



WOMEN ENTREPRENEURSHIP DEVELOPMENT PROJECT (WEDP) 2015 BASELINE SURVEY

GENERAL RULES AND RECOMMENDATIONS FOR THE INTERVIEW

1. Use the following codes throughout the survey

88 Not Applicable (N/A)

88 = Refusal

99 = Don't Know

2. Use the Ethiopian Calendar and time throughout the survey!

3. What to do when the respondent cannot show her WEDP ID?

4. What to do when you feel uncertain about a specific question/ response?

5. What to do when the respondent is not available?

6. What to do when the respondent complains about the duration of the interview?

7. What to do when the respondent wants to quit the interview before it is completed?

8. How to pitch the training → See Section 8

Control Section	
CS1	Name of the supervisor:
CS2	ID of the supervisor:
CS3	Name of the enumerator:
CS4	ID of the enumerator:
CS3	Interview date (Ethiopian Calendar; DD MM YYYY): _ _ _ _ _ _ _ _

BEFORE STARTING THE INTERVIEW

	<table border="1"> <tr> <th colspan="5">Interview start time</th> </tr> <tr> <td>__</td> <td>__</td> <td>:</td> <td>__</td> <td>__</td> </tr> </table>	Interview start time					__	__	:	__	__	<table border="1"> <tr> <th colspan="5">Interview end time</th> </tr> <tr> <td>__</td> <td>__</td> <td>:</td> <td>__</td> <td>__</td> </tr> </table>	Interview end time					__	__	:	__	__
Interview start time																						
__	__	:	__	__																		
Interview end time																						
__	__	:	__	__																		
	City Classification 1 = Addis 2 = Adama 3 = Bahir Dar	4 = Hawassa 5 = Mekelle 6 = Dire Dawa																				
	Enterprise Location: Latitude (N) __ ° __ . __																					
	Enterprise Location: Longitude (E) __ ° __ . __																					
	Can respondent show ID? 1 = Yes 2 = No																					
	Where does the interview take place? <i>(Do not read this question; if the place is both enterprise and home, code 2 = enterprise)</i> 1 = Training 2 = Enterprise 3 = Home 4 = Others: <i>(please specify)</i> _____																					

STARTING THE INTERVIEW

	<p><i>(Please introduce yourself and the purpose of the study by explaining the following)</i></p> <p>Hello! My name is _____. I am from EDRI, an independent research organization working for the <i>Women Entrepreneurship Development Project</i>, short WEDP, funded by the World Bank.</p> <p>We are studying the views of women entrepreneurs in Ethiopia. Your responses and suggestions are anonymous and confidential. We put everyone's answers together for our research to better understand the challenges of micro and small businesses. With the help of your information, we can improve the programs and trainings for entrepreneurs like you. Would it be possible to ask you some questions about you and your business, your ideas and your household? The interview will take some of your time.</p> <p>Do you have any questions before we start?</p>
	Do you agree to take part in this study? 1 = Yes 2 = No

Section 1: Contact Information	
1	First name of respondent: _____
2	Father's name of respondent: _____
3	What is your mobile phone number? a. Mobile phone number 1: b. Mobile phone number 2: c. Mobile phone number 3:
4	What is your email-address? _____
5	In case we need to contact you in future and we cannot reach you – could you give us the contact of two persons who might be able to help us to reach you? These can be either personal or business contacts. a. Full name of contact 1: _____ b. Relationship with contact 1: <div style="display: flex; justify-content: space-between;"> <div> 1 = Husband 2 = Parent 3 = Child 4 = Brother/Sister 5 = Other family member 6 = Neighbor </div> <div> 7 = Friend 8 = Employee 9 = Supplier 10 = Retailer 11 = Other personal contact 12 = Other business contact </div> </div> c. Mobile phone number of contact 1: _____
6	a. Full name of contact 2: _____ b. Relationship with contact 2: <div style="display: flex; justify-content: space-between;"> <div> 1 = Husband 2 = Parent 3 = Child 4 = Brother/Sister 5 = Other family member 6 = Neighbor </div> <div> 7 = Friend 8 = Employee 9 = Supplier 10 = Retailer 11 = Other personal contact 12 = Other business contact </div> </div> c. Mobile phone number of contact 2: _____
7	What is your age? (write down in full years)
8	Do you have more than one business? 1 = Yes 2 = No (Go directly to question 10)
9	How many businesses do you have at the moment? Read out if respondent has more than one business: It is very important that this interview will only focus on the business which is registered at WEDP!
10	What is the name of your (WEDP-) business? (If respondent says the business has no name ask how people in the neighborhood usually call the business) _____ _____ _____

1 1	What is your WEDP ID number? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
1 2	What is your WEDP status? (Read out the answers) 1 = Received WEDP loan 2 = Received WEDP training 3 = Received WEDP loan and training 4 = Received neither WEDP loan nor training
1 3	Where is your business located? (Write exactly what the respondent says) _____ —
1 4	a. In which subcity is your business located? _____ b. In which Woreda is your business located? _____ c. In which Kebele is your business located? _____
1 5	The business is not far from: _____ _____
1 6	Instructions to get to the business: _____ _____ — _____
1 7	Where is your business mainly located? (Please read all the options below) 1 = Public space (Go directly to question 19) 2 = Market 3 = Car, truck or other vehicle 4 = At the customer (Go directly to question 19) 5 = At home 6 = At somebody else's home (Go directly to question 19) 7 = In a room, shop, building, or another private space dedicated to the business 8 = No fixed location (transport of persons or goods) (Go directly to question 19) 9 = Other type of location: (please specify) _____
1 8	Are you the owner of your business location? 1 = Owner 2 = Tenant 3 = User (do not pay any rent)
1 9	(If the business is located at the business owner's home, you can go directly to question Section 2.) Now I would like to ask you with regard to your residence. Where is your residence located? (Write exactly what the entrepreneur says)(If respondent states that she has more than one residence, write down the one where she sleeps most of the nights during the week.) _____
2 0	a. In which subcity is your residence located? _____ b. In which Woreda is your residence located? _____ c. In which Kebele is your residence located? _____

2 1	The residence is not far from: _____ _____
2 1	Instructions to get to the residence: _____ _____ _____
2 2	Are you the owner of your residence? 1 = Owner 2 = Tenant 3 = User (do not pay any rent)

2 Education				
1	Do you know how to read and write a message in any language? 1 = Yes 2 = No			
2	Do you know how to speak English? 1 = Yes 2 = No (Go directly to question 5)			
3	How good is the English you speak compared to other women entrepreneurs? (Show scale and read out answers)			
	Not good	Not so good	Average	Good
	1	2	3	4
4	Do you know how to read and write a message in English? 1 = Yes 2 = No			
5	For how many years did you go to school in total? Please start counting the years from Grade 1.			
6	What is the highest level of education you have completed? (Do not read out responses) 01 = Never attended school 02 = Religious education/Church or Madrassa 03 = Education through the Literacy campaign 04 = Did not complete primary school 05 = Primary school 06 = High school (old curriculum) 07 = High school first cycle (new curriculum) 08 = Preparatory school 09 = 10 +1 Vocational (old) 10 = 10 +2 Vocational (old) 11 = 10 +3 Vocational (old) 12 = Vocational school level1 13 = Vocational school level 2 14 = Vocational school level 3 15 = Vocational school level 4 16 = Vocational school level 5 17 = Diploma (non-vocational) 18 = BED (teachers; Bachelor of Education) 19 = Teachers certificate 20 = BA (BSc) degree 21 = MA/MSc 22 = PhD			
7	Do you think of yourself as knowledgeable about business in Ethiopia? (Show scale and read out responses)			
	Not knowledgeable	Not very knowledgeable	Average	Quite knowledgeable
	1	2	3	4
8	Are you interested in business management or entrepreneurship courses / seminars / training? 1 = Yes (Go directly to question 10) 2 = No			

9	Why not? (Do not read the responses) 1 = I do not need them 2 = I do not have enough time 3 = I do not consider them useful 4 = I do not have enough money 5 = I do not have enough information 6 = Other: (please specify) _____										
10	What type of training would you be most interested in? (Do not read the responses) 1 = Total package 2 = Accounting 3 = Sales 4 = Marketing 5 = Technical skills 6 = Management 7 = ICT 8 = Other: (please specify) _____										
11	Have you taken any course / seminar / training in business management or entrepreneurship <u>in addition to your formal education</u> in the past three years? 1 = Yes 2 = No (Go directly to question 17)										
12	How many different courses/ seminars/ trainings in business management or entrepreneurship have you taken in the past three years?										
13	When have you taken the last course/ training/ seminar in business management or entrepreneurship? (Please note month and year, e.g. 08/2003) <table border="1" style="float: right;"> <tr> <td></td><td></td><td></td><td>/</td><td></td><td></td><td></td><td></td> </tr> </table>				/						
			/								
14	Who provided the last course/ training/ seminar in business management or entrepreneurship you have taken? (Do not read the responses) 1 = Entrepreneurship Development Center (EDC) (UNDP) 2 = Digital Opportunity Trust (DOT) / ReachUp!, StartUp!, ScaleUp! 3 = TVET College 4 = Other college/ school 5 = Other (please specify) : _____										
15	How useful was this training for improving your business success? (Show scale and read out) <table border="1" style="width: 100%; text-align: center;"> <tr> <td>Not at all</td> <td>Little</td> <td>Medium</td> <td>Much</td> <td>Very much</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Not at all	Little	Medium	Much	Very much	1	2	3	4	5
Not at all	Little	Medium	Much	Very much							
1	2	3	4	5							
16	How many hours of courses/ seminars/ training in business management or entrepreneurship have you taken in the past three years <u>in addition to your formal education</u> ? (Please help the entrepreneur calculating the sum of hours if she has taken several courses)										
17	What is the highest level of education your father has completed? (Do not read out responses) 01 = Never attended school 02 = Religious education/Church or Madrassa 03 = Education through the Literacy campaign 04 = Did not complete primary school 05 = Primary school 06 = High school (old curriculum) 07 = High school first cycle (new curriculum) 08 = Preparatory school										

