parts? (**balance_14a**)

1 = Yes

2 = No (jump over question about amount)

What is the total purchase cost of these goods (GHc)? (**balance_14b**)

You said that you have zero stocks or inventories, but that you are in trade/retail. I am asking about the value of items you have on hand to sell. What is this value (GHc)? (**balance_14c**)

How much cash do you currently have for your business? (Include cash held at home, at the bank or with a susu.) (**balance_14d**)

If you spent an extra GHc 150 on your business, what would you spend it on? (**balance_15a**)

(*Interviewer*): Please choose a category for this. (**balance_15b**)

1 = Inventories/working capital

2 = Machines or equipment

3 = Repayment of loans

4 = Other

From where would you buy it? (**balance_15c**)

1 = The seller would come to my store

2 = Within the neighborhood (within five minutes' walk)

3 = Outside the neighborhood (more than five minutes' walk)

Do you have a bank account? (**balance_16a1**)

1 = Yes

2 = No (*skip to Q11.16b1*)

Do you use that bank account for the business? (**balance_16a2**)

1 = Yes

2 = No

Do you purchase inputs on credit from suppliers? (**balance_16b1**)

1 = Yes

2 = No (*skip to Q11.16c1*)

What percentage of your inputs are purchased on credit? (**balance_16b2**)

Do you make sales on credit? (**balance_16c1**)

1 = Yes

2 = No (*skip to Q11.16d*)

Do you charge a higher price when selling on credit? (**balance_16c2**)

- 1 = Yes
- 2 = No

What percentage of your sales are made on credit? (**balance_16c3**)

Do you use a susu collector to deposit money? (**balance_16d1**)

- 1 = Yes
- 2 = No (*skip to Q11.16e*)

On average, how much do you deposit with the susu collector each day (GHc)? (**balance_16d2**)

Do you belong to a ROSCA (susu group)? (**balance_16e**)

- 1 = Yes
- 2 = No

Have you ever applied for a loan from a bank? (**balance_17a**)

- 1 = Yes
- 2 = No (*skip to Q11.18*)

Have you ever been granted a loan from a bank? (**balance_17b**)

- 1 = Yes
- 2 = No (*skip to Q11.18*)
- 3 = Application pending (*skip to Q11.18*)

Do you still owe part of a bank loan? (**balance_17c**)

- 1 = Yes
- 2 = No

When was the FIRST time you received a bank loan? (Which year?) (**balance_17d**)

Have you ever borrowed money from family or friends for the business? (**balance_18a**)

- 1 = Yes
- 2 = No (*skip to Q11.19*)

Do you still owe part of a loan from family or friends? (**balance_18b**)

- 1 = Yes
- 2 = No

When was the FIRST time you borrowed money from family or friends for the business? (Which year?) (**balance_18c**)

Have you ever applied for a loan from a microfinance organisation (e.g. Sinapiaba, Pro-Credit)? (**balance_19a**)

- 1 = Yes
- 2 = No (*skip to Q11.20*)

Have you ever been granted a loan from a microfinance organisation? (**balance_19b**)

- 1 = Yes
- 2 = No (*skip to Q11.20*)
- 3 = Application pending (*skip to Q11.20*)

Do you still owe part of a microfinance loan? (**balance_19c**)

- 1 = Yes
- 2 = No

When was the FIRST time you received a loan from a microfinance organisation? (Which year?)
(**balance_19d**)

Have you ever applied for a loan from a source not yet discussed? (**balance_20a1**)

- 1 = Yes
- 2 = No (*skip to Q11.21*)

What other source (or sources)? (**balance_20a2**)

Have you ever been granted a loan from this other source? (**balance_20b**)

- 1 = Yes
- 2 = No (*skip to Q11.21*)
- 3 = Application pending (*skip to Q11.21*)

Do you still owe part of that loan? (**balance_20c**)

- 1 = Yes
- 2 = No

When was the FIRST time you received a loan from this other source? (Which year?) (**balance_20d**)

DISCOUNTING 1

Imagine that an agency owes you GHc 100 and will pay you one month from now.

