**WOMEN ENTREPRENEURSHIP DEVELOPMENT PROJECT (WEDP)  
2016 MIDLINESURVEY ETHIOPIA**

**WEDP**

**Women Entrepreneurship Development Project**

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**የሴቶች ስራ ፈጠራ ልማት ፕሮጀክት (WEDP)**

**2016 የ**ሁለት **ዙር ጥናት**

**GENERAL RULES AND RECOMMENDATIONS FOR THE INTERVIEW /ለቃለ መጠይቁ የሚረዱ አጠቃላይ ህጎች**

1. **Please use the following codes throughout the survey**! እባክዎ ከታች የተሰጡትን ኮዶች በጥናት ወቅት ሁሉ ይጠቀሙ!

**-77** Not Applicable (NA)/ጥያቄው አያስፈልግም

**--88** Refusal/ለመመለስ ፈቃደኛ አይደሉም

**--99** Don’t Know/አያውቁም

1. **Please use the Ethiopian Calendar and time throughout the survey!እባክዎ በዚህ ጥናት ወቅት ሁሉ የኢትዮጵያን የዘመን አቆጣጠር ይጠቀሙ!**
2. **What to do when the respondent cannot show her WEDP ID Card? መላሿ የዌደፕ መታወቂያቸውን ማሳየት ካልቻሉ**

If the respondent cannot show her WEDP ID Card, ask for the reason. If the reason seems plausible to you, ask her if she knows her WEDP ID number and compare these information with the information you have. If the WEDP ID numbers match, continue the interview. If she does not know her WEDP ID number or the number she mentions does not match the information you have, please check whether the name of the respondent is the same as the name in the respondent list. If this is the case, write down that you have used the number of the list and ask the respondent whether you can call her later to confirm the accuracy of the ID that you have entered. If the names do not match, please contact your supervisor.

መታወቂያውን ለምን ማሳየት እንዳልቻሉ ይጠይቋቸው፡፡ ምክኒያቱ አሳማኝ ከመሰሎት መላሿ የዌደፕ መታወቂያቸውን ቁጥር ያውቁት አንድሆነ ይጠይቁና እርስዎ ጋረ ካለው መረጃ ጋር ያመሳክሩት፡፡ የመታወቂያ ቁጥሮቹ ተመሳሳይ ከሆኑ ቃለ-መጠይቁን ይቀጥሉ፡፡ መላሿ የዌደፕ መታወቂያቸውን ቁጥር የማያውቁት ከሆነ ወይም የነገሮት ቁጥሮች እርስዎ ከያዙት ጋር ካልተመሳሰለ እባክዎን የመላሿ ስም ከያዙት ስም ዝርዝር ውስጥ ካለው ስም ጋር አንድ መሆኑን ያረጋግጡ፡፡ ስሞቹ አንድ ከሆኑ የስም ዝርዝሩ ላይ ያለውን ቁጥር እንደተጠቀሙ ይፃፉና መላሿን የቁጥሩን ትክክለኛነት ለማረጋገጥ ኋላ እንዲደውሉላቸው ያስፈቅዷቸው፡፡ ስሞቹ አንድ ካልሆኑ እባክዎ አስተባባሪዎን ያማክሩ፡፡

1. **What to do when you feel uncertain about a specific question/ response? ስለአንድ ጥያቄ ወይም ምላሽ እርግጠኛነት ካልተሰማዎት**

If you feel uncertain about a specific question or the way to administer a certain question, please make a note during the interview and contact your supervisor right after the interview for clarification. ስለአንድ ጥያቄ ወይም አጠያየቅ እርግጠኛነት ካልተሰማዎት በቃለመጠይቁ ወቅት ማስታወሻ ይያዙና ቃለመጠይቁን እንደጨረሱ ለአስተባባሪዎ ያሳውቁ፡፡

1. **What to do when the respondent is not available? መላሿን ማግኘት ካልቻሉ**

If the respondent is not available at the scheduled time and place, please contact her to find a new date and place that is convenient for the respondent. Inform your supervisor about the rescheduled interview.በታቀደው ሰአትና ቦታ መላሿን ማግኘት ካልቻሉ እባክዎን ሌላ የሚመቻቸውን ቀንና ቦታ ይጠይቋቸው፡፡ በድጋሚ ስለተያዘው ቀጠሮም ለአስተባባሪዎ ያሳውቁ፡፡

1. **What to do when the respondent complains about the duration of the interview? መላሿ ቃለመጠይቁ ስለሚፈጀው ሰአት ቅሬታ ካሰሙ**

If the respondent complains about the duration of the interview, show your understanding and tell her that you appreciate all the time and effort she is providing. Emphasize again that her responses are of high value in order to improve the ways to support women entrepreneurs in Ethiopia. By completing the interview, she is contributing a lot to this.

መላሿ ቃለመጠይቁ ስለሚፈጀው ሰአት ቅሬታ ካሰሙ ቅሬታቸውን እንደተረዱላቸው ያሳዩ እና የሚደረግሎትን ትብብር ትልቅነት እንደሚገነዘቡ ይንገሯቸው፡፡ የሚሰጠዎት መረጃ ኢትዮጵያ ውስጥ ላሉ ሴት ስራ ፈጣሪዎች ለሚደረግ ድጋፍ እጅግ ጠቃሚ መሆኑን አፅንኦት ሰጥተው ያስረዷቸው፡፡ ቃለ-መጠይቁን መጨረሳቸው ትልቅ አስተዋፅኦ አለው፡፡

1. **What to do when the respondent wants to quit the interview before it is completed? መላሿ ቃለመጠይቁን ማቋረጥ ቢፈልጉ**

If you have already managed the majority of questions, tell her that there are only a few questions left. As mentioned above, show your understanding and tell her that you appreciate all the time and effort she is providing. Emphasize again that her responses are of high value in order to improve the ways to support women entrepreneurs in Ethiopia. By completing the interview, she is contributing a lot to this. Since you have already spent a lot of time now, it would be a pity not to complete the interview.

አብዛኛውን ጥያቄ ጨርሰው ከሆነ ጥቂት ጥያቄዎች ብቻ እንደሚቀርዎት ይንገሯቸው፡፡ከላይ እንደተገለጸው እንደተረዷቸው ያሳዩ እና የሚደረግሎትን ትብብር ትልቅነት እንደሚገነዘቡ ይንገሯቸው፡፡በድጋሚ የሚሰጠዎት መረጃ ኢትዮጵያ ውስጥ ላሉ ሴት ስራ ፈጣሪዎች ለሚደረግ ድጋፍ እጅግ ጠቃሚ መሆኑን አፅንኦት ሰጥተው ያስረዷቸው፡፡ቃለ-መጠይቁን መጨረሳቸው ትልቅ አስተዋፅኦ አለው፡፡ ብዙ ሰአት እስካሁን ስለፈጁበት፣ ቃለመጠይቁን አለመጨረስዎ ልፋትዎን መና ያስቀረዋል፡፡

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| **CONTROL SECTION** | |
| CS1 | Name of the supervisor: / የአስተባባሪ ስም: |
| CS2 | ID of the supervisor: / የአስተባባሪ መለያ: |
| CS3 | Name of the enumerator/የመረጃ ሰብሳቢ ስም |
| CS4 | ID of the enumerator/የመረጃ ሰብሳቢ መለያ: |
| CS5 | Interview date/ የቃለ-መጠይቁ ቀን (DDቀን | MMወር | YYYYዓ/ም): \_ \_ | \_ \_ | \_ \_ \_ \_ |

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| **BEFORE STARTING THE INTERVIEW/ ቃለ-መጠይቁ ከመጀመሩ በፊት** | |
| 1 | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | 1. **Interview start time/ ቃለ-መጠይቁ የተጀመረበት ሰአት** | | | | |  | 1. **Interview end time/ቃለ-መጠይቁ የተጠናቀቀበት ሰአት** | | | | | | \_\_ | \_\_ | **:** | \_\_ | \_\_ |  | \_\_ | \_\_ | **:** | \_\_ | \_\_ | |
| 2 | Where does the interview take place? ***(Do not read this question; if the place is both business and home, code 1 = business)*** ቃለ-መጠይቁ የሚካሄደው የት ነው? (ይህን ጥያቄ አይጠይቁ፡፡ ቦታው የመኖሪያም የንግድም ከሆነ ኮድ 1*=ንግድ ቦታ*)  1 = Business/ ንግድ ቦታ  2 = Home/ ቤት  3 = Others: ***(please specify) / ሌላ (እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 3 | GPS location of the business latitude and longitude recorded by the tablet  **Enterprise Location: የድርጅቱ መገኛ Latitude (N) \_ \_ ° \_ \_ . \_ \_ \_** |
| 4 | **Enterprise Location: የድርጅቱ መገኛ Longitude (E) \_ \_ ° \_ \_ . \_ \_ \_** |