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18	What is the highest level of education your mother has completed? (<i>Do not read out responses</i>) 01 = Never attended school 02 = Religious education/Church or Madrassa 03 = Education through the Literacy campaign 04 = Did not complete primary school 05 = Primary school 06 = High school (old curriculum) 07 = High school first cycle (new curriculum) 08 = Preparatory school 09 = 10 +1 Vocational (old) 10 = 10 +2 Vocational (old) 11 = 10 +3 Vocational (old) 12 = Vocational school level1 13 = Vocational school level 2 14 = Vocational school level 3 15 = Vocational school level 4 16 = Vocational school level 5 17 = Diploma (non-vocational) 18 = BED (teachers; Bachelor of Education) 19 = Teachers certificate 20 = BA (BSc) degree 21 = MA/MSc 22 = PhD

3 Household															
1	<p>What is your ethnicity? (Do not read out responses)</p> <table border="0"> <tr> <td>01 = Amhara</td> <td>08 = Wolayta</td> </tr> <tr> <td>02 = Oromo</td> <td>09 = Hadya</td> </tr> <tr> <td>03 = Tigre</td> <td>10 = Gamo</td> </tr> <tr> <td>04 = Guraghe</td> <td>11 = Agew</td> </tr> <tr> <td>05 = Afar</td> <td>12 = Seltie</td> </tr> <tr> <td>06 = Somali</td> <td>13 = Mixed</td> </tr> <tr> <td>07 = Sidama</td> <td>14 = Other: (please specify)</td> </tr> </table> <p>_____</p>	01 = Amhara	08 = Wolayta	02 = Oromo	09 = Hadya	03 = Tigre	10 = Gamo	04 = Guraghe	11 = Agew	05 = Afar	12 = Seltie	06 = Somali	13 = Mixed	07 = Sidama	14 = Other: (please specify)
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2	<p>What is your religion? (Do not read out responses)</p> <p>1 = Orthodox</p> <p>2 = Protestant</p> <p>3 = Catholic</p> <p>4 = Muslim</p> <p>5 = Traditional</p> <p>6 = No religion</p> <p>7 = Other: (please specify) _____</p>														
3	<p>Taking into account yourself and all members of this household, including small children and older adults, how many people live in your household? By household, we mean people that eat and sleep together for at least six months of the year. (Include those who for example study somewhere else but draw from the household resources)</p>														
4	<p>Who is the head of the household? (Do not read out responses)</p> <p>1 = Me</p> <p>2 = Husband/partner</p> <p>3 = Me and my husband/partner</p> <p>4 = Mother or father or both</p> <p>5 = My husband/partner's mother or father or both</p> <p>6 = Son or daughter</p> <p>7 = Son/ daughter-in law</p> <p>8 = Other relative</p> <p>9 = Other non-relative</p>														
5	<p>Does somebody else in your household own his/her own business?</p> <p>1 = Yes</p> <p>2 = No</p>														
6	<p>How many people in your household run their own business?</p>														
7	<p>What is your marital status? (Do not read the responses)</p> <p>1 = Single/never married (Go directly to question 10)</p> <p>2 = Married/consensual union</p> <p>3 = Widowed (Go directly to question 10)</p> <p>4 = Divorced/separated (Go directly to question 10)</p>														
8	<p>What is you're the highest level of education your husband/ partner has completed? (Do not read out responses)</p> <p>01 = Never attended school</p> <p>02 = Religious education/Church or Madrassa</p> <p>03 = Education through the Literacy campaign</p> <p>04 = Did not complete primary school</p> <p>05 = Primary school</p> <p>06 = High school (old curriculum)</p>														

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9	What is the professional status of your husband/partner? (Do not read out responses) 1 = Employee 2 = Day laborer 3 = Self-employed 4 = Homemaker 5 = Student / Apprentice 6 = Retired 7 = Unemployed (actively looking for work) 8 = Not active in the labor market 9 = Other: (please specify) _____
10	Do you have children (include legally adopted and own children) ? 1 = Yes 2 = No
11	How many children do you have?
12	How many daughters do you have?
13	Who looks after your children most of the time when you are working and they are not in school? (Do not read out responses) 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 = The baby-sitter or live-in servant looks after them 6 = They stay with me in the business 7 = Other: (please specify) _____
14	How many hours do you spend caring for children and elderly in a typical week?
15	I would like to ask you some questions with regard to household items now. Please do not include property/ assets of your business. (Include those household items which are used for both household and business) 1 = Yes 2 = No Does your household have... a. Electricity? b. Table? c. Cabinet/ Cupboard with household goods?

	d. Chairs? e. Landline phone? f. Sofa set? g. Beds? h. Small gas stove? i. Electric stove (mitad)? j. Car? k. Motorbike? l. Bajaj? m. Refrigerator? n. Television? o. Radio/tape recorder/player? p. Computer/Laptop? q. Cell phones (not smart phones)? r. Smartphone? s. Satellite dish? t. Watch/clock? u. Flush toilet? v. Kerosene lamp?
16	I would like to ask you some questions now with regard to decision making in your household. Can you please tell me who is responsible for the following decisions? (<i>Do not read out the responses</i>) 1 = Me 2 = Husband/Partner 3 = Me and my husband 4 = My father 5 = My mother 6 = My husband/partner's father 7 = My husband/partner's mother 8 = My son 9 = My daughter 10 = My son in law 11 = My daughter in law 12 = My brother 13 = My sister
17	In your household who decides whether or not to buy an appliance for the home (such as televisions, microwave, etc.)? 14 = Other: (<i>please specify</i>) _____
18	In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)? 14 = Other: (<i>please specify</i>) _____
19	In your household who decides how to parent your children? 14 = Other: (<i>please specify</i>) _____
20	In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc.? 14 = Other: (<i>please specify</i>) _____
21	In your household who decides whether to save for the future? 14 = Other: (<i>please specify</i>) _____
22	In your household who decides how to use your business' profits? 14 = Other: (<i>please specify</i>) _____

23	<p>(Even though you are not married), in your opinion, who is responsible for the following decisions – the man, the woman, or both?</p> <p>1 = Woman only 2 = Man only 3 = Both</p> <p>a. Household purchases of more than 1000 Birr? b. Daily household purchases? c. Personal purchases of women? d. Loans? e. Savings? f. Woman's career choice? g. Whether the woman works at home or outside? h. Family planning (number of children)?</p>
24	<p>Can you engage in the following activities (1) on your own (that means, without asking for permission), (2) on your own but with asking for permission first, or (3) with company only?</p> <p>1 = I can do it on my own without asking for permission 2 = I can do it on my own but I have to ask for permission first 3 = I have to be accompanied</p> <p>a. Go to the market b. See a doctor c. Visit relatives or friends in the neighborhood d. Visit relatives or friends in another neighborhood e. Visit relatives or friends in another city</p>

Section 4: Information about your business	
4.1 Starting the business	
1	For how many years have you been a business owner – this means, for how many years have you been self-employed? (in general, not only restricted to the current business)
2	Remember that we talk about the business which is registered at WEDP. In what year did the business first open? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3	All in all, would you say you started this business because you saw an opportunity or you started out of necessity? 1 = Opportunity 2 = Necessity 3 = Other reason: (please specify) : _____
4	Are you the business owner, the business manager or both? 1 = Business owner only 2 = Business manager only (Go directly to question 8) 3 = Both
5	Have you been the business owner from the very beginning of the business? 1 = Yes (Go directly to question 7) 2 = No
6	In which year have you become the owner of the business? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
7	How did you become the owner of the business? (if business owner only, go directly to question 10) 1 = Marriage 2 = Purchase 3 = Inheritance 4 = Gift 5 = Other: (please specify) _____
8	Have you been the manager from the very beginning of the business? 1 = Yes (Go directly to question 10) 2 = No
9	In which year have you become the manager of the business? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
10	(If the respondent is the business owner, otherwise go to question 15) Are there other business owners? 1 = Yes 2 = No (Go directly to question 15)
11	How many official business owners are there today (including you)?
12	For each other business owner, can you tell me the relationship and gender? Start with the business owner who has the largest share, then continue with the business owner with the second largest share, and so on.... (If there are more than three business owners, ask for the three most important owners) a. Relationship business owner 1: 1 = Husband 2 = Other family member 3 = Friend or neighbor