How much money today would make you as happy as receiving GHc 100 in a month? (**discount_1a**)

Calculate 10 less than {Q4.1a} (**discount_1b**)

Would you accept GHc {Q4.1b} instead? (**discount_1c**)

1 = Yes

2 = No

Calculate 5 more than {Q4.1b} (**discount_1d**)

Would you accept GHc {Q4.1d} instead? (**discount_1e**)

1 = Yes (*skip to Q4.2 if Q4.1d is greater than 100*)

2 = No

Are you SURE that you would not be happier with GHc 100 TODAY than in a month?

(**discount_1f**)

1 = Yes, I am sure (*skip to Q4.2*)

2 = No, I have made a mistake

Please answer again. How much money today would make you as happy as receiving GHc 100 in a month? (**discount_1g**)

INCOME STATEMENT INFORMATION

Do you keep accounts for the business? If so, what kind? (**income_1**)

- 1 = I do not keep accounts
- 2 = I keep personal records
- 3 = I use an accountant
- 4 = Free text

What were the total monthly sales of your business? Include sales of services. (**income_2**)

- For September 2008 (GHc): (**income_2a**)
- For August 2008 (GHc): (**income_2b**)
- For July 2008 (GHc): (**income_2c**)

Purchase of raw materials and items for resale: (**income_3a**)

Purchase of electricity, water, gas and fuel: (**income_3b**)

Payments to employees and apprentices: (**income_3c**)

Expenditure on telephone and cellphone airtime: (**income_3d**)

Maintenance, repair, and transportation: (**income_3e**)

Rent of machinery and equipment: (**income_3f**)

Interest paid on loans: (Please answer in GHc, NOT in percentage terms.) (**income_3g**)

Gifts, tips and bribes given to government officials: (**income_3h**)

Automatically sum the total monthly expenses (**income_3i**)

The sum of the expenses you just listed for the last month was {*Q12.3i*} GHc. Does this seem accurate? (**income_3j**)

- 1 = Yes (*skip to income_3l*)
- 2 = No

What do you estimate to be the total of these expenses for the last month? (**income_3k**)

Rent for land and buildings used in the business: (**income_3l**)

Market fees: (**income_3m**)

Tax on business income: (**income_3n**)

Automatically sum the total annual expenses (**income_3o**)

The sum of the expenses you just listed for the last twelve months was GHc {*Q12.3o*}. Does this seem accurate? (**income_3p**)

- 1 = Yes (*skip to Q12.4*)
- 2 = No

What do you estimate to be the total of these expenses for the last twelve months? (**income_3q**)

After paying all expenses, what was the income of the business (the profits) during September 2008 (GHc)? Consider all expenses, INCLUDING wages of employees but NOT INCLUDING any income you paid yourself. Does the respondent have an answer? (**income_4a**)

1 = Yes

2 = No: Respondent refuses or doesn't know.

Profit: (**income_4b**)

Was the amount: (**income_4c**)

1 = Less than 10 GHc

2 = Between 10 and 25 GHc

3 = Between 25 and 50 GHc

4 = Between 50 and 75 GHc

5 = Between 75 and 100 GHc

6 = Between 100 and 150 GHc

7 = More than 250 GHc

8 = Still don't know or still refuse

What proportion of this amount do you typically invest in your business (%)? (**income_4d**)

In your answer to the previous question, did you include the value of the goods or services that you and your household consumed from the business? (**income_4e**)

1 = Yes

2 = No

What was the value of the goods and services that you and your household consumed from the business in September 2008? (**income_4f**)

Look up the sales value. (**income_5a; however, this is missing**)

Look up the profit value. (**income_5b; however, this is missing**)

ERROR: You told me that profits were GHc $\{Q12.5b\}$, but that sales were only GHc $\{Q12.5a\}$. (if sales > profit)

What is the correct value for sales in September 2008? (**income_5c**)

What is the correct value for profits in September 2008? (**income_5d**)

Look up the sales value. (**income_6a; however, this is missing**)

Look up the monthly expenses value. (**income_6b; however, this is missing**)

What is the correct value for sales in September 2008? (**income_6c**)

What is the correct value for profits in September 2008? (**income_6d**)

MOST IMPORTANT PRODUCT OR SERVICE: Name: (**income_7a**)

MOST IMPORTANT PRODUCT OR SERVICE: Sale price per unit (GHc): (**income_7b**)

MOST IMPORTANT PRODUCT OR SERVICE: Cost of raw materials for one unit (GHc): **(income_7c)**

You have told me that you sell this product for less than you buy it. Is this correct? **(income_7d)**
1 = Yes, it is correct.
2 = No, it is a mistake.