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| **STARTING THE INTERVIEW-ቃለ-መጠይቁን መጀመር** | |
|  | ***(Please introduce yourself and the purpose of the study by explaining the following)*** *(እባክዎ የሚከተለውን በመግለፅ ራስዎንና የጥናቱን አላማ ያስተዋውቁ )*  Hello! My name is \_\_\_\_\_\_\_\_\_\_\_\_\_. I am from EDRI, an independent research organization working for the *Women Entrepreneurship Development Project*, short WEDP, funded by the World Bank.  (ሰላምታ)! ስሜ-------------ይባላል፡፡ የመጣሁት ከኢትዮጵያ ልማት ምርምር ተቋም ነው፡፡ ተቋሙ ገለልተኛ የጥናት ተቋም ሲሆን ከአለም ባንክ በተገኘ የገንዘብ ድጋፍ ለ ሴቶች ስራፈጠራ ልማት ፕሮጀክት (WEDP) እየሰራ ይገኛል፡፡  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 household, your business, and your ideas?  ኢትዮጵያ ውስጥ ያሉ ሴት ስራ ፈጣሪዎችን ሀሳብ በማጥናት ላይ ነን፡፡ ምላሽዎና አስተያየትዎ ሚስጥራዊነቱ የተጠበቀ ይሆናል፡፡ ስምዎትም በጥናቱ ውስጥ አይገለጽም፡፡ የአነስተኛና ጥቃቅን ንግድ ድርጅቶችን ተግዳሮቶች በተሸለ ሁኔታ ለመረዳት የሁሉንም ተሳታፊዎች ምላሽ አንድ ላይ አድርገን ነው የምናየው፡፡ እርስዎ በሚሰጡን መረጃ በመታገዝ እንደርስዎ ላሉት ስራ ፈጣሪ ሴቶች የሚሆኑ ፕሮግራሞችንና ስልጠናዎችን ለማሻሻል እንችላለን፡፡ ስለርስዎ፣ ስለቤትዎ ፣ ስለንግድዎና ስላልዎት ሃሳብ ጥያቆዎችን ላቀርብልዎት እችላለሁ?  Do you have any questions before we start? ከመጀመራችን በፊት ጥያቄ አለዎት? |
| 1 | Do you agree to take part in this interview? በቃለ-መጠይቁ ለመሳተፍ ፈቃደኛ ነዎት?  1 = Yes አዎን  2 = No አይደለሁም **(End of Interview; Thank the respondent for her time and record in the tracking sheet the reason for refusal)** ቃለመጠይቁ አበቃ - መላሹን አመስግነህ/ሽ **tracking sheet** ላይ ለምን ፈቃደኛ አንዳልሆኑ ፃፍ/ፊ |
| 2 | Can you show me your WEDP ID Card? የ WEDP መታወቂያ ካርዶን ሊያሳዩኝ ይችላሉ?  1 = Yes/ አዎን (Go directly to question 4 and copy WEDP ID from WEDP ID Card) )(ምላሹ አዎን ከሆነ ወደ ጥያቄ ቁጥር 4 ይለፉና ከመታወቂያ ካርዱ ላይ የመታወቂያ ቁጥሩን ይገልብጡ)  2 = No/ አልችልም |
| 3 | Why not? / ለምን?  1 = Lost the card/ ጠፍቶብኛል  2 = Card is somewhere else (e.g. at home) )/ መታወቂያው ሌላ ቦታ ነው (ለምሳሌ መኖሪያ ቤት)  3 = Other: ***(please specify)*** *ሌላ* ***(እባክዎ ይግለፁ)***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 4 | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  |  |   Can you tell me your WEDP ID number? ***(WEDP ID has 10 digits) /*** *እባክዎ የ*WEDP መታወቂያ ቁጥሮን ይንገሩኝ **(ቁጥሮቹ 10 ዲጂት ናቸው)** |
| 5 | ***Enumerator Evaluation: Compare the WEDP ID of WEDP Client /መረጃ ሰብሳቢ-*** እባክዎን የWEDP መታወቂያውን ያመሳክሩ  1 = WEDP ID is the same as on list ***(Go directly to Question 7) )/*** *WEDP መታወቂያው ከስም ዝርዝሩ ጋር ተመሳሳይ ነው* ***(ወደ ጥያቄ ቁጥር 7 ይለፉ)***  2 = WEDP ID differs from the one on list / *WEDP መታወቂያው ከስም ዝርዝሩ ጋር የተለያየ ነው*  3 = Respondent does not know WEDP ID number / መላሿ የ*WEDP መታወቂያ ቁጥራቸውን አያውቁትም* |
| 6 | ***Enumerator Evaluation: Compare the name of WEDP Client/ መረጃ ሰብሳቢ-*** *እባክዎን የመላ*ሿን ስም ያመሳክሩ  1 = Name of WEDP Client is the same as on list/ ከያዙት የስም ዝርዝር ጋር ተመሳሳይ ነው  2 = Name of WEDP Client differs from the one on list 🡪 ***Please contact your supervisor/*** ከያዙት የስም ዝርዝር ጋር የተለያየ ነው 🡪**እባክዎ አስተባባሪዎን ያማክሩ** |
| 7 | What is your WEDP status? ***(Read out the answers) )/*** *ከሚከተሉት ውስጥ ዌደፕን በተመለከተ እርስዎ የቱን አድርገዋል*? **(አማራጮቹን ያንብቡላቸው)**  1 = Received WEDP loan/ብድር ወስጃለው  2 = Received WEDP training/ስልጠና ወስጃለው  3 = Received WEDP loan and training/ስልጠናም ብድርም ወስጃለው  4 = Received neither WEDP loan nor training/ስልጠናም ብድርም አልወሰድኩም |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Panel ID | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |   Enumerators enter the Panel ID number? ***(Panel ID has 8 digits) መረጃ ሰብሳቢ -****እባክዎን* የፓነል መታወቂያ ቁጥሩን ይመዝግቡ/የፓናል መለያ ቁጥር ባለ 8 አሀዝ ነው/ | | |
| **Section 1: Information about the respondent** | | | |
| 1 | **{Name of Respondent}** First name of respondent: / የመላሿ ስም \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 2 | Father’s name of respondent: / የመላሿ አባት ስም: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 3 | What is your mobile phone number? የሞባይል ስልክ ቁጥሮን ይንገሩኝ   1. Mobile phone number 1: የሞባይል ስልክ ቁጥር 1 2. Mobile phone number 2: የሞባይል ስልክ ቁጥር 2 3. Mobile phone number 3: የሞባይል ስልክ ቁጥር 3 | | |
| 4 | What is your email-address? የኢሜል አድራሻ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  -77 = No email-address የኢሜል አድራሻ የላቸውም | | |
| 5 | In case we need to contact you in the future and we cannot reach you – could you give us the contact of one person who might be able to help us to reach you? It can be either a personal or a business contact.  ወደፊት ልናገኝዎት ብንፈልግና ልናገኝዎ ካልቻልን እንድናገኝዎት ሊረዳን የሚችል አንድ ሰው አድራሻ ሊሰጡን ይችላሉ? የቤተሰብ/ ጓደኛ ወይም የስራ ቦታ ሰው ሊሆን ይችላል፡፡   1. Full name of contact: / ሙሉ ስም: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
|  | 1. Relationship with contact/ ምንዎት ናቸው?   1 = Husband/ ባል  2 = Parent/ ወላጅ  3 = Child/ ልጅ  4 = Brother/Sister / እህት/ ወንድም  5 = Other family member ሌላ የቤተሰብ አባል  6 = Neighbor ጎረቤት | | 7 = Friend/ ጓደኛ  8 = Employee/ ተቀጣሪ ሰራተኛ  9 = Supplier/ አቅራቢ  10 = Retailer/ ሻጭ/ ቸርቻሪ  11 = Other personal contact/ ሌላ በግል የማውቀው ሰው  12 = Other business contact/ ሌላ በንግድ የማውቀው ሰው |
|  | 1. Mobile phone number of contact/የሞባይል ስልክ ቁጥር: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 6 | What is your age? ***(Write down in full years)***? *እድሜዎ*? **(በሙሉ አመት *ይግለፁ*)** | | |
| 7 | What is your place of birth? የትውልድ ስፍራ?  1 = Addis Ababa/ አዲስ አበባ  2 = Adama/ አዳማ  3 = Bahir Dar/ ባህር ዳር  4 = Dire Dawa/ ድሬ ደዋ  5 = Hawassa/ ሃዋሳ  6 = Mekelle/ መቀሌ  7 = Other place in Ethiopia/ ሌላ ቦታ (ኢትዮጵያ ውስጥ)  8 = Another country/ ሌላ ሃገር | | |
| 8 | | Do you know how to read and write in any language? ማንበብ እና መፃፍ ይችላሉ?  1 = Yes/ አዎን  2 = No/ አልችልም | |
| 9 | | Do you know how to speak, read, or write in English? እንግሊዝኛ መናገር፣ ማንበብ ወይም መፃፍ ይችላሉ?  1 = Yes/ አዎን 2 = No/ አልችልም | |
| 10 | | For how many years did you go to school in total? Please start counting the years from Grade 1. በአጠቃላይ ስንት አመታትን በትምህርት አሳልፈዋል ? እባክዎን ከ1ኛ ክፍል ጀምረው ይቁጠሩ. | |
| 11 | | What is the highest level of education you have completed? ***(Do not read out responses)*** / ያጠናቀቁት ከፍተኛ የትምህርት ደረጃ? ***(ምርጫዎቹን አያንብቡላቸው)***  01 = Never attended school/ ትምህርት ተምሬ አላውቅም  02 = Religious education/Church or Madrassa/ የሃይማኖት ትምህርት (ቤተ ክርስቲያን ወይም መድረሳ)  03 = Education through the Literacy campaign/ መሰረተ ትምህርት  04 = Did not complete primary school/ አንደኛ ደረጃ ትምህርት አልጨረስኩም  05 = Primary school/ አንደኛ ደረጃ ትምህርት  06 = High school (old curriculum)/ ሁለተኛ ደረጃ ትምህርት (በድሮው )  07 = High school first cycle (new curriculum)/ ሁለተኛ ደረጃ ትምህርት (ባዲሱ )  08 = Preparatory school (የመሰናዶ ትምህርት)  09 = 10 +1 Vocational/ የሞያ (old/ በድሮው)  10 = 10 +2 Vocational/ የሞያ (old/ በድሮው)  11 = 10 +3 Vocational/ የሞያ (old/ በድሮው)  12 = Vocational school/የሞያ ትምህርት level 1  13 = Vocational school/የሞያ ትምህርት level 2  14 = Vocational school/የሞያ ትምህርት level 3  15 = Vocational school/የሞያ ትምህርት level 4  16 = Vocational school/የሞያ ትምህርት level 5  17 = Diploma (non-vocational)/ ዲፕሎማ (የሞያ ያልሆነ)  18 = BED (teachers; Bachelor of Education) ዲግሪ በመምህርነት  19 = Teachers certificate/ የመምህርነት ሰርተፍኬት  20 = BA (BSc) degree/ የመጀመሪያ ዲግሪ  21 = MA/MSc / ማስተርስ ዲግሪ  22 = PhD/ ዶክትሬት ዲግሪ  23 = Other ***(please specify****)/ ሌላ* ***(እባክዎን ይግለፁ)***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 12 | | Do you think of yourself as knowledgeable about business in Ethiopia? ***(Show scale and read out responses)*** *ኢትዮጵያ ውስጥ ስላለው የንግድ ሁኔታ ምን ያህል እውቀት አለኝ ብለው ያስባሉ*? **(ምርጫዎቹን ያሳዩና ያንብቡላቸው)**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Not knowledgeable**  **እውቀቱ የለኝም** | **Not very knowledgeable**  **ብዙም አላውቅም** | **Average**  **መካከለኛ** | **Quite knowledgeable**  **አውቃለሁ** | **Very knowledgeable**  **በጣም አውቃለሁ** | | 1 | 2 | 3 | 4 | 5 | | |
| 13 | | Please rate your knowledge in each of the following business areas on the following scale. ***(Show scale and read out responses)/*** እባክዎን በሚከተሉት በያንዳንዱ የንግድ ጉዳዮች ዙሪያ ያለዎት እውቀት ምን ያህል እንደሆነ ይንገሩኝ**(ምርጫዎቹን ያሳዩና ያንብቡላቸው)**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Very Poor**  **በጣም አነስተኛ** | **Poor**  **አነስተኛ** | **Average**  **መካከለኛ** | **Good**  **ጥሩ** | **Very Good**  **በጣም ጥሩ** | | 1 | 2 | 3 | 4 | 5 |   a. Managing employees/ ሰራተኞችን ማስተዳደር  b. Budgeting/ በጀት  c. Bookkeeping/ መዝገብ አያያዝ  d. Accessing credit and finance/ ብድር/ ገንዘብ ማግኘት  e. Labor laws and regulations/ የአሰሪና ሰራተኛ ህግጋትና ደንቦች  f. Taxes/ ቀረጥ  g. Sales/ ሽያጭ  h. Marketing and promotion/ ምርት/አገልግሎቶን ማስተዋወቅ  i. Opportunity Identification/ የስራ እድሎችን መለየት | |
| 14 | | Have you taken *any* course / seminar / training in business management or entrepreneurship over the two years? ባለፉት ሁለት አመታት በንግድ አስተዳደር ወይም ስራ ፈጠራ ስልጠና ወስደው ያውቃሉ?  1 = Yes ***(Go directly to question 16)***  2 = No | |
| 15 | | Why have you not taken any course / seminar / training in business management or entrepreneurship in the last two years? ***(Do not read the responses)*** ባለፉት ሁለት አመታት በንግድ አስተዳደር ወይም ስራ ፈጠራ ስልጠና ያልወሰዱበት ምክኒያት ምንድነው? **(ምላሾቹን አያንብቡላቸው).**  1 = I don’t need training, I know everything I need to / ስልጠና አያስፈልገኝም፣ አስፈላጊ ነገሮችን በተመለከተ በቂ እውቀት አለኝ  2 = I don’t have funds to pay for training/ ለስልጠና ለመክፈል የሚሆን ገንዘብ የለኝም  3 = I have not been able to find time /ግዜ ላገኝ አልቻልኩም  4 = I don’t know of any business training/ ስለምንም አይነት የንግድ ስልጠና መረጃው የለኝም  5 = Other ***(please specify)***:ሌላ ***/ እባክዎ ይግለፁ)***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ***(Go directly to next section 3)* (ከዚህ ቀጥሎ ወደ ምራፍ 3 ይለፉ)** | |
| 16 | | Who provided the last course/ training/ seminar in business management or entrepreneurship you have taken? ***(Do not read the responses)***  *ለመጨረሻ ጊዜ* በንግድ አስተዳደር ወይም ስራ ፈጠራ የወሰዱት ስልጠና የተሰጠው በማን ነበር? **(ምላሾቹን አያንብቡላቸው)**  1 = Digital Opportunity Trust (DOT) / ReachUp!, StartUp! !/ ዶት  2 = Entrepreneurship Development Center (EDC) (UNDP) )/ ኢዲሲ  3 = TVET College (BSED) የቴ/ሙያ ኮሌጅ (BSED)  4 = TVET College (PI) የቴ/ሙያ ኮሌጅ (PI)  5 = TVET College (don’t know the training type) የቴ/ሙያ ኮሌጅ/የሥልጠና አይነቱን አላውቀውም/  6 = Other college/ school ሌላ ኮሌጅ/ ትምህርት ቤት  7 = Other ***(please specify)***: ሌላ ***(እባክዎ ይግለፁ)***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 17 | | How useful was the training you have participated in for improving your business success? **(*Show scale and read out)*** *ስልጠናው የንግድ ስራዎን ስኬታማነት በማሻሻል ረገድ ምን ያህል ጠቃሚ ነበር*? (**ምርጫዎቹን ያሳዩና ያንብቡላቸው**)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Not at all**  **ምንም አልጠቀመኝም** | **Little**  **ትንሽ** | **Medium**  **መካከለኛ** | **Much**  **ጠቃሚ** | **Very much**  **በጣም ጠቃሚ** | | |
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| --- | --- | --- |
| **3 Household/ቤተሰብ** | | |
| 1 | What is your ethnicity? ብሄርዎ ?***(Do not read out responses) ምርጫዎቹን አያንብቡላቸው)***  01= Amhara/ አማራ  02= Oromo/ ኦሮሞ  03= Tigre/ ትግሬ  04= Guraghe/ ጉራጌ  05= Afar/ አፋር  06= Somali/ ሶማሌ  07= Sidama/ ሲዳማ | 08= Wolayta/ ወላይታ  09=Hadya/ ሃዲያ  10= Gamo/ ጋሞ  11= Agew/ አገው  12= Seltie/ ስልጤ  13= Mixed/ ቅልቅል  14= Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ))*** |
| 2 | What is your religion? የምን ሃይማኖት ተከታይ ኖት? ***(Do not read out responses) ምርጫዎቹን አያንብቡላቸው)***  1 = Orthodox/ ኦርቶዶክስ  2 = Protestant/ ፕሮቴስታንት  3 = Catholic/ ካቶሊክ  4 = Muslim/ ሙስሊም  5 = Traditional/ ባህላዊ  6 = No religion/ ምንም  7 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 3 | 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)***  *እራስዎንና የቤተሰብዎን አባላት በሙሉ ፣ ህፃናትንና አረጋዊያንን ጨምሮ ብንቆጥር መኖሪያቤትዎ ውስጥ ስንት ሰዎች**አሉ*? *ቤተሰብ* ስንል ከአመት ውስጥ ቢያንስ ለስድስት ወራት ያህል አብረው የሚመገቡና የሚተኙ ማለታችን ነው፡፡ **(ለምሳሌ ሌላ ቦታ ሆነው የሚማሩ ነገር ግን ከቤት ድጋፍ የሚደረግላቸው ካሉ ይጠቃለሉ)……………….** | |
| 4 | Who is the head of the household? ***(Do not read out responses)*** *የቤቱ ዋና አሰተዳዳሪ ማነው*? (***ምርጫዎቹን አያንብቡላቸው)***  1 = Me/ እኔ  2 = Husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ  3 = Me and my husband/partner/ እኔና ባለቤቴ/የፍቅር ጓደኛዬ  4 = Mother or father or both/ እናት ወይም አባት ወይም ሁለቱም  5 = Other relative/ ሌላ ዘመድ  6 = Other non-relative/ ሌላ ዘመድ ያልሆነ ግለሰብ | |
| 5 | 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 none, few, half, most or all of the financial decisions in your household?  በቤትዎ ውስጥ ገንዘብ ነክ የሆኑ ጉዳዮችን በተመለከተ የሚወስነው ማን አንደሆነ እና እርስዎ ምን ያህል በዚህ ውሳኔ ላይ እንደሚሳተፉ ያስቡ፡፡ ቤትዎ ውስጥ ካሉት ገንዘብ ነክ ውሳኔዎች ምን ያህሉን (ምንም፣ ጥቂት፣ ግማሽ፣ አብዛኛውን ወይም ሁሉንም) እርስዎ ይወስናሉ?  1 = None/ ምንም  2= Few/ ጥቂት  3 = Half/ ግማሽ  4 = Most/ አብዛኛውን  5 = All/ ሁሉንም | |
| 6 | Does somebody else in your household own his/her own business? ከርስዎ ሌላ አብሮት ከሚኖሩ ሰዎች ውስጥ የራሱ ንግድ ድርጅት ያለው አለ?  1 = Yes/ አዎን  2 = No/ የለም ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)*** | |
| 7 | How many people in your household run their own business? አብሮት ከሚኖሩ ሰዎች ውስጥ ምን ያህሉ የራሳቸው የንግድ ድርጅት አላቸው?.................................. | |
| 8 | What is your marital status? ***(Do not read the responses)*** *የትዳር ሁኔታዎ* ? (***ምርጫዎቹን አያንብቡላቸው***)  1 = Single/never married/ ያላገባ ***(Go directly to question 11/ ወደ ጥያቄ ቁጥር 11 ይለፉ)***  2 = Married/consensual union/ ያገቡ (አብረው የሚኖሩ)  3 = Widowed/ ባለቤታቸው በህይወት የሌለ  4 = Divorced/separated/ የተፋቱ (የተለያዩ) | |
| 9 | What is the highest level of education your husband/ partner (or ex-husband) has completed? *ባለቤትዎ/ የፍቅር ጓደኛዎ/*የቀድሞ ባለቤት *ያጠናቀቁት ከፍተኛው የትምህርት ደረጃ* ?***(Do not read out responses) (ምርጫዎቹን አያንብቡላቸው)***  01 = Never attended school/ ትምህርት ተምሮ አያውቅም  02 = Religious education/Church or Madrassa/ የሃይማኖት ትምህርት (ቤተ ክርስቲያን ወይም መድረሳ)  03 = Education through the Literacy campaign/ መሰረተ ትምህርት  04 = Did not complete primary school/ አንደኛ ደረጃ ትምህርት አልጨረስኩም  05 = Primary school/ አንደኛ ደረጃ ትምህርት  06 = High school (old curriculum)/ ሁለተኛ ደረጃ ትምህርት (በድሮው )  07 = High school first cycle (new curriculum)/ ሁለተኛ ደረጃ ትምህርት (ባዲሱ )  08 = Preparatory school (የመሰናዶ ትምህርት)  09 = 10 +1 Vocational/ የሞያ (old/ በድሮው)  10 = 10 +2 Vocational/ የሞያ (old/ በድሮው)  11 = 10 +3 Vocational/ የሞያ (old/ በድሮው)  12 = Vocational school/የሞያ ትምህርት level 1  13 = Vocational school/የሞያ ትምህርት level 2  14 = Vocational school/የሞያ ትምህርት level 3  15 = Vocational school/የሞያ ትምህርት level 4  16 = Vocational school/የሞያ ትምህርት level 5  17 = Diploma (non-vocational)/ ዲፕሎማ (የሞያ ያልሆነ)  18 = BED (teachers; Bachelor of Education) ዲግሪ በመምህርነት  19 = Teachers certificate/ የመምህርነት ሰርተፍኬት  20 = BA (BSc) degree/ የመጀመሪያ ዲግሪ  21 = MA/MSc / ማስተርስ ዲግሪ  22 = PhD/ ዶክትሬት ዲግሪ  23 = Other ***(please specify****)/ ሌላ* ***(እባክዎን ይግለፁ)***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 10 | What is the professional status of your husband/partner (or ex-husband)? ***(Do not read out responses)*** / የባለቤትዎ/ የፍቅር ጓደኛዎ/የቀድሞ ባለቤት ስራ ምንድነው? ***/ምርጫዎቹን አያንብቡላቸው)***  1 = Employee/ የቅጥር ስራ  2 = Day laborer/ የቀን ስራ  3 = Self-employed/ የግል ስራ  4 = Homemaker/ የቤት ውስጥ ስራ  5 = Student / Apprentice/ ተማሪ/ በስራ ልምምድ ላይ ያለ  6 = Retired / ጡረተኛ  7 = Unemployed (actively looking for work)/ ስራ የሌለው (ስራ እየፈለገ ያለ)  8 = Not active in the labor market/ ስራ ለመስራት የማይፈልግ/ የማይችል  9 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 11 | Do you have children ***(include legally adopted and own children; do not include grand-children)***? / ልጆች አሉዎት? ***/ የጉዲፈቻ ልጆችን ያካቱ፤ የልጅ ልጆችን እንዳያካትቱ)***?  1 = Yes/ አዎን  2 = No/ የለኝም ***(Go directly to question 15/ ወደ ጥያቄ ቁጥር 15 ይለፉ)*** | |
| 12 | How many children do you have? ስንት ልጆች አሎት? | |
| 13 | How many daughters do you have? ስንት ሴት ልጆች አሎት? | |
| 14 | Who mainly looks after your children when you are working and they are not in school? ***(Do not read out responses)*** *እርስዎ ስራ ላይ ሲሆኑና ልጆችዎ ት/ቤት ባልሄዱ ግዜ ልጆችዎን ማን ይጠብቅልዎታል*? **(*ምርጫዎቹን አያንብቡላቸው*)**  1 = They look after themselves (they are old enough)/ አድገዋል/ ጠባቂ አያስፈልጋቸውም  2 = Elder siblings look after younger siblings/ ታላላቆቹ ልጆች ትንንሾቹን ይጠብቃሉ  3 = My spouse looks after them/ ባለቤቴ ይጠብቃቸዋል  4 = A relative or friend looks after them/ ዘመድ ወይም ጓደኛ ይጠብቃቸዋል  5 = A neighbor looks after them/ ጎረቤት ይጠብቃቸዋል  6 = The baby-sitter or live-in servant looks after them­/ ሞግዚቷ ወይም የቤት ሰራተኛዬ ትጠብቃቸዋለች  7 = Put the baby in day care/ ህፃናት ማቆያ አደርጋቸዋለሁ  8 = They stay with me in the business/ ስራ ቦታ አብረውኝ ይሆናሉ  9 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 15 | Do you have siblings? ***(not necessarily in current household)*** ወንድም/ እህት አሎት?***አሁን አብረው ባይኖሩም እንኳን )***  1 = Yes/ አዎን 2 = No/ የለኝም ***(Go directly to question 18/ ወደ ጥያቄ ቁጥር 18 ይለፉ)*** | |
| 16 | a. How many siblings do you have? ስንት ወንድም/ እህት አሎት?  b. How many brothers do you have? ስንት ወንድሞች አሎት? | |
| 17 | What was your position in the family? / ለቤተሰብዎ ስንተኛ ልጅ ኖት? ***(For example, if third oldest, write “3”) ለምሳሌ ሶስተኛ ከሆኑ “3”ን ይጻፉ)*** | |
| 18 | I would like to ask you some questions with regard to household items now. Please do not include property/ assets of your business. ***(Please note: If there are household items which are also used for the business, include them)***  አሁን የቤት እቃዎችን የተመለከቱ ጥያቄዎች ልጠይቆት ነው፡፡ አባክዎ የንግድ ድርጅትዎ የሆኑ ነገሮችን አካተው እንዳነግሩኝ፡፡ ***(ማስታወሻ፡ ለንግድ ስራው የሚጠቀሙበት የቤት እቃ ካለ ይጠቀስ)***  1 = Yes/ አለ  2 = No/ የለም  Does your household have/ **ቤትዎ ውስጥ…አለ?**   1. Electricity/ ኤሌክትሪክ/ መብራት? 2. A television/ ቲቪ? 3. A mattress/ ፍራሽ? 4. A mobile phone/ ሞባይል ስልክ? ***(including smartphones/ ስማርት ስልኮችን ጨምሮ)*** 5. A refrigerator/ ፍሪጅ? 6. A car/ መኪና? 7. A flush toilet/ ውሃ መልቀቂያ ያለው መፀዳጃ ቤት? 8. A house/የራሰ ቤት? 9. A computer/laptop/ ኮምፒውተር/ ላፕቶፕ? | |
| 19 | 1. In your household who would you say owns most of these household items? (I.e. who can sell, mortgage, rent out, give away, purchase new)?   በቤቶ ያለው አብዛኛው የቤት ዕቃ የማን ነው? ይህም ማለት መሸጥ፣ በብድር ማስያዝ፣ ማከራየት፣ ለሌላ ሰው መስጠት፣ አዲስ መግዛት የሚችለው ማን ነው? ?  1 = Me, by myself/ እኔ ለብቻዬ ***(Go directly to Questions 19c/ ወደ ጥያቄ ቁጥር 19 c ይለፉ )***  2 = My husband/partner, by himself/ ባለቤቴ/ የፍቅር ጓደኛዬ ብቻውን ***(Go directly to Questions 19c/ ወደ ጥያቄ ቁጥር 19 c ይለፉ)***  3 = Me and my husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ እና እኔ  4 = Me and another person/ እኔና ሌላ ሰው, ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  5 = Another person/ ሌላ ሰው ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ***(Go directly to Questions 19c /ወደ ጥያቄ ቁጥር 19 c ይለፉ)***   1. If the decision that you and the other person take is not the same, who has the final say? እርስዎ እና ሌላኛው ሰው የወሰኑት የተለያየ ቢሆን፣ የማን ውሳኔ በመጨረሻ ይጸናል?   1 = Me, by myself/ የኔ የብቻዬ  2 = My husband/partner or other person/ የባለቤቴ/ የፍቅር ጓደኛዬ ወይም የሌላ ሰው  3 = Both/ ሁለቱም  4 = There is never a conflict/ ልዩነት ተፈጥሮ አያውቅም | |

