**WOMEN ENTREPRENEURSHIP DEVELOPMENT PROGRAM (WEDP)  
2014 BASELINE SURVEY**

**WEDP**

**Women Entrepreneurship Development Project**

**ENTERPRISE QUESTIONNAIRE**

*Enumerator: When you find a household with someone home, please introduce yourself using the following script.*

Hello! My name is \_\_\_\_\_\_\_\_\_\_\_\_\_. I am from-----------, and independent research organization. We received your name since you have registered for the Women’s Entrepreneurship Development Program at the nearby One Stop Shop. We are seeking your views So that we can improve the WEDP program and the services which it offers to women entrepreneurs. I do not represent the government or any political party.

.All of 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?

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **INTERVIEW START TIME** | | | | |  | **INTERVIEW END TIME** | | | | |
| \_\_ | \_\_ | **:** | \_\_ | \_\_ |  | \_\_ | \_\_ | **:** | \_\_ | \_\_ |

# Enumerator: Use the following codes throughout the survey

|  |  |  |
| --- | --- | --- |
| **Not Applicable (N/A): -77** | **Refusal: -88** | **Don’t Know: -98** |

# Control Section (CS)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CS1.** Name of the supervisor (first name) | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | **CS2.** | Name of the enumerator (first name) | | | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| **CS3.** Interview date | Day (\_d) | | \_\_\_ \_\_\_ | | Month (\_m) | | | \_\_\_ \_\_\_ | | Year (\_y) | | | \_\_\_ \_\_\_ \_\_\_ \_\_\_ | |

# General Information (GI)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **GI1. City**  **Classification** | | | | | |
| Addis Ababa |  | Adama |  | Bahir Dar |  |
| Hawassa |  | Mekelle |  | Dire Dawa |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **GI2. Full Name of Primary Respondent** | | |  | | | | | | | | | | | | | | | | |
| **GI3. Land line number** | |  | | | | | | **GI4. Mobile Number** | | | | | | | | \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ \_\_\_ | | | | | |
| **GI5. Name of Enterprise***(put -77 if the enterprise does not have official name)* | | |  | | | | | | | | | | | | | | | | |
| **GI6 Address of Enterprise** | **GI6.1**Subcity (if in Addis) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | **GI6.**2 Woreda\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | **GI6.3.**Kebelle \_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **GI6.4.** Common name of the area \_\_\_\_\_\_\_\_\_\_\_\_ | | | | **GI6.5.** Direction to find the enterprise \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | |
| **GI7. WEDP ID Number of Enterprise Owner** | | |  | |  |  |  | |  |  |  |  | |  | |  |  | |  |
| **GI8. WEDP status** | | | **Received WEDP Loan**  **Received WEDP Training** | | | | | | | | | | **Received WEDP Loan and training**  **Received neither WEDP Loan nor training** | | | | | | |