You have told me that you sell this product for the same price as you buy it. Is this correct? **(income_7e)**
1 = Yes, it is correct.
2 = No, it is a mistake.

You have told me that the materials for this product cost nothing. Is this correct? **(income_7f)**
1 = Yes, it is correct
2 = No, it is a mistake.

MOST IMPORTANT PRODUCT OR SERVICE: Units sold in the last month: **(income_7g)**

MOST IMPORTANT PRODUCT OR SERVICE: Share of this product in total sales (%): **(income_7h)**

Which one of the following best describes the way you price your MOST IMPORTANT product or service? **(income_7i)**
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

SECOND MOST IMPORTANT PRODUCT OR SERVICE: Name: **(income_8a)**

SECOND MOST IMPORTANT PRODUCT OR SERVICE: Sale price per unit (GHc): **(income_8b)**

SECOND MOST IMPORTANT PRODUCT OR SERVICE: Cost of raw materials for one unit (GHc): **(income_8c)**

You have told me that you sell this product for less than you buy it. Is this correct? **(income_8d)**
1 = Yes, it is correct.
2 = No, it is a mistake.

You have told me that you sell this product for the same price as you buy it. Is this correct? **(income_8e)**
1 = Yes, it is correct.
2 = No, it is a mistake.

You have told me that the materials for this product cost nothing. Is this correct? **(income_8f)**
1 = Yes, it is correct.
2 = No, it is a mistake.

SECOND MOST IMPORTANT PRODUCT OR SERVICE: Units sold in the last month: **(income_8g)**

SECOND MOST IMPORTANT PRODUCT OR SERVICE: Share of this product in total sales (%): **(income_8h)**

Suppose you spent an additional GHc 10 on inputs. How much additional revenue would you get (GHc)? **(income_9)**

In September 2008, did you give any free goods or services to non-members of your household? **(income_10a)**

1 = Yes

2 = No (*skip to Q12.11*)

What is the approximate sale value of the goods and services given for free (GHc)? **(income_10b)**

In the last 3 months, has your business lost goods or equipment due to theft? **(income_11)**

You told me earlier that you have other businesses. How much money did you take home from these other businesses in September? Include the money you saved or gave to family and friends. **(income_12)**

Do you rent land or rooms to anyone? (That is, so that someone else pays YOU for the rental.) **(income_13a)**

1 = Yes

2 = No (*skip to Q12.14*)

In September 2008, what was your total income you made from renting land or rooms? **(income_13b)**

In September 2008, were you paid any wages or salary? If yes, how much? **(income_14)**

INHERITANCE

Have you inherited anything in the past three years? (**inheritance_1**)

1 = Yes

2 = No (*skip to Q16.5*)

What was the total value of LAND AND BUILDINGS that you inherited (GHc)? (**inheritance_2a**)
(*skip to Q16.3 if none*)

Of this, what is the value of the land and buildings that you used for the business (GHc)?
(**inheritance_2b**)

What was the total amount of MONEY that you inherited (GHc)? (**inheritance_3a**)
(*skip to Q16.4 if none*)

Of this, how much did you use for the business? (**inheritance_3b**)

What was the total value of everything ELSE that you inherited (GHc)? (**inheritance_4a**)
(*skip to Q16.5 if none*)

Of this, what was the value of the things that you used for the business? (**inheritance_4b**)

16.5 If you inherit GHc 150 within the next month, how much of it would you spend on your business? (**inheritance_5**)

INFORMALITY

Does your business have a tax identification number? (**informality_1a**)

