

**GHANA MICROENTERPRISE QUESTIONNAIRE – ROUND 2**  
**(January 29 DRAFT)**

**Pocket Survey Instructions:**

*Open the appropriate version of the Round 2 survey. Using the information given on the prompt sheet, confirm district, locality and EA information. A list of respondents for this EA will appear. Select the correct respondent and confirm that this is the correct respondent SHENO. Confirm these details or make appropriate corrections. This part is essential as all identifying details and information collected in round 1 is connected to their SHENO, so you will not be able to complete the full round 2 survey without this!*

<b>INTRODUCTION</b>
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- 1.1 *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*)
- 1.2 *Interviewer:* Did the owner agree to be interviewed again? (**introduction\_2**)  
1 = Yes  
2 = No (*skip to attriting section*)
- 1.3 *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
- 1.4 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
- 1.5 If no, record the new address of the household (**introduction\_5**)
- 1.6 Do you still own and operate a business? (**introduction\_6**)  
1 = Yes  
2 = No (*skip to Q1.10*)
- 1.7 Are you still working in the same location as you were working in when we interviewed you in October or November 2008? (*Interviewer: If the respondent no longer operates the business, answer “no”*) (**introduction\_7**)  
1 = Yes  
2 = No
- 1.8 What is the new business address? (**introduction\_8**)
- 1.9 Are you working in the same line of business as when we interviewed you last October/November? (*Interviewer: If the respondent no longer operates the business, answer “no”*) (**introduction\_9**)  
1 = Yes (*skip to section: Hours Worked*)  
2 = No
- 1.10 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] \_\_\_\_\_

1.11 What is your main activity now? (**introduction\_11**)  
(specify) \_\_\_\_\_

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

1.12 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*)

<b>ATTRITING SECTION</b>
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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.*

2.1 Who is supplying information about the business (more than one person possible)? (**attrition\_1**)

2.2 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

2.3 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*)

2.4 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.

3.1 Do you currently own the land or market space used by the business? (**balance\_8a**)

- 1 = Yes
- 2 = No (*skip to Q3.4*)

3.2 In what year did you purchase the land or market space? (**balance\_8b**)

3.3 How much would you pay to purchase the same land or market space today? (GHc) (**balance\_8c**)

3.4 Does your business currently have any kiosk/shed/building? (**balance\_9a**)

- 1 = Yes
- 2 = No (*skip to Q3.7*)

3.5 Ownership of the kiosk/shed/building (**balance\_9b**)

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

3.6 If you had to replace your kiosk/shed/building, how much would a similar one cost? (GHc) (**balance\_9c**)

3.7 Does your business currently have any FURNITURE or DISPLAY CASES? (**balance\_10a**)

- 1 = Yes
- 2 = No (*skip to Q3.10*)

3.8 How many different types of furniture and display cases does your business have (up to 4)? (**balance\_10b**)

	Ownership	If you had to replace, what would the replacement be for all of the items owned (GHc)?
First furniture or display case	a) Owned b) Rented c) Borrowed ( <b>balance_10c</b> )	( <b>balance_10d</b> )
Second furniture or display case	a) Owned b) Rented c) Borrowed ( <b>balance_10e</b> )	( <b>balance_10f</b> )
Third furniture or display case	a) Owned b) Rented c) Borrowed ( <b>balance_10g</b> )	( <b>balance_10h</b> )
Fourth furniture or display case	a) Owned b) Rented c) Borrowed	( <b>balance_10j</b> )

	(balance_10i)	
		(TOTAL = )

3.9 Does your business currently have any MACHINES or EQUIPMENT? (balance\_11a)  
 1 = Yes  
 2 = No (*skip to Q3.13*)

3.10 How many different types of machine or equipment does your business have (up to 4)? (balance\_11b)

	Ownership	If you had to replace it, how much would a similar one cost (GHc)?
First machine or equipment	a) Owned b) Rented c) Borrowed (balance_11c)	(balance_11d)
Second machine or equipment	a) Owned b) Rented c) Borrowed (balance_11e)	(balance_11f)
Third machine or equipment	a) Owned b) Rented c) Borrowed (balance_11g)	(balance_11h)
Fourth machine or equipment	a) Owned b) Rented c) Borrowed (balance_11i)	(balance_11j)
		(TOTAL = )