# Section 1: Personal Information (PI)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | | | **ANSWER** |
| PI1 | What is your age? | *Record age in full years* | | | |  |  |
| PI2 | What is your place of birth?  *Record verbatim and code* | 1 = Addis Ababa  2 = Adama  3 = Bahir Dar  4 = Dire Dawa | | 5 = Hawassa  6 = Mekelle  7 = Other in Ethiopia  8 = Another country | |  | “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code: |
| PI3 | What is your marital status?  *Do not read options* | 1 = Single/never married  2 = Married/consensual union  3 = Widowed  4 = Divorced/separated | | | |  |  |
| PI4 | Do you know how to read and write in any language? | 1 = Yes  2 = No | | | |  |  |
| PI5 | What is the highest level of school that you completed? | 1. Never attended school  2. Some Primary School  3. Completed Primary School  4. SomeSecondary School  5. high school (old curriculum),  6. high school first cycle (new curriculum) | 7. Preparatory school  8. Vocational education  9. Non-vocational diplmoa  10. Incomplete Bachelor Degree  11. Complete Bachelor Degree  12. Graduate Degree | | |  |  |
| PI6 | Taking into account yourself and all members of this household, including small children and older adults, how many people live in your household? | *Record number of household members. 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.* | | | |  |  |
| PI7 | Who is the head of the household? | 1 = Me  2 = Partner  3 = Me and my partner  4 = Mother or Father | | 5 = Other relative  6 = Other non-relative | |  |  |
| PI8 | In your household, think of who makes the financial decisions and to what degree you participate in this decision-making. Would you say that you make all of the financial decisions, most, half, few, none of the financial decisions in your household? | 1 = All  2= Most  3 = Half  4 = Few  5 = None | |  | |  |  |
| PI9 | Do you have children? | 1 = Yes  2 = No🡪 Skip to PI13 | | | |  |  |
| PI10 | How many children do you have? | *Record number of children* | | | |  |  |
| PI11 | How many daughters do you have? | *Record number of female children* | | | |  |  |
| PI12 | How many sons do you have? | *Record number of male children* | | | |  |  |
| PI13 | Who mainly 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 servantlooks after them  7 = Put the baby in day care  8=They stay with me in the business  9 = Other | | | |  |  |
| PI14 | Do you plan to have (more) children  *(ask everyone)* | 1 = Yes  2 = No | | | | |  |
| PI15 | What is your ethnicity? | 01 = Amhara  02 = Oromo  03 = Tigre  04 = Guraghe  05 = Afar  06 = Somali  07 = Sidama | | | 08 = Wolayta  09 = Hadya  10 = Gamo  11 = Agew  12 = Seltie  13 = Mixed  14 = Other (specify) | | (specify)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| PI16 | What is your religion? | Orthodox [1]  Protestant [2]  Catholic [3] | | | Muslim [4]  Other [5] | |  |
| PI17 | Do you have siblings?  *(not necessarily in current household)* | 1 = Yes  2 = No | | |  | |  |
| PI18 | How many brothers do you have? | *Record number of male children* | | | | |  |
| PI19 | How many sisters do you have? | *Record number of male children* | | | | |  |
| PI20 | What was your position in the family?  *(For example, if third oldest, write ‘3’)* | *Record number of male children* | | | | |  |
| PI21 | Does your household have … *Check all that apply (enumerator: if the household doesn’t have the assets please leave blank)*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | * Electricity? |  |  | * A television? | * A mattress? | | * A mobile phone? | * A refrigerator? | * A car? | * A flush toilet? | A house | | | | | | | |

# Section 2: Enterprise Information (EI)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | **ANSWER** |
| EI1 | In which sector does your main business operate? | *Ask entrepreneur for spontaneous response and code as text. Also see List and code the most relevant category. If respondent has more than one business, refer to the business which applied for the WEDP program.* | “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code: |
| EI2 | What is your secondary line/sector of operation?  (-77 if the business does not have a secondary line/sector of operation) | *Ask entrepreneur for spontaneous response and code as text. Also see List and code the most relevant category.* | “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code: |
| EI3 | What type of business is this? | 1 = Sole Proprietorship  2= Partnership  3= Private Limited Company |  |
| E14 | Are you currently the business owner, manager, or both? | 1 = Business owner  2 = Business manager  3 = Both owner and manager |  |
| EI5 | Who owns this business and what is their gender?  *List up to three, and circle gender of each* | Self [1]  Spouse/domestic partner [2]  Own Relative [3]  Spouse/domestic partner’s relative [4]  Non-relative [5] | C:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\female.jpgC:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\female.jpgC:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\female.jpg*C:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\male.jpgC:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\male.jpgC:\Users\wb368978\Documents\ESAP\Presentations\PBSIA\male.jpg* |
| EI6 | In what year did the business first open?  *Use Ethiopian calendar* |  | |
|  |  |  | |
| E17 | When this business first started, where did most of the start-up capital for this business come from? | *This is asking when the business first started, which is not necessarily when the entrepreneur began to run it.See List for codes* |  |
| EI8 | What was the primary reason that you started or joined this business? | *See List for codes* |  |
| EI9 | In your business sector, are most of the enterprises owned by men or women? | 1 = Male  2 = Female |  |
| EI10 | Approximately what percent of enterprises in your business sector are owned by women? | *Enter estimated percent* |  |
| EI11 | Are most of your competitors owned by men or women? | *Ask entrepreneur for spontaneous response and code as text. Also see List and code the most relevant category.* | “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code:  “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code:  “\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”  Code: |
| EI12 | Approximately what percent of your competitors women? | *Enter number of entrepreneurs known to respondent* |  |
|  |  |  |  |