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| 19 | 1. In your household who decides how to use your business’ profits? / የንግድ ስራ ትርፎን አጠቃቀም በተመለከተ የሚወስነው ማነው?   1 = Me, by myself /*እኔ ብቻዬን* ***(Go directly to Questions 20 / ወደ ጥያቄ ቁጥር 20 ይለፉ)***  2 = My husband/partner,by himself/ ባለቤቴ (የፍቅር ጓደኛዬ) ***(Go directly to Questions 20 / ወደ ጥያቄ ቁጥር 20 ይለፉ)***  3 = Me and my husband/partner/ እኔና ባለቤቴ በጋራ  4 = Me and another person/ እኔና ሌላ ሰው ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  5 = Another person/ ሌላ ሰው ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ***(Go directly to Questions 20 / ወደ ጥያቄ ቁጥር 20 ይለፉ)***   1. If the decision that you and the other person take is not the same, who has the final say?   እርስዎ እና ሌላኛው ሰው የወሰኑት የተለያየ ቢሆን፣ የማን ውሳኔ በመጨረሻ ይጸናል?  1 = Me, by myself/ የኔ፣ የብቻዬ  2 = My husband/partner or other person/ የባለቤቴ/ የፍቅር ጓደኛዬ ወይም የሌላ ሰው  3 = Both/ ሁለቱም  4 = There is never a conflict/ ልዩነት ተፈጥሮ አያውቅም |
| 20 | (Even if you are not married), in your opinion, who should be responsible for the following decisions – the man only, the woman only, or both ?(ባለትዳር ባይሆኑም እንኳን)፣ በርስዎ አመለካከት የሚከተሉትን ጉዳዮች በተመለከተ መወሰን ያለበት ማነው- ወንዱ ብቻ፣ ሴቷ ብቻ ወይስ ሁለቱም?  1 = Woman only/ ሴቷ ብቻ  2 = Man only/ ወንዱ ብቻ  3 = Both/ሁለቱም   1. Household purchases of more than 1000 Birr/ ከ1000 ብር በላይ የሚያወጣ የቤት ውስጥ ዕቃ ግዢ? 2. Daily household purchases / የለት ተለት እቃ (አስቤዛ) ግዢ? 3. Personal purchases of women/ ለሴቶች የሚያስፈልጉ እቃዎች ግዢ? 4. Loans/ ብድር? 5. Savings/ ቁጠባ? 6. Woman’s career choice/ የሴቷ የስራ መስክ ምርጫ? |
| 21 | What are your expectations about your son’s future:ወንድ ልጆቼ ወደፊት ምን እንዲሰሩ ወይም እንዲሆኑ ይፈልጋሉ  1 = Join family farming,/ የቤተሰብ እርሻ ሥራን  2 = Run family business/, የቤተሰብ የንግድ ሥራን  3 = Professional such as teacher/doctor, join armed forces,/ባለሙያ እንዲሆኑ መምህር/ሐኪም ፣ወታደር  4 = Government job, /የመንግስት ሥራ  5 = Private sector job,/ የግል ሥራ መስክ  6 = Do not want child to work outside home /ልጆቼ ከቤት ውጭ እንዲሰሩ አልፈልግም  7 = Do not have any sons /ምንም ወንድ ልጅ የለኝም  8 = Other, ***(please specify)/*** ሌላ/ይገለፅ/ **……………..** |
| 22 | What are your expectations about daughter’s future/ ሴት ልጆ ወደፊት ምን እንዲሰሩ ወይም እንድትሆን ይፈልጋሉ  1 = Join family farming,/ የቤተሰብ እርሻ ሥራን እንዲሰሩ  2 = Run family business/, የቤተሰብ የንግድ ሥራን እንዲሰሩ  3 = Professional such as teacher/doctor, join armed forces,/ባለሙያ እንዲሆኑ እነደ መምህር/ሐኪም ፣ወታደር  4 = Government job, /የመንግስት ሥራ  5 = Private sector job,/ የግል ሥራ መስክ  6 = Do not want child to work outside home /ልጆቼ ከቤት ወጥ እንዲሰሩ አልፈልግም  7 = Do not have any daugthers /ምንም ሴት ልጅ የለኝም  8 = Other, ***(please specify)/*** ሌላ/ይገለፅ/**……………….** |
| 23 | Who takes care of the following tasks in your household? በቤተሰብ ውስጥ እነዚህን ኃላፊነቶች የሚወጣው ማን ነው  1= I do everything, ሁሉንም እኔ እሰራለሁ  2=Mainly me, but my partner/spouse helps sometimes, በአብዛኛው እኔ ነገር ግን ባለቤቴ/ጓደኛዬ አንዳንዴ ይረዳኛል  3=I do a little more than my partner/spouse, በትንሹ ከባለቤቴ/ጓደኛዬ በበለጠ እኔ እሰራለሁ  4=We share equally, እኩል እንሰራለን  5=My partner/spouse does a little more than me, ባለቤቴ/ጓደኛዬ በትንሹ ከእኔ በበለጠ ይሰራል  6=Mainly my partner/spouse, but I help him sometimes, በአብዛኛው ባለቤቴ/ጓደኛዬ ነገር ግን አንዳንዴ እኔም እረዳዋለሁ  7=Only my partner/spouse, ባለቤቴ/ጓደኛዬ ብቻውን ይሰራዋል  8=Someone else other than me or my partner/spouse ከእኔና ከባለቤቴ ውጪ ሌላ ሰው    A: Preparing food? ምግብ ማዘጋጀት ?  B: Cleaning the house and washing clothes? ቤት እና ልብስ ማፅዳት?  C: Taking care of children? ልጆችን መንከባከብ? |