- 1 = Yes
- 2 = No

Do you have a voter registration card? (**informality_1b**)

- 1 = Yes
- 2 = No

Do you have a valid driver's license? (**informality_1c**)

- 1 = Yes
- 2 = No

Do you have a valid passport? (**informality_1d**)

- 1 = Yes
- 2 = No (*skip to Q14.2*)

Is it a Ghanaian passport? (**informality_1e**)

- 1 = Yes
- 2 = No

Is your business registered for VAT? (**informality_2**)

- 1 = Yes
- 2 = No

Is your business registered with the DISTRICT ASSEMBLY? (**informality_3a**)

- 1 = Yes
- 2 = No (*skip to Q14.4*)

Did you register with the DISTRICT ASSEMBLY yourself, or use a middleman? (**informality_3b**)

- 1 = I registered myself.
- 2 = I used a middleman.

Were you asked to pay a bribe in order to register? (**informality_3c**)

- 1 = Yes
- 2 = No

Is your business registered with the REGISTRAR GENERAL? (**informality_4a**)

- 1 = Yes
- 2 = No (*skip to Q14.5*)

Did you register with the REGISTRAR GENERAL yourself, or use a middleman? (**informality_4b**)

- 1 = I registered myself.
- 2 = I used a middleman.

Were you asked to pay a bribe in order to register? (**informality_4c**)

- 1 = Yes
- 2 = No

Is your business a member of a BUSINESS ASSOCIATION? (**informality_5**)

- 1 = Yes
- 2 = No

Is your business registered with any OTHER AGENCY? (**informality_6a**)

- 1 = Yes
- 2 = No (*skip to Q14.7*)

What is the name of this other agency? (**informality_6b**)

Did you register with this agency yourself, or use a middleman? (**informality_6c**)

- 1 = I registered myself
- 2 = I used a middleman

Were you asked to pay a bribe in order to register? (**informality_6d**)

- 1 = Yes
- 2 = No

Skip to Q14.9 if you were registered with the Registrar General or the District Assembly.

In the last year, did you have to pay any fees or penalties for operating without official registration or license? (**informality_7a**)

- 1 = Yes
- 2 = No (*skip to Q14.8*)

Amount paid in fees or penalties: (**informality_7b**)

In the last year, were you asked to pay a bribe to avoid punishment for operating without registration or license? (**informality_8a**)

- 1 = Yes
- 2 = No (*skip to Q14.9*)

Amount paid in bribes: (**informality_8b**)

In the last year, have you been visited by the IRS or VAT service? (**informality_9**)

- 1 = Yes
- 2 = No (*skip to Q14.10*)

How predictable are the taxes assessed on your business? (**informality_10**)

- 1 = Very predictable, I know in advance how much I should pay each time I am assessed.
- 2 = Somewhat predictable, I have a general sense of how much I should pay, but the amount changes a little each time.
- 3 = Unpredictable, the amount assessed varies greatly from one time to another in a way unrelated to the performance of my business.

COMPETITION

What share of the sales of this business comes from the following:

Customers in the neighbourhood (within five minutes' walk): (**competition_1a**)

Customers elsewhere in {*District*}: (**competition_1b**)

Customers elsewhere (outside those areas): (**competition_1c**)

Customers of unknown origin: (**competition_1d**)

Customers in the neighbourhood (within five minutes' walk) (%): (**competition_2a**)

Customers elsewhere in {District} (%): (**competition_2b**)

Customers elsewhere (outside those areas) (%): (**competition_2c**)

Customers of unknown origin (%):(**competition_2d**)

How many businesses like yours operate in your neighborhood (within five minutes' walk)?
(**competition_3**)

Where is your most important competitor located? (**competition_4**)

1 = Within 1 km

2 = More than 1km, but in the same neighborhood

3 = More than 1 km, in a different neighborhood but in the same city

4 = More than 1 km, in a different city

5 = Outside Ghana

What proportion of your sales are custom-made to meet the specifications of specific customers (%)?(**competition_5**)