# Section 3: Profits, Revenues, and Expenditures (PRE)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | **ANSWER** |
| PRE1 | Does this business have a written business plan? | 1= Yes  2 = No  3 = I don’t know about business plan | |  |
| PRE2 | Does this business have a written annual budget?  *Ask respondent to see the written budget* | 1= Yes and can show  2 = Yes but cannot show  3 = No | |  |
| PRE3 | Do you keep financial records or accounts for this business?  *Ask respondent to see the financial records* | 1 = Yes and shows records  2 = Yes and shows disorganized personal notes  3 = Yes but cannot show because cannot find  4 = Yes but cannot show because with accountant  5= Yes but cannot show because is not willing  6 = No | |  |
| PRE4 | What was the average **daily** total income the business earned during the last seven working days after 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 average daily profits** of your business in the last seven days? *Ask for exact amount but can complement with range information (min and max)*  **AVERAGE DAILY PROFITS**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
|  |  | | | |
| PRE5 | What was the total PROFIT the business earned in the last 30 working days.*Ask for exact amount but can complement with range information (min and max)*  **LAST 30 DAYS PROFITS**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE7 | What was the total PROFIT the business earned during the YEAR 2004. That is, what were the profits of your business in 2004?  **YEAR 2004 PROFITS**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE8 | What was the total PROFIT the business earned during the YEAR 2005. That is, what were the profits of your business in 2005?  **YEAR 2005 PROFITS**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
|  | What was the total PROFIT the business earned during the YEAR 2006. That is, what were the profits of your business in 2006?  **YEAR 2006 PROFITS**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE9 | What were the business’ total sales in the last 30 days? By this we mean the overall sales of products or services in Ethiopian Birr.  **LAST 30 DAYS SALES**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE10 | What are the business’ total sales in a TYPICAL MONTH in 2006? By this we mean the overall sales of products or services in Ethiopian Birr.  **TYPICAL MONTH SALES**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE11 | How much is the total **monthly** value of sales revenue during **peak** period in 2006?  **PEAK MONTH SALES**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE12 | How much is the total **monthly** value of sales revenue during **Slack** period in 2006?  **SLACK MONTH SALES**   |  |  |  | | --- | --- | --- | | MIN |  | MAX | | | | |
| PRE13 | Do revenues show a seasonal pattern?   |  |  |  | | --- | --- | --- | | * Highest during main rainy season (Kiremt) | * Highest after main rainy season | * Lowest during the main rainy season (Kiremt) | | * Highest before main rainy season | * Lowest after main rainy season | * No pattern | | | | |
| PRE14 | What were the approximate amounts spent on each of the following in the last 30 working days?   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | Salaries of Employees | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birrrr |  |  |  |  |  |  |  | | Maintenance and Repairs | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Transport allowances for Employees | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | Rent for Machinery and Equipment | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Food/in-kind payments to employees | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | Rent for land and space | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Raw materials/inputs | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | Products for resell | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | | Marketing and promotion | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Electricity | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | Telephone or Cell phone charges | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Water | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | Interest Payments | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Gas and Fuel | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | Other costs | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | |  |  | | | | |
| PRE15 | What was the total amount of your last annual tax bill? | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | |  |
| PRE 16 | Did you make a VAT payment in the last year? | 1 = Yes, What was the amount of your VAT payment for the last year?  2 = No | |  |
| PRE17 | Did you pay yourself a regular fixed salary from your earnings | 1 = Yes  2 = No 🡪 Skip to PRE18 | |  |
| PRE18 | If yes, at what interval did you pay yourself a regular salary? | Day = 1  Week = 2  Month = 3 | Quarter = 4  Year = 5  Other = 6, specify | (specify)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| PRE19 | If yes, how much was the salary at this interval? *Circle interval and record amount per interval in Ethiopian Birr, including range.*  **SALARY**  Day / Week / Month / Quarter / Year  MIN  MAX | | | |
| PRE20 | Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month? | *Record amount in Birr. Don’t know = 98* | | Birr |
| PRE21 | How many hours on average do you work in the business per week? | *Record hours per week* | | Hrs |
| PRE 22 | Out of the hours that you spend per week in activities related to this business (PRE 20), how many hours are you at the same time taking care of children or looking after sick / elderly? | *Record hours per week* | | Hrs |
| PRE23 | Has the amount of hours that you work in the business per week changed over the last two years? | 1 = Hours have increased  2 = Hours have decreased  3 = Hours have stayed the same | |  |
| PRE24 | How many hours on average did you work in the business per week one year ago? | *Record hours per week, one year ago* | | Hrs |
| PRE25 | How many hours on average did you work in the business per week two years ago? | *Record hours per week, two years ago* | | Hrs |