	<p>4 = Business Contact 5 = Other: (please specify) _____</p> <p>b. Gender business owner 1: 1 = Female 2 = Male</p>
13	<p>a. Relationship business owner 2: 1 = Husband 2 = Other family member 3 = Friend or neighbor 4 = Business Contact 5 = Other: (please specify) _____</p> <p>b. Gender business owner 2: 1 = Female 2 = Male</p>
14	<p>a. Relationship business owner 3: 1 = Husband 2 = Other family member 3 = Friend or neighbor 4 = Business Contact 5 = Other: (please specify) _____</p> <p>b. Gender business owner 3: 1 = Female 2 = Male</p>
15	<p>What type of business is it? 1 = Sole Proprietorship 2 = Partnership 3 = Private Limited Company 4 = Cooperative 5 = Other: (please specify) _____</p>
16	<p>In which sector does your business mainly operate? This means, which is the sector or line of industry which contributes most to your business figures? (Write exactly what the respondent says) _____</p>
17	<p>Code of business sector: see list for codes</p>
18	<p>Does this business have a secondary sector/ line of operation? 1 = Yes 2 = No (Go directly to question 21)</p>
19	<p>What is the second sector? _____ (Write exactly what the entrepreneur says)</p>
20	<p>Code of second business sector: see list of codes</p>
21	<p>Since the start of the business, has the business changed the business sector? 1 = Yes 2 = No (Go directly to question 24)</p>
22	<p>What was the business sector before? _____</p>
23	<p>Code of former business sector: see list of codes</p>

24 X	<p>a. Are you involved in this business because you have identified a business opportunity or you could not find employment? (Show scale and read out responses.)</p> <table border="1" data-bbox="296 295 1398 439"> <tr> <td>I have identified a business opportunity</td><td>Rather because I identified a business opportunity</td><td>Neither nor</td><td>Rather because I could not find employment</td><td>I could not find employment</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	I have identified a business opportunity	Rather because I identified a business opportunity	Neither nor	Rather because I could not find employment	I could not find employment	1	2	3	4	5
I have identified a business opportunity	Rather because I identified a business opportunity	Neither nor	Rather because I could not find employment	I could not find employment							
1	2	3	4	5							
	<p>b. Would it be difficult or easy for you to find an alternative job? (Show scale and read out responses.)</p> <table border="1" data-bbox="296 564 1023 651"> <tr> <td>Difficult</td><td>Rather difficult</td><td>Neither nor</td><td>Rather easy</td><td>Easy</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Difficult	Rather difficult	Neither nor	Rather easy	Easy	1	2	3	4	5
Difficult	Rather difficult	Neither nor	Rather easy	Easy							
1	2	3	4	5							
	<p>c. Would it be difficult or easy for you to find an alternative way of getting enough money for yourself without working in this business? (Show scale and read out responses.)</p> <table border="1" data-bbox="296 777 1023 864"> <tr> <td>Difficult</td><td>Rather difficult</td><td>Neither nor</td><td>Rather easy</td><td>Easy</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Difficult	Rather difficult	Neither nor	Rather easy	Easy	1	2	3	4	5
Difficult	Rather difficult	Neither nor	Rather easy	Easy							
1	2	3	4	5							
	<p>d. I prefer having my own business compared to earning a higher salary employed by someone else. (Show scale and read out responses.)</p> <table border="1" data-bbox="296 990 1023 1077"> <tr> <td>Strongly disagree</td><td>Rather disagree</td><td>Neither nor</td><td>Rather agree</td><td>Strongly agree</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree	1	2	3	4	5
Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree							
1	2	3	4	5							
	<p>e. I prefer having my own business compared to pursuing another promising career. (Show scale and read out responses.)</p> <table border="1" data-bbox="296 1202 1023 1290"> <tr> <td>Strongly disagree</td><td>Rather disagree</td><td>Neither nor</td><td>Rather agree</td><td>Strongly agree</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree	1	2	3	4	5
Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree							
1	2	3	4	5							
	<p>f. I am willing to make significant personal sacrifices in order to stay in business. (Show scale and read out responses.)</p> <table border="1" data-bbox="296 1415 1023 1503"> <tr> <td>Strongly disagree</td><td>Rather disagree</td><td>Neither nor</td><td>Rather agree</td><td>Strongly agree</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree	1	2	3	4	5
Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree							
1	2	3	4	5							
	<p>g. I would work somewhere else only long enough to make another attempt to establish my business. (Show scale and read out responses.)</p> <table border="1" data-bbox="296 1628 1023 1715"> <tr> <td>Strongly disagree</td><td>Rather disagree</td><td>Neither nor</td><td>Rather agree</td><td>Strongly agree</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree	1	2	3	4	5
Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree							
1	2	3	4	5							
25	<p>What is the monthly salary you would need to obtain in order to move from self-employment to employment? (in Birr)</p>										
26	<p>What was the primary reason that you started or joined this business? (Do not read the responses but select the answer which corresponds best to the respondent's statement. You can read the answer in an interrogative voice in order to verify its fit.)</p> <p>1 = A relative told me to 2 = Household needed additional money 3 = Lost previous job</p>										


	4 = Previous business not successful 5 = Could not find a job 6 = Saw a market opportunity 7 = I took a related training course 8 = Received subsidy to set up business 9 = Wanted to continue family business 10 = Wanted to benefit from my hobby 11 = Low capital requirements 12 = Previous experience as a worker in this industry 13 = Allows me to balance family and work life 14 = Wanted to be my own boss/have own business 15 = Post-retirement source of income 16 = Traditional line of business of clan 17 = Wanted to make money 18 = Other: (please specify) _____
27	How many business have you ever started in your life, excluding the one we are talking about? (If 0, go directly to section 4.2)
28	How many of these businesses are still running, only counting those for which you are still the owner or manager and excluding the one we are talking about?
29	In which year have you started your first business? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
30	Is it still running? (It does <u>not</u> matter whether the respondent is still the owner/ manager of this business) 1 = Yes 2 = No (Go directly to question 32)
31	Are you still the owner or manager of this business? 1 = Yes 2 = No
32	In which year have you started the most recent business? <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
33	For the businesses which are still running and for which you are still the owner or manager, could you please provide the following information? (Do not include the main business we have addressed throughout the interview) Business 1: a. Name: b. Since (Year): c. Code of business sector (see list of codes) : d. Number of employees: e. Profit of a typical month in 2007 (= Income minus Expenses) (in Birr):
34	Business 2: a. Name: b. Since (Year): c. Code of business sector (see list of codes) : d. Number of employees: e. Profit of a typical month in 2007 (= Income minus Expenses) (in Birr):
35	Business 3: a. Name: b. Since (Year): c. Code of business sector (see list of codes) : d. Number of employees: e. Profit of a typical month in 2007 (= Income minus Expenses) (in Birr):

	<i>If respondent has more than 3 businesses, answer the questions for those businesses as well.</i>
4.2 Employees	
1	How many people work in your business, yourself <u>not</u> included, but including <u>paid</u> family members, unpaid workers, temporary workers, apprentices, and owners and managers who work in the business? <i>(If the answer is 0, go directly to question 12)</i>
2	How many of them are full-time employees? <i>(If 0, go directly to question 5)</i>
3	How many hours per week does a full-time employee typically work?
4	How many of the full-time employees are women?
5	How many of your employees are part-time employees? <i>(If 0, go directly to question 8)</i>
6	How many hours per week does a part-time employee typically work?
7	How many of the part-time employees are women?
8	How many of your current employees are casual workers? By casual workers, we mean short-term employees, mostly engaged in manual tasks, with no guarantee of work beyond a certain time frame, including seasonal workers. <i>(If 0, go directly to question 12)</i>
9	How many hours per week does a casual worker typically work?
10	How many of the casual workers are women?
11	<i>(If questions 2 to 10 do not total to the response of question 1, ask for the remaining workers and specify below)</i> _____
12	How many employees did this business have 1 year ago?
13	Do you have written contracts for any of your employees? 1 = Yes 2 = No
14	How are your employees mainly paid? <i>(Do not read the answers)</i> 1 = Cash 2 = In-kind 3 = Other: <i>(please specify)</i> _____
15	How often do you pay your employees? 1 = Daily 2 = Weekly 3 = Every two weeks 4 = Monthly 5 = Other: <i>(please specify)</i> _____
16	How many employees have been promoted in the past 12 completed months? By promoted, we mean employees who have received a higher salary or obtained a higher position.
17	How many employees has this business hired in the past 12 completed months?
18	How many employees have left this business in the past 12 completed months? <i>(If 0, go directly to question 20)</i>

19	<p>What was the most important reason for their departure in the past 12 completed months? (Do not read the responses)</p> <p>1 = Dismissal/poor performance 2 = Worker found another job</p> <p>3 = Business could not afford 4 = Employee sickness 5 = Employee death 6 = Work is seasonal 7 = Other: (please specify) _____</p>
20	<p>Imagine that you are going to hire someone. Please rank the importance of the following criteria in your decision: The criteria are: (Show list of criteria and read them aloud)</p> <p>1 = Belonging to the family or friends 2 = Belonging to the same community 3 = Diploma or Education 4 = Technical expertise 5 = Working experience 6 = Worker characteristics or attributes</p> <p>What is the most important criteria in your decision, what the second most important, and so on? (Add the corresponding number. Make sure that you use each number only once.)</p> <p>a. Most important: ____ b. Second most important: ____ c. Thirds most important: ____ d. Fourth most important: ____ e. Fifth most important: ____ f. Sixth most important: ____</p>
21	<p>Now, I would like to ask a few questions with regard to a typical week for your business. By typical week, I mean a week where everything is the usual way. In such a typical week, how many days is your business open?</p>
22	<p>How many hours <u>per day</u> is your business typically open for customers?</p>
23	<p>How many hours <u>per week</u> is your business typically open for customers?</p>
24	<p>How many hours do you <u>personally</u> work for your business on a <u>typical day</u>?</p>
25	<p>How many hours do you <u>personally</u> work for your business in a <u>typical week</u>?</p>
26	<p>Has the amount of hours that you work for the business per week changed over the last year? (Read out the answers)</p> <p>1 = Hours have increased 2 = Hours have decreased 3 = Hours have stayed the same (Go directly to question 29) 4 = Business exists for less than one year.</p>
27	<p>How many hours did you work for the business in a <u>typical week</u> one year ago?</p>
28	<p>How many hours did you work for the business in a <u>typical week</u> two years ago?</p>
29	<p>Who must approve major decisions for the business with regard to budget, large purchases, and new suppliers? (Do not read the answers)</p> <p>1 = I can approve them on her own 2 = I must approve them with other business owners 3 = I must approve them with husband 4 = Another business owners approves most of the decisions 5 = My husband approves most of the decisions 6 = Other: (please specify) _____</p>