If you shut down your business, how long will it take your customers to find an alternative supplier?
(**competition_6**)

1 = A day or less

2 = More than a day, less than a week

3 = More than a week, less than a month

4 = A month or more

5 = It would be impossible

EXPECTATIONS AND ATTITUDES

What must you achieve to consider your business successful? (**attitudes_1**)

- 1 = Remaining in operation to occupy myself
- 2 = Attaining a certain level of profit
- 3 = Making enough to feed my family
- 4 = Continuing to grow profits year after year
- 5 = Still in business in 10 years' time
- 6 = Providing employment for family
- 7 = Growing to provide employment for others outside the family
- 8 = Expanding the customer base
- 9 = Expanding the range of services and products offered

Which rung on the ladder best represents where you personally stand at the present time?
(**attitudes_2a**)

Which rung best represents where you personally will be on the ladder five years from now?
(**attitudes_2b**)

What do you expect you will be doing to earn a living in five years' time? (**attitudes_2c**)

- 1 = Continuing in the same line of business
- 2 = Operating in a different line of business
- 3 = Continuing this line and operating a new line of business
- 4 = Wage work
- 5 = Retired
- 6 = Free text: _____

Imagine you are still running a business five years from now. How many paid employees do you expect to have at that time? (**attitudes_2d**)

Do you take risks or do you try to avoid them? (**attitudes_3**)

- 1 = Unwilling to take risk
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 = Fully prepared to take risk

Skip to attitudes_4b if not married/consensual union

Would you trust your spouse to deliver GHc 100 of your own money to a relative in a nearby town?
(**attitudes_4a1**)

- 1 = Yes
- 2 = No

Would you trust your spouse to open and close the enterprise on a day that you have to travel?
(**attitudes_4a2**)

- 1 = Yes

2 = No

Do you have a brother, sister or parent whom you would trust to deliver GHc 100 of your own money to a relative in a nearby town? (**attitudes_4b1**)

1 = Yes

2 = No

Do you have a brother, sister or parent whom you would trust to open and close the enterprise on a day that you have to travel? (**attitudes_4b2**)

1 = Yes

2 = No

Would you trust a member of your extended family to deliver GHc 100 of your own money to a relative in a nearby town? (**attitudes_4c1**)

1 = Yes

2 = No

Would you trust a member of your extended family to open and close the enterprise on a day that you have to travel? (**attitudes_4c2**)

1 = Yes

2 = No

Would you trust a friend to deliver GHc 100 of your own money to a relative in a nearby town? (**attitudes_4d1**)

1 = Yes

2 = No

Would you trust a friend to open and close the enterprise on a day that you have to travel? (**attitudes_4d2**)

1 = Yes

2 = No

Would you trust an employee, work associate or apprentice to deliver GHc 100 of your own money to a relative in a nearby town? (**attitudes_4e1**)

1 = Yes

2 = No

Would you trust an employee, work associate or apprentice to open and close the enterprise on a day that you have to travel? (**attitudes_4e2**)

1 = Yes

2 = No

ATTITUDES AND BEHAVIOUR 1

Skip to attitudes_5f if not married/consensual union.

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

I can spend my income without consulting my spouse. (**attitudes_5b**)

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

If I needed money and my spouse was not at home, I would feel comfortable taking the money from my spouse's wallet/purse. (**attitudes_5c**)

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

My spouse is supportive of my running a business. (**attitudes_5d**)

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

If I urgently need money for my business, my spouse will assist me in any way that he/she can. (**attitudes_5e**)

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

I plan tasks carefully. (**attitudes_5f**)

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

I make up my mind quickly. (**attitudes_5g**)

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

I save regularly. (**attitudes_5h**)

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

In uncertain times I usually expect the best. (**attitudes_5i**)

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

I can think of many times when I persisted with work when others quit. (**attitudes_5j**)

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

I continue to work on hard projects even when others oppose me. (**attitudes_5k**)

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

I like to juggle several activities at the same time. (**attitudes_5l**)

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

I would rather complete an entire project every day than complete parts of several projects. (**attitudes_5m**)