Section 4: Business Performance (BP)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | **ANSWER** |
| BP1 | Approximately how many customers does this business have on a typical day? | *Enter estimated number of customers* | |  |  |
| BP2 | Approximately how many of these customers were new customers (never came to your business before)? | *Enter estimated number of customers* | |  |  |
| BP3 | Has your business advertised/ have you made people aware of your business in any of the following places?   |  |  |  |  | | --- | --- | --- | --- | | * Newspaper/magazine | * Radio announcement | * Flyers/brochures | * Business cards | | * Brokers | * Loud speakers/on street | * Bill boards | | | * Have not used any form of advertisements | | * Other, specify: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | |
| BP4 | 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, specify:\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| BP5 | Do you belong to any business association? | 1= Yes  2 = No |  |  |  |
| BP6 | If yes, which business association do you belong to? | *Write name of association* | |  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

# Section 5: Employment (EM)

Enumerator: The following questions relates to only non-owner workers. If the enterprise is operated by a single owner skip to the beginning of the next section.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | **ANSWER** |
| EM1 | 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. Part-time workers work less than 40 hours a week. Temporary workers are short-term employees with no guarantee of work beyond a certain time frame, including seasonal workers.* | |  |
| EM2 | How many employees did this business have 1 year ago? | *Use same criteria as above, but provide estimated number of employees for one year ago* |  |  |
| EM3 | How many employees did this business have 2 years ago? | *Use same criteria as above, but provide estimated number of employees for two year ago* |  |  |
| EM4 | Do you have written contracts for your employees? (any of them) | 1 = Yes  2 = No |  |  |
| EM5 | How are your employees mainly paid? | 1 = Cash  2 = In-kind |  |  |
| EM6 | Which payment arrangement do you use to pay your employees? | 1 = Time-rate  2 = Piece-rate | 3 = A combination of time and piece rates |  |
| EM7 | How often do you pay your employees? | 1 = Per hour በየሰአቱ  2 = Per day በየቀኑ  3 = Per week በየሳምንቱ | 4 = Per 2 weeks (fortnightly)  5 = Per month በየወሩ  6= Other |  |
| EM8 | How many employees have been promoted in the last 12 months? | *Promotion refers to a move from existing position to higher position, i.e, an advancement in rank, grade or position within the enterprise.* | |  |
| EM9 | How many employees has this business hired in the past 12 months? | *Record number of employees hired* |  |  |
| EM10 | How many employees have left this business in the past 12 months? | *Record number of employees who left*  *if zero worker left this business skip to section ER* | |  |
| EM11 | 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, specify: |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **EMPLOYEE ROSTER (ER)** | | | | | | | | |
| ***Please list any people that currently do any work for this enterprise. Please include unpaid people that help in the business including family members and all other workers, including full-time, part-time, temporary, managers, and apprentices. Please do not list yourself or other business owners. For companies with more than 10 employees, list only the 10 most senior employees in the roster.*** | | | | | | | | |
|  | () | () | () | () | () | () | () | () |
| No | Name  [Surname + First Name] | Sex  1=M  2=F | Is [ ] from your or another owners’ family  1= Yes  2= No | Is [ ] paid or unpaid?  1= Paid  2 = Unpaid | Is [ ] full-time of part-time?  1 = Full time  2 = Part time | How many hours in a **day** does [ ] typically work? | How many days in the week does [ ] typically work? |  |
| 1 |  |  |  |  |  | hrs | days |  |
| 2 |  |  |  |  |  | hrs | days |  |
| 3 |  |  |  |  |  | hrs | days |  |
| 4 |  |  |  |  |  | hrs | days |  |
| 5 |  |  |  |  |  | hrs | days |  |
| 6 |  |  |  |  |  | hrs | days |  |
| 7 |  |  |  |  |  | hrs | days |  |
| 8 |  |  |  |  |  | hrs | days |  |
| 9 |  |  |  |  |  | hrs | days |  |
| 10 |  |  |  |  |  | hrs | days |  |
| 11 |  |  |  |  |  | hrs | days |  |
| 12 |  |  |  |  |  | hrs | days |  |
| 13 |  |  |  |  |  | hrs | days |  |
| 14 |  |  |  |  |  | hrs | days |  |
| 15 |  |  |  |  |  | hrs | days |  |
| 16 |  |  |  |  |  | hrs | days |  |
| 17 |  |  |  |  |  | hrs | days |  |
| 18 |  |  |  |  |  | hrs | days |  |
| 19 |  |  |  |  |  | hrs | days |  |
| 20 |  |  |  |  |  | hrs | days |  |