**HOUSEHOLD ROSTER / የቤተሰብ መዘርዝር ቅፅ**

We are about to ask about members of the household. Please include all people who usually live in this household. Please include individuals who are temporarily living elsewhere or temporarily working in another location (i.e. for three months or less). However, please do NOT include the respondent in the roster; we have already asked about the respondent.

አሁን ስለቤተሰብ አባላት ዝርዝር እጠይቆታለሁ፡፡ እባኮት በቤተሰቦ ውስጥ በመደበነት የሚኖሩትን እንዲሁም ሌላ ቦታ በጊዜያዊነት /ከ3 ወር በታች/ ለሥራ የሄዱትነ ጨምረው ይንገሩን፡፡**መረጃ ሰብሳቢ** -መልስ ሰጪውን በዚሀ ዝርዝር ውስጥ አይካተትም ምክንቱም አስቀድመን ስለ መልስ ሰጪው ጠይቀናል

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| H1. Name/ስም | H2.Sex/ፆታ  1=Male/  ወንድ  2= Female/  ሴት | H3. What is the relationship of [NAME] to the household head? **.......................**ከቤተሰብ ኃላፊ ጋር ያለው ዝምድና ?  1=Head/የቤተሰብ ኃላፊ  2= Spouse of head የቤተሰብ ኃላፊ ባለቤት  3 =Son/daughter of head/ልጅ  4 = Son-in-law/daughter-in-law of head የቤተሰብ ኃላፊ ሴት ልጅ ባል/ወንድ ልጅ ሚስት  5=Grandchild/great-grandchild of head /የቤተሰብ ኃላፊ የልጅ ልጅ/የልጅ ልጅ ልጅ  6 = Parent of head or of head’s spouse/የቤተሰብ ኃላፊው ወላጅ  7 = Other relative/ሌላ ዘመድ  8 = Domestic employee/የቤት ሰራተኛ  9 = Non-relative/ምንም ዝምድና የሌለው | H4. Did [NAME] contribute for the expenses of the household in the last 30 days? **………..** ባለፈው 30 ቀናት ውስጥ ለቤተሰብ ወጪ ከራሱ አዋጥቷል ?  1= Yes  2= No | H5. Age. How old is [NAME]? **………….**ዕድሜው ስንት ነው | H6. What is the highest level of education [NAME] has completed? ***(Do not read out responses)***  **………**ያጠናቀቀው ከፍተኛ ክፍል ስንት ነው ?  **(Select from 23 responses)** | H7. What is [NAME’s] marital status? **………**የጋብቻው ሁኔታ?  ***(Do not read the responses)***  1 = Single/ never married  2 = Married/ consensual union  3 = Widowed  4 = Divorced/ separated | H8. What is the main activity that [NAME] is involved in at present? -------በአሁን ወቅት በዋነኝነት የሚሰራው ሥራ ምንድ  ነው?   |  | | --- | | 1. Salaried/wage employee/የደመወዝ ሰራተኛ | | 2. Self-employed without employees/የግል ሥራ ምንም ተቀጣሪ ሰራተኛ ሳይኖረው | | 3. Self-employed with employees/የግል ሥራ ተቀጣሪ ኖሮት | | 4. Overseas worker/ከሀገር ወጪ ሰራተኛ | | 5.Apprentice/ተለማማጅ ሰራተኛ | | 6. Unpaid family worker /የቤተሰብ ሥራ /የማይከፈለው/ | | 7. Unemployed and looking for work/ሥራ አጥ ነገር ግን ሥራ የሚፈልግ | | 8. Student / ተማሪ | | 9. Housekeeping/የቤት ውስጥ ስራ | | 10. Retired ጡረታ | | 11. Economically inactive/ስራ መስራት የማይችል/ በእድሜ-በጤና አካል ጉዳት | | 12. Non-schooling child/ለትምህርት ያልደረሰ/ትምህርት ቤት ያልገባ ልጅ | | 13. Other /ሌላ | |
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**HOUSEHOLD BUSINESS ROSTER የቤተሰብ ንግድ መዘርዘር ቅፅ**

We are about to ask about all businesses owned by members of this household. Please include all businesses that are currently being run by members of this household, including businesses owned by you (the respondent). If a household member owns multiple businesses please list each business separately.

አሁን የቤተሰብ አባላት ንብረት ስለሆኑ ሁሉም የንግድ ድርጅቶች እጠይቆታለሁ፡፡ እባኮት በአሁኑ ወቅት በማንኛውም የቤተሰብ አባል **/የመላሹን ጨምሮ/** ባለቤትነት የሚንቀሳቀሱ የንግድ ድርጅቶችን ይግልፁልኝ፡፡ የቤተሰቡ አባላት ከአንድ በላይ የንግድ ድርድት ካላቸው እያንዳንድ የንግድ ድርጅት በተናጠል /ብቻ ለብቻ/ ይመዝገብ፡፡

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| HB1. Name of business owner (select from household roster)  የንግድ ድርጅቱ ባለቤት ስም/ከቤተሰብ መዘርዝር ቅፅ ይምረጡ/ | HB2. Name of the business (free text) የንግድ ድርጅት ስም | HB3. What year was this business opened? የንግድ ድርጅቱ መቼ ስራ ጀመረ/ተከፈተ | HB3-E Is this business a WEDP register business? ይህ ድርጅት በዌዴኘ የተመዘገበ ነው  1. Yes, the same business as the respondant owns/አዎ በመልስ ሰጪዋ ባለቤትነት  2.Yes, but a different business from the respondant’s business/አዎ መልስ ሰጪዋ ባለቤትነት ውጪ ሌላ ንግድ  3. No, it is not a WEDP registred business/አይደለም በዌዴፕ አልተመዘገበም | HB4. What sector is this business in? ***(see list of business sector codes)*** ይህ የንግድ ድርጅት የተሰማራበት የንግድ ዘርፍ ምንድነው **/የንግድ ዘርፍ ኮዱን ይመልከቱ** | HB5. How many employees does this business have?(include the respondanet if she is working employer/ ይህ ድርጅት ስንት ሰራተኞች አሉት(**/መላሹን ጨምሮ የምትሰራ ከሆነ/** | HB6. How many hours does {NAME} work for this business in a typical week?  በመደበኛነት ………………  በሳምንት ለምን ያህል ሰአት  በዚህ ድርጅት ትሰራለች | HB7.  Is this the main  business in the  Household?  ይህ የንግድ ድርጅት  የቤተሰቡ ዋነ የንግድ  ድርጅት/መተዳደሪያ/ ነው  1= Yes  2 = No |
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**Working History of the Female WEDP client** /የዌዴኘ ደንበኛ የሥራ ልምድ ታሪክ

[**Read the full question**]

**WH1**. At what age did you start work? By work we mean activities such as doing unpaid work in a family enterprise or on a family farm, working for someone else for a wage, salary, commission or in-kind payment, or running a business of any size for yourself or a family member.

ሥራ የጀመርሽው በስንት አመትሽ ነው ? ሥራ ማለቴ ያለክፍያ በቤተሰብ ድርጅት፣ እርሻ ውስጥ መስራትን፣ ለሌላ ሰው፣ በደመወዝ፣ በኮሚሽን፣ በአይነት ክፍያ መሥራትን እንዲሁም የቤተሰብ ወይም የግል የሆነን ማንኛውንም ንግድ ማስተዳደር ወይም መምራትን ይጨምራል፡፡

List ALL the employment activities (paid and unpaid) you have engaged in, be it doing unpaid work in a family enterprise or on a family farm, working for a wage, salary, commission or in-kind payment, or running a business of any size for yourself or a family member. Start with the activity at age of starting work **[Use Age stated in question above]**

በክፍያም ሆነ ያለክፍያ የተሳተፍሽባቸውን ሁሉንም የሥራ አይነቶች አንድ በአንድ ዘርዝሪልኝ፡፡መዘርዘር የምትጀምሪው ለመጀመሪያ ጊዜ ሥራ ከጀመርሽበት ዕድሜ በመጀምር ይሆናል፡፡ **(WH1 ላይ lየተጠቀሰው ዕድሜ ይጠቀሙ)**