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

If something can go wrong for me, it will. (**attitudes_5n**)

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

I believe it is best to complete one task before beginning another. (**attitudes_5o**)

- 1 = Disagree strongly

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

I only try things that I am sure of. (**attitudes_5p**)

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

Generally speaking, most people in this community are honest and can be trusted. (**attitudes_5q**)

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

I'm always optimistic about my future. (**attitudes_5r**)

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

A person can get rich by taking risks. (**attitudes_5s**)

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

TESTS

What was the last digit recall that the respondent got correct? (**tests_1**)

1 = None correct

2 = 3 correct

3 = 4 correct

4 = 5 correct

5 = 6 correct

6 = 7 correct

7 = 8 correct

8 = 9 correct

9 = 10 correct

10 = 11 correct

ATTITUDES AND BEHAVIOUR 2

It is important for me to do whatever I'm doing as well as I can even if it isn't popular with people around me. (**attitudes_6a**)

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

If given the chance, I would make a good leader of people. (**attitudes_6b**)

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

Part of my enjoyment in doing things is improving my past performance. (**attitudes_6c**)

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

When a group to which I belong plans an activity, I would rather direct it myself. (**attitudes_6d**)

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

It is important to me to perform better than others on a task. (**attitudes_6e**)

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

I rarely count on good things happening to me. (**attitudes_6f**)

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

I enjoy planning things and deciding what other people should do. (**attitudes_6g**)

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

I find satisfaction in having influence over others. (**attitudes_6h**)

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

The most important thing that happens in life involves work. (**attitudes_6i**)

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

My family and friends would say I am a very organised person. (**attitudes_6j**)

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

DISCOUNTING 2

How much money FIVE months from now would make you as happy as receiving GHc 100 in SIX months? (**discount_2a**)

Reduction counter – calculate ten less than (*Q4.2a*) (**discount_2b**)

Would you accept GHc {*Q4.2b*} instead? (**discount_2c**)

1 = Yes

2 = No

Calculate 5 more than (*Q4.2b*) (**discount_2d**)

Would you accept GHc {*Q4.2d*} instead? (**discount_2e**)

1 = Yes

2 = No

Are you SURE that you would not be happier with GHc 100 TODAY than in a month?

(**discount_2f**)

1 = Yes (*skip to End of Section*)

2 = No, I have made a mistake

Please answer again. How much money today would make you as happy as receiving GHc 100 in a month? (**discount_2g**)

HOUSEHOLD ROSTER AND EXPENDITURE

What relationship are you to the head of your household? (**household_1a**)

- 1 = Head
- 2 = Spouse of head
- 3 = Son/daughter of head
- 4 = Son-in-law/daughter-in-law of head
- 5 = Grandchild/great-grandchild of head
- 6 = Parent of head or of head's spouse
- 7 = Parent of head or of head's spouse
- 8 = Other relative
- 9 = Domestic employee
- 10 = Non-relative

We are about to ask about members of the household. Please include all people who usually live in this household. Please include individuals who are temporarily living elsewhere or temporarily working in another location (i.e. for three months or less). However, please do NOT include the respondent in the roster; we have already asked about the respondent.

Apart from you, how many members are there in the household? (**household_1b**)

(Please note that all of the roster questions are recorded in the “multiple” file, not the “single” file.)

Sex: (**roster_1**)

- 1 = Female
- 2 = Male

Relationship to household head: (**roster_2**)

- 1 = Head
- 2 = Spouse of head
- 3 = Son/daughter of head
- 4 = Son-in-law/daughter-in-law of head
- 5 = Grandchild/great-grandchild of head
- 6 = Parent of head or of head's spouse
- 7 = Other relative
- 8 = Domestic employee
- 9 = Non-relative

Age: (**roster_3**)

How many years of education has this person completed? (**roster_4**)

Marital status: (**roster_5**)

- 1 = Single/never married
- 2 = Married/consensual union
- 3 = Widowed
- 4 = Divorced/separated

What activities is this person involved in at present? (**roster_6**)
(*ticklist*)