30	How many days have you been absent in the past 12 completed months?	
31	Who manages the business mainly in your absence (e.g. illness, vacation, training, business trip)? (Do not read the answers) 1 = Other business owner 2 = Employee / Apprentice / Business manager 3 = Husband 4 = Family member who is involved in the business 5 = Family member who is usually not involved in the business 6 = Friend / Neighbor 7 = Nobody (Business closed for this period) 8 = Other: (please specify) _____	
32	We do not hope that this is going to happen but in case you cannot work or manage the business any more – what is going to happen with the business? (Do not read the answers) 1 = Business will be closed 2 = Other business owner will take over 3 = Family members who are involved in the business will take over 4 = Family members who are not involved in the business will take over 5 = Business will be sold 6 = Business manager or other employee will take over 7 = I don't know 8 = Other: (please specify) _____	
4.3 Products or services		
1	Are you a producer or a service provider or both? 1 = Products only 2 = Services only 3 = Both	
2	How many different products/ services do you offer?	
3	What is the main product or service you currently offer? By <i>main</i> product or service, I mean the product or service which contributes most to your sales. See list of codes	
4	What is the percentage of sales that result from products which are produced or fabricated by your business?	
5	How do you determine the price of your products/services? (Do not read the responses) 1 = Referring to competitors 2 = Price determined by the producer	3 = Taking into account the cost, time of production or required effort 4 = Taking into account the buying price of goods Other: (please specify) _____
6	Are prices fixed or negotiable? 1 = Fixed 2 = Negotiable	
7	Is there a discount for certain customers? This does not include strategic discount periods (e.g. one month 10% discount on all shampoos) but refers to discounts for selected customers only. 1 = Yes 2 = No (Go directly to question 9)	
8	For what kind of customers do you offer a discount? (Do not read the responses)	3 = Those who buy in large quantities

	<p>1 = Those I know 2 = Those who pay the full price (at once)</p> <p>4 = Loyal customers (those who come to my business on a regular basis or for a long time already) 5 = Other: (please specify) _____</p>
9	<p>Have you introduced new products or services in the last year?</p> <p>1 = Yes 2 = No (Go directly to question Section 4.4)</p>
10	<p>What is the main product or service you have introduced in the last year? By <i>main</i> product or service, I mean the product or service which has contributed most to your sales? (Write down exactly what respondent says) _____</p>
11	<p>If possible, add code of newly introduced product/ service: See list of codes</p>
12	<p>Why have you introduced this new product /service? Can you name the <u>two most important</u> reasons? (Do not read the responses)</p> <p>a. Reason 1: 1 = To replace a product/ service which does not sell any more 2 = To offer a wider range of products/services 3 = To gain access to new markets or increase current market share 4 = To compete with new competitors 5 = To be in accordance with regulations or standards 6 = To offer products which are new in the neighborhood 7 = To fulfill customers' request 8 = To improve quality 9 = Other: (please specify) _____</p> <p>b. Reason 2: <i>(See list of codes above)</i> If 9 = Other: (please specify) _____</p>
13	<p>Is the new product/ service (Read out responses)</p> <p>1 = A variation, another brand or a new model of an existing product/ service 2 = A new line of product/service. By this, we mean a <u>completely new</u> product/ service.</p>
14	<p>Is the new product/ service (Read out all responses)</p> <p>1 = innovated by your business resulting from an own idea 2 = innovated by your business but inspired by an idea of someone else not involved in your business 3 = bought from a supplier after own initiative 4 = bought from a supplier because it was seen at competitors 5 = bought from a supplier as a result of customers' requests 6 = Other: (please specify) _____</p>
15	<p>Among the products/ services you have introduced during the last year, is there a product/ service which was new in the locality at the moment you introduced it for the first time?</p> <p>1 = Yes 2 = No</p>
16	<p>Among the products/ services you have introduced during the last year, is there a product/ service which was new in Ethiopia at the moment you introduced it for the first time?</p> <p>1 = Yes 2 = No</p>
17	<p>What percentage of sales during the past completed twelve months accounts for the products/ services you have newly introduced?</p>
4.4 Finances and business success	

1	<p>Overall, how satisfied are you with your business? (Show response scale; code 1 = left face to 5 = right face)</p> 																														
2	<p>In general, do you consider your business to be....? (Show scale and read responses aloud)</p> <table border="1"> <tr> <td>At risk or in danger of failing</td><td>Struggling but surviving</td><td>Struggling but promising</td><td>Fairly successful</td><td>Very successful</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	At risk or in danger of failing	Struggling but surviving	Struggling but promising	Fairly successful	Very successful	1	2	3	4	5																				
At risk or in danger of failing	Struggling but surviving	Struggling but promising	Fairly successful	Very successful																											
1	2	3	4	5																											
3 X.	<p>a. How successful is your business in comparison to other businesses in the <u>same line</u> of industry and of about the <u>same size</u>? (Show scale and read responses aloud)</p> <table border="1"> <tr> <td>Not at all successful</td><td>Not that successful</td><td>Medium successful</td><td>Mostly successful</td><td>Extremely successful</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>b. How successful do <u>others</u> think you are as a business owner? (Show scale and read responses aloud)</p> <table border="1"> <tr> <td>Not at all successful</td><td>Not that successful</td><td>Medium successful</td><td>Mostly successful</td><td>Extremely successful</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>c. To what degree has your business achieved its most important goals? (Show scale and read responses aloud)</p> <table border="1"> <tr> <td>Not at all</td><td>Not that much</td><td>Medium</td><td>Mostly</td><td>Completely</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Not at all successful	Not that successful	Medium successful	Mostly successful	Extremely successful	1	2	3	4	5	Not at all successful	Not that successful	Medium successful	Mostly successful	Extremely successful	1	2	3	4	5	Not at all	Not that much	Medium	Mostly	Completely	1	2	3	4	5
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Not at all	Not that much	Medium	Mostly	Completely																											
1	2	3	4	5																											
4 X	<p>In the following, I would like to know how your business developed during the past 12 completed months <u>relatively to your two most important competitors</u>. Please tell me whether it developed much worse than your competitors (1), worse than your competitors (2), in the same way as your competitors (3), better than your competitors (4) or much better than your competitors (5). (Show scale)</p> <table border="1"> <tr> <td>Much worse</td><td>Worse</td><td>The same way</td><td>Better</td><td>Much Better</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>After each question, give the respondent the chance to answer.</p> <p>How did your business develop during the <u>past 12 completed months</u> compared to your <u>two most important competitors</u> regarding...</p> <ul style="list-style-type: none"> a. Sales growth? b. Profit growth? c. Growth in employee? d. Product / service innovation e. Adoption of new technologies f. Product / service quality g. Product / service variety h. Customer satisfaction 	Much worse	Worse	The same way	Better	Much Better	1	2	3	4	5																				
Much worse	Worse	The same way	Better	Much Better																											
1	2	3	4	5																											
5	<p>What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses) See list of codes</p> <p>a. Top 1 challenge:</p>																														

	b. Top 2 challenge: c. Top 3 challenge:						
6	Does your business have a written business plan? 1 = Yes 2 = No						
7	Does your business have a written annual budget? (<i>Ask respondent to see written budget</i>) 1 = Yes, can show it 2 = Yes, but cannot show it 3 = No 4 = Other: (<i>please specify</i>) _____						
8	Do you keep financial records or accounts for your business? (<i>Ask respondent to see financial records or accounts</i>) 1 = Yes, can show them (<i>Go directly to question 10</i>) 2 = Yes, but cannot show them (<i>Go directly to question 10</i>) 2 = No						
9	Why don't you keep financial records or accounts for your business? (<i>Do not read the responses</i>) 1 = I do not see how this can be of use for my business 2 = I do not know how to do it / have not found somebody to show me how 3 = It is too expensive (staff, supplies) 4 = I do not have the time to do it 4 = Other: (<i>please specify</i>) _____						
10	What was the total income the business earned during the PAST COMPLETED WEEK <u>after</u> paying all expenses, including salaries, rents, materials, etc. Expenses include payments to business owners if these were paid as a salary. That is, what were the PROFITS of your business during the PAST COMPLETED WEEK? (<i>Ask for exact amount in Birr but complement with range information (min and max)</i>) <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">Min</td><td style="width: 34%; text-align: center;">PROFITS PAST COMPLETED WEEK</td><td style="width: 33%; text-align: right;">Max</td></tr> <tr> <td> </td><td> </td><td> </td></tr> </table>	Min	PROFITS PAST COMPLETED WEEK	Max			
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12	What was the total profit the business earned in a typical month in 2007? (<i>Ask for exact amount in Birr but complement with range information (min and max)</i>) <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">Min</td><td style="width: 34%; text-align: center;">PROFITS OF TYPICAL MONTH IN 2007</td><td style="width: 33%; text-align: right;">Max</td></tr> <tr> <td> </td><td> </td><td> </td></tr> </table>	Min	PROFITS OF TYPICAL MONTH IN 2007	Max			
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13	What was the total profit the business earned in the YEAR 2007? (<i>Ask for exact amount in Birr but complement with range information (min and max)</i>) <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">Min</td><td style="width: 34%; text-align: center;">YEAR 2007 PROFITS</td><td style="width: 33%; text-align: right;">Max</td></tr> <tr> <td> </td><td> </td><td> </td></tr> </table>	Min	YEAR 2007 PROFITS	Max			
Min	YEAR 2007 PROFITS	Max					