3.13 Does your business currently have any other tools and utensils (including vehicles)? (balance\_12a)  
 1 = Yes  
 2 = No (*skip to Q3.16*)

3.14 If yes, how many different types of tools and utensils does your business have (up to 4)? (balance\_12b)

3.15

	Ownership	If you had to replace it, how much would a similar one cost (GHc)?
First tool or utensil	a) Owned b) Rented c) Borrowed (balance_12c)	(balance_12d)
Second tool or utensil	a) Owned b) Rented c) Borrowed (balance_12e)	(balance_12f)

Third tool or utensil	a) Owned b) Rented c) Borrowed ( <b>balance_12g</b> )	( <b>balance_12h</b> )
Fourth tool or utensil	a) Owned b) Rented c) Borrowed ( <b>balance_12i</b> )	( <b>balance_12j</b> )
		( <b>TOTAL =</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**)

3.16 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

3.17 What have we missed or double-counted? (**balance\_13c**)

3.18 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**)

3.19 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)

3.20 What is the total purchase cost of these goods (GHc)? (**balance\_14b**)

3.21 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**)

3.22 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 (use exact same question as baseline)

4.1 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)

4.2 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)

4.3 Apart from you, does anyone work in the business? (Please include unpaid as well as paid workers.) (otherworkers\_1)

1 = Yes

2 = No

4.4 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)

4.5 How many hours in total did apprentices work in your business? [*write zero if no apprentices worked in the business*] (otherworkers\_3)

4.6 How many hours in total did non-household paid employees work in the business? [*write zero if no paid employees worked in the business*] (otherworkers\_4)

4.7 For how many days was your business NOT operating in January 2009? (do not include days normally not open) (business\_11)

4.8 For how many days was the business closed because you were ill? (business\_12a)

4.9 For how many days was the business closed because someone else was ill (for example, family or friends)? (business\_12b)

4.10 For how many days was the business closed because of other family or community events (for example, a funeral or a festival)? (business\_12c)

<b>EXPENSES</b>
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5.1 Monthly Expenses (for January 2009)

<b>Expense Item</b>	<b>Expense Amount (GHc)</b>
Purchase of raw materials and items for resale	( <b>income_3a</b> )
Purchase of electricity, water, gas and fuel	( <b>income_3b</b> )
Payments to employees and apprentices	( <b>income_3c</b> )
Expenditure on telephone and cell phone airtime	( <b>income_3d</b> )
Maintenance, repair, and transportation	( <b>income_3e</b> )
Rent of machinery and equipment	( <b>income_3f</b> )
Interest paid on loans (Please answer in GHc, NOT in percentage terms.)	( <b>income_3g</b> )
Gifts, tips and bribes given to government officials	( <b>income_3h</b> )
<b>TOTAL MONTHLY EXPENSES</b>	<b>= (income_3i)</b>

5.2 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

2 = No

5.3 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 January 2009 (GHc)                    **(income\_2a)**  
For December 2008 (GHc)                **(income\_2b)**  
For November 2009 (GHc)                **(income\_2c)**

*[Enumerator note: 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 January 2009 were X, and in the last survey you told us sales for September/October 2008 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 January 2009 and September/October 2008 sales actually were?

September/October 2008:                **(sales\_2)**  
January 2009:                                **(sales\_3)**

**MAIN PRODUCT**

7.1 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 *(skip to Q7.3)*

2=No

3=It was never my most important product or service

7.2 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)**

You have told me that you sell this product 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)*

7.3 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)*

7.4 What is/are the new product(s) or service(s)? **(product\_3)**

7.5 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

8.1 After paying all expenses, what was the income of the business (the profits) during January 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)**
- Profit:      **(income\_4b)**

(If no answer...)

