

GHANA MICROENTERPRISE QUESTIONNAIRE – ROUND 3
(May 3 DRAFT)

INTRODUCTION

Interviewer: Were you able to find the owner? (**introduction_1**)

1 = Yes

2 = No, and I have made three separate attempts (*skip to attriting section*)

Interviewer: Did the owner agree to be interviewed again? (**introduction_2**)

1 = Yes

2 = No (*skip to attriting section*)

Interviewer: Where is the interview taking place? (**introduction_3**)

1 = home of owner

2 = business location of owner (if separate from home)

3 = a location different from both the home and business

In the previous round, the household was recorded as living at {household address}. *Interviewer:* Is the household living there now? (If the previous address was Blank, please answer “No”). (**introduction_4**)

1 = Yes (*skip to Q1.6*)

2 = No

If no, record the new address of the household (**introduction_5**)

Do you still own and operate a business? (**introduction_6**)

1 = Yes

2 = No (*skip to Q1.10*)

Are you still working in the same location as you were working in when we interviewed you in February? (*Interviewer:* If the respondent no longer operates the business, answer “no”) (**introduction_7**)

1 = Yes (*skip to Q. 1.9*)

2 = No

What is the new business address? (**introduction_8**)

Are you working in the same line of business as when we interviewed you last February? (*Interviewer:* If the respondent no longer operates the business, answer “no”) (**introduction_9**)

1 = Yes (*skip to section: Hours Worked*)

2 = No

What happened to the business you previously ran? (**introduction_10**)

1 = Operating the same business

2 = Now run by another family member

3 = Modified to become my current business

4 = Business is closed down

5 = Business was sold to another person

6 = I never owned a business (there was a mistake earlier)

7 = [free text] _____

What is your main activity now? (**introduction_11**)

1 = wage worker

2 = operating a different business (*go to Q1.12*)

2 = looking for work

3 = housework or looking after children

4 = other (specify) _____

(*Interview:* Survey will end if they no longer operate a business.)

You said you have changed your line of business. In the last survey you told us you worked in [X]. What is your new line of business activity? (**introduction_12**)

Interviewer: Is this really a new line of business? Perhaps it is really the same as the previous line, with small modifications? (**introduction_13**)

1 = new line of business (*skip to section: New Business Details*)

2 = very similar to previous (*skip to section: Hours Worked*)

ATTRITION

This is a set of questions to be asked of neighbors, other family members, etc. if the person can not be located this time around, or if they refuse to participate anymore in the survey.

Who is supplying information about the business (more than one person possible)? (**attrition_1**)

Does the owner still operate the business? (**attrition_2**)

1 = Yes

2 = No, the business has closed down (*interview ends*)

3 = No, the business is now operated by someone else

4 = don't know

Does the business still seem to be operating in the same location as before? (**attrition_3**)

1 = Yes (*interview ends*)

2 = No

3 = don't know (*interview ends*)

Where is the business now operating? (**attrition_4**)

3. NEW BUSINESS DETAILS

Now I am going to ask you about the characteristics of any utensils, tools, machinery equipment, etc. which are used in your NEW business activity.

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

1 = Yes

2 = No (*skip to Q3.4*)

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

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

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

1 = Yes

2 = No (*skip to Q3.7*)

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 Q3.10*)

How many different types of furniture and display cases does your business have (up to 4)? (**balance_10b**)

	Ownership (options: owned, rented, borrowed)	If you had to replace, what would the replacement be for all of the items owned (GHc)?
First furniture or display case	(balance_10c)	(balance_10d)
Second furniture or display case	(balance_10e)	(balance_10f)
Third furniture or display case	(balance_10g)	(balance_10h)
Fourth furniture or display case	(balance_10i)	(balance_10j)
		(TOTAL =)

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

1 = Yes

2 = No (*skip to Q3.13*)

How many different types of machine or equipment does your business have (up to 4)? (**balance_11b**)

	Ownership (options: owned, rented, borrowed)	If you had to replace it, how much would a similar one cost (GHc)?
First machine or equipment	(balance_11c)	(balance_11d)
Second machine or equipment	(balance_11e)	(balance_11f)
Third machine or equipment	(balance_11g)	(balance_11h)
Fourth machine or equipment	(balance_11i)	(balance_11j)
		(TOTAL =)

