

## Baseline Survey & Demo questions

Question ID	Variable name	Question	Answer
		WEDP ID number	
		Please select your branch:	
Credit Info	loan_amount	Please enter the loan amount the applicant is seeking	
Bus Info	business_revenues	Please enter the applicant's monthly business turnover over the last year. If the business is less than 1 year, use the average turnover (sales) over the life span of the business (ex. Ten thousand )	
Initial Info	given_age	What is your age?	
Initial Info	gender	What is your gender?	
Initial Info	marital_status	What is your marital status?	
Initial Info	edu	What is your highest level of education completed?	
General Info	howlong_resid	How long have you lived at your current residential address?	
General Info	howlong_phone	How long have you had your primary phone number?	
General Info	howlong_sb	How long have you banked with {0}?	
General Info	bank_relt_oth	Do you currently have accounts or loans with other banks or credit institutions?	
General Info	howlong_OB	How long have you had an account or loan with a bank or financial institution other than {0}?	
Bus Info	business_age	How many years has your business been in operation for?	
Bus Info	busnum	How many businesses have you owned in your life?	
Bus Info	business_profits	In an average month, what is the total income your business earned after paying all expenses including the wages of employees, but not including any income you paid yourself (in other words, what were your profits)?	
Bus Info	asset_increase	How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?	

Question ID	Variable name	Question	Answer
1	language		
			<1> Yes
2	welcome	Welcome! Welcome! We are studying the views of women entrepreneurs in Ethiopia. Your responses and suggestions are anonymous and confidential. We add everyone's answers together for our research to help improve services. Would it be possible to ask you some questions about your household and your enterprise?	<2> No

### General Information

Question ID	Question	Answer
6	respondentCity	What city do you live in?
		<1> Addis Ababa
		<2> Adama
		<3> Bahir Dar
		<4> Hawassa
		<5> Mekelle
		<6> Dire Dawa
7	enterpriseName	What is the name of your enterprise that you are seeking a loan for?
8	enterpriseAddressSubcity	Address of Enterprise What is the address of your enterprise? Subcity:
		<1> Belay Zeleke sub city
		<2> Fasilo Sub city
		<3> Gish Abay Sub city
		<4> Hidar Aserand Sub city
		<5> Shum abo Sub city
		<6> Sefene selam Sub city
		<7> Ginbot haya Sub city
		<8> Shimbt Sub city
		<9> Tana Sub city
9	enterpriseAddress_Woreda	What is the address of your enterprise? Woreda:
	enterpriseAddress_Kebelle	What is the address of your enterprise? Kebelle:
10	businessAreaName	What is the common name of the area where your business is situated?
11	directionsEnterprise	Please give directions to find your enterprise:
12	WEDPservices	Which WEDP services have you received?
		<1> Received WEDP Loan
		<2> Received WEDP Training
		<3> Received WEDP Loan and Training
		<4> Received neither WEDP Loan nor training

### Personal Information

Question ID	Variable	Question	Answer
			<1> Addis Ababa
			<2> Adama
			<3> Bahir Dar
			<4> Hawassa
13	birthplace	What is your place of birth?	

13	placeOfBirth	What is your place of birth?	<5> Mekelle <6> Dire Dawa <7> Other place in Ethiopia <8> Another country
14	readWriteLanguage	Do you know how to write and read a message in any language?	<1> Yes <2> No
15	householdSize	How many people live in your household? Include yourself and all members of your household, small children and older adults. A household member is a person who eats and sleeps in your house for at least 4 days a week for at least 6 months in a year.	
16	household_workers	How many people in your household work?	
17	household_workers_female	How many females in your household work?	
18	totalHouseholdIncome	What is the total income for the household in the last month? Enter in Ethiopian Birr.	
19	TotalHouseholdIncome_female	What are the total earnings of all the female workers in the household in the last month? Enter in Ethiopian Birr.	
20	whoisHeadHousehold	Who is the head of the household?	<1> Me <2> Partner/Spouse <3> Me and my partner /Spouse <4> Mother or Father <5> Other relative <6> Other non-relative
21	householdPosition	What is your own position in the household?	<1> Household Head <2> Spouse of Household Head <3> Daughter/Son Household Head <4> Mother/Father of Household Head <5> Other Relative
22	haveChildren	Do you have children?	<1> Yes <2> No
23	numberDaughters	How many daughters do you have?	
24	watchesChildren	Who looks after your children when you are working and they are not in school?	<1> They look after themselves <2> Elder siblings look after younger siblings. <3> My spouse looks after them. <4> A relative or friend looks after them. <5> A neighbor looks after them <6> The baby-sitter or live-in servant looks after them <7> Put the baby in day care <8> They stay with me in the business
25	ethnicity	What is your ethnicity?	<1> Amhara <2> Oromo <3> Tigre <4> Guraghe <5> Afar <6> Somali <7> Sidama <8> Wolayta <9> Hadya <10> Gamo <11> Agew <12> Seltie <13> Mixed <14> Other
26	religion	What is your religion?	<1> Orthodox <2> Protestant <3> Catholic <4> Muslim <5> Other
27	householdAssets	Does your household have any of the following? Please check all that apply	<1> Electricity <2> Mobile Phone <3> Refrigerator <4> Mattress <5> Car <6> Flush Toilet <7> House