- Was the amount... [categories provided]? **(income\_4c)**

What proportion of this amount do you typically invest in your business (%)? **(income\_4d)**

8.2 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 Q8.4*)
- 2=No

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

**[After an error check...]**

You have told me that your profits for October 2008 were greater than your sales. [Then, after reminding the respondent of their answer...]

What is the correct value for sales in October 2008? **(income\_5c)**

What is the correct value for profits in October 2008? **(income\_5d)**

**[SQ: I think I have made coding mistakes here and that these should read January 2009 throughout. I'm not sure whether the question was asked in this way or whether it was corrected in the field.]**

**[After an error check...]**

You have told me that your profits for October 2008 were equal to your sales, but that you had business expenses. [Then, after reminding the respondent of their answer...]

What is the correct value for sales in October 2008? **(income\_6c)**

What is the correct value for profits in October 2008? **(income\_6d)**

**[SQ: I think I have made coding mistakes here and that these should read January 2009 throughout. I'm not sure whether the question was asked in this way or whether it was corrected in the field.]**

*(If significant change, PocketSurvey will prompt)* You said profits for January 2009 were X, and in the last survey you told us profits for September/October 2008 were Y. Is it correct that your profits have changed this much?

- 1 = Yes, this is correct (*skip to Q8.7*) **(profits\_1)**
- 2= No

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

- a. September/October profits      **(profits\_2)**
- b. January 2009 profits      **(profits\_3)**

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

(income\_12)

[SQ: I made another coding mistake here. There should have been a conditional jump before that question, but I think everyone was asked this question.]

8.9 In October 2008, did you give any free goods or services to non-members of your household?

(income\_10a)

[SQ: This is another coding error; it should read January 2009. I don't know whether this was read as "January 2009" in the field. The training version said "January 2009".]

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

(income\_10b)

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

(income\_13a)

In October 2008, what was your total income you made from renting land or rooms? (income\_13b)

[SQ: This is another coding error; it should read January 2009. I don't know whether this was read as "January 2009" in the field. The training version said "January 2009".]

<b>INVENTORIES</b>
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9.1 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

9.2 What is the total purchase cost of these goods (GHc)? (**inventories\_2**)

You said that you have zero stocks or inventories. I am asking about the value of items you have on hand to sell. What is this value (GHc)? (**inventories\_3**)

You said that your inventories holding today was [X]. In the previous survey, you told us that your inventories holding was [Y]. [**SQ: Note that the number 'Y' was looked up correctly to trigger the check, but then referenced wrongly in this question.**]

Is it correct that your inventories holding has changed that 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**)

9.3 How much cash do you currently have for your business? (Include cash held at home, at the bank or with a susu.) (**inventories\_4**)

You said that your business cash for January 2009 was [X]. In the previous survey, you told us that business cash for [September/October] was [Y]. Is it correct that your cash holding has changed this much? (**cash\_1**)

You have indicated that there was a mistake. Please enter the correct value. Cash currently available: (**cash\_2**)

## 10. CHANGES IN ASSETS

10.1 Have you purchased, been given, borrowed, or rented for your business any land, buildings, furniture, machines, equipment, tools or other business assets since we last interviewed you in October/November? **(assets\_1)**

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

10.2

Did your business acquire any [X] used by the business since [earlier interview]?	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 and utensils <b>(assets_6a)</b>	<b>(assets_6b)</b>	<b>(assets_6c)</b>

10.3 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 October/November?