Salaried/wage employee	
Self-employed without employees	
Self-employed with employees	
Overseas worker	
Apprentice	
Unpaid family worker	
Unemployed and looking for work	
Student	
Housekeeping	
Retired	
Economically inactive	
Non-schooling child	
Other non-economic activities	

Skip to End of Section if the person is less than 10 years old

If employed, how many hours does/did this person work in a normal week? (**roster_7**)

If employed, how much does this person earn in a normal month (GHc)? (**roster_8**)

Does this person assist in the respondent's business? (**roster_9**)

1 = Yes

2 = No (*skip to End of Section*)

Hours worked in the respondent's business last week: (**roster_10**)

How is this person paid by the respondent's business? (**roster_11**)

1 = Receives a share of the profits

2 = Receives a wage

3 = Unpaid

4 = Other

Is this person an apprentice in the respondent's business? (**roster_12**)

1 = Yes

2 = No

Last week:

How much have you and your household spent in the last WEEK on: Food and drink for home consumption (GHc)? (**household_2a**)

How much have you and your household spent in the last WEEK on: Food and drink consumed outside the home (GHc)? (**household_2b**)

Last Month:

How much did you and your household spend last MONTH on: Housing (e.g. rent, maintenance, water bills, refuse collection charges) (GHc)? (**household_3a**)

How much did you and your household spend last MONTH on: Fuel and Light (e.g. electricity, kerosene, wood, gas, match, candles, batteries, charcoal) (GHc)? (**household_3b**)

How much did you and your household spend last MONTH on: Non-durable household goods (e.g. personal care products, soaps, cleaning materials) (GHc)? (**household_3c**)

How much did you and your household spend last MONTH on: Transport (e.g. train/bus, taxis, school transport fees) (GHc)? (**household_3d**)

How much did you and your household spend last MONTH on: Communication (e.g. telephone, internet and postal) (GHc)? (**household_3e**)

How much did you and your household spend last MONTH on: Recreation and entertainment (e.g. CDs, DVDs, cinema, books, beach, football, lottery) (GHc)? (**household_3f**)

How much did you and your household spend last MONTH on: Household services (e.g. repair and maintenance, servants, laundry) (GHc)? (**household_3g**)

How much did you and your household spend last MONTH on: Personal care services (e.g. haircuts, nails, massages) (GHc)? (**household_3h**)

How much did you and your household spend last MONTH on: Contributions to associations (e.g. churches, funeral societies) (GHc)? (**household_3i**)

Last Three Months:

Over the past THREE MONTHS, how much did you and your household spend on: Clothing and textiles (GHc)? (**household_4a**)

Over the past THREE MONTHS, how much did you and your household spend on: Footwear (GHc)? (**household_4b**)

Over the past THREE MONTHS, how much did you and your household spend on: Funerals, weddings and ceremonies (GHc)? (**household_4c**)

Over the past THREE MONTHS, how much did you and your household spend on: Electronic goods (e.g. purchase of cellphones, TVs, VCRs, radios, computers) (GHc)? (**household_4d**)

Over the past THREE MONTHS, how much did you and your household spend on: Household furnishings (e.g. furniture, dishes, rugs) (GHc)? (**household_4e**)

Over the past THREE MONTHS, how much did you and your household spend on: Household appliances for home use (e.g. washing machines, refrigerators, sewing machines) (GHc)? (**household_4f**)

Over the past THREE MONTHS, how much did you and your household spend on: Vehicles (e.g. bicycles) (GHc)? (**household_4g**)

Over the past THREE MONTHS, how much did you and your household spend on: Health expenses (e.g. fees to doctors, hospitals and costs of medicines) (GHc)? (**household_4h**)

Over the past THREE MONTHS, how much did you and your household spend on: Education (e.g. school uniform, school supplies, school fees) (GHc)? (**household_4i**)

Household dwelling and assets

Who owns the dwelling in which the household lives? (**household_5**)

- 1 = A household member
- 2 = Employer of a household member
- 3 = A relative
- 4 = Another person
- 5 = The government