# Section 6: Business Growth (BG)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | **ANSWER** |
| BG1 | How do you see this business evolving in the next 12 months? | 1 = Growing  2 = Remaining the same | 3 = Decreasing  4 = Don’t know |  |  |
| BG2 | Do you consider this business to be….?  *Read options aloud* | 1 = Very Successful  2 = Fairly Successful  3= Struggling but promising | 4 = Struggling but surviving  5 = At risk or in danger of failing |  |  |
| BG3 | What are the top 3 challenges (in order of importance) that you face in this business? | *See list* | |  | 1…..  2…..  3….. |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| BG4 | How likely is your business to do each of the following in the next 12 months? |  | Likelihood | | | | |
| *Highly Likely* | | *Likely* | *Not likely* | *Highly unlikely* | *Never thought about this* |
| (a) | Advertise |  | |  |  |  |  |
| (b) | Cut costs or expenditures |  | |  |  |  |  |
| (c) | Develop new products or services |  | |  |  |  |  |
| (d) | Fire workers |  | |  |  |  |  |
| (e) | Recruit workers |  | |  |  |  |  |
| (f) | Start up a new branch |  | |  |  |  |  |
| (g) | Develop a business plan |  | |  |  |  |  |
| (h) | Purchase new equipment |  | |  |  |  |  |
| (i) | Get a loan |  | |  |  |  |  |
| (j) | Improve financial records |  | |  |  |  |  |
| (k) | Get training/skills development for my workers |  | |  |  |  |  |

# Section 7: Access to Finance (AF)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | **ANSWER** |
| AF1 | There are many ways people borrow money. Have you borrowed for your business in the past 12 months from your spouse? | 1 = Yes, how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_  2 = No  -77 = Not Applicable (no spouse) | |  |  |
| AF2 | Have you borrowed for your business in the past 12 months from any other family member or a friend? | 1 = Yes, how much ? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2 = No | |  |  |
| AF3 | Have you borrowed for your business in the past 12 months from another business? | 1 = Yes, how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2 = No | |  |  |
| AF4 | Have you borrowed for your business in the past 12 months from a microfinance institution (MFI)? | 1 = Yes, how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2 = No | |  |  |
| AF5 | Have you borrowed for your business in the past 12 months from a bank? | 1 = Yes, how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2 = No | |  |  |
| AF6 | Have you borrowed for your business in the past 12 months from any other source? Which? | 1 = Moneylender  2 = Non-relative (individual)  3 = Government / kebele  4 = Religious group / charity  5 = Cooperative | 6 = Supplier / retailer/ store  7 = Iqqub  8 = Other, specify:\_\_\_\_\_\_\_\_\_  9 = No, I did not borrow from any other sources |  |  |
| AF7 | Of all the money you borrowed for your business in the past (ever), how much do you still owe? | *Write amount in Birr. Write 0 if no money owed.* | |  | Birr |
| AF8 | How many people / institutions do you owe money for your business at the moment? | *Write number of people/institutions owed* | |  |  |
| AF9 | Have you applied for a WEDP loan for this business? | 1 = Yes 🡪 Skip AF11  2 = No 🡪 | |  |  |
| AF10 | If you have not applied for a WEDP loan, why have you not applied?🡪skip to AF13 | 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  6 = I am planning to apply  7 = I did not know about WEDP loans  8 = Other, specify:\_\_\_\_\_\_\_\_\_ |  |  |
| AF11 | If applied, was your WEDP loan application approved? | 1 = Yes🡪 Skip AF13  2 = No  3 = Loan application is in process🡪 Skip AF13 | |  |  |
| AF12 | If not approved, why not? | 1 = Could not provide security/collateral  2 = Could not come up with my own contribution  3 = Business plan was too risky/not feasible  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, Specify |  |  |
| AF13 | 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, Specify:  12=Have not taken any loan recently |  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| AF14 | How do you save the money you earn in this business?  *Multiple responses possible* | 1 = I save money in the business premises  2 = Through a Iqqub  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, specify:\_\_\_\_\_\_\_\_ | |  |  |