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

**(assets\_7)**

10.4

Did your business sell, return, lose through damage or theft, or otherwise dispose of any [X] used by the business since [the earlier interview]?	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	<b>(assets_9b)</b>	<b>(assets_9c)</b>

building (assets_9a)		
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)

## 11. CURRENT CREDIT AND LOANS

- 11.1 Do you use a susu collector to deposit money? (**credit\_1**)
- 11.2 . On average, how much did you deposit with the susu collector each day during January 2009 (GHC)? (**credit\_2**)
- 11.3 Have you received a new loan from a bank since [*reference baseline survey month*]? (**credit\_3**)  
1=Yes  
2=No
- 11.4 If yes, what was the amount of the loan? (**credit\_4**)
- 11.5 Have you received a new loan from a microfinance organization (e.g. Sinapiaba, Pro-Credit) since [*reference baseline survey month*]? (**credit\_5**)  
1=Yes  
2=No
- 11.6 If yes, what was the amount of the loan? (**credit\_6**)
- 11.7 Have you received a new loan from family or friends for the business since [*reference baseline survey month*]? (**credit\_7**)  
1=Yes  
2=No
- 11.8 If yes, what was the amount of the loan? (**credit\_8**)

## 11. EXPECTATIONS

11.1 Now I am going to ask about what you think your SALES will be in April (two months from now). You said that in January your sales were X. How much do you think they will be in April? (**expectations\_1**)

11.2 Now, consider all the reasons why sales may be higher or lower in April. For example, you might have more or less customers than you expected, you may get sick and have to close your business for a few days, you may have difficulty getting raw materials, it may rain a lot, etc. Thinking of such factors:

1. What is the lowest amount you think sales could be for April? (**expectations\_2a**)
2. What is the highest amount you think sales could be for April? (**expectations\_2b**)

[Programmed in Pocket Survey]

- a) What is the midpoint  $M = (H+L)/2$ ?
- b) What is the midpoint between L and M,  $S = (L+M)/2$ ?
- c) What is the midpoint between M and H,  $U = (M+H)/2$ ?
- d) Calculate the following ranges of sales:

Range 1:  $sales \leq L$

Range 2:  $L < sales \leq S$

Range 3:  $S < sales \leq M$

Range 4:  $M < sales \leq U$

Range 5:  $U < sales \leq H$

Range 6:  $sales > H$

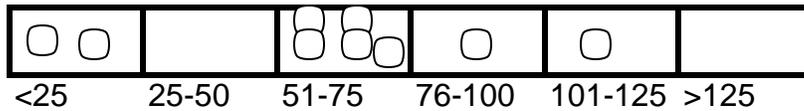
**Enumerator: Now explain how the beans work to indicate probabilities, using the handout and examples provided.**

*I will ask you several questions about the chance or likelihood that certain events are going to happen. There are 10 beans in the cup. I would like you to choose some beans out of these 10 beans and put them in the plate to express what you think the likelihood or chance is of a specific event happening. One bean represents one chance out of 10. If you do not put any beans in the plate, it means you are sure that the event will NOT happen. As you add beans, it means that you think the likelihood that the event happens increases. For example, if you put one or two beans, it means you think the event is not likely to happen but it is still possible. If you pick 5 beans, it means that it is just as likely it happens as it does not happen (fifty-fifty). If you pick 6 bins, it means the event is slightly more likely to happen than not to happen. If you put 10 beans in the plate, it means you are sure the event will happen. There is not right or wrong answer, I just want to know what you think. Let me give you an example. Imagine that we toss a coin. Say, when asked about the chance that it will come up heads, you put 5 beans in the plate. This means that you believe the coin would come up heads in 5 out of 10 games on average if we play for a long time*

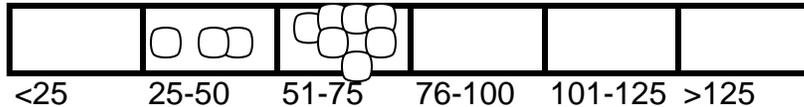
**Example:**

**For example, consider two businesses which, one owned by George and the other by Samuel. Both think their sales might be around 60 Ghana cedi next month. George puts his beans in the bins as follows:**

- he might think there is a 2 in 10 chance that he or one of his family members will be sick, so that he has to close the business and not sell much, so he puts 2 of the beans in the <25 bin.
- he thinks most of the time his sales will be between 51 and 75, so puts most of the beans in this bin, and that there is a small chance he has more sales than usual, in which sales might be between 76 and 100, or between 101 and 125, so he puts one bean each in those bins.
- Note this means he doesn't think it at all likely that his sales will be between 25 and 50, or above 125.