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

1 = Yes

2 = No (*skip to Q3.16*)

If yes, how many different types of tools and utensils does your business have (up to 4)? (**balance_12b**)

	Ownership	If you had to replace it, how much would a similar one cost (GHc)?
First tool or utensil	(balance_12c)	(balance_12d)
Second tool or utensil	(balance_12e)	(balance_12f)
Third tool or utensil	(balance_12g)	(balance_12h)
Fourth tool or utensil	(balance_12i)	(balance_12j)
		(TOTAL =)

[*PocketSurvey sums totals from Q3.9-Q3.15. This gives the total 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 [Total Assets Amount]. Does this seem accurate, or have we missed or double-counted something? (**balance_13b**)

1 = Accurate (*skip to Q3.19*)

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**)

When you opened your business today, did you hold products for sale, raw materials, products in production or spare parts? (**balance_14a**)

1 = Yes

2 = No (*skip to Q3.21*)

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

[With appropriate conditional skips...]

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**)

HOURS WORKED

Hours worked in last week

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

LAST WEEK

Number of days (business_6a)

Hours per day (business_6b)

Total hours (Number of days * Hours per day) (business_6c)

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

FULL EFFORT LAST WEEK

Number of days (business_8a)

Hours 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.) (otherworkers_1)

1 = Yes

2 = No

How many hours in total last week did household members apart from yourself work in your business? [*write zero if no household members worked in the business*] (otherworkers_2)

How many hours in total did apprentices work in your business? [*write zero if no apprentices worked in the business*] (otherworkers_3)

How many hours in total did non-household paid employees work in the business? (otherworkers_4)
[*write zero if no paid employees worked in the business*]

For how many days was your business NOT operating in April 2009? (do not include days that your business is always closed; for example, on Fridays or Sundays.) (business_11)

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 a festival)? (business_12c)

EXPENSES

Monthly Expenses (for April 2009)

Please report the amount you have spent on each of the following during April 2009. *Interviewer: Include only business expenses and NOT household expenses.*

Expense Item	Expense Amount (GHc)
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 cell phone 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)
TOTAL MONTHLY EXPENSES	(income_3i) [calculated automatically]

The sum of the expenses that you just listed for the last month was GHc {{Total Monthly Expenses}}. Does this seem accurate? (income_3j)

1 = Yes (*skip to Q6.1*)

2 = No

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

SALES

6.1 What were the total monthly sales of your business? Include sales of services.

For April 2009 (GHc) (income_2a)

For March 2009 (GHc) (income_2b)

For February 2009 (GHc) (income_2c)

NB: If the percentage change in sales greater than 50% or lower than -33% and the absolute change is greater than 50GHc, then PocketSurvey will prompt with the following questions.]

6.2 You said sales for April 2009 were X, and in the last survey you told us sales for January 2009 were Y. Is it correct that your sales have changed this much? (sales_1)

6.3 If no, can I ask you again what you think April 2009 and January 2009 sales actually were?

January 2009: (sales_2)

April 2009: (sales_3)

MAIN PRODUCT

In the last survey, you told us that the most important product or service you sold was [x]. Is this still your most important product or service? **(product_1)**

1=Yes

2=No

3=It was never my most important product or service

What is your business' MOST IMPORTANT PRODUCT OR SERVICE?

Name: **(income_7a)**

Sale price per unit (GHc): **(income_7b)**

Cost of raw materials/1 unit (GHc): **(income_7c)**

[with appropriate checks...]

You have told me that you sell this product for less than you buy it. Is this correct? **(income_7d)**

You have told me that you sell this product for the same price as you buy it. Is this correct? **(income_7e)**

You have told me that the materials for this product cost nothing. Is this correct? **(income_7f)**

Units sold in the last month: **(income_7g)**

Share of this product in total sales (%): **(income_7h)**

(Enumerator: Leave the share of product section BLANK if the respondent does not know or if this is not applicable)

Have you started manufacturing or selling any new product or offering any new service in the last three months that you didn't previously make or sell? **(product_2)**

1 = Yes

2 = No *(skip to Income section)*

What is/are the new product(s) or service(s)? **(product_3)**

What percentage of total sales do the new product(s) or service(s) make? **(product_4)**