# Section 8: Constraints (BC)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | **ANSWER** |
| BC1 | 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🡪 Go to BC5 | |  |  |
| BC2 | 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 🡪 Go to BC5 | |  |  |
| BC3 | If suddenly you’re faced with an unexpected situation and you need [150,000 Birr] in 2 weeks for your business, do you think you can borrow it? | 1 = Yes  2 = No 🡪 Go to BC5 | |  |  |
| BC4 | If suddenly you’re faced with an unexpected situation and you need [500,000 Birr] in 2 weeks for your business, do you think you can borrow it? | 1 = Yes  2 = No | |  |  |
| BC5 | 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 that you would be able to borrow? | *Write amount in Birr* | |  | Birr |
| BC6 | 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 up to 2 sources in order of importance (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 = Iqqub  10 = MFI  11 = Bank  12 = Other, specify:\_\_\_\_\_\_\_\_\_  13 = No source |  | Source 1  Source 2 |

# Section 9: General Business Knowledge (BK)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | | **ANSWER** |
| BK1 | Have you completed any business training, in addition to your formal education, in the past two years? | 1 = Yes🡪 skip to BK3  2 = No🡪 ask BK2, then skip to BK8 | |  |  |
| BK2 | Why have you not taken any business training in the past two years?🡪 skip to BK8 | 1 = I don’t need training, I know everything I need to  2 = I don’t have funds to pay for training  3 = I have not been able to find time  4 = I don’t know of any business training  5 = Other, specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |  |  |
| BK3 | If yes to BK1, who provided this training? | 1 = DOT Ethiopia  2 = Entrepreneurship Development Centre  3 = TVET College | 4 = Other college/school  5 = Other, specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| BK4 | What skills did you obtain from this training? | 1 = Total package  2 = Accounting  3 = Sales  4 = Marketing and promotion | 5 = Technical skills  6 = Management  7 = ICT  8 = Other, Specify\_\_\_\_\_\_\_\_\_\_\_\_\_- |  |  |
| BK5 | What was the duration of the training?  *(Most relevant training if more than one training is taken up)* | *Record training duration in days* | |  |  |
| BK6 | How much did you pay for this training? | *Record total amount in Birr (record zero if training was free of charge)* | |  | Birr |
| BK7 | Did this training increase your general business knowledge? | 1 = Yes  2 = No | |  |  |
| BK8 | Are you interested in training provided by WEDP? | 1 = Yes 3= I don’t know about WEDP  2 = No | |  |  |
| BK9 | What type of training would you be most interested in? | 1 = Total package  2 = Accounting  3 = Sales  4 = Marketing and promotion | 5 = Technical skills  6 = Management  7 =- ICT  8 = Other, Specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| BK10 | Do you think of yourself as knowledgeable about business in Ethiopia? | 1 = Very knowledgeable  2 = Quite knowledgeable | 3 = Average  4 = somehow knowledgeable  5 = Not knowledgeable |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| BK11 | *Please rate your knowledge in each of the following business areas:* | **LEVEL OF KNOWLEDGE** | | | | |
| *Very Poor* | *Poor* | *Average* | *Good* | *Very Good* |
| (a) | Managing employees |  |  |  |  |  |
| (b) | Budgeting |  |  |  |  |  |
| (c) | Book-keeping |  |  |  |  |  |
| (d) | Accessing credit and finance |  |  |  |  |  |
| (e) | Labor laws and regulations |  |  |  |  |  |
| (f) | Taxes |  |  |  |  |  |
| (g) | Sales |  |  |  |  |  |
| (h) | Marketing and promotion |  |  |  |  |  |