Does your home have a landline telephone? (**household_6**)

- 1 = Yes
- 2 = No

Do you or any household member have a cellular phone? (**household_7**)

- 1 = Yes
- 2 = No

Does this household own any of the following (functioning) items? (**household_8**)
(*ticklist*)

Sewing machine	
Stove / gas cooker	
Refrigerator	
Freezer	
Air conditioner	
Fan	
Radio	
CD player	
DVD or video player	
Television	
Computer	
Motorcycle or scooter	
Bicycle	
Satellite dish	
Car, van or truck	
None of the above	

OTHER CONTACT

Interviewer: Please explain that we are interested in conducting follow-up interviews in future. Please ask for the name and contact details for a few people who would know where the respondent is if the respondent has moved.

Name and contact for first other person: (**contact_1**)

Name and contact for second other person: (**contact_2**)

PHOTO

Interviewer: Will the respondent allow you now to take a photograph of him or her? (**photo_1**)

1 = Yes

2 = No (*skip to Q18.3*)

Take the respondent's photo and show it to the respondent. Are you happy with the photo? (**photo_2**)

1 = Yes, continue

2 = No, do it again

Interviewer: Will the respondent allow you now to take a photograph of the firm inventories? (**photo_3**)

1 = Yes

2 = No (*skip to End of Section*)

Take the inventories' photo. Are you happy with the inventories' photo? (**photo_4**)

1 = Yes, continue

2 = No, do it again

GPS

Business latitude (degrees): (**gps_1a**)

Business latitude (minutes): (**gps_1b**)

Business longitude (degrees): (**gps_1c**)

Business longitude (minutes): (**gps_1d**)

East or West? (Choose E or W): (**gps_1e**)

Household latitude (degrees): (**gps_2a**)

Household latitude (minutes): (**gps_2b**)

Household longitude (degrees): (**gps_2c**)

Household longitude (minutes): (**gps_2d**)

East or West? (Choose E or W): (**gps_2e**)

Is the household location the same? (**GPS_4**)

1 = Yes, same

2 = No, different

INTERVIEWER IMPRESSIONS

Who else other than the enterprise owner was present during the interview? (**impressions_1**)
(*ticklist*)

Nobody	
The spouse of the owner	
A child of 5 years of age or younger	
Other adult household members	
Other adults from outside the household	
A child older than 5 years of age	

What is your impression of how well the respondent understood the questions being asked?
(**impressions_2**)

- 1 = Excellent
- 2 = Good
- 3 = Not so good
- 4 = Very bad

What is your impression of the seriousness with which the respondent answered questions?
(**impressions_3**)

- 1 = Excellent
- 2 = Good
- 3 = Not so good
- 4 = Very bad

What is your overall impression of the preciseness with which questions were answered?
(**impressions_4**)

- 1 = Excellent
- 2 = Good
- 3 = Not so good
- 4 = Very bad

Which sections were most difficult or troubling for the respondent? (**impressions_5**)
(*tickmark*)

Introduction	
Changes in the business	
Hours worked	
Expenses	
Sales	
Main product	
Inventories	
Assets	
Household expenditure	
Raven test	
Time use	
Trust, etc	
Treatment	

Photo	
None	

Which sections were most difficult or troubling for you? (**impressions_6**)
(*ticklist*)

Introduction	
Changes in the business	
Hours worked	
Expenses	
Sales	
Main product	
Inventories	
Assets	
Household expenditure	
Raven test	
Time use	
Trust, etc	
Treatment	
Photo	
None	

17.7 Which sections interested the respondents the most? (**impressions_7**)
(*ticklist*)

Introduction	
Changes in the business	
Hours worked	
Expenses	
Sales	
Main product	
Inventories	
Assets	
Household expenditure	
Raven test	
Time use	
Trust, etc	
Treatment	
Photo	
None	

Which questions were most difficult or troubling for the respondent? (**impressions_8**)

Which questions were most difficult or troubling for you? (**impressions_9**)

Which questions interested the respondents the most? (**impressions_10**)

Enumerator: Any additional comments? (**impressions_11**)