(Enumerator: Leave BLANK if the respondent does not know or if this is not applicable)

INCOME

After paying all expenses, what was the income of the business (the profits) during April 2009 (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 does not know

Profits Answer: *(skip to Q8.3)* **(income_4b)**

Was the amount: **(income_4c)**

- Less than 10 GHc
- Between 10 and 25 GHc
- Between 25 and 50 GHc
- Between 50 and 75 GHc
- Between 75 and 100 GHc
- Between 100 and 150 GHc
- Between 150 and 250 GHc
- More than 250 GHc
- Still doesn't know or still refuses.

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 *(skip to Q8.6)*

2=No

8.5 What was the value of the goods and services that you and your household consumed from the business in April 2009? **(income_4f)**

[With appropriate checks...]

ERROR: You have told me that your profits for April 2009 were greater than your sales. You told me that profits were GHc X, but that sales were only GHc Y.

What is the correct value for sales in April 2009? **(income_5c)**

What is the correct value for profits in April 2009? **(income_5d)**

ERROR: You have told me that your profits for April 2009 were equal to your sales, but that you had business expenses. You told me that profits and sales were both GHc X, and that expenses were GHc Y.

What is the correct value for sales in April 2009? **(income_6c)**

What is the correct value for profits in April 2009? **(income_6d)**

You said that profits for April 2009 were X.

In the previous survey, you told us that profits for [month] were Y.

Is it correct that your profit has changed this much? **(profits_1)**

You have indicated that there was a mistake. Please enter the correct values.

[earlier month] 2009 profit: **(profits_2)**

April 2009 profit: **(profits_3)**

How many businesses do you own? **(income_12a)**

[skip if only one]

How much money did you take home from these other businesses in April? Include the money you saved or gave to family and friends. **(income_12b)**

In April 2009, did you give any free goods or services to non-members of your household? **(income_10a)**

1=Yes

2=No *(skip to Q8.10)*

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

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 next section*)

In April 2009, what was your total income you made from renting land or rooms? (**income_13b**)

INVENTORIES

When you opened your business today did you hold products for sale, raw materials, products in production or spare parts? (inventories_1)

1=Yes

2=No

[If “yes”...] What is the total purchase cost of these goods (GHc)? (inventories_2)

[If “no”...] You said that you have zero stocks or inventories. I am asking about the value of the items you have on hand to sell. What is this value (GHc)? (inventories_3)

How much cash do you currently have for your business? (Include cash held at home, at the bank or with a susu.) (inventories_4)

CHANGES IN ASSETS

Have you purchased, been given, borrowed, or rented for your business any land, buildings, furniture, machines, equipment, tools or other business assets since our February interview? (assets_1)

[Enumerator: note, this should not include raw materials and inventories]

1 = Yes

2= No (*skip to Q10.3*)

Did your business acquire any [X] used by the business since [month of last interview]?	How was this acquired? (Options: purchased, rented, gift, borrowed, other.)	What is the purchase cost of [x]? (GHc)
Land or market space (assets_2a)	(assets_2b)	(assets_2c)
Kiosk, shed or building (assets_3a)	(assets_3b)	(assets_3c)
Furniture and display cases (assets_4a)	(assets_4b)	(assets_4c)
Machines and equipment (assets_5a)	(assets_5b)	(assets_5c)
Other equipment, tools (assets_6a)	(assets_6b)	(assets_6c)

Have you sold, returned, lost through damage or theft, or otherwise disposed of any business land, buildings, furniture, machines, equipment, tools or other business assets since our February interview? (assets_7)

[Enumerator: note, this should not include raw materials and inventories]

1 = Yes

2 = No

Did your business sell, return, lose through damage or theft, or otherwise dispose of any [X] used by the business since February?	How was this sold, lost or damaged? (Options: sold, returned, gift to someone else, lost through damage or theft, other)	What is the sale price or value of [x]? (GHc)
Land or market space (assets_8a)	(assets_8b)	(assets_8c)
Kiosk, shed or building (assets_9a)	(assets_9b)	(assets_9c)
Furniture and display cases (assets_10a)	(assets_10b)	(assets_10c)
Machines and equipment (assets_11a)	(assets_11b)	(assets_11c)
Other equipment, tools (assets_12a)	(assets_12b)	(assets_12c)

CURRENT CREDIT AND LOANS

Do you use a susu collector to deposit money? (credit_1)

1=Yes

2=No

On average, how much did you deposit with the susu collector each day during April 2009 (GHc)? (credit_2)

Have you received a new loan from a bank since February? (credit_3)

1=Yes

2=No (*skip to Q11.5*)

What was the amount of the loan? (credit_4)

Have you received a new loan from a microfinance organization (e.g. Sinapiaba, Pro-Credit) since February?