## ion2BusinessInfo

Question ID	Variable	Question	Answer
28	businessSector	In which industry does your main business operate?	<1> Manufacturing <2> Construction <3> Trade <4> Services <5> Agriculture <6> Other
			<1> Textile and garment manufacturing <2> Leather and leather products manufacturing <3> Intermediate food/bev. products production <4> Metal works and engineering <5> Wood works <6> Building materials manufacturing <7> Gemstone and jewelry production <8> Contracting for construction works

29	businessSector2	What is your secondary line/sector of operation?	<9> Wholesale <10> Retail <11> Small transport services <12> Café and restaurants <13> Storage and warehousing services <14> Tourism services <15> Canning/packing services <16> Business services <17> Staffing/outsourcing services <18> Engineering services <19> Municipal services <20> Automobile maintenance <21> Maintenance services (non-automobile) <22> Equipment leasing services <23> Beauty salon <24> Software developer/web design services <25> Interior design/decorating services <26> Communications services <27> Cleaning services (non-laundry) <28> Laundry services <29> Modern livestock rearing <30> Beekeeping <31> Poultry <32> Seedlings <33> Vegetables and fruits <34> Animal feed production <35> Other
30	businessOwnership	Is this business owned by you or together with somebody else?	<1> Single Owner – Self <2> Single Owner – Other <3> Joint Owner
33	businessStartCapital	When this business first started, where did most of the start-up capital for this business come from?	<1> Own savings <2> Spouse's savings <3> Equib or other ROSACA type savings <4> Family inheritance <5> Remittance <6> Gift from friends or relatives <7> Financial assistant by NGOs <8> Financial assistant by gov't agencies <9> Loan from parents <10> Loan from siblings <11> Loan from friends and/or relatives <12> Loan from other businesses <13> Loan from informal money lenders <14> Loan from micro finance institutions <15> Loan from banks <16> Other <17> Don't Know
34		How much was the starting capital for the business (includes equipment and machinery used to start the business).? (in Birr)	
35	startedBusiness	What was the primary reason that you started or joined this business?	<1> Household needed additional money <2> Wanted to make more money <3> Did not have a better wage alternative <4> Lost previous job <5> Wanted to continue family business <6> Previous experience as a worker in this sector <7> Previous experience as an apprentice in this sector <8> I took a related training course <9> Received subsidy to set up business <10> Low capital requirements <11> Allows me to balance family and work life <12> Saw a market opportunity <13> Wanted to be my own boss/have own business <14> Previous business not successful <15> Wanted to benefit from my hobby <16> Post retirement source of income <17> Other

**fitsRevenuesExpenditures**

Question ID	Variable	Question	Answer
36	financeRecords	Do you keep financial records or accounts for this business?	<1> Yes <2> No
37	businessSales	What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).	
38	seasonalPattern	Do sales show a seasonal pattern?	<1> Highest during main rainy season (Kiremt) <2> Highest after main rainy season <3> Lowest during the main rainy season (Kiremt) <4> Highest before main rainy season <5> Lowest after main rainy season <6> No pattern

40	employeeSalariesAmounts	What were the approximate amounts spent on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"	
	transportAmounts	What were the approximate amounts spent on Transport Allowances for Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"	

#### BusinessPerformance

Question ID	Question	Answer
44	advertise/Q_72_S	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply. <1> Newspaper/Magazine/Billboards <2> Business cards/Flyers/Brochures <3> Loud speakers on the street/Radio announcement <4> Brokers <5> None <6> Other (Specify)
45	whoisResponsible/whoisResponsibleOther	Who is usually responsible for production activities or for providing services? <1> Self <2> Employee <3> Friend <4> Spouse/partner <5> Business partner (non-relative) <6> Relative (non-business partner) <7> Relative (business partner) <8> Other (please specify)
46	businessAssociation	Do you belong to any business association? <1> Yes <2> No
47	businessAssociation_name	What is the name of the business association you belong to?

