

**GHANA MICROENTERPRISE QUESTIONNAIRE – ROUND 4**  
**(August 2 DRAFT)**

<b>INTRODUCTION</b>
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*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*)

ATTRITING SECTION
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*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**)

## 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	<b>(balance_10c)</b>	<b>(balance_10d)</b>
Second furniture or display case	<b>(balance_10e)</b>	<b>(balance_10f)</b>
Third furniture or display case	<b>(balance_10g)</b>	<b>(balance_10h)</b>
Fourth furniture or display case	<b>(balance_10i)</b>	<b>(balance_10j)</b>

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	( <b>balance_11c</b> )	( <b>balance_11d</b> )
Second machine or equipment	( <b>balance_11e</b> )	( <b>balance_11f</b> )
Third machine or equipment	( <b>balance_11g</b> )	( <b>balance_11h</b> )
Fourth machine or equipment	( <b>balance_11i</b> )	( <b>balance_11j</b> )

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 (options: owned, rented, borrowed)	If you had to replace it, how much would a similar one cost (GHc)?
First tool or utensil	( <b>balance_12c</b> )	( <b>balance_12d</b> )
Second tool or utensil	( <b>balance_12e</b> )	( <b>balance_12f</b> )
Third tool or utensil	( <b>balance_12g</b> )	( <b>balance_12h</b> )
Fourth tool or utensil	( <b>balance_12i</b> )	( <b>balance_12j</b> )

*[PocketSurvey sums totals from Q3.9-Q3.15. This gives the total assets, excluding land, buildings and market space. Total Assets Amount: (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**)

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 July 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 July 2009)

Please report the amount you have spent on each of the following during July 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)
<b>TOTAL MONTHLY EXPENSES</b>	(income_3i)

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

For July 2009 (GHc) (income\_2a)

For June 2009 (GHc) (income\_2b)

For May 2009 (GHc) (income\_2c)

*Enumerator note: Please confirm that you have scrolled before moving to next question.*

*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.]*

(For sales  $\geq 10\,000$ )

Your reported sales for July is X. This is a large number. Is this correct? (sales\_large\_1)

(Note that the original 'large' number is saved as **sales\_large\_number**.)

You said sales for July 2009 were X, and in the last survey you told us sales for April 2009 were Y. Is it correct that your sales have changed this much? (sales\_1)

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

April 2009 sales: (sales\_2)

July 2009 sales: (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?

MOST IMPORTANT PRODUCT OR SERVICE	Name:	(income_7a)
MOST IMPORTANT PRODUCT OR SERVICE	Unit:	(income_7b_1)
MOST IMPORTANT PRODUCT OR SERVICE	Sale price per unit (GHc):	(income_7b_2)
MOST IMPORTANT PRODUCT OR SERVICE	Cost of raw materials/1 unit (GHc):	(income_7c)

(with appropriate skips...)

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)

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)

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

(with appropriate skips...)

You said that the sale price for your main product in July 2009 was X GHc. In the previous survey, you told us that the sale price for your main product for April was Y GHc. Is it correct that the sale price for your main product has changed this much?

**(prices\_1)**

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

April 2009 price for your main product (GHc): **(prices\_2)**

July 2009 price for your main product: **(prices\_3)**

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 July 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

Profit **(income\_4b)**

Your report sales [**should read “profit”**] for July is X. This is a large number. Is this correct? **(profit\_large\_1)**

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

What was the value of the goods and services that you and your household consumed from the business in July 2009? **(income\_4f)**

How many businesses do you own? **(income\_12a)**

[Skip if no others.]

How much money did you take home from these other businesses in July? Include the money you saved or gave to family and friends. **(income\_12b)**

In July 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 July 2009, what was your total income you made from renting land or rooms? **(income\_13b)**

<b>SHARING</b>
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During the past three months, did anyone other than employees of the business use any of your business assets, including equipment, buildings or land? (**reciprocity\_1**)

1=Yes

2=No

(If yes) which of the following types of assets did they use? (Please tick all that apply.) (**reciprocity\_2**)

1=Equipment, tools or machinery

2=Buildings

3=Land

(If yes) Which of the following apply? (**reciprocity\_3**)

1=At least one asset was used continuously for a period of one week or more

2=At least one asset was used for a limited number of hours each day.