(credit_5)

1=Yes

2=No (*skip to Q11.7*)

What was the amount of the loan? (credit_6)

Have you received a new loan from family or friends for the business since February? (credit_7)

1=Yes

2=No (*skip to next section*)

If yes, what was the amount of the loan? (credit_8)

HOUSEHOLD EXPENDITURE

Weekly Household Expenditures

How much have you and your household spent in the last WEEK on...?

	Amount (GHc)
food and drink for home consumption	(household_2a)
on food and drink consumed outside of the house	(household_2b)

Monthly Household Expenditures

How much did you and your family spend last MONTH on...?

	Amount (GHc)
Housing (eg rent, maintenance, water bills, refuse collection charges)	(household_3a)
Fuel and Light (eg electricity, kerosene, wood, gas, match, candles, batteries, charcoal)	(household_3b)
Non-durable household goods (eg personal care products, soaps, cleaning materials)	(household_3c)
Communication (eg telephone, internet and postal)	(household_3d)
Recreation and entertainment (eg CDs, DVDs, cinema, books, beach, football, lottery)	(household_3e)
Transport (eg train/bus, taxis, school transport fees)	(household_3f)
Household services (eg repair and maintenance, servants, laundry)	(household_3g)
Personal care services (eg haircuts, nails, massages)	(household_3h)
Contributions to associations (eg churches, funeral societies) (GHc)?	(household_3i)

Quarterly Household Expenses

Over the past THREE MONTHS, how much did you and your family spend on....?

	Amount (GHc)
Clothing and textiles	(household_4a)
Footwear	(household_4b)
Funerals, weddings and ceremonies (GHc)	(household_4c)
Electronic goods (e.g. purchase of cell phones, TVs, VCRs, radios, computers)	(household_4d)
Household furnishings (e.g. furniture, dishes, rugs)	(household_4e)
Household appliances for home use (eg washing machines, refrigerators, sewing machines)	(household_4f)
Vehicles (eg bicycles) (GHc)	(household_4g)
Health expenses (eg fees to doctors, hospitals and costs of medicines)	(household_4h)
Education (eg school uniform, school supplies, school fees)	(household_4i)

RAVEN TEST

Enumerator: Please explain the Raven test to the respondent. The respondent will only have five minutes – it should be 5 uninterrupted minutes.

See variables **Raven_1** to **Raven_12**.

TIME USAGE

In a typical week, how many hours would you spent:	Answer (hours):
Talking with customers?	(timeuse_1)
Talking with suppliers of goods that you purchase regularly?	(timeuse_2)
Talking with suppliers of equipment or other goods purchased less frequent?	(timeuse_3)
Directing employees to perform tasks?	(timeuse_4)
Dealing with production issues, including the breakdown of machinery?	(timeuse_5)
Talking with inspectors, regulators or other government officials?	(timeuse_6)
Researching new products or potential product offerings?	(timeuse_7)
Talking with competitors?	(timeuse_8)
Observing competitors' businesses?	(timeuse_9)

Now I want you to think about different reasons why a small business like yours may fail. Which of these best describes the MAIN reason you think some businesses fail or have to close down? (**trust_1**)

- 1 = Some business owners do not work hard enough
- 2 = Some business owners are not skilled enough
- 3 = Some businesses suffer losses which are not the owners' fault
- 4 = Some businesses suffer losses from credit given to customers
- 5 = Some businesses suffer losses because of government policies
- 6 = free text

14.3 Generally speaking would you say that most people can be trusted or that you need to be very careful in dealing with people? (**trust_2**)

- 1= Most people can be trusted.
- 2= You need to be very careful.