14	<p>What were the business' total sales in the PAST COMPLETED WEEK? By this, we mean the overall sales of products or services in Birr. (Ask for exact amount in Birr but complement with range information (min and max))</p> <table border="1"> <tr> <td>Min</td> <td>SALES PAST COMPLETED WEEK</td> <td>Max</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Min	SALES PAST COMPLETED WEEK	Max											
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16	<p>What were the business' total sales in a TYPICAL MONTH in 2007? (Ask for exact amount in Birr but complement with range information (min and max))</p> <table border="1"> <tr> <td>Min</td> <td>SALES OF TYPICAL MONTH IN 2007</td> <td>Max</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Min	SALES OF TYPICAL MONTH IN 2007	Max											
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Min	YEAR 2007 SALES	Max													
18	<p>Do sales show a seasonal pattern? By seasonal pattern, I mean if the sales of the business depend on the period of the year. 1 = Yes 2 = No (Go directly to question 20)</p>														
19	<p>What kind of seasonal pattern? 1 = Highest during main rainy season (Kiremt) 2 = Highest before main rainy season 3 = Highest after main rainy season</p>														
20	<p>a. What was the most profitable month in 2007?</p> <table border="0"> <tr> <td>1 = January</td> <td>6 = June</td> </tr> <tr> <td>2 = February</td> <td>7 = July</td> </tr> <tr> <td>3 = March</td> <td>8 = August</td> </tr> <tr> <td>4 = April</td> <td>9 = September</td> </tr> <tr> <td>5 = May</td> <td>10 = October</td> </tr> <tr> <td></td> <td>11 = November</td> </tr> <tr> <td></td> <td>12 = December</td> </tr> </table> <p>b. What was the second most profitable month in 2007? (See list above) c. What was the third most profitable month in 2007? (See list above)</p>	1 = January	6 = June	2 = February	7 = July	3 = March	8 = August	4 = April	9 = September	5 = May	10 = October		11 = November		12 = December
1 = January	6 = June														
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3 = March	8 = August														
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	11 = November														
	12 = December														
21	<p>a. What was the least profitable month in 2007? (See list above) b. What was the second least profitable month in 2007? (See list above) c. What was the third least profitable month in 2007? (See list above)</p>														
22	<p>What is the replacement value of all your <u>owned</u> equipment and machinery (in Birr)?</p>														
23	<p>What is the replacement value of all your <u>rented</u> equipment and machinery (in Birr)?</p>														

24	What is the value of <u>goods for sale</u> that you have currently in stock (in Birr)? By stock, I mean all those goods your business owns at the moment. <i>If respondent does not understand the question:</i> How much Birr would you get if you would sell all these items?									
25	What is the value of your current additional stocks? By additional <i>stocks</i> , I mean product components and material you need for your product, goods in production and spare parts that are currently part of your business. <i>If respondent does not understand the question:</i> How much Birr would you get if you would sell all these items?									
26	What were the approximate amounts spent on each of the following in the past completed months? In other words, how much did you spend on each of these expenses in the past completed months? Only include expenses for your business.									
	a. Salaries of employees	B								
	b. In-kind payments to employees/Food	B								
	c. Transport for employees	B								
	d. Raw materials/inputs	B								
	e. Maintaining inventories and storage	B								
	f. Electricity, water, gas and fuel	B								
	g. Maintenance and repairs	B								
	h. Rent for machinery and equipment	B								
	i. Rent for land and space	B								
	j. Products re-sold	B								
	k. Marketing and promotion	B								
	l. Telephone or mobile phone charges	B								
	m. Interest payments	B								
	n. Taxes	B								

	o. Payments to facilitate transactions	B													
	p. Other: (please specify) _____	B													
27	Do you pay yourself a regular fixed salary from your earnings? 1 = Yes 2 = No (Go directly to question 29)														
28	At what interval do you pay yourself a regular salary? (Do not read the responses) 1 = Every Day 2 = Every Week 3 = Every Month 4 = Every Quarter 5 = Every Year 6 = Other: (please specify) _____														
29	How much is the salary at this interval? (Ask for exact amount in Birr but complement with range information (min and max)) <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">Min</td><td style="width: 33%;">Salary</td><td style="width: 33%;">Max</td></tr> <tr> <td> </td><td> </td><td> </td></tr> </table>	Min	Salary	Max											
Min	Salary	Max													
30	Outside of any regular fixed salary, how much did you take from business sales for personal/ household expenses in the past month? (in Birr)														
31	Are you currently employed 1 = Yes 2 = No														
32	What is your monthly income from other sources than your business (e.g. remittances, salary from employment, ...) (in Birr)														
4.5 Access to finance															
1	When this business first started, where did most of the start-up capital for this business come from? In other words, where did the largest share of the start-up capital come from? see list of codes														
2	How much was the starting capital for the business? (in Birr)														
3	What is the percentage of the starting capital that has been borrowed? (in Birr)														
4	I am now going to ask you about the money you have applied for and borrowed for your business. I only refer to money intended or used for your business and not to money you have borrowed for personal needs. There are many ways people borrow money. How many times have you borrowed <u>for your business</u> in the past 12 completed months from your husband?														
5	How many times have you borrowed <u>for your business</u> in the past 12 completed months from a family member or a friend?														
6	How many times have you borrowed <u>for your business</u> in the past 12 completed months from another business?														

7	How many times have you applied for a loan <u>for your business</u> in the past 12 completed months at a <u>microfinance institution (MFI)</u> ? Also include those cases in which your application has <u>not</u> been successful. (If > 0, go directly to question 9)
8	<p>What is the reason you have never applied for a loan at a MFI? (Do not read the answers; afterwards, go directly to question 10)</p> <p>1 = No need for a loan 2 = I have no collateral 3 = Interest is too high 4 = I don't trust MFIs</p> <p>5 = I don't have time 6 = I am planning to apply 7 = My religion does not allow me to borrow under these conditions 8 = I did not understand the terms of the loan 9 = Too complicated 10 = Too far away 11 = Lack of information 12 = Other: (please specify) _____</p>
9	How many times have you actually borrowed money <u>for your business</u> from a microfinance institution (MFI) in the past 12 completed months? (Make sure that this number is smaller than the number of total applications at a MFI) 0 = Never
10	How many times have you applied for a loan <u>for your business</u> in the past 12 months <u>at a bank</u> ? Also include those cases in which your application has <u>not</u> been successful. 0 = Never (If > 0, Go directly to question 12)
11	<p>What is the reason you have never applied for a loan at a bank? (Do not read the answer; afterwards, go to question 13)</p> <p>1 = No need for a loan 2 = I have no collateral 3 = Interest is too high 4 = I don't trust banks 5 = I don't have time</p> <p>6 = I am planning to apply 7 = My religion does not allow me to borrow under these conditions 8 = I did not understand the terms of the loan 9 = Too complicated 10 = Too far away 11 = Lack of information 12 = Other: (please specify) _____</p>
12	How many times have you actually borrowed money <u>for your business</u> from a <u>bank</u> in the past 12 completed months? (Make sure that this number is smaller than the number of total applications at a bank)
13	<p>Have you borrowed <u>for your business</u> in the past 12 completed months from any other source? Which one? (Do not read the responses)</p> <p>1 = Moneylender 2 = Non-relative (individual) 3 = Government / kebele</p> <p>4 = Religious group / charity 5 = Cooperative 6 = Supplier / retailer/ store 7 = Iqqub 8 = Other: (please specify) _____ 9 = Business didn't borrow from any other source</p>
14	Of all the money you have <u>ever</u> borrowed <u>for your business</u> in the past, how much do you still owe? (in Birr; Write 0 if no money owed)
15	How many different people / institutions do you owe money <u>for your business</u> at the moment? (Write number of people/institutions owed)
16	Have you applied for a WEDP loan for this business? 1 = Yes (Go directly to question 18) 2 = No