Did you receive rental income as compensation for the use of any of the assets? (**reciprocity\_4**)

1=Yes

2=No

(If yes) During July, what was your revenue from rental of business assets? (GhC) (**reciprocity\_5**)

Have you included the revenue from rental in the business income you reported earlier? (**reciprocity\_6**)

Did you receive some other compensation, such as gifts, household services, or the use of assets of another business? (**reciprocity\_7**)

<b>INVENTORIES</b>
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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

[with an appropriate skip...] Your reported inventories are X GhC. This is a large number. Is this correct?

(**inventories\_large\_1**)

(Note that the original inventories number is saved as **inventories\_large\_number**.)

[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**)

[with appropriate skips...] You said that your inventories holding today was X GHc. In the previous survey, you told us that your inventories holding was Y GHc. Is it correct that your inventories holding has changed this much?

(**inventories\_5**)

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

What is the total purchase cost of the products for sale, raw materials, products in production or spare parts that you held at the start of business today? (**inventories\_6**)

What was the correct value for the previous survey? (**inventories\_7**)

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 May 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 May?	How was this acquired? (Options: purchased, rented, gift, borrowed, other.)	What is the purchase cost of [x]? (GHc)
Land or market space <b>(assets_2a)</b>	<b>(assets_2b)</b>	<b>(assets_2c)</b>
Kiosk, shed or building <b>(assets_3a)</b>	<b>(assets_3b)</b>	<b>(assets_3c)</b>
Furniture and display cases <b>(assets_4a)</b>	<b>(assets_4b)</b>	<b>(assets_4c)</b>
Machines and equipment <b>(assets_5a)</b>	<b>(assets_5b)</b>	<b>(assets_5c)</b>
Other equipment, tools <b>(assets_6a)</b>	<b>(assets_6b)</b>	<b>(assets_6c)</b>

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 we last interviewed you in April? **(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 May?	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 <b>(assets_8a)</b>	<b>(assets_8b)</b>	<b>(assets_8c)</b>
Kiosk, shed or building <b>(assets_9a)</b>	<b>(assets_9b)</b>	<b>(assets_9c)</b>
Furniture and display cases <b>(assets_10a)</b>	<b>(assets_10b)</b>	<b>(assets_10c)</b>
Machines and equipment <b>(assets_11a)</b>	<b>(assets_11b)</b>	<b>(assets_11c)</b>
Other equipment, tools <b>(assets_12a)</b>	<b>(assets_12b)</b>	<b>(assets_12c)</b>

<b>CURRENT CREDIT AND LOANS</b>
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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 July 2009 (GHc)? (**credit\_2**)

Have you received a new loan from a bank since May? (**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 May? (**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 May? (**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)

TRANSFERS
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During the past three months, did you make any payments in cash or goods to people living outside your household?

**(transfers\_1)**

1=Yes

2=No (*skip to Q12.8*)

To whom did you make the transfers? **(transfers\_2)**

1= Parents

2= Children

3= Brothers/Sisters

4= Other Family

5= Non-family members

Approximately how much cash did you give to people outside your household during the past three months? **(transfers\_3)**

What is the approximate value of the goods you provided to people outside your household during the past three months?

**(transfers\_4)**

During the past three months, did you receive any transfers in cash or goods from people living outside your household?

**(transfers\_5)**

1=Yes

2=No (*skip to next section*)

Who did you receive the transfers from? **(transfers\_6)**

1= Parents

2= Children

3= Brothers/Sisters

4= Other Family

5= Non-family members

Approximately how much cash did you receive from people outside your household during the past three months?

**(transfers\_7)**

What is the approximate value of the goods you received from people outside your household during the past three months?

**(transfers\_8)**



<b>GRANT/TREATMENT (IF APPLICABLE)</b>
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**If goods and materials in Round 3:**

You received 150 GHc in goods and materials for your business. 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)? (**treatment\_b\_4**)

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 goods and materials in Round 2:**

Three months ago you received a prize of 150 GHc in materials and equipment for your business for participating in this survey. I would like to know how much of this 150 GHc remains in the business and how much has been taken out of the business for other uses.