*In contrast, Samuel's sales are more predictable than George's, and most of the time he thinks his sales will be close to 60. So he puts 7 beans in the 51 to 75 bin. However, sometimes he has trouble getting enough stock, and so he might not be able to sell as much, ending up with between 25 and 50 sales. He thinks the chance of this is about 3 in 10, and so puts three beans in this bin.*



11.3 I now would like you to put the beans into these six bins according to how likely you think it is that your sales will fall in each range in April. Use all 10 beans. If you put 1 bean in a bin, this means you think there is a 10 percent chance your sales will be in this range.

*Enumerator: Now mark the ranges on the drawn up grid, and have them physically put the beans in each bin, on the grid sheet.*



*Enumerator: Record how many beans are in each bin.*

- a) Bin 1: (**expectations\_ranges\_1a**)
- b) Bin 2: (**expectations\_ranges\_1b**)
- c) Bin 3: (**expectations\_ranges\_1c**)
- d) Bin 4: (**expectations\_ranges\_1d**)
- e) Bin 5: (**expectations\_ranges\_1e**)
- f) Bin 6: (**expectations\_ranges\_1f**)

11.4 Are the main products you sell perishable (spoil within a month) or not? (**expectations\_3**)

1 = Yes

2 = No (skip to the fixed-month section)

11.5 How often do you purchase inventories or raw materials? (**expectations\_4**)

1 = Daily

2 = Two to three times a week

3 = Weekly

4 = Twice a month

5 = Monthly

6 = Other (specify)

11.6 How much do you purchase at a time when you purchase inventories or raw materials? (**expectations\_5**)

11.7 Suppose you purchased an additional 100 Ghana Cedi in inventories / inputs, that is (XXX from Q11.6+100)

- a. Would you be able to sell more than you usually do during the usual [period from Q11.5] between restocking inventories? That is, would you have enough customers to be able to sell more?
- 1 = Yes, definitely
  - 2 = Not sure
  - 3 = No, I wouldn't be able to sell more than my current inventory in a [period from Q11.5]
- (expectations\_6)

(If yes or not sure): I want to ask you how much more you think you would sell during the next [period from Q11.5] if you had an additional 100 GhC in inputs / inventories.

Would you be able to sell all of the additional inputs / inventory in [period from Q11.5]? (expectations\_7)

- 1 = Yes I would be able to sell all the additional items in [period from Q11.5]
- 2 = No, it would take be more than [period from Q11.5] to sell these additional items on top of what I already sell.

11.9 Out of 100 Ghana cedi of additional inputs, what is the lowest amount you would be able to sell in [period from 6a] on top of what you usually sell? That is, how much of the 100 GhC are you certain you could sell in [period from Q11.5]? L1 (expectations\_8)

(If c is less than 100 GhC): Now think optimistically. If things really worked out well, how much of the 100 GhC would you sell in the next [period from Q11.5]? H1 (expectations\_9)

[Pocket Survey will calculate

- e) What is the midpoint  $M1 = (H1+L1)/2?$
- f) What is the midpoint between L1 and M1,  $S1 = (L1+M1)/2?$
- g) What is the midpoint between M1 and H1,  $U1 = (M1+H1)/2?$
- h) Calculate the following ranges of profits for them:

- Range 1: sales  $\leq L1$
- Range 2:  $L1 < \text{sales} \leq S1$
- Range 3:  $S1 < \text{sales} \leq M1$
- Range 4:  $M1 < \text{sales} \leq U1$
- Range 5:  $U1 < \text{sales} \leq H1$
- Range 6: sales  $> H1$  ]

11.10 I now would like you to put the beans into these six bins according to how likely you think it is that you would be able to sell goods produced with this amount of raw materials on top of what you already sell in a [period from Q11.5]. Use all 10 beans. Again each bean represents a 10 percent chance that you think that outcome will occur.

[Enumerator: again draw up a grid for them to physically put the beans in, using the ranges supplied by the handheld.