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| **WH2.**  **Employer / Name of business**  የቀጣሪ/የንግድ ስም ? | **WH3. Type of work/** የሥራ አይነት ?  1=Private limited companyየግል በደሞዝ የቅጥር ስራ  2=Public sector (Civil service) የመንግስት ስራ  3=SOEsየመንግስት የልማት ድርጅት  4=Private share holding companyየግል ሼር ካምፓኒ  5=FDI/የውጭ ድርጅት  6=Own business (alone)/ የግል ንግድ /ለብቻ  7=Own business with someone else  የግል ንግድ /ከሌላ ሰው ጋር  8=Paid in Family business/የቤተሰብ ንግድ /በክፍያ  9=Paid in Family farm/የቤተተሰብ እርሻ /በክፍያ  10= Unpaid in Family business/የቤተሰብ ንግድ /ያለ ክፍያ  11= Unpaid in Family farm/የቤተሰብ እርሻ /ያለ ክፍያ  12= Other, specify/ሌላ ይገለፅ | **WH4. Starting Age (Completed years)**  የጀመረችበት ዕድሜ/በሙሉ አመት ? | **WH5. Ending Age(Completed years)**  ያቆመችበት ዕድሜ/ በሙሉ አመት ? | **WH6. Position** የሥራ መደብ/ደረጃ ?  1=Manager (not business owner)  2= Business owner and manager  3= Business owner only  4=Technical worker/ in production / providing services  5=Sales  6=Temporary worker  7=Other, specify | **WH7. Sector**  **[Select]** ዘርፍ/ኮድ ይመልከቱ? | **WH8. Sex of employer / owner of business** የቀጣሪሽ /የንግድ ባለቤቱ ፆታ  (if family business, sex of household head) /የቤተሰብ ንግድ ከሆኑ የቤተሰብ ኃላፊው ፆታ    1=Male  2=Female  3=Both male and female | **WH9.Relationship to the employer / business owner** ቀጣሪሽ/የንግድ ባለቤቱ ካንቺ ጋር ያለው ዝምድና  (if family business, relationship to the household head) /የቤተሰብ ንግድ ከሆኑ የቤተሰብ ኃላፊው ካንቺ ጋር ያለው ዝምድና/  1=Self  2=No relation  3=Father  4=Mother  5=Brother  6=Sister  7=Spouse  8=Friend  9=Other, specify | **WH10. Why did you leave the [activity]?**  ሥራውን ለምን ተውሽው ?  1= After I had been trained I was able to find a better job/ሰልጠና ካገኘው በኃላ የተሻለ ሥራ ስላገኘሁ  2=Business partner told me to open a new business/የንግድ አጋሬ አዲስ ንግድ እንዲጀምር ስለነገረኝ  3=I wanted to start my own business /የራሴን ንግድ መጀመር ስለፈለኩ  4= I got married/had children/ጋብቻ ስለመሰረትኩ/ልጆች ስለወለድኩ  5=Work was temporary/ seasonal ሥራው ጊዜያዊና ወቅታዊ ስለነበር  6= I was able to find a better job (not due to training) የተሻለ ሥራ ስላገኘሁ/በስልጠና ምክንያት አይደለም/  7= Sickness/በህመም ምክንያት    8= I'm still working in that activity/አሁንም ራሱን ሥራ እየሰራሁ ነው  9=Dismissal/firing/  ተባርሬ  10=That firm closed/ድርጅቱ ስለተዘጋ  11=Quit because of the difficult working conditions/የሥራ ሁኔታ ከባድ ስለሆነ አቋረጥኩ  12=Was finishing school at that time/ትምህርት ስለጨረስኩ  13= Other, Specify/ሌላ ይገለፅ | **WH11.** How  much  did you  receive  in wages  /profits for this  activity  typically  per month? ከዚህ  ሥራ በወር  በደመወዝ  /በትርፍ  መልክ ምን  ያህል ብር ታገኚ ነበር  Ethiopian Birr | |
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# Section 4: Enterprise Information (EI) – this section is administered for the business that was registered with WEDP

**የንግድ ድርጅት መረጃ፡- ይህ ምዕራፍ የሚጠይቀው በዌዴኘ ስለተመዘገበው የንግድ ድርጅት ነው**

* *WEDP business closed & open new business (we ask why they closed this business and then collect details about the new business)* **በዌዴኘ የተመዘገበው ድርጅት ተዘግቶ ሌላ አዲስ ንግድ ከፍተዋል**/ለምን እንደዘጉት ጠይቀን

አዲሰ ስለከፈቱት ወይም ሰለጀመሩት ስራ እንጠይቃለን

* እንጠይቃለን/
* *WEDP business closed & went into wage employment (we ask why they closed this business and then collect details about wage employment)* **በዌዴኘ የተመዘገበውን ድርጅት ዘግቶ ወደ ቅጥር ሥራ ከተመለሱ**/ለምን እነደዘጉት ጠይቀን አሁን ተቀጥረው ስለሚሰሩበት ሥራ ዝርዝረ መረጃ እንጠይቃለን/
* *WEDP business closed & now unemployed (we ask why they closed this business)* **በዌዴኘ የተመዘገበው ድርጅት ተዘግቶ የድርጅቱ ባለቤት በአሁኑ ጊዜ ሥራ አጥ** **ከሆነች**/ለምን እንደዘጉት እንጠይቃለን/
* *WEDP business still open (ask details about the business)* **በዌዴኘ የተመዘገበው ድርጅት** **አሁንም ክፍት**/የሚሰራ ከሆነ ስለ ድርጅቱ/ሥሪው ዝርዝረ መረጃ እንጠይቃለን
* *WEDP business still open but transferred ownership to someone else in the household* **በዌዴኘ የተመዘገበው ድርጅት** **አሁንም ክፍት ሆኖ ነገር ግን ድርጅቱ ባለቤትነት ወደ ሌላ የቤተሰቡ አባል ከተዘዋወረ**

*Enumerator Instruction – we first want to ask questions about the business registered with WEDP.*

*Last time we asked you questions about {ENTERPRISE NAME} in {SECTOR}. We will now ask you whether that business is still operational or not.*

ከዚህ በፊት **/የንግድ ድርጅት ሰም/** **በ/የንግድ ዘርፍ/** ስለተሰማራ የንግድ ድርጅት ጠይቀኖት ነበር ይህ ድርጅት አሁንም በሥራ ላይ ነው ?