17	<p>Why have you not applied for a WEDP loan? (Do not read the answers)</p> <p>1 = No need for a loan 2 = I have no collateral 3 = Interest is too high 4 = I don't trust MFIs 5 = I don't have time</p>	<p>6 = I am planning to apply 7 = I did not know about WEDP loans 8 = My religion does not allow me to borrow under these conditions 9 = I did not understand the terms of the loan 10 = Too complicated 11 = Too far away 12 = Other: (please specify) _____</p>
18	<p>If applied, was your WEDP loan application approved?</p> <p>1 = Yes (Go directly to question 20) 2 = No 3 = Loan application in process (Go directly to question 20)</p>	
19	<p>If not approved, why not? (Do not read the answers)</p> <p>1 = Could not provide security/collateral 2 = Could not come up with my own contribution 3 = Business plan was too risky/not feasible</p>	<p>4 = Did not have the right documentation 5 = Did not have a credit record 6 = Had bad credit history 7 = Did not have business plan 8 = Business is not registered 9 = Don't know 10 = Other: (please specify) _____</p>
20	<p>What is/ was the primary use or intended use of the most recent loan? (Do not read the answers)</p> <p>1 = Construction 2 = Pay rent, employees or other running costs 3 = Purchase of inputs/ raw materials 4 = License or permit fees</p>	<p>5 = Purchase of marketing materials or services 6 = Pay off past business debt 7 = Purchase of equipment 8 = Start the business 9 = Buy property/ land 10 = Other/ personal expenses 11 = Other: (please specify) _____</p>
21	<p>How do you save the money you earn in this business? (Multiple responses possible; do not read the responses)</p> <p>1 = I save money in the business premises 2 = Through a Iqqub 3 = Through a cooperative or savings group</p>	<p>4 = My business partner saves the money 5 = I save in a bank 6 = I keep savings in my home 7 = I don't save 8 = Other: (please specify) _____</p>
22	<p>If you're suddenly faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money that you would be able to borrow? (in Birr)</p>	
23	<p>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? (List two sources in order of importance; do not read responses)</p> <p>a. First source:</p> <p>1 = Husband 2 = Family member or friend</p> <p>b. Second source: (See options above)</p>	<p>3 = Other business, supplier, retailer 4 = Moneylender 5 = Government / kebele 6 = Religious group / charity 7 = Cooperative 8 = Iqqub 9 = MFI 10 = Bank 11 = Other: (please specify) _____ 12 = No source</p>

24	Do you have an account at a bank or a MFI? 1 = Yes 2 = No (Go directly to Section 4.6)
25	Does the bank account run on the business name, on your name, on another name, or do you have two accounts – one on the business and one on your name? 1 = Name of business 2 = My name 3 = Other person's name 4 = One account on name of business and one account on my name
4.6 Customers and competitors	
1	Approximately how many customers does your business have on a typical day? This means, how many people actually <u>buy</u> your product/service?
2	Approximately how many of these daily customers are new customers (never came to your business before)?
3	Approximately how many people come to your business but do not buy your product/service on a typical day?
4	In the last six months, how many different ways/sources have you used to advertise your products/services? (Do not read the responses. Tick the ways/sources the respondent mentions and note the number of <u>different</u> approaches.) Newspaper/magazine Brokers Radio announcement Television Loud speakers/on street Flyers/brochures Business cards Other: (please specify) _____
5	Do you sell your products/services on credit? 1 = Yes 2 = No (Go directly to question 8)
6	Do you write it down whenever you sell on credit? 1 = Yes 2 = No (Go directly to question 8)
7	Can you show me the document? (Do not read the responses) 1 = Document is organized. 2 = Document is not organized. 3 = Cannot show.
8	How long does it take to reach a business which offers the same product/service as you do? (Write NA if there is currently no business offering the same product/service and go directly to section 4.7) ____ hours ____ minutes
9	How do you reach this business? 1 = by foot 2 = by taxi 3 = by car 4 = by bus

10	<p>What do you do with the price of your product/service when your biggest competitor decreases the price of his/her product/service by 10%? (Do not read the responses)</p> <p>1 = I do the same (decrease by 10%) 2 = I decrease it by more than 10% 3 = I decrease it by less than 10% 4 = I maintain my original price 5 = I calculate whether I have to change my price 6 = My prices are fixed by an association/union 7 = I don't know</p>										
11	<p>What is your relationship to your competitors? Show scale from 1 to 5 and explain that 1 and 5 reflect the options that you read out.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table> <p>1. Do you want to beat them (= 1) <u>or</u> are you nice to them (= 5)? 2. Do you attempt to push them out of your way (= 1) <u>or</u> do you think of your competitors more in terms of the saying 'live and let live' (= 5)?</p>						1	2	3	4	5
1	2	3	4	5							
4.7 Business Planning and Activities											
1	<p>I would like to ask you some questions with regard to the future of your business now. How do you see your business evolving in the next 12 months? (Read out the answers)</p> <p>1 = Growing 2 = Remaining the same 3 = Decreasing 4 = Shutting down 5 = I don't know</p>										
2	<p>Do you set targets for your business' sales figures?</p> <p>1= Yes 2 = No (Go directly to question 4)</p>										
3	<p>How often do you compare the actual sales figures with the targeted sales figures? Show scale and read out the answers.</p> <p>1 = Never 2 = Once a year 3 = One a month 4 = Once a week 5 = Every day</p>										
4 X	<p>I would like to learn more about your goals for your business.</p> <p>a. What is your goal for number of employees in a year from now? b. What is your goal for number of employees in two years from now? c. What is your goal for monthly sales in a year from now? d. What is your goal for monthly sales in two years from now? e. What is your goal for monthly profit in a year from now? f. What is your goal for monthly profit in two years from now?</p>										
5 x	<p>What are you planning to do in the future to keep the business running? How detailed are your plans to take the following steps? Show scale and read it aloud. Read statements a to f and let the respondent state how detailed her plans are.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">Not at all detailed</td> <td style="width: 20%;">Little detailed</td> <td style="width: 20%;">Medium detailed</td> <td style="width: 20%;">Much detailed</td> <td style="width: 20%;">Very much detailed</td> </tr> </table>	Not at all detailed	Little detailed	Medium detailed	Much detailed	Very much detailed					
Not at all detailed	Little detailed	Medium detailed	Much detailed	Very much detailed							

	1	2	3	4	5
	<ul style="list-style-type: none"> a. Discussing about your business with family, friends, or other entrepreneurs b. Gathering information about suppliers, customers, competitors, or your industry c. Doing market research d. Looking for new markets e. Outlining a business plan for your business f. Looking for additional financial resources for the business g. Getting equipment, raw materials, or other facilities for the business h. Improving marketing and advertising strategies i. Visiting competitors to learn about products/services they offer j. Hiring employees k. Introducing new products or services l. Analyzing your business performance in order to find ways to improve it 				
6 X	<p>Now, I would like to talk about your business activities in the past.</p> <p>a. Which changes did you introduce in your business in the last six months? With changes I mean each modification, even small ones, you have made in order to improve your business.</p> <p>List all changes (up to 10) the respondent mentions, one change per number. When the respondent does not answer or stops answering: Please think again. In the last six months, which (other) changes did you introduce - even small ones - to improve your business?</p> <ol style="list-style-type: none"> 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. <p>If no change is mentioned, go directly to question 7.</p> <p>b. In which change were you the most active? With active I mean the change in which you were the most involved and into which you put the most effort? It is important that the following descriptions are as detailed as possible.</p> <p>c. My following questions refer to the change you have just mentioned. What did you do <u>exactly</u> and how did you manage to realize this change? Please tell me every detail and every step.</p> <p>d. Did someone tell you to do it or was it your own idea? 1 = Yes 2 = No</p> <p><i>If yes: Who?</i> <i>If no: How did you come to this idea?</i></p> <p>e. Did your competitors introduce this change as well? 1 = Yes 2 = No (Go to question i) 98 = Don't know (Go to question i)</p>				

	<p>f. Did your competitor introduce this change before you did? 1 = Yes 2 = No (Go to question h) 98 = Don't know</p> <p>g. What is the difference between the change that you have introduced and the change of your competitor? (afterwards, go to question i)</p> <p>h. What did you do after your competitor had copied your idea?</p> <p>i. I would like to make sure that I have written down your answer correctly. For questions b to h, read out the answers and verify that they are consistent, complete, and legible and that they reflect the respondent's ideas.</p>								
7	<p>To gain further insight into your business activities, I would like to ask some additional questions. In the past six months, how often have you engaged in the following activities – never, once a month, once a week or every day? (Show response scale and read all activities aloud. After each activity, give the respondent the chance to answer.)</p> <table border="1" data-bbox="323 819 1342 887"> <tr> <th>Never</th><th>Once a month</th><th>Once a week</th><th>Every day</th></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td></tr> </table> <p>a. In the past six months, how often have you visited one of your competitors in order to learn about the products he/she offers?</p> <p>b. In the past six months, how often have you asked your clients if there are products or services they would like you to offer?</p> <p>c. In the past six months, how often have you evaluated if there is need and demand for your product?</p> <p>d. In the past six months, how often have you looked for new markets?</p> <p>e. In the past six months, how often have you identified new clients, suppliers or competitors?</p> <p>f. In the past six months, how often have you negotiated with your supplier for a better price?</p> <p>g. In the past six months, how often have you compared the prices or quality of your supplier's product/service with other suppliers?</p> <p>h. In the past six months, how often have you experienced inadequacies of your stock?</p> <p>i. In the past six months, how often have you done inventory of your stock?</p> <p>j. In the past six months, how often have you analyzed if the sales of your most important product/services have increased, decreased or remained the same?</p> <p>k. In the past six months, how often have you analyzed your business performance in order to identify ways to improve the performance?</p> <p>l. In the past six months, how often have you discussed about your business with friends, family or other entrepreneurs?</p> <p>m. In the past six months, how often have you looked for additional financial resources for your business?</p> <p>n. In the past six months, how often have you looked for news in your sector via internet, magazines, newspapers or books?</p> <p>o. In the past six months, how often have you discussed with other entrepreneurs in your sector about production techniques, suppliers or new products?</p> <p>p. In the past six months, how often have you actively looked for new ways of production, marketing or administration?</p>	Never	Once a month	Once a week	Every day	1	2	3	4
Never	Once a month	Once a week	Every day						
1	2	3	4						

5 Information about you and your ideas Part I

1

In the following, I will present you several statements which describe the behavior of people in various situations. Please indicate how much each statement describes you. For each statement, please tell me whether you 1. Strongly disagree, 2. Rather disagree, 3. Neither nor, 4. Rather agree, or 5. Strongly agree (**show response scale**). Your answers refer to how you think you are and not how you would like to be in the future. In our interview, there will be three exercises like this.

		Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree
a	I actively attack problems.(PI)	1	2	3	4	5
b	Whenever something goes wrong, I search for a solution immediately. (PI)	1	2	3	4	5
c	Whenever there is a chance to get actively involved, I take it. (PI)	1	2	3	4	5
d	I take initiative immediately even when others do not. (PI)	1	2	3	4	5
e	I use opportunities quickly in order to attain my goals. (PI)	1	2	3	4	5
f	Usually I do more than I am asked to do. (PI)	1	2	3	4	5
g	I am particularly good at realizing ideas. (PI)	1	2	3	4	5
h	When I have made a mistake, I know immediately how to correct it. (EM)	1	2	3	4	5
i	When I do something wrong at work, I correct it immediately. (EM)	1	2	3	4	5
j	If it is at all possible to correct a mistake, then I usually know how to go about it. (EM)	1	2	3	4	5
k	I don't let go of the goal, although I make mistakes. (EM)	1	2	3	4	5
l	I may not be able to avoid making errors; my strength is, however, to manage the error quickly. (EM)	1	2	3	4	5
m	Women should be able to compete with men for jobs that have traditionally belonged to men. (AWW)	1	2	3	4	5
n	Even though a wife works outside the home, the husband should be the main breadwinner and the wife should have the responsibility for running the household. (AWW)	1	2	3	4	5
o	It is a good idea for a husband to stay home and care for the children while his wife is employed full-time outside the home. (AWW))	1	2	3	4	5
p	It is generally better to have a man at the head of a business composed of both men and women employees. (AWW)	1	2	3	4	5
q	Men and women should get the same money if they do the same work. (AWW)	1	2	3	4	5

2

In the following, I would like to present you two difficult situations. Even if you have not been in such a situation yet, please tell me what you would do in such a case.

a. Situation 1: Pretend you are out of money and cannot buy necessary supplies. What would you do? **Write down the respondent's answers in detail. If the respondent finds a solution to solve the problem, ask her:**

b. Assume that this does not work. What else would you do? **Repeat this procedure until the respondent does not find further solutions or has listed 10 solutions.**

	<p>c. <u>Situation 2:</u> Pretend that one of your best employees has left your business without notice. What would you do? Write down the respondent's answers in detail. If the respondent finds a solution to solve the problem, ask her:</p> <p>d. Assume that this does not work. What else would you do? Repeat this procedure until the respondent does not find further solutions or has listed 10 solutions.</p>																																																																																																																																					
3	<p>I would like to play a little game with you now. Please list all possible ways in which you could use a brick. In other words, what could you do with a brick? Think also about unusual or unconventional ways to use it! You will have three minutes to list as many ideas as possible.</p> <p>Give the respondent three minutes to list her ideas. Write down her answers. If she stops earlier, encourage her <u>two</u> times to think of other ideas. Don't ask the respondent to explain her ideas.</p>																																																																																																																																					
4	<p>In the following, I will present you a second set of statements which describe the behavior of people in various situations. Please indicate how much each statement describes you. For each statement, please tell me whether you 1. Strongly disagree, 2. Rather disagree, 3. Neither nor, 4. Rather agree, or 5. Strongly agree. (show response scale). Your answers refer to how you think you <u>are</u> and not how you <u>would like</u> to be in the future.</p> <table border="1"> <thead> <tr> <th></th><th></th><th>Strongly disagree</th><th>Rather disagree</th><th>Neither nor</th><th>Rather agree</th><th>Strongly agree</th></tr> </thead> <tbody> <tr> <td>a</td><td>I am confident to run my business. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>b</td><td>I am confident being self-employed. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>c</td><td>I perceive business opportunities well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>d</td><td>I do the marketing of my business well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>e</td><td>I overcome problems when running a business. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>f</td><td>I negotiate with other entrepreneurs well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>g</td><td>I keep an overview of my financial affairs well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>h</td><td>I lead people well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>i</td><td>I am competent to manage my business well. (SE)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>j</td><td>I am competent to find financial capital for my business (SE).</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>k</td><td>Entrepreneurship is an important part of who I am. (EI)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>l</td><td>I think of myself as someone who generally thinks about entrepreneurship. (EI)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>m</td><td>The environment causes a great deal of threat to the survival of my business. (EH)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>n</td><td>There is very little threat to the survival of my business. (EH)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>o</td><td>It is more important for a woman to support her husband in his career than to pursue a career of her own. (AWW)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>p</td><td>In a group of men and women, only a man should work in the leadership role. (AWW)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>q</td><td>A husband should feel uncomfortable if his wife earns a larger income than he does. (AWW)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr> <td>r</td><td>Married women should only work outside the home if it is economically necessary. (AWW)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </tbody> </table>			Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree	a	I am confident to run my business. (SE)	1	2	3	4	5	b	I am confident being self-employed. (SE)	1	2	3	4	5	c	I perceive business opportunities well. (SE)	1	2	3	4	5	d	I do the marketing of my business well. (SE)	1	2	3	4	5	e	I overcome problems when running a business. (SE)	1	2	3	4	5	f	I negotiate with other entrepreneurs well. (SE)	1	2	3	4	5	g	I keep an overview of my financial affairs well. (SE)	1	2	3	4	5	h	I lead people well. (SE)	1	2	3	4	5	i	I am competent to manage my business well. (SE)	1	2	3	4	5	j	I am competent to find financial capital for my business (SE).	1	2	3	4	5	k	Entrepreneurship is an important part of who I am. (EI)	1	2	3	4	5	l	I think of myself as someone who generally thinks about entrepreneurship. (EI)	1	2	3	4	5	m	The environment causes a great deal of threat to the survival of my business. (EH)	1	2	3	4	5	n	There is very little threat to the survival of my business. (EH)	1	2	3	4	5	o	It is more important for a woman to support her husband in his career than to pursue a career of her own. (AWW)	1	2	3	4	5	p	In a group of men and women, only a man should work in the leadership role. (AWW)	1	2	3	4	5	q	A husband should feel uncomfortable if his wife earns a larger income than he does. (AWW)	1	2	3	4	5	r	Married women should only work outside the home if it is economically necessary. (AWW)	1	2	3	4	5
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5	<p>In the following, I will present you another situation that could occur at your business: Imagine that you have recently learned that a competitor offers the same products or services as you</p>																																																																																																																																					

	<p>but with higher quality and at a cheaper price. You are starting to lose your customers to this competitor.</p> <p>a. Have you already been in such a situation? 1 = Yes 2 = No → Even if you have not been in such a situation, please imagine that you are in such a situation. Think about what you personally would do in that situation.</p> <p>b. I will now read four actions one could take in such a situation. Please tell me which action reflects best what you think you personally would most likely do in that situation (Code 1). Then think again which of the left over actions reflects the next best option you would do in that situation (Code 2). Then continue with the 3rd best option (Code 3). Please rank the answers from 1 to 4 with 1 being the option you would most likely do and 4 being the option you would least likely do. Please listen to all answers before answering.</p> <ol style="list-style-type: none"> 1. I would lower my prices even if it means losing money to ensure I keep my customers, and then slowly increase prices again. 2. I would find out my competitor's method of operation and use it as a benchmark. 3. I would walk through every part of my production and service processes and develop ideas on how they can be done more efficiently. 4. I would think of doing another business where the competition is not that strong. 																				
6	<p>In the following, I will read statements of two different business owners, business owner A and business owner B. Please tell me whether you are exactly like business owner A, more like business owner A, exactly like business owner B, more like business owner B or if you are neither like business owner A nor like business owner B. (Show response scale)</p> <p>a. Business owner A: "If I earn enough money for my family; that is good enough." Business owner B: "I want my business to grow as much as possible."</p> <table border="1"> <tr> <td>Exactly like business owner A</td><td>More like business owner A</td><td>Neither nor</td><td>More like business owner B</td><td>Exactly like business owner B</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>b. Business owner C: "I just do this business as long as I cannot find another, better job." Business owner D: "I really like to be a business owner on my own: I don't want another job."</p> <table border="1"> <tr> <td>Exactly like business owner C</td><td>More like business owner C</td><td>Neither nor</td><td>More like business owner D</td><td>Exactly like business owner D</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	Exactly like business owner A	More like business owner A	Neither nor	More like business owner B	Exactly like business owner B	1	2	3	4	5	Exactly like business owner C	More like business owner C	Neither nor	More like business owner D	Exactly like business owner D	1	2	3	4	5
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1	2	3	4	5																	
Exactly like business owner C	More like business owner C	Neither nor	More like business owner D	Exactly like business owner D																	
1	2	3	4	5																	
7	<p>Imagine you won the lottery or inherited enough money to be able to live comfortably forever without working. What would you do? (Read out the following options)</p> <ol style="list-style-type: none"> 1. I would stop working. 2. I would continue with the same work as now. 3. I would continue working, but with modified conditions. 																				
8	<p>Imagine you want to start a new business and you can choose from eight types of businesses. Each business profit depends on whether the business has a good or a bad month. The probability of a good or bad month is 50%. You can see the profit of each business in a good and a bad month in the table below. Which business would you choose? Show table.</p>																				