How much of the 150 GHc remains in the business? (**treatment\_c\_1a**)

How much of the 150 GHc has been taken out of the business for other uses? (**treatment\_c\_2a**)

[Calculate sum: ] (**treatment\_c\_sum**)

(If the values don't add to 150...)

These values did not add to 150 GHc. Please confirm the answers.

Please confirm: How much of the 150 GHc remains in the business? (**treatment\_c\_1b**)

Please confirm: How much of the 150 GHc has been taken out of the business for other uses? (**treatment\_c\_2b**)

**If cash in Round 3:**

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)**

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

Of the cash that you received, how much did you save? **(treatment\_a\_13)**

Calculate total treatment spending: **TreatmentSum1**

Calculate 150 – spending: **TreatmentDiff1**

[Repeat if the sum is greater than 150 GHc.]

You have listed a total of X GHc. This means that you spent Y on OTHER items. Is this correct? **(treatment\_a\_14)**

[If the respondent admits an error, start again.]

[If the respondent listed some spending on business materials or inventories...]

You said that you spent X 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.

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

**If cash in Round 2:**

Three months ago you received a prize of 150 GHc cash for your business for participating in this survey. I would like to know how much of this 150 GHc remains in the business and how much has been spent in other ways.

How much of the 150 GHc remains in the business? (treatment\_d\_1a)

How much of the 150 GHc remains in the household? (treatment\_d\_2a)

How much of the 150 GHc has been spent on non-business things? (treatment\_d\_3a)

How much of the 150 GHc has been saved outside of the business or household? (treatment\_d\_4a)

Sum of spending: (treatment\_d\_sum)

[If the sum is not 150 GHc...]

Please confirm: How much of the 150 GHc remains in the business? (treatment\_d\_1b)

Please confirm: How much of the 150 GHc remains in the household? (treatment\_d\_2b)

Please confirm: How much of the 150 GHc has been spent on non-business things? (treatment\_d\_3b)

Please confirm: How much of the 150 GHc has been saved outside of the business or household? (treatment\_d\_4b)

## SOCIAL NETWORKS

Do you occupy a position of responsibility in the neighbourhood? (networks\_1)  
 1=Yes  
 2=No

Which position of responsibility? (Tick all that apply.) (networks\_2)  
 1=Elected official  
 2=Board member of self-help group or cooperation  
 3=Board member of church/mosque association  
 4=Free text

Does any other member of your household occupy a position of responsibility in the neighbourhood? (networks\_3)  
 1=Yes  
 2=No

Which person? (Please enter names) (networks\_4)

Which position of responsibility? (Tick all that apply.) (networks\_5)  
 1=Elected official  
 2=Board member of self-help group or cooperation  
 3=Board member of church/mosque association  
 4=Free text

How knowledgeable about business are you? (networks\_6)  
 1=Well above average  
 2=Slightly above average  
 3=Average  
 4=Slightly below average  
 5=Well below average

In this enumeration area, there are \_\_\_\_ {EA total} people in the survey. I am now going to ask about each of these other people.

I am now going to ask you about X.  Do you know X?	How knowledgeable about business is this person? 1=Well above average 2=Slightly above average 3=Average 4=Slightly below average 5=Well below average	How frequently do you talk about business conditions and prospects with this person? 1=Not at all 2=Sometimes (once a year) 3=Frequently (once a week) 4=Don't know	Have you received a loan or gift from the person over the last six months? 1=Loan in cash 2=Gift in cash 3=Loan in kind (e.g. inventories or equipment) 4=Gift in kind 5=Both gift and loan 6=Nothing	What is the total value of loans or gifts that you received?	Have you given a loan or gift to this person over the last six months? 1=Loan in cash 2=Gift in cash 3=Loan in kind (e.g. inventories or equipment) 4=Gift in kind 5=Both gift and loan 6=Nothing	What is the total value of loans or gifts that you provided?
(networksloop_entry)	(networksloop_1)	(networksloop_2)	(networksloop_3)	(networksloop_4)	(networksloop_5)	(networksloop_6)

[Note that these answers will be in the “multiple” file.]