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| --- | --- | --- | --- | --- |
| 4.1 | | **Is the {EnterpriseName} in {SECTOR} still open?** ይህ ድርጅት አሁንም በሥራ ላይ ነው?  1= Yes አዎ /ወደ ጥያቄ 4.6 ሂድ/***(Go directly to question 4.6)***  2= No, this business is now closed አይደለም- የንግድ ድርጅቱ በአሁኑ ጊዜ ዝግ ነው /ወደ ጥያቄ 4.2 ሂድ/  ***(Go directly to question 4.2)*** | | |
| 4.2 | | What date did you close this business? Day/Month/Year /ይህን ድርጅት የዘጋሽው መቼ ነው? ቀን/ወር/ዓ.ም | | |
| 4.3 | | What was the main reason you closed the business? ንግድ ስራውን የዘጉበት ዋነኛ  ምክኒያት ምን ነበር?  1 = Could not get a loan for daily operations /ለእለት ተለት ስራው ብድር ማግኘት ስላልቻልኩ  2 = Could not get a large enough loan to keep business running / ስራውን ለመቀጠል የሚያስፈልገኝን ያህል መጠን ያለው ብድር ማግኘት ስላልቻልኩ  3 = Too much competition ፉክክሩ በጣም ስለበዛ  4 = Input costs rose የጥሬቃዎች መወደድ  5 = Faced problems with labor / ሰራተኞችን በተመለከተ ችግሮች ስለገጠሙኝ  6 = Problem with supplier ከአቅራቢዎች ጋር በነበረ ችግር  7= Owner began working on another existing household business በፊት የነበረ ሌላ የንግድ ስራ ላይ ተሰማራሁ  8= Owner began engaging in salaried work የቅጥር ስራ መስራት ጀመርኩ (go to question 4.4)  9= Owner busy with household work /በቤት ውስጥ ስራ ስለተጠመድኩ  10= To open a new business in a different business sector ሌላ አይነት ንግድ ለመጀመር(go to question 4.6)  11= Illness of owner ስለታመምኩ  12= Other: ***(please specify)*** ሌላ (እባክዎን ይግለፁ) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **(skip to next section if respondent not engaged in business activity)** | | |
| 4.4 | | What salaried work do you engage in? Please specify ምን አይነት የቅጥር ሥራ እየሰራሽ ነው? ይገለፅ ?  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 4.5 | | How much do you receive in wages for the salaried work typically per month? Ethiopian Birr ለዚህ የቅጥር ሥራ በመደበኛነት በወር ምን ያህል ብር ይከፈልሻል **(skip to next section if respondent not engaged in business activity)……………………..** | | |
| 4.6 | | NAME OF ENTERPRISE (WRITE IN THE NAME) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *If the name of the enterprise is missing or -77 please write the correct name of the enterprise or write what the business is typically referred to.*  የድርጅቱ ስም /በስም ይፃፍ………………የንግድ ድርጅቱ ስያሜ ከሌለ ወይም -77 ከሆነ እባክዎን የንግድ ድርጅቱን ትክክለኛ ስያሜ ወይም ንግዱ በተለምዶ የሚጠራበትን የፃፉ፡፡ | | |
| 4.7 | | Where is your business located? የንግድ ድርጅትዎ የት ነው የሚገኘው? ***(Write exactly what the respondent says/ መላሿ ያሉትን ቃል በቃል ይፃፉ)***  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 4.8 | | 1. In which subcity is your business located/ የንግድ ድርጅትዎ የሚገኘው የት ክ/ከተማ ነው? \_\_\_\_\_\_\_ 2. In which Woreda is your business located/ የንግድ ድርጅትዎ የሚገኘው የት ወረዳ ነው? \_\_\_\_\_\_\_\_\_ 3. In which Kebelle is your business located/ የንግድ ድርጅትዎ የሚገኘው የት ቀበሌ ነው? \_\_\_\_\_\_\_\_ | | |
| 4.9 | | The business is not far from: የንግድ ቦታው\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_አጠገብ ነው | | |
| 4.10 | | **{Direction}** Instructions to get to the business: ወደ ንግድ ድርጅቱ ለመድረስ (ቦታውን በግልፅ ይጠቁሙ): (Prepopulated from the baseline survey – *Enumerator please confirm if this is the correct directions? If not, please amend to read correct directions to find the business*).  (አቅጣጫ) ወደ ንግድ ድርጅቱ ለመድረስ፡ (ከመጀመሪያው ዙር ጥናት ላይ የተወሰደ)-መረጃ ሰብሳቢ፣ አባክዎን አድራሻው በትክክል መገለፁን ያረጋግጡ፡፡ ካልሆነም እባክዎን ትክክለኛውን አገላለፅ ተጠቅመው ያስተካክሉ፡፡ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 4.11 | | Are you the owner of your business location? / የንግድ ድርጅትዎ የሚገኝበት ቦታ ባለቤት እርስዎ ነዎት?  1 = Owner/ ባለቤት ነኝ  2 = Tenant from the government/ ከመንግስት ተከራይቼ ነው  3 = Tenant from a private person/ ከግለሰብ ተከራይቼ ነው  4 = User (do not pay any rent)/ ምንም ኪራይ አልከፍልም  5 = Other/ ሌላ | | |
| **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)*** / የንግድ ስራ ከጀመሩ ስንት አመት ሆኖት? ***ያሁኑን ንግድ ብቻ ሳይሆን በአጠቃላይ)………………………..*** | | | | |
| 2 | In what year did {NAME OF ENTERPRISE} business first open? ይህ ንግድ በስንት ዓ/ም ነው የተጀመረው?......................... | | | | |
| 3 | All in all, would you say you started this business because you saw an opportunity or you started out of necessity? ***(If respondent says neither nor, ask whether it has been rather because of an opportunity or rather out of necessity***) / ይህንን ንግድ ስራ የጀመሩት ጥሩ ስራ ነው ብለው ስላመኑ ነው ወይስ በወቅቱ ስራ ያስፈልግዎ ስለነበር ነው ?(**መላሿ በሁለቱም ምክኒያት አልነበረም ካሉ፣ ምክኒያታቸው ከሁለቱ አማራጮች ወደ የትኛው ይበልጥ እንደሚያዘነብል ይጠይቋቸው፡፡)**  1 = Opportunity/ ጥሩ ስራ ስለሆነ  2 = Necessity/ ስራ ስላስፈለገኝ | | | | |
| 4 | Are you currently the business owner, the business manager or both? / አሁን የዚህ ንግድ ድርጅት ባለቤት ኖት ወይስ ሃላፊ/ ማናጀር ወይስ ሁለቱም?  1 = Business owner only / የንግዱ ባለቤት ብቻ  2 = Business manager only የንግዱ ሃላፊ/ማናጀር ብቻ ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  3 = Both/ ሁለቱም | | | | |
| 5 | Have you been the business owner from the very beginning of the business? ንግዱ ከተጀመረ ጀምሮ ባለቤቱ እርስዎ ነበሩ?  1 = Yes/ አዎን ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  2 = No/ አልነበርኩም | | | | |
| 6 | |  |  |  |  | | --- | --- | --- | --- | |  |  |  |  |   In which year have you become the owner of the business? በስንት ዓ/ም ነው እርስዎ የዚህ ንግድ ስራ ባለቤት የሆኑት? | | | | |
| 7 | How did you become the owner of the business? / እንዴት ነበር የዚህ ንግድ ባለቤት የሆኑት?  1 = Marriage/ በጋብቻ  2 = Purchase/ በግዢ  3 = Inheritance/ በውርስ  4 = Gift/ በስጦታ  5 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 8 | Who owns this business and what is their gender? የዚህ ንግድ ባለቤት ማነው ፣ ፆታቸውስ? ***(List up to three business owners) /እስከ ሶስት ድረስ ያሉትን የንግዱን ባለቤቶች ይፃፉ )***  a. Business owner/ የንግድ ድርጅቱ ባለቤት 1  1= Self/ እኔ  2= Husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ  3= Own relative/ የኔ ዘመድ  4= Husband/partner’s relative/ የባለቤቴ/ የፍቅር ጓደኛዬ ዘመድ  5= Non-relative/ ዘመድ ያልሆነ ሰው  b.Gender business owner / የዚህ ንግድ ድርጅት ባለቤት ፆታ1:  1 = Male/ ወንድ  2 = Female/ ሴት | | | | |
| 9 | a. Business owner/ የንግድ ድርጅቱ ባለቤት 2  1 = Self/ እኔ  2 = Husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ  3 = Own relative/ የኔ ዘመድ  4 = Husband/partner’s relative/ የባለቤቴ/ የፍቅር ጓደኛዬ ዘመድ  5 = Non-relative/ ዘመድ ያልሆነ ሰው   1. Gender business owner / የዚህ ንግድ ድርጅት ባለቤት ፆታ 2:   1 = Male/ ወንድ  2 = Female/ ሴት | | | | |
| 10 | a. Business owner/ የንግድ ድርጅቱ ባለቤት 3  1 = Self/ እኔ  2 = Husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ  3 = Own relative/ የኔ ዘመድ  4 = Husband/partner’s relative/ የባለቤቴ/ የፍቅር ጓደኛዬ ዘመድ  5 = Non-relative/ ዘመድ ያልሆነ ሰው   1. Gender business owner / የዚህ ንግድ ድርጅት ባለቤት ፆታ3:   1 = Male/ ወንድ  2 = Female/ ሴት | | | | |
| 11 | What type of business is it / የንግድ ድርጅትዎ ምን አይነት ነው?  1 = Sole Proprietorship/የግለሰብ  2 = Partnership/በሽርክና  3 = Private Limited Company/ ሃላፊነቱ የተወሰነ የግል ድርጅት  4 = Cooperative/ ማህበር  5 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 12 | In which sector does your business mainly operate? This means, what is the sector or line of industry that contributes most to your business figures? ***(Write exactly what the respondent says)*** የንግድ ድርጅትዎ በዋነኝነት በምን ዘርፍ ነው የሚሰራው? ማለቴ ንግድዎ በዋነኝነት ገቢውን የሚያገኝበት የንግድ ዘርፍ የትኛው ነው?***/ መላሿ ሚሉትን ቃልበቃል ይፃፉ)***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 13 | Code of business sector: የንግድ ዘርፉ ኮድ: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***(see list of codes/ የኮዶችን ዝርዝር ይመልከቱ)*** | | | | |
| 14 | What is your secondary line/sector of operation? በሁለተኛ ደረጃ ንግድዎ የሚሰራበት ዘርፍ ምንድነው? ***(Write exactly what the entrepreneur says/ መላሿ ሚሉትን ቃልበቃል ይፃፉ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 15 | Code of second business sector:የሁለተኛው ንግድ ዘርፍ ኮድ: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***(see list of codes/ የኮዶችን ዝርዝር ይመልከቱ)*** | | | | |
| 16 | In your business sector, are most of the businesses owned by men or women? እርስዎ በተሰማሩበት የንግድ ስራ ዘርፍ ውስጥ ያሉት የንግድ ድርጅት ባለቤቶች በብዛት ወንዶች ናቸው ወይስ ሴቶች?  1 =Men/ ወንዶች 2 = Women/ ሴቶች | | | | |
| 17 | Approximately what percent of businesses in your business sector are owned by women?  ***(Write down estimate in %)?*** እርስዎ በተሰማሩበት የንግድ ስራ ዘርፍ ውስጥ ካሉት የንግድ ድርጅት ባለቤቶች በግምት ውስጥ ምን ያህል ፐርሰንቱ ሴቶች ይሆናሉ? ***( ግምቱን በ% ይፃፉ )*** | | | | |
| 18 | What was the primary reason that you started or joined this business? ይህንን ንግድ ስራ የጀመሩበት ወይም የተቀላቀሉበት ዋነኛ ምክኒያት ምን ነበር? ***(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.)*** ***ምርጫዎቹን አያንብቡላቸው፡፡ እርስዎ ከምላሻቸው ጋር የሚቀራረበውን ምርጫ ይውሰዱ፡፡ ለማረጋገጥ የመረጡትን መልሰው በጥያቄ መልክ ሊያነቡላቸው ይችላሉ)***    1 = A relative told me to/ ዘመዴ የሆነ ሰው ነግሮኝ  2 = Household needed additional money/ ለኑሮዬ ተጨማሪ ገንዘብ ስላስፈለኝ  3 = Lost previous job/ የነበረኝን ስራ ስላጣሁ  4 = Previous business not successful / በፊት የነበረኝ ንግድ ስኬታማ ስላልነበር  5 = Could not find a job / ስራ ማግኘት ስላልቻልኩ  6 = Saw a market opportunity/ ስራው አዋጪ እንደሆነ ስለታየኝ  7 = I took a related training course/ ተያያዥ የሆነ ስልጠና ስለወሰድኩ  8 = Received subsidy to set up business/ ንግዱን ለመጀመር ድጎማ ስላገኘሁ  9 = Wanted to continue family business / የቤተሰብን ንግድ ስራ መቀጠል ስለፈለኩ  10 = Wanted to benefit from my hobby / በዝንባሌዬ በምሰራው ስራ መጠቀም ስለፈለኩ  11 = Low capital requirements / ብዙም የገንዘብ አቅም ስለማይጠይቅ  12 = Previous experience as a worker in this industry / በዚህ ስራ ተቀጥሬ እሰራ ስለነበር  13 = Allows me to balance family and work life / ስራና ቤተሰብን እኩል አብሮ ለማስኬድ ስለሚያስችለኝ  14 = Wanted to be my own boss/have own business / የራሴ አለቃ መሆን/ የራሴን ስራ መስራት ስለፈለኩ  15 = Post-retirement source of income / ከጡረታ በኋላ የገቢ ምንጭ እንዲሆነኝ  16 = Traditional line of business of clan/ የኔ ጎሳ ኣባላት በተለምዶ የሚሰሩት ስራ ስለሆነ  17 = Wanted to make money / ገንዘብ ማግኘት ስለፈለኩ  18 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 19 | What is the monthly salary you would need to be offered in order to move from self-employment to employment? ***(in Birr) “Select Not Applicable -77 if the respondent will not move from self-employment”*** / ከራስዎት ስራ ወደ ቅጥር ስራ ለመቀየር እንዲወስኑ ሊያደርግዎት የሚችል ወርሃዊ ደመወዝ ስንት ብር ይሆናል? ***(in Birr)*** | | | | |