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Range 1   Range 2   Range 3   Range 4   Range 5   Range 6

Record how many beans are in each bin.

- a) Bin 1: (expectations\_ranges\_2a)
- b) Bin 2: (expectations\_ranges\_2b)
- c) Bin 3: (expectations\_ranges\_2c)

- d) Bin 4: (expectations\_ranges\_2d)
- e) Bin 5: (expectations\_ranges\_2e)
- f) Bin 6: (expectations\_ranges\_2f)

11.11 You said that you currently have XXX GhC of inventories or inputs. Suppose you had an additional 100 Cedi in inventories / inputs, that is (XXX+100).

a. Would your sales in the coming month increase? That is, would you have enough customers to be able to sell more? (expectations\_6\_1)

- 1 = Yes, definitely
- 2 = Not sure
- 3 = No, I wouldn't be able to sell more than my current inventory in a month

b. (If yes or not sure): I want to ask you how much more you think you would sell during the next month if you had an additional 100 GhC in inputs / inventories.

11.12 Would you be able to sell all of the additional inputs / inventory in one month? (expectations\_7\_1)

- 1 = Yes I would be able to sell all the additional items in one month
- 2 = No, it would take be more than one month to sell these additional items on top of what I already sell.

Out of 100 Ghana cedi of additional inputs, what is the lowest amount you would be able to sell in one month on top of what you usually sell? That is, how much of the 100 GhC are you certain you could sell in one month? L1 (expectations\_8\_1)

(If c is less than 100 GhC): Now think optimistically. If things really worked out well, how much of the 100 GhC would you sell in the next month? H1 (expectations\_9\_1)

[Pocket Survey will calculate

- e) What is the midpoint  $M1 = (H1+L1)/2$ ?
- f) What is the midpoint between L1 and M1,  $S1 = (L1+M1)/2$ ?
- g) What is the midpoint between M1 and H1,  $U1 = (M1+H1)/2$ ?
- h) Calculate the following ranges of profits for them:

Range 1: sales  $\leq$  L1

Range 2:  $L1 <$  sales  $\leq$  S1

Range 3:  $S1 <$  sales  $\leq$  M1

Range 4:  $M1 <$  sales  $\leq$  U1

Range 5:  $U1 <$  sales  $\leq$  H1

Range 6: sales  $>$  H1]

11.13 I now would like you to put the beans into these six bins according to how likely you think it is that you would be able to sell goods produced with this amount of raw materials on top of what you already sell in a month . Use all 10 beans. Again each bean represents a 10 percent chance that you think that outcome will occur.

[Enumerator: again draw up a grid for them to physically put the beans in, using the ranges supplied by the handheld.

--	--	--	--	--	--

Range 1   Range 2   Range 3   Range 4   Range 5   Range 6

Record how many beans are in each bin.

- a) Bin 1: (**expectations\_ranges\_2a\_1**)
- b) Bin 2: (**expectations\_ranges\_2b\_1**)
- c) Bin 3: (**expectations\_ranges\_2c\_1**)
- d) Bin 4: (**expectations\_ranges\_2d\_1**)
- e) Bin 5: (**expectations\_ranges\_2e\_1**)
- f) Bin 6: (**expectations\_ranges\_2f\_1**)

11.14 *For enumerator to record:* Did the respondent understand the concept of likelihood of change in these questions on expectations? (**expectations\_10**)

- 1 Fully understood
- 2 Mostly understood
- 3 Understood after a while
- 4 Remained somewhat unclear
- 5 Did not understand at all

**12. SOCIAL NETWORK QUESTIONS**

12.1 For how long have you been living in this neighborhood? \_\_\_\_ years (**networks\_1**)

12.2 Apart from the members of your household, how many relatives of yours live in this neighborhood? *[Interviewer: write the number below; if the respondent is not sure, probe for an approximation.]*  
*[Interviewer: note relatives includes in-laws, and should include anyone considered a relative by the respondent]*  
**(networks\_2)**