*Enumerator: Please tell respondent: “I am now going to ask some questions about business knowledge”*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **QUESTION** | **CODES** | | **ANSWER** |
| BK12 | 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 |  |  |
| BK13 | How do you measure profits? | *If respondent provides a full answer including that one must subtract payments for salaries, transport, rent, etc., then mark correct. If the respondent only mentions that profit is that which they receive after paying direct costs, or does not know, mark incorrect.* |  | Correct  Incorrect |
| BK14 | What are ways in which you can promote your business? *(tick all mentioned by respondent)* | * Sales promotions (lowering prices, special offers, discounts, etc.) * Advertising (press, radio, TV, posters, word of mouth) * Public relations to improve reputation (e.g. donating a product) * Sales techniques (customer service, product presentation) * Sales based on credit * Can’t think of anything * Other, Specify | | |
| BK15 | What is the most important component of keeping business records? *(read options 1 to 3 aloud)* | 1=Recording sales  2=Recording costs  3=Recording both costs and sales  4=Don’t know |  |  |
| BK16 | 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? How do you compare the two interest rates? | 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 |  |  |
| BK17 | What will happen to the price of charcoal if the price of kerosene increases? | 1 = Increase  2= Decrease  3 = Stay the same  4 = It is impossible to know |  |  |
| BK18 | Suppose you have deposited 100,000 Birr in a savings account which has an interest rate of 10% per year. If you withdraw the money in one year, how much will you get? | *Record amount in Birr.* |  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Birr |
| BK19 | Suppose you have deposited 100,000 Birr in a savings account which has an interest rate of 10% per year. If you withdraw the money in two years, how much will you get? | *Record amount in Birr.* |  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Birr |
| BK20 | “As part of the WEDP program the Digital opportunities Trust offers a part-time entrepreneurship tranining course in Mekelle. This course involves traninig in area such as business planning , marketing, budgeting , record-keeping, and computer basics. The course has been designend to support women enterpreners in Ethiopia to network with each other and to grow and expand their business. The course will be offered part-time over a period of 20 days, so that entrepreneurs can keep their businesses open while attending the training. would you be interested in attending sucha course?" 1= yes 2=No |  |  |  |

# Section 10: Decision-Making (DM)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **DM1.1** | “In your household who decides…”  *Complete the phrase with the options below* | | | **DM1.2.** If the decision that you and the other person take is not the same, who has the final say? | |
| A | “…whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)?” | 1 = Me, by myself🡪skip to B  2 = My partner/spouse, by himself🡪skip to B  3 = Me and my partner/spouse  4 = Me and another person, specify:  5 = Another person, specify🡪skip to B | Specify  \_\_\_\_\_\_\_\_\_\_\_\_\_ | 1 = Me, by myself  2 = My partner/spouse or other person  3 = Both  4 = There is never a conflict |  |
| B | “…in what way household members may work outside the home (in what jobs, how many hours, where, etc.)?” | 1 = Me, by myself🡪skip to C  2 = My partner/spouse, by himself🡪skip to C  3 = Me and my partner/spouse  4 = Me and another person, specify:  5 = Another person, specify:🡪skip to C  6 = Each one for themselves🡪skip to C | Specify  \_\_\_\_\_\_\_\_\_\_\_\_ | 1 = Me, by myself  2 = My partner/spouse or other person  3 = Both  4 = There is never a conflict |  |
| C | “…whether to support family members, such as your parents, siblings, in-laws, etc?” | 1 = Me, by myself🡪skip to D  2 = My partner/spouse, by himself🡪skip to D  3 = Me and my partner/spouse  4 = Me and another person, specify:  5 = Another person, specify:🡪skip to D  6 = Each one for themselves🡪skip to D | Specify  \_\_\_\_\_\_\_\_\_\_\_\_ | 1 = Me, by myself  2 = My partner/spouse or other person  3 = Both  4 = There is never a conflict |  |
| D | “…whether to save for the future?” | 1 = Me, by myself🡪end  2 = My partner/spouse, by himself🡪end  3 = Me and my partner/spouse  4 = Me and another person, specify:  5 = Another person, specify:🡪end  6 = Each one for themselves🡪end | Specify  \_\_\_\_\_\_\_\_\_\_ | 1 = Me, by myself  2 = My partner/spouse or other person  3 = Both  4 = There is never a conflict |  |