14.4 I'd like to ask you how much you trust people from various groups. Could you tell me for each whether you trust people from this group completely, somewhat, not very much, or not at all?

	1=Trust completely	2=Trust somewhat	3=Do not trust very much	4=Do not trust at all
Your neighbours (trust_3)				
People you meet for the first time (trust_4)				

14.5 I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, quite a lot of confidence, not very much confidence, or none at all?

	1= A great deal	2= Quite a lot	3= Not very much	4= None at all
The press (trust_5)				
The police (trust_6)				
The courts (trust_7)				
The national government (trust_8)				
The district assemblies (district/metropolitan) (trust_9)				
The municipal council or urban council (trust_10)				
Revenue collection agencies (IRS, VAT office, etc.) (trust_11)				

GRANT/TREATMENT (IF APPLICABLE)
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Message:

You received 150 GHc in goods and materials for your business. OR You received 150 GHc in cash for your business.

If goods and materials:

I am going to ask separately about EQUIPMENT and INVENTORIES AND MATERIALS.

Did you receive any EQUIPMENT? (**treatment_b_1**)

How much of the EQUIPMENT that you received have you sold (GHc)? (**treatment_b_2**)

Enumerator: If nothing has been sold, enter "0".

Did you receive any INVENTORIES OR MATERIALS? (**treatment_b_3**)

How much of the INVENTORIES AND MATERIALS that you have received have you sold (GHc)?

Enumerator: If nothing has been sold, enter "0". (**treatment_b_4**)

Q15.3 Have you purchased NEW INVENTORIES OR MATERIALS since receiving this gift? Please compare to the amount that you would HAVE PURCHASED if you had NOT received the gift. (**treatment_b_5**)

1=No, I have not.

2=Yes; I purchased more than I would have.

3=Yes; I purchased less than I would have.

4=Yes; I purchased as much I would have.

If cash:

Some respondents chose to add some of their own money to the gift in order to buy an item that costs more than 150 GHc. Did you do this? (**treatment_a_1a**)

1=Yes

2=No

How much your own money did you add? (**treatment_a_1b**)

What did you buy with the cash that you received? (**treatment_a_2**)

Of the cash that you received, how much did you spend on	Answer (GHc)
Business materials and inventories?	(treatment_a_3)
Business equipment?	(treatment_a_4)
Repayment of business loans?	(treatment_a_5)
Other business expenses?	(treatment_a_6)
Household food?	(treatment_a_7)
Household durable assets?	(treatment_a_8)
Personal clothing?	(treatment_a_9)
Gifts to others?	(treatment_a_10)
School supplies and school fees?	(treatment_a_11)
Any other household business?	(treatment_a_12)

Of the cash that you received, how much did you save? (**treatment_a_13**)

You have listed a total of [sum] GHc. This means that you spent [150 - sum] on OTHER items. Is this correct? (**treatment_a_14**)

(Repeat questions if "no"; since the dataset records final answers, none will be "no".)

You said that you spent [Amount for business materials and inventories] GHc on materials and inventories for the business. How much of this have you now sold? (**treatment_a_15**)

How much of this have you lost to spoilage, waste or theft (GHc)? (treatment_a_16)

[Enumerator: If nothing has been lost, enter "0"]

I will now ask about who the gift was spent on. These questions do NOT refer to the money spent on the business.

Apart from money spent on the business, how much of the grant ended up being spent on things	Answer (GHc)
Things just for you?	(treatment_a_17a)
Things just for your spouse?	(treatment_a_17b)
Things just for your children?	(treatment_a_17c)
Things for you and your family jointly?	(treatment_a_17d)
Things for people other than you, your spouse or children?	(treatment_a_17e)

PHOTO

Interviewer: Will the respondent allow you to take a photograph of the firm inventories? (photo_1)

Photo filename: photo_2

INTERVIEWER IMPRESSIONS

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

Items

Nobody

The spouse of the owner

A child 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**)

- a. Excellent
- b. Good
- c. Not so good
- d. Very bad

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

- a. Excellent
- b. Good
- c. Not so good
- d. Very bad

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

- a. Excellent
- b. Good
- c. Not so good
- d. Very bad

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

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

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

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**)