## HOUSEHOLD BARGAINING

Are you married? (Enumerator: Please answer “yes” if the respondent is in a customary or de facto marriage relationship.)

**(bargaining\_1)**

1=Yes

2=No (*skip to UNMARRIED RESPONDENT SECTION*)

### **MARRIED RESPONDENT SECTION**

Are you free to spend the profits you generate in your business on household expenditures, without consulting your spouse?

**(bargaining\_2a)**

Apart from money you spend on your household, are you free to spend any part of the profits you generate from your business on items you consume yourself? **(bargaining\_3a)**

1=Yes

2=No

If you needed money in an emergency, which of the following sources might you be able to get it from? (Please tick all that apply.) **(bargaining\_4a)**

1=Own relatives

2=Spouse's relatives

3=Money lender

4=Spouse

5=Friends / neighbours

6=Asset sales

7=Savings account

8=Loan from a microfinance organisation or bank

9=None of the above

Household decisions: In your household, who makes decisions about

In your household, who makes decisions about... (Tick all that apply)	You	Your spouse	Your children	Your parents	Other household members	Doesn't apply
PURCHASES OF FOOD CONSUMED AT HOME?	<b>(bargaining_5_1a)</b>					
ROUTINE HOUSEHOLD PURCHASES SUCH AS CLEANING SUPPLIES?	<b>(bargaining_5_2a)</b>					
YOUR CLOTHES?	<b>(bargaining_5_3a)</b>					
YOUR CHILDREN'S CLOTHES?	<b>(bargaining_5_4a)</b>					
PURCHASE OF ALCOHOLIC BEVERAGES?	<b>(bargaining_5_5a)</b>					
MONEY GIVEN TO YOUR PARENTS?	<b>(bargaining_5_6a)</b>					
MONEY GIVEN TO YOUR SPOUSE'S PARENTS?	<b>(bargaining_5_7a)</b>					
PURCHASING EQUIPMENT FOR YOUR ENTERPRISE?	<b>(bargaining_5_8a)</b>					
REINVESTING PROFITS IN YOUR BUSINESS?	<b>(bargaining_5_9a)</b>					

The profits of my enterprise are higher because of my spouse's involvement. **(bargaining\_6\_1a)**

1=Strongly agree

2=Agree

3=Neutral

4=Disagree

5=Strongly disagree

6=Does not apply

My spouse helps to run my enterprise. **(bargaining\_6\_2a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

Because of my spouse's efforts in the business, I expect the business to do well in the future. **(bargaining\_6\_3a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I do not hold much money as cash or inventories in my business because it is too easy for household members to take. **(bargaining\_6\_4a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I have more control over assets in my business than I do over money I hold at home. **(bargaining\_6\_5a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I find it hard not to spend business revenues/working capital on personal expenses. **(bargaining\_6\_6a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

Business assets which are equipment are less likely to be taken by others than business assets which are cash or inventories. **(bargaining\_6\_7a)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

Suppose someone were to give you 100 GhC. Now suppose that instead of paying the 100 GhC to you, I gave some money to your spouse instead. How much would I have to give your spouse to make you just as well off as receiving the 100 GhC directly?

Enumerator: Does the respondent have an answer? **(bargaining\_7\_1a)**

How much would I have to give your spouse to make you just as well off as receiving the 100 GhC directly? **(bargaining\_7\_2a)**

[If no answer..]

Would the amount be more or less than 10 GhC? **(bargaining\_7\_3a)**

[If more...]

[Looping up in increments of 10...] Would the amount be more or less than X GhC?

[The loop ends when the respondent answers “less”. The last value presented to the respondent is recorded as **bargaining\_rangelimit\_1a.**]

[If less...]

[Looping down in increments of 10...] Would the amount be more or less than X GhC?