| 20 | Who must approve major decisions for the business with regard to budget, large purchases, and new suppliers? ***(Do not read the answers)በንግድ ሰራዎ ላ***ይ በጀት፣ ትልልቅ ግዢዎች እና እቃ አቅራቢዎችን በተመለከተ ውሳኔዎችን የሚያጸድቀው ማነው?***/ ምርጫዎቹን አያንብቡላቸው /***  1 = I can approve them on my own/ እኔ ራሴ ማፅደቅ እችላለሁ  2 = I must approve them with other business owners/ ከሌሎች የንግድ ድርጅት ባለቤቶች ጋር ሆኜ ማፅደቅ ይኖርብኛል  3 = I must approve them with my husband/ partner/ ከባለቤቴ (ከፍቅር ጓደኛዬ) ጋር ሆኜ ማፅደቅ ይኖርብኛል  4 = Another business owners approves most of the decisions/ አብዛኛውን ውሳኔ የሚያፀድቁት ሌሎቹ የድርጅቱ ባለቤቶች ናቸው  5 = My husband/partner approves most of the decisions/ አብዛኛውን ውሳኔ የሚያፀድቀው ባለቤቴ (የፍቅር ጓደኛዬ) ነው  6 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 21 | 1. 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.)*** በዚህ ንግድ የተሰማሩት ጥሩ የስራ ዘርፍ መሆኑን ሰለለዩ ነው ወይስ ሥራ ማግኘት ስላልቻሉ ነው ?**/መልሱን ያንብቡላቸው/**  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **I have identified a business opportunity/**ጥሩ የሥራ ዕድል ስለሆነ | **Rather because I identified a business opportunity/**በተወሰነ መልኩ ጥሩ የሥራ ዕድል ስለሆነ | **Neither nor/**ሁለቱም አይደለም | **Rather because I could not find employment** በተወሰነ መልኩ ሥራ ማግኘት ስላልቻልኩ | **I could not find employment/**ሥራ ማግኘት ስላልቻልኩ | | 1 | 2 | 3 | 4 | 5 |  1. Would it be difficult or easy for you to find an alternative job? (***Show scale and read out responses.****)* በአሁኑ ወቅት ለአንቺ ሌላ /አማራጭ የቅጥር ሥራ ማግኘት ቀላል ነው ወይስ ከባድ? **/መልሱን ያንብቡላቸው**/  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Difficult/**ከባድ | **Rather difficult/**/በተወሰነ መልኩ ከባድ | **Neither nor /**ከባድም ቀላልም አይደለም | **Rather easy/**በተወሰነ መልኩ ቀላል | **Easy/**ቀላል ነው | | 1 | 2 | 3 | 4 | 5 |  1. Would it be difficult or easy for you to find an alternative way of getting enough money for yourself without working in this business? ይህን ሥራ ሳትሰሪ ገንዘብ/ገቢ ለማግኘት ሌላ አማራጭ ማግኘት ምን ይህል ቀላል ወይም ከባድ ነው? (***Show scale and read out responses.)***  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Difficult/**ከባድ | **Rather difficult/**/በተወሰነ መልኩ ከባድ | **Neither nor /**ከባድም ቀላልም አይደለም | **Rather easy/**በተወሰነ መልኩ ቀላል | **Easy/**ቀላል ነው | | 1 | 2 | 3 | 4 | 5 |  1. I prefer having my own business compared to earning a higher salary employed by someone else.በትልቅ ደመወዝ ከምቀጠር የራሴን ንግድ/ሥራ ብሰራ እመርጣለሁ (***Show scale and read out responses.****)*  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Strongly disagree**በጣም አልስማማም | **Rather disagree** በተወሰነ መልኩ አልስማማም | **Neither nor** ሁለቱም አይደለም | **Rather agree** በተወሰነ መልኩ እስማማለሁ | **Strongly agree /**በጣም እስማማለሁ | | 1 | 2 | 3 | 4 | 5 |  1. .I prefer having my own business compared to pursuing another promising career. (***Show scale and read out responses.****)* ወደፊት የተሻለ ተስፋ ያለውን የቅጥር ስራ ከምሰራ የራሴን ንግድ /ሥራ ብሰራ እመርጣለሁ  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Strongly disagree**በጣም አልስማማም | **Rather disagree** በተወሰነ መልኩ አልስማማም | **Neither nor** ሁለቱም አይደለም | **Rather agree** በተወሰነ መልኩ እስማማለሁ | **Strongly agree /**በጣም እስማማለሁ | | 1 | 2 | 3 | 4 | 5 |  1. I am willing to make significant personal sacrifices in order to stay in business. (***Show scale and read out responses.****)* በራሴ የንግድ ሥራ ውስጥ ለመቆየት የግል ፍላጐቶች መስዋዕት ለማድረግ ፍቃደኛ ነኝ  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Strongly disagree**በጣም አልስማማም | **Rather disagree** በተወሰነ መልኩ አልስማማም | **Neither nor** ሁለቱም አይደለም | **Rather agree** በተወሰነ መልኩ እስማማለሁ | **Strongly agree /**በጣም እስማማለሁ | | 1 | 2 | 3 | 4 | 5 |  1. I would work somewhere else only long enough to make another attempt to establish my business. (***Show scale and read out responses.****)* ሌላ ቦታ ተቀጥሬ የምሰራው የራሴን ንግድ መጀመር እስክችል ብቻ ነው  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Strongly disagree**በጣም አልስማማም | **Rather disagree** በተወሰነ መልኩ አልስማማም | **Neither nor** ሁለቱም አይደለም | **Rather agree** በተወሰነ መልኩ እስማማለሁ | **Strongly agree /**በጣም እስማማለሁ | | 1 | 2 | 3 | 4 | 5 | | | | | |
| 22 | What must you achieve to consider your business successful? (**attitudes\_1**)  ንግዴ ስኬታማ ነው ለማለት ምንን ማሳካት አለበት በለው ያስባሉ  1 = Remaining in operation to occupy myself/በሥራ ላይ በመዝለቅ እኔን busy ማድረግ ሲችል  2 = Attaining a certain level of profit/የተወሰነ የትርፍ መጠን ማሳካት ሲችል  3 = Making enough to feed my family /ቤተሰቤን መመገብ/ማሰተዳደር የሚችል ገቢ ሲያስገኝ  4 = Continuing to grow profits year after year /የትርፍ መጠኑ ከአመት አመት ማደግ ሲችል  5 = Still in business in 10 years’ time /ለ10 ዓመት በገበያ ውስጥ መቆየት ከቻለ  6 = Providing employment for family /ለቤተሰብ አባላት የሥራ ዕድል መፍጠር ሲችል  7 = Growing to provide employment for others outside the family /ከቤተሰብ አባላት ውጪ የሥራ ዕድል መፍጠር ሲችል  8 = Expanding the customer base /የደንበኛ ብዛት አይነት ሲጨምር  9 = Expanding the range of services and products offered /የሚሰጠውን አገልግሎት ብዛት መጨመር ሲችል / | | | | |
| 23 | Would you accept a wage job if you were paid 5000 Birr in salary per month? በወር 5000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ  1 = Yes (skip to employees section)  2 = No | | | | |
| 24 | Would you accept a wage job if you were paid 10,000 Birr in salary per month? በወር 10,000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ  1 = Yes (skip to employees section)  2 = No | | | | |
| 25 | Would you accept a wage job if you were paid 20,000 Birr in salary per month? በወር 20,000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ  1 = Yes (skip to employees section)  2 = No | | | | |
| 26 | Would you accept a wage job if you were paid 40,000 Birr in salary per month? በወር 40,000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ  1 = Yes (skip to employees section) 2 = No | | | | |
| 27 | Would you accept a wage job if you were paid 60,000 Birr in salary per month? በወር 60,000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ?  1 = Yes (skip to employees section) 2 = No | | | | |
| 28 | Would you accept a wage job if you were paid 120,000 Birr in salary per month? በወር 120,000 ብር የሚያስገኝ የቅጥር ሥራ ቢቀርብልሽ ትቀበያለሽ/ትሰሪያለሽ?  1 = Yes (skip to employees section) 2 = No | | | | |
| **4.2 Employees** | | | | | |
| 1 | How many people work in your business, yourself not included, but including paid family members, unpaid workers, casual workers, apprentices, and owners and managers who work in the business, i.e. what is the number of employees? /  የንግድ ድርጅትዎ ውስጥ እርስዎን ሳጨምር፣ ተከፍሏቸው የሚሰሩ የቤተሰብ አባላት፣ ያለክፍያ የሚሰሩ ሰራተኞች፣ የቀን ሰራተኞች፣ ተለማማጅ ሰራተኞች እንዲሁም ድርጅቱ ውስጥ የሚሰሩ ባለቤቶችና ሃላፊዎችን ጨምሮ ስንት ሰራተኞች አሉ?***(If the answer is 0, go directly to question 16/ መልሱ 0 ከሆነ ወደ ጥያቄ ቁጥር 16 ይለፉ)…………………….*** | | | | |
| 2 | How many of them are full-time employees/ ምን ያህሉ የሙሉ ሰዓት ሰራተኞች ናቸው?  ***(If 0, go directly to question 5/ መልሱ 0 ከሆነ ወደ ጥያቄ ቁጥር 5 ይለፉ)*** | | | | |
| 3 | How many of the full-time employees are women? ከሙሉ ሰዓት ሰራተኞቹ ውስጥ ምን ያህሉ ሴቶች ናቸው? | | | | |
| 4 | How many hours per week does a full-time employee typically work? የሙሉ ሰዓት ሰራተኞች በተለምዶ በሳምንት ለስንት ሰዓታት ይሰራሉ? | | | | |
| 5 | How many of your employees are part-time employees?ከሰራተኞቹ ውስጥ ምን ያህሉ የትርፍ ግዜ ሰራተኞች ናቸው? ***(If 0, go directly to question 8/ መልሱ 0 ከሆነ ወደ ጥያቄ ቁጥር 8 ይለፉ)*** | | | | |
| 6 | How many of the part-time employees are women? ከትርፍ ግዜ ሰራተኞቹ ውስጥ ምን ያህሉ ሴቶች ናቸው? | | | | |
| 7 | How many hours per week do a part-time employee typically work? / የትርፍ ግዜ ሰራተኞች በተለምዶ በሳምንት ለስንት ሰዓታት ይሰራሉ? | | | | |
| 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.አሁን ካሉዎት ሰራተኞች ውስጥ ምን ያህሉ የቀን ሰራተኞች ናቸው? የቀን ሰራተኞች ስንል፣ ለአጭር ግዜ የተቀጠሩ በአብዛኛው የጉልበት ስራ የሚሰሩ ከተወሰነ ግዜ በላይ ድርጅቱ ውስጥ ስራ ላይኖራቸው የሚችል፣ በተወሰነ ወቅት ብቻ የሚሰሩ ሰራተኞችን ጨምሮ ማለታችን ነው፡፡***(If 0, go directly to question 11/ ምላሹ 0 ከሆነ ወደ ጥያቄ ቁጥር 11 ይለፉ)*** | | | | |
| 9 | How many of the casual workers are women? ከነዚህ የቀን ሰራተኞች ውስጥ ምን ያህሉ ሴቶች ናቸው? | | | | |
| 10 | How many hours per week does a casual worker typically work? በተለምዶ የቀን ሰራተኞች በሳምንት ለምን ያህል ሰዓታት ይሰራሉ? | | | | |
| 11 | **(If questions 2, 5 and 8 do not total to the response of question 1, ask for the remaining employees and specify below) (ለጥያቄ ቁጥር 2፣ 5 እና 8 የተሰጡት ምላሾች ተደምረው ለጥያቄ 1 ከተሰጠው ምላሽ ጋር እኩል ካልሆኑ ስለተቀሩት ሰራተኞች ይጠየቁና ከዚህ በታች ያብራሩ)……………………** | | | | |
| 12 | Do you have written contracts for any of your employees? ለማንኛውም ሰራተኛዎ በፅሁፍ የተቀመጠ የቅጥር ውል አለወዎት    ?  1 = Yes/ አዎን 2 = No/ የለኝም | | | | |
| 13 | How your employees are mainly paid? ለሰራተኞችዎ በዋናነት ክፍያ የሚፈጽሙት በምንድነው? ***(Do not read the answers) / ምርጫዎቹን አያንብቡላቸው)***  1 = Cash/ በገንዘብ  2 = In-kind/ በሌላ ጥቅማጥቅም  3 = Other/ በሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 14 | Which payment arrangement do you use to pay your employees? /ለሰራተኞችዎ በዋናነት ክፍያ የሚፈጽሙት እንዴት ነው?  1 = Time-rate/ በሰሩበት ሰዐት  2 = Piece-rate/ በሰሩት ስራ መጠን  3 = A combination of time and piece rates/ በሰሩበት ሰዐትና በተሰራው ስራ መጠን | | | | |
| 15 | How often do you pay your employees? / ለሰራተኞችዎ ክፍያ የሚፈጽሙት በምንያህል ግዜ ልዩነት ነው?  1 = Per hour/ በየሰአቱ  2 = Per day/ በየቀኑ  3 = Per week/ በየሳምንቱ  4 = Per 2 weeks (fortnightly)/ በየሁለት ሳምንቱ  5 = Per month/ በየወሩ  6= Other/ ሌላ | | | | |
| 16 | How many employees did this business have 1 year ago? / ከአንድ አመት በፊት ይህ የንግድ ድርጅት ስንት ሰራተኞች ነበሩት? **.......................** | | | | |
| 16a | How many employees did this business have 2 years ago? / ከ 2 አመት በፊት ይህ የንግድ ድርጅት ስንት ሰራተኞች ነበሩት? **............................** | | | | |
| 17 | How many employees have been promoted in the last 12 months? ባለፉት 12 ወራት ስንት ሰራተኞች እድገት አግኝተዋል? ***(Promotion refers to a move from an existing position to a higher position, i.e., an advancement in rank, grade or position within the business) እድገት ስንል ከነበሩበት የስራ ቦታ ወደ ተሻለ ቦታ መቀየር፣ ማለትም ወደተሸለ ደረጃ(ሃላፊነት) ከፍ መደረግ ማለታችን ነው )*** | | | | |
| 18 | How many employees has this business hired in the past 12 completed months? ባለፉት 12 ወራት ውስጥ ይህ የንግድ ድርጅት ስንት ሰራተኞችን ቀጥሯል? | | | | |
| 19 | Imagine that you are going to hire someone. Out of the following reasons – what is the most important reason in your decision? (***Read list of reasons aloud)*** አንድ ሰራተኛ ለመቅጠር ፈልገዋል እንበልና ከሚከተሉት ምክኒያቶች ውስጥ ለርስዎ የሚበልጠው የትኛው ነው? **(*የምክ*ን*ያቶቹን ዝርዝር ያንብቡላቸው)***  1 = Belonging to the family or friends or the same community/ በቤተሰብ፣ በጓደኝነት ወይም በሌላ ትውውቅ  2 = Diploma or Education/ በትምህርት ደረጃ  3 = Working experience and competencies/ በስራ ልምድና ችሎታ | | | | |
| 20 | How many employees have left this business in the past 12 completed months?ባለፉት 12 ወራት ስንት ሰራተኞች ይህን ድርጅት ለቀዋል? ***(If 0, go directly to question 22/ መልሱ 0 ከሆነ ወደ ጥያቄ ቁጥር 22 ይለፉ)*** | | | | |
| 21 | What was the most important reason for their departure in the past 12 completed months? ***(Do not read the responses)*** ባለፉት 12 ወራት ሰራተኞቹ ስራውን የለቀቁበት ዋነኛው ምክኒያት ምንድነው? ***(Do not read the responses/ ምርጫዎቹን አያንብቡ)***  1 = Dismissal/poor performance/ ባግባቡ ባለመስራታቸው/ ተሰናብተው  2 = Worker found another job/ ሌላ ስራ ስላገኙ | | | 3 = Business could not afford/ ድርጅቱ ስራ ላይ ሊያቆያቸው አቅም ስላልነበረው  4 = Employee sickness/ በህመም ምክኒያት  5 = Employee death/ ሰራተኛው በመሞታቸው  6 = Work is seasonal/ ስራው ወቅታዊ ስለሆነ  7= Contract ended  8 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_ | |
| 22 | 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 for customers?  አሁን የምጠይቆት ስለተለመዱ የስራ ሳምንታት ይሆናል፡፡ የተለመደ ሳምንት ስንል ሁሉም ነገር እንደተለመደው በሚሆንበት የተለየ ነገር በሌለበት ሳምንት ማለታችን ነው፡፡ በንደዚህ አይነት የተለመደ ሳምንት ውስጥ ድርጅትዎ ለስንት ቀናት ለደንበኞች ክፍት ሆኖ ይሰራል?............................... | | | | |