12.3 [If not zero] How many of them hold positions of authority in the community (e.g. chief, religious leader, local government, community organization)? *[Interviewer: write the number below; if the respondent is not sure, probe for an approximation.]*  
**(networks\_3)**

12.4 Apart from the members of your household, with how many people from your neighborhood do you chat about the day events? *[Interviewer: write the number below; if the respondent is not sure, probe for an approximation.]*  
**(networks\_4)**

12.5 [If not zero] How many of them hold positions of authority in the community (e.g. chief, religious leader, local government, community organization)? *[Interviewer: write the number below; if the respondent is not sure, probe for an approximation.]*  
**(networks\_5)**

12.6

Name of respondent (all respondents from same EA)		Is this following individual a relative, friend, or acquaintance of yours?	How frequently do you chat about the day's events with this person or members of their household?			
	These names should be pulled in from a .CSV file...	1. blood relative 2. in-laws 3. friend 4. casual acquaintance 5. unknown	Not at all	Sometimes	Frequently	Don't know [DNR]
1.		(networksloop_1)	(networksloop_2)			
2.			1	2	3	9
3.			1	2	3	9
4.			1	2	3	9
	<b>Etc (list all the respondents in the EA)</b>					

**[SQ: Note that the networks loop questions will be recorded in the “multiple” file, not the “single” file.]**

### 13. GENDER AND SOCIAL NORMS

13.1 Which of the following occupations do you believe it is socially accepted for a woman to work in? Which are socially accepted for a man to work in?

Occupation	Socially accepted for women? (Options: Socially accepted; not socially accepted; not sure)	Socially accepted for men? (Options: Socially accepted; not socially accepted; not sure)
Construction	(norms_1a)	(norms_1b)
Chop shop	(norms_2a)	(norms_2b)
Sewing	(norms_3a)	(norms_3b)
Street vendor of food	(norms_4a)	(norms_4b)
Hair and beauty shop	(norms_5a)	(norms_5b)
Market trader	(norms_6a)	(norms_6b)

13.2 How strongly do you agree or disagree with the following statements:

1=strongly agree, 2=agree, 3=neither agree nor disagree, 4 = disagree, 5= strongly disagree

- a. Whenever I have money on hand, my spouse or other family members always end up requesting some of it. (norms\_7)
- b. People who do well in their business here are likely to receive additional requests from family and friends for money to help out with some expense or another. (norms\_8)
- c. Machines and equipment held in my business are a good way of saving money so that others don't take it. (norms\_9)
- d. Male business owners are more likely to be granted a loan from a bank than female business owners. (norms\_10)
- e. In my industry, customers prefer to deal with male-run businesses than female-run businesses. (norms\_11)
- f. Without the income earned in my business, my household would have a hard time having enough money to buy food. (norms\_12)
- g. The chance to get out of the home and talk with friends while working is one of the most important reasons for doing this type of business. (norms\_13)

## 14. HOUSEHOLD EXPENDITURE

### 14.1 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)

### 14.2 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)

### 14.3 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 (e.g. bicycles)?	(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)

## GPS

Bring in indicator of whether business GPS coordinates were collected in the baseline. If not, prompt enumerator to collect them now.

*Enumerator: Record GPS coordinates, if not already recorded.*

**For the business location, see gps\_1\*.**

**For the household location, see gps\_2\*.**

## PHOTO

See photo\_1 and photo\_2.

## INTERVIEWER IMPRESSIONS

Has the respondent been told yet about the lottery? (**impressions\_0**)

1. 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*

2) 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

3) 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

4) 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

5. Which sections were most difficult or troubling for the respondent? (ticklist) (**impressions\_5**)
6. Which sections were most difficult or troubling for you? (ticklist) (**impressions\_6**)
7. Which sections interested the respondents the most? (ticklist) (**impressions\_7**)
8. Which questions were most difficult or troubling for the respondent? (**impressions\_8**)
9. Which questions were most difficult or troubling for you? (**impressions\_9**)
10. Which questions interested the respondents the most? (**impressions\_10**)
11. Enumerator: Any additional comments? (**impressions\_11**)