[The loop ends when the respondent answers “more”. The last value presented to the respondent is recorded as **bargaining\_rangelimit\_2a.**]

If you wanted to keep 100 GhC for some time without anyone taking it, where would you store it?     **[bargaining\_8a]**

## UNMARRIED RESPONDENT SECTION

Are you free to spend the profits you generate in your business on household expenditures, without consulting other members of your household? **(bargaining\_2b)**

1=Yes

2=No

Apart from money you spend on your household, are you free to spend any part of the profits you generate from your business on items you consume yourself? **(bargaining\_3b)**

1=Yes

2=No

If you needed money in an emergency, which of the following sources might you be able to get it from? (Please tick all that apply.) **(bargaining\_4b)**

1=Own relatives

2=Spouse's relatives

3=Money lender

4=Spouse

5=Friends / neighbours

6=Asset sales

7=Savings account

8=Loan from a microfinance organisation or bank

9=None of the above

Household decisions: In your household, who makes decisions about

In your household, who makes decisions about... (Tick all that apply)	You	Your spouse	Your children	Your parents	Other household members	Doesn't apply
PURCHASES OF FOOD CONSUMED AT HOME?	<b>(bargaining_5_1b)</b>					
ROUTINE HOUSEHOLD PURCHASES SUCH AS CLEANING SUPPLIES?	<b>(bargaining_5_2b)</b>					
YOUR CLOTHES?	<b>(bargaining_5_3b)</b>					
YOUR CHILDREN'S CLOTHES?	<b>(bargaining_5_4b)</b>					
PURCHASE OF ALCOHOLIC BEVERAGES?	<b>(bargaining_5_5b)</b>					
MONEY GIVEN TO YOUR PARENTS?	<b>(bargaining_5_6b)</b>					
MONEY GIVEN TO YOUR SPOUSE'S PARENTS?	<b>(bargaining_5_7b)</b>					
PURCHASING EQUIPMENT FOR YOUR ENTERPRISE?	<b>(bargaining_5_8b)</b>					
REINVESTING PROFITS IN YOUR BUSINESS?	<b>(bargaining_5_9b)</b>					

The profits of my enterprise are higher because of the other involvement of other household members. **(bargaining\_6\_1b)**

1=Strongly agree

2=Agree

3=Neutral

4=Disagree

5=Strongly disagree

6=Does not apply

Other household members help to run the enterprise. **(bargaining\_6\_2b)**

1=Strongly agree

2=Agree

3=Neutral

4=Disagree

5=Strongly disagree

6=Does not apply



Because of the efforts of other household members in the business, I expect the business to do well in the future.

**(bargaining\_6\_3b)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I do not hold much money as cash or inventories in my business because it is too easy for household members to take.

**(bargaining\_6\_4b)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I have more control over assets in my business than I do over money I hold at home. **(bargaining\_6\_5b)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

I find it hard not to spend business revenues/working capital on personal expenses. **(bargaining\_6\_6b)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

Business assets which are equipment are less likely to be taken by others than business assets which are cash or inventories.

**(bargaining\_6\_7b)**

- 1=Strongly agree
- 2=Agree
- 3=Neutral
- 4=Disagree
- 5=Strongly disagree
- 6=Does not apply

Suppose someone were to give you 100 GhC. Now suppose that instead of paying the 100 GhC to you, I gave some money to another member of your household instead.

Enumerator: Does the respondent have an answer? **(bargaining\_7\_1b)**

How much would I have to give that household member to make you just as well off as receiving the 100 GhC directly?

**(bargaining\_7\_2b)**

[If no answer..]

Would the amount be more or less than 10 GhC? **(bargaining\_7\_3b)**

[If more...]

[Looping up in increments of 10...] Would the amount be more or less than X GhC?

[The loop ends when the respondent answers "less". The last value presented to the respondent is recorded as **bargaining\_rangelimit\_1b.**]

[If less...]

[Looping down in increments of 10...] Would the amount be more or less than X GhC?

[The loop ends when the respondent answers "more". The last value presented to the respondent is recorded as **bargaining\_rangelimit\_2b.**]

If you wanted to keep 100 GhC for some time without anyone taking it, where would you store it? [bargaining\_8b]

## PHOTO SECTION

See 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)