#### ion5Employment

Question ID	Question	Answer
48	howmanyEmployees	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
49	employeesContracts	Do you have written contracts for your employees? (Any of them.) <1> Yes <2> No
50	employeesHired	How many employees has this business HIRED in the past 12 months?
51	employeesLeft	How many employees have LEFT this business in the past 12 months?
52	employeesDeparture/employeesDepartureOther	What was the most important reason for worker departure in the past 12 months? <1> Dismissal/poor performance <2> Worker found another job <3> Business could not afford <4> Worker sickness <5> Worker death <6> Work is seasonal <7> Other (please specify)
53	employeesFamily	How many of your employees are from another owners' family?
54	employeesUnpaid	How many of your employees are unpaid?
55	employeesPartTime	How many of your employees are part-time workers?
56	employeesHours	How many hours in a day do your employees typically work on average?
57	employeesDays	How many days in the week do your employees typically work on average?

#### n7AccessstoFinance

Question ID	Question	Answer
58	howmanyApplyLoans	How many loans did you apply for your business in the last year for your business?
59	howmanyRecLoans	How many loans did you receive for your business in the last year for your business?
60	borrowed	Have you borrowed for your business in the past 12 months from the following sources? <1> Spouse <2> Other family member <3> Another business <4> MFI <5> Bank <6> Any other sources
66	oweAmount	Of all the money you borrowed for your business in the past (ever), how much do you still owe (in Birr)?
67	owePeople	How many people/institutions do you owe money for your business at the moment?
68	loanPurpose/loanPurpose_other	What is/was the primary use or intended use of the most recent loan? <1> Construction <2> Rent <3> Purchase of inputs/raw materials <4> License or permit fees <5> Purchase of marketing materials or services <6> Pay off past business debt <7> Purchase of equipment <8> Pay workers <9> Buy property/land <10> Personal expenses

			<11> Other (please specify) <12> Have not taken any loan recently <1> I save money in the business premises <2> Through a lqub <3> Through a cooperative or savings group <4> Through MFIs <5> My business partner saves the money <6> I save in a bank <7> I keep savings in my home <8> I don't save <9> Other (please specify)
69	howSaveMoney/howSaveMoney_other	How do you save the money you earn in this business? Multiple responses possible.	

#### tion8Constraints

Question ID	Question	Answer
70	unexpected5k	If suddenly you're faced with an unexpected situation and you need 5,000 Birr in 2 weeks for your business, do you think you can borrow it? <1> Yes <2> No
71	unexpected20k	If suddenly you're faced with an unexpected situation and you need 20,000 Birr in 2 weeks for your business, do you think you can borrow it? <1> Yes <2> No
72	unexpectedMax	If suddenly you're faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money (in Birr) that you would be able to borrow?
73	unexpectedSources1/Q_117_S	If you're faced with that situation of needing that money in 2 weeks for your business, where would you be able to borrow it? Select your MOST important or primary borrowing source (based on size of loan). <1> Spouse <2> Family member/friend <3> Other Business <4> Moneylender <5> Government/kebele <6> Religious group/charity <7> Cooperative <8> Supplier/retailer/store <9> lqub <10> MFI <11> Bank <12> Other (please specify) <13> No source

#### 10Decision-Making

Question ID	Question	Answer
74	householdDecisions1	In your household who decides whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)? <1> Me, by myself <2> My partner/spouse, by himself <3> Me and my partner/spouse <4> Me and another person <5> Another person
75	householdDecisions2	In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)? <1> Me, by myself <2> My partner/spouse, by himself <3> Me and my partner/spouse <4> Me and another person <5> Another person
76	householdDecisions3	In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc? <1> Me, by myself <2> My partner/spouse, by himself <3> Me and my partner/spouse <4> Me and another person <5> Another person
77	householdDecisions4	In your household who decides whether to save for the future? <1> Me, by myself <2> My partner/spouse, by himself <3> Me and my partner/spouse <4> Me and another person <5> Another person

#### 11SecondaryBusiness

Question ID	Question	Answer
78	secondBusiness	Do you own a second business? <1> Yes <2> No
79	secondBusSector	In which sector does your second business operate? <1> Manufacturing <2> Construction <3> Trade <4> Services <5> Agriculture <6> Other
80	secondBusProfits	What was the average daily total PROFITS the second business earned during the last seven working days after paying all expenses, including salaries, rents, materials, etc. (in Birr)?
81	secondBusSales	What were the business' total SALES in the last 30 days for your second business? By this we mean the overall sales of products or services (in Birr).
82	secondBusEmployees	How many employees does this second business have? Include full-time + part-time + temporary + unpaid, and family members. Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners.

#### Section12End

Question ID	Question	Answer
83	You have finished the application.	You have finished the application.

84	Thank you for your time!	Thank you for your time!	
85	flag_completed	flag_completed	Completed?
86	exitSurveyTimes	exitSurveyTimes	
87	parse_json_timers	parse_json_timers	
88	parse_json_attrib	parse_json_attrib	
89	Please click Check to Quit and Save	Please click Check to Quit and Save	