Business	Code	Profit in a bad month	Profit in a good month
Business 1	1	15.000 Birr	15.000 Birr
Business 2	2	13.500 Birr	28.500 Birr
Business 3	3	12.000 Birr	36.000 Birr
Business 4	4	10.500 Birr	37.500 Birr
Business 5	5	9.000 Birr	45.000 Birr
Business 6	6	6.000 Birr	48.000 Birr
Business 7	7	3.000 Birr	57.000 Birr
Business 8	8	0 Birr	60.000 Birr

9

a. In the following, I would like to play a little game with you. I will read out a series of digits. Please remember the series and repeat it. Let's start with an example. I say: 7 3 8 and you repeat (*let respondent repeat*). **If the respondent has not understood the game, give a second example (e.g. 2 4 1).**

Start with three digits. If the respondent is successful, present four digits and so on. Repeat this procedure until the respondent makes a mistake. Please write down the highest number of digits the respondent repeats correctly.

a. 9 5 2
b. 3 7 4 1
c. 8 6 1 7 4
d. 9 1 5 3 7 2
e. 7 4 2 3 1 7 8
f. 9 5 4 6 9 3 1 4
g. 3 7 8 9 3 1 3 1 6
h. 2 5 3 6 9 4 1 2 9 8

b. Now, we go one step further. When I say 7 3 8, you repeat the digits backwards. This means, that you would say 8 3 7. Let's start with an example again. I say: 9 5 2 and you say (*let respondent repeat the digits in the backward direction*). **If the respondent has not understood the game, give a second example (e.g. 2 4 1).**

Start with three digits. If the respondent is successful, present four digits and so on. Repeat this procedure until the respondent makes a mistake. Please write down the highest number of digits the respondent recites correctly. Remember that the respondent has to repeat the digits in the backward direction now!

a. 5 6 2
b. 4 8 7 1
c. 5 3 6 2 1
d. 9 7 8 1 4 6
e. 3 6 2 5 9 8 1
f. 4 5 8 2 1 4 8 9
g. 1 5 3 6 7 3 6 8 3
h. 4 2 6 4 2 4 3 5 7 9

10

This is the last set of questions. Again, please indicate how much each statement describes you. For each statement, please tell me whether you 1. Strongly disagree, 2. Rather disagree, 3. Neither nor, 4. Rather agree, or 5. Strongly agree. (**show response scale**). Your answers refer to how you think you are and not how you would like to be in the future.

Strongly disagree	Rather disagree	Neither nor	Rather agree	Strongly agree
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	a	I can pretty much determine the success of my business. (LC)	1	2	3	4	5										
	b	I am certain that I can have a significant impact on the society with my business. (LC)	1	2	3	4	5										
	c	I am sure that I can impact sales of my business. (LC)	1	2	3	4	5										
	d	I can pretty much determine what happens in my environment. (LC)	1	2	3	4	5										
	e	I can change the community around me with my business. (LC)	1	2	3	4	5										
	f	When others start their own businesses, it is because they take me as an example of how to do it. (LC)	1	2	3	4	5										
	g	My example leads others to be better business people. (LC)	1	2	3	4	5										
	h	Since I can do what I want, I also have to accept that I am responsible for all problems that appear in my business. (TR)	1	2	3	4	5										
	i	I wish, I would be told how to do everything right for my business by somebody else. (TR)	1	2	3	4	5										
	j	Whenever you do something very different from other entrepreneurs, you will run into trouble. (TR)	1	2	3	4	5										
	k	I have to think about too many things when I have to make decisions. (TR)	1	2	3	4	5										
	l	I prefer to have routine work. (TR)	1	2	3	4	5										
	m	It would be very nice, if there was somebody who would tell me exactly what to do. Then it is his or her fault if something goes wrong. (TR)	1	2	3	4	5										
	n	I want to decide more things myself. (TR)	1	2	3	4	5										
	o	Work is more interesting if one has to make many decisions. (TR)	1	2	3	4	5										
11	<p>Now I would like to know, how you have felt in the last two months. Please indicate whether you have never, seldom, sometimes, often, or always felt this way. (Show response scale.)</p> <table border="1"> <thead> <tr> <th>Never</th> <th>Seldom</th> <th>Sometimes</th> <th>Often</th> <th>Always</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </tbody> </table> <p>In the last two months, how often have you felt ...</p> <ul style="list-style-type: none"> a. Enthusiastic b. Excited c. Nervous d. Upset 							Never	Seldom	Sometimes	Often	Always	1	2	3	4	5
Never	Seldom	Sometimes	Often	Always													
1	2	3	4	5													
12	<p>Please imagine for a moment the best life you could have. (Pause) Now, imagine for a moment the worst life you could have. (Pause – Then show picture of a ladder numbered from zero on the bottom rung to nine on the top rung.)</p> <p>Suppose that the top of the ladder represents the best possible life for you and the bottom represents the worst possible life for you.</p> <ul style="list-style-type: none"> a. Where on the ladder do you feel you stand at the present time? b. Where on the ladder do you think you will stand in one year? c. Where on the ladder do you think you will stand in two years? 																

6 Business Knowledge

	We will now play another game to get a better understanding of your ideas on certain topics. It does not matter if you give the right or wrong answer – we just would like to understand
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	your reasoning. For each statement or question, I will read out several response options. You can then choose your answer from these options.
1	Profit is determined by: 1. Business income minus expenses. (*) 2. Business income minus wages. 3. Business income minus advertising costs.
2	Market research is important for: 1. Recruiting employees. 2. Keeping within the law. 3. Determining whether or not your products or services will sell. (*)
3	Which is the best method of checking on business progress? 1. Inspecting the business accounts. (*) 2. Inspecting number of customers. 3. Inspecting volume of sales.
4	Why is advertising important? 1. You can be proud of your business. 2. The public learns about your product. (*) 3. It helps you get loans.
5	Business discounts given to your friends and family: 1. Need to be recorded. (*) 2. Do not need to be recorded.
6	Collateral for a loan is required: 1. To keep certain people from entering business. 2. To protect the interest of the lender. (*)
7	If business is bad: 1. A borrower may reschedule payment of the debt. 2. A borrower may only reschedule payment of the debt with the agreement of the lender. (*)
8	Which statement is true? A good relationship to one's customer is helpful because: 1. It proves that you have run good commercials. 2. The customer can recommend you to others. (*) 3. You do not have to look for new customers.
9	Suppose you need to take a loan of 10,000 Birr from a Microfinance Institution (MFI) and you have two opportunities. One is you pay an interest of 100 Birr every month for 12 months, and the other is you pay an interest of 1200 Birr at the end of the year? Which is the higher interest rate? 1. 100 Birr every month for 12 months is higher 2. 1200 Birr at the end of the year is higher 3. Both are the same
10	Please tell me whether you agree or disagree with the following statement: "It is better for a business woman to combine the money for her personal household and business affairs." 1. Agree 2. Disagree (*)
11	Let us turn to another game now. I want to show you 19 cards with words on them. Please sort these cards into piles. You can make as many piles as you wish. How many piles you build is completely up to you. We are interested in your opinion which cards are related to each other. Which cards do you think belong together? Please sort all cards which are related into one pile. (Give the 19 cards to respondent)

	<p>Look at each card and decide which of the cards have something in common. Then, sort these cards into one pile. Go on with the remaining cards. Sort every card into one pile. You have 5 minutes.</p> <p><i>Cards:</i> <i>(Pile Finance) Bookkeeping, Costs, Cash-Flow, Working Capital, Income</i> <i>(Pile Human Resources) Recruitment, Training, Labour Law, Manpower Requirements, Delegation</i> <i>(Pile Management) Planning, Controlling, Decision Making, Goal Setting</i> <i>(Pile Customer Relationship) Advertising, Branding, Back-up Services, Customer Needs, Market Research</i></p>
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7 Verification of contacts

	<p>We are now at almost at the end of our interview. Just to be sure I have noted your contacts correctly, can you confirm your phone number, please?</p> <p>Number 1: Number 2: Number 3:</p>
	<p>Thank you very much for your time and your patience. I wish you a great day and I hope to see you again!</p>
	<p>End Time of interview: __ : __</p>

8 Pitching the training

Motivating respondent to participate in the training

At the end of the survey, it is important that you motivate and convince the respondent to participate in the training she has been assigned for. Before starting your pitch, make sure that you know **in which training** the respondent is supposed to participate. She will have been assigned to one of the two following trainings:

- The Basic Business Skills Entrepreneurship Development Training (flyer with orange headline)
- Personal Initiative Training for Entrepreneurship. (flyer with green headline)

Make sure that you have picked the **right flyer** and hand it out to the respondent.

Stress the following information:

- NEW training approach
- Emphasize exclusiveness! Participation is only possible at invitation! You have the unique chance to be among the first business women to participate!
- Training shows you how to grow the business
- Business skills and development of successful entrepreneurial behavior
- You will emerge as successful business woman
- Indicate positive effects on sales the training has shown in the past (point to flyer)

Regarding the organization of the training, make sure that you...

- Inform the respondent about the TVET College where the training will take place
- Inform the respondent about the starting date and organization (e.g. 5 full days)
- Tell the respondent where she can find further information

Frequently Asked Questions

Please find below answers to questions that might arise and that will help you to provide the best possible answers:

To be added