| 23 | How many hours per day is your business typically open for customers? በብዛት ድርጅትዎ በቀን ለስንት ሰኣታት ለደንበኞች ክፍት ሆኖ ይሰራል?........................... | | | | |
| 24 | How many hours do you personally work for your business in a typical week? ***(includes all business related activities)*** *በአንድ በተለመደ ሳምንት ውስጥ እርስዎ ድርጅትዎ ውስጥ ለስንት ሰአታት ይሰራሉ* ? **(ከንግድ ስራዎ ጋር በተያያዘ የሚያሳልፉትን)………………………….** | | | | |
| 25 | Out of the hours that you spend per week in activities related to this business, how many hours are you at the same time taking care of children or looking after sick / elderly? በንግድ ስራዎ ላይ በሳምንት ከሚያሳልፉት ሰኣታት ውስጥ ምን ያህሉን ሰአት ጎን ለጎን (በተጨማሪ) ህፃናትን ወይም አረጋውንን (የታመሙ ሰዎችን) በመንከባከብ ያሳልፋሉ?............................ | | | | |
| 26 | How many hours did you work for the business in a typical week one year ago? *Record hours per week, one year ag?* ከአመት በፊት በአንድ የተለመደ ሳምንት ለስንት ሰአታት በድርጅትዎ ውስጥ ይሰሩ ነበር?......... | | | | |
| 27 | How many hours on average did you work in the business per week two years ago? *Record hours per week, two years ago?* ከሁለት ዓመት በፊት በሳምንት በአማካይ ለምን ያህል ሰአት በንግድ ሥራዋ ላይ ይገኙ ነበር | | | | |
| **4.3 Products or services ምርት ወይም አገልግሎት** | | | | | |
| 1 | Are you a producer or a service provider or both? አምራች ነዎት ወይስ አገልግሎት አቅራቢ ወይስ ሁለቱንም?  1 = Producer only/ አምራች ብቻ  2 = Service provider only/ አገልግሎት አቅራቢ ብቻ  3 = Both / ሁለቱም | | | | |
| 2 | Who is usually responsible for production activities or for providing services? ባብዛኛው ምርቱን የሚያመርተው ወይም አገልግሎት የሚያቀርበው ማነው?  1 = Self/ እኔ  2 = Employee/ ሰራተኛዬ  3 = Friend/ ጓደኛዬ  4 = Husband/partner/ ባለቤቴ/ የፍቅር ጓደኛዬ  5 = Business partner (non-relative)/ የንግድ ሽርኬ (ዘመድ ልሆነ)  6 = Relative (non-business partner)/ ዘመድ (የንግድ ሽርኬ ያልሆነ)  7 = Relative (business partner)/ ዘመድ (የንግድ ሽርክ የሆነ)  8 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 3 | What is the main product or service you currently offer? By *main* product or service, I mean the product or service which contributes most to your sales. ***See list of codes*** አሁን በዋነኝነት የሚቀርቡት ምርት ወይም አገልግሎት (ባብዛኛው ሽያጭ/ክፍያ የሚያገኙበት) ምንድነው? ***/ የኮዶችን ዝርዝር ይመልከቱ*** | | | | |
| 4 | How do you determine the price of your products/services/ የምርቶን/ ያገልግሎቶን ዋጋ የሚተምኑት እንዴት ነው? ***(Do not read the responses/ ምርጫዎቹን አያንብቡ)***  1 = Referring to competitors/ ተፎካካሪዎችን በማየት  2 = Price determined by the producer/ አምራቹ በሚተምነው ዋጋ | | | 3 = Taking into account the cost, time of production or required effort/ ወጪዎችን፣ የምርት ግዜን ወይም የወሰደውን ልፋት ግምት ውስጥ በማሰገባት  4 = Taking into account the buying price of goods/ እቃዎች የተገዙበትን ዋጋ ግምት ውስጥ በማስገባት  5 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| 5 | Are prices fixed or negotiable? ዋጋዎች ቋሚ ተመን አላቸው ወይስ መደራደር ይቻላል?  1 = Fixed/ ቋሚ ተመን አላቸው 2 = Negotiable/ መደራደር ይቻላል | | | | |
| 6 | Have you introduced new products or services in the last year? / ባለፈው አመት ውስጥ አዳዲስ ምርቶችን ወይም አገልግሎቶችን ጀምረዋል?  1 = Yes/ አዎን 2 = No/ አልጀመርኩም ***(Go directly to Question 11/ ወደ ጥያቄ ቁጥር 11 ይለፉ)*** | | | | |
| 7 | 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? / ባለፈው አመት ውስጥ ከጀመሯቸው አዳዲስ ምርቶች ወይም አገልግሎቶች ውስጥ እርስዎ በጀመሩ ሰአት ለአካባቢዎ አዲስ የነበረ ምርት ወይም አገልግሎት ነበር?  1 = Yes/ አዎን 2 = No/ አልነበረም | | | | |
| 8 | Think of the main product/service you have newly introduced. By *main* product or service, I mean the product or service which has contributed most to your sales. *Why* have you introduced this new product /service? Can you name the two most important reasons?  ከጀመሩት አዲስ ምርት ወይም አገልግሎት ውስጥ ዋነኛውን በተመለከተ ልጠይቅዎ? ዋነኛ ምርት ወይም አገልግሎት ስንል በሽያጭ ረገድ አብዛኛውን ድርሻ የሚይዘውን ማለታችን ነው፡፡ የህንን አዲስ ምርት ወይም አገልግሎት ለምን ጀመሩ? ሁለት ዋና ዋና ምክኒቶችዎን ሊነግሩኝ ይችላሉ?***(Do not read the responses/ ምርጫዎቹን አያንብቡ)***  1 = To replace a product/ service which does not sell any more/ የማይሸጥ/ ገበያ የሌለውን ምርት ወይም አገልግሎት ለመተካት  2 = To offer a wider range of products/services/ የማቀርበውን ምርት ወይም አገልግሎት አይነት ለማብዛት  3 = To gain access to new markets or increase current market share/ አዳዲስ ገበያዎች ውስጥ ለመግባት ወይም ያለኝን የገበያ ድርሻ ለማሳደግ  4 = To compete with new competitors/ ከአዳዲስ ተፎካካሪዎች ጋር ለመወዳደር  5 = To be in accordance with regulations or standards/ መንግስት ያወጣውን መመሪያ ወይም መመዘኛ ለማሟላት  6 = To offer products/ services which are new in the neighborhood/ በሰፈሩ ውስጥ አዲስ የሆነን ምርት ወይም አገልግሎት ለማቅረብ  7 = To fulfill customers’ request/ ደንበኞችን ፍላጎት ለማሟላት  8 = To improve quality/ ጥራትን ለማሻሻል  9 = Other/ ሌላ   1. Reason/ ምክኒያት 1:   If 9 = Other: ***(please specify)/ ምላሹ 9/ሌላ ከሆነ ይግለፁ*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
|  | 1. Reason/ ምክኒያት 2:   If 9 = Other: ***(please specify)/ ምላሹ 9/ሌላ ከሆነ ይግለፁ*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 9 | Are the new product/ service ***(Read out responses)*** / አዲሱ ምርት ወይም አገልግሎት… ***(Read out responses/ ምላሹን ያንብቡ)***  1 = A variation, another brand or a new model of an existing product/ ነባር ምርት ሆኖ በሌላ አይነት (ብራንድ) ወይም በአዲስ ሞዴል  2 = A variation, another brand or a new model of an existing service/ ነባር አገልግሎት ሆኖ በሌላ አይነት (ብራንድ) ወይም በአዲስ ሞዴል  3 = A new line of product – by this, we mean a completely new product /ሙሉ በሙሉ አዲስ የሆነ ምርት  4 = A new line of service – by this, we mean a completely new service /ሙሉ በሙሉ አዲስ የሆነ አገልግሎት | | | | |
| 10 | Have the new product/ service been introduced ***(Read out responses 1 to 4)*** / አዲሱ ምርት/ አገልግሎት የተጀመረው… ***(Read out responses 1 to 4/ ከ1 እስከ 4 ያሉትን ምላሾች ያንብቡ)***  1 = as a result from an own idea/ ከራስዎ በመነጨ ሃሳብ  2 = as a result from an idea of someone else (*neither competitors nor customers*)/ ሌላ ሰው ባመነጨው ሃሳብ (ተፎካካሪም ሆነ ደንበኛ ያልሆነ)  3 = after it was seen at competitors/ ተፎካካሪዎች ጋር አይቼ  4 = as a result of customers’ requests/ በደንበኞች ጥያቄ መሰረት  5 = Other ሌላ: ***(please specify/ እባእዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | |
| 11 | In the past six months, how many business ideas did you have – even though you have not realized them? By business ideas, I mean ideas regarding new products or services, new businesses or improvements for your business. ./ ባለፉት ስድስት ወራት ምን ያህል የንግድ ስራ ሃሳቦች መጥቶሎት ነበር--ተግባር ላይ አውለዋቸው ባይሆንም እንኳ? የንግድ ስራ ሃሳቦች ስንል ስለ አዳዲስ ምርት/ አገልግሎት፣ አዲስ ንግድ ወይም የንግድዎን መሻሻል በተመለከተ ማለታችን ነው፡፡ | | | | |
| **4.4 Finances and business success ፋይናንስ እና የንግድ ስራ ስኬት** | | | | | |
| 1 | | Overall, how satisfied are you with your work as a business owner? **(*Show scale and read responses aloud)*** በአጠቃላይ እንደ ንግድ ስራ ባለቤትነትዎ ምን ያህል በስራዎ ረክተዋል?  **(*ምርጫዎቹን አሳይተው ያንብቡላቸው)***   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Very dissatisfied/ ምንም አልረካሁበትም** | **Rather dissatisfied/ብዙም አልረካሁበትም** | **Neither nor/ረክቻለሁም አልረካሁምም** | **Rather satisfied/**  **በመጠኑ ረክቼበታለሁ** | **Very satisfied/ በጣም ረክቼበታለሁ** | | 1 | 2 | 3 | 4 | 5 | | | | |
| 2 | | 1. How successful is your business in comparison to other businesses in the same line of industry and of about the same size? ***(Show scale and read responses aloud)***   ከርስዎ ንግድ ስራ ጋር በተመሳሳይ የኢንዱስትሪ ዘርፍ እና ተመሳሳይ መጠን ካላቸው ንግድ ድርጅቶች ጋር ሲነጻጸር ምን ያህል ስኬታማ ነው? ***(ምርጫዎቹን አሳይተው ያንብቡላቸው)***   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much less successful/ በጣም ባነሰ መልኩ ስኬታማ** | **Less successful/ ባነሰ መልኩ ስኬታማ** | **Equally successful/ እኩል ስኬታማ** | **More successful/ የተሻለ ስኬታማ** | **Much more successful/ በጣም የተሻለ ስኬታማ** | | 1 | 2 | 3 | 4 | 5 |  1. To what degree has your business achieved its most important goals in the past 12 completed months? ***(Show scale and read responses aloud)*** / ባለፉት 12 ወራት ውስጥ የንግድ ድርጅቶ ከነበሩት ዋና ዋና አላማዎች ውስጥ ምን ያህሉን አሳክቷል? ***(ምርጫዎቹን አሳይተው ያንብቡላቸው)***  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Not at all /ምንም አላሳካም** | **Small degree /በትንሹ አሳክቷል** | **Medium degree /በመካከለኛ መልኩ** | **High degree / ባብዛኛው አሳክቷል** | **Completely /ሙሉ በሙሉ አሳክቷል** | | 1 | 2 | 3 | 4 | 5 | | | | |
| 3 | | 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*** በዚህ ንግድ ስራ ላይ የሚያጋጥሞት ሶስቱ ዋና ዋና ተግዳሮቶች (ከትልቅ ወደ ትንሽ) ምንምን ናቸው? **(ምርጫዎቹን አያንብቡ) የኮዶቹን ዝርዝር ይመልከቱ**   1. Top 1 challenge/ ዋነኛ ተግዳሮት: 2. Top 2 challenge/ 2ኛ ተግዳሮት: 3. Top 3 challenge/ 3ኛ ተግዳሮት: | | | |
| 4 | | Does your business have a written business plan? የንግድ ድርጅትዎ በፅሁፍ የሰፈረ እቅድ (ቢዝነስ ፕላን) አለው?  1 = Yes/ አዎን  2 = No/ የለውም  3 = I don’t know about business plan/ ስለ እቅድ (ቢዝነስ ፕላን) እውቀቱ የለኝም | | | |
| 5 | | Does your business have a written annual budget? ***(If yes, ask respondent to see written budget)*** ንግድ ድርጅትዎ በፅሁፍ የሰፈረ አመታዊ በጀት አለው? ***(መልሱ አዎን ከሆነ በጀቱን እንዲያሳዮት ይጠይቋቸው)***  1 = Yes, can show it/ አዎን ማሳየትም እችላለሁ  2 = Yes, but cannot show it / አዎን ግን ላሳዮት አልችልም  3 = No/ የለውም  4 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | |
| 6 | | Do you keep financial records or accounts for your business? ***(If yes, ask respondent to see financial records or accounts)***የንግድ ድርጅቶን ገቢና ወጪ ይመዘግባሉ?  ***መልሱ አዎን ከሆነ መዝገቡን እንዲያሳዮት ይጠይቁ***  1 = Yes and shows records/ አዎን-መዝገቡን ያሳያሉ ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  2 = Yes and shows disorganized personal notes/ አዎን-የተዘበራረቀ የግል ማስታወሻ ያሳያሉ ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  3 = Yes but cannot show because cannot find/ አዎን -ግን ሊያገኙት ስላልቻሉ ማሳየት አልቻሉም***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  4 = Yes but cannot show because with accountant/ አዎን-ግን ሂሳብ ሰራተኛው ጋር ስለሆነ ማሳየት አልቻሉም ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  5 = Yes but cannot show because is not willing/ አዎን- ግን ለማሳየት ፍቃደኛ አይደሉም ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  6 = No | | | |
| 7 | | Why don’t you keep financial records or accounts for your business? **(Do not read the responses)** / የንግድ ድርጅቶን ገቢና ወጪ ለምን አይመዘግቡም? **(Do not read the responses/ ምርጫዎቹን አያንብቡ)**  1 = I do not see how this can be of use for my business/ ለንግድ ስራዬ ያለው ጠቀሜታ አይታየኝም  2 = I do not know how to do it / have not found somebody to show me how/ እንዴት እነደሚሰራ አላውቅበትም/ የሚያሳየኝ ሰው አላገኘሁም  3 = It is too expensive (staff, supplies)/ ለማድረግ የገንዘብ አቅሙ የለኝም (ሰራተኞች፣ አቅርቦት)  4 = I do not have the time to do it/ እሱን ለማድረግ ግዜው የለኝም  5 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | |
| 8 | | 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 in Birr but complement with range information (min and max)***  ባለፉት ሰባት የስራ ቀናት ንግድ ድርጅትዎ **ባማካይ በቀን** ያስገኘልዎት ገቢ (ሁሉንም እንደ ደመወዝ፣ ኪራይ፣ ግዢዎች የመሳሰሉ ወጪዎች ተቀንሰው) ምን ያህል ነበር? ወጪዎች ስንል የድርጅቱ ባለቤቶች በደመወዝ መልክ ገንዘብ የሚወስዱ ከሆነ እሱንም ያጠቃልላል፡፡ ማለትም፣ ባለፉት ሰባት የስራ ቀናት በአማካይ በቀን ከንግድ ስራዎ ያገኙት ትርፍ ምን ያህል ነበር? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE DAILY PROFITS / አማካይ የለት ትርፍ | Max/ ከፍተኛ | |  |  |  | | | | |
| 9 | | What was the TOTAL PROFIT the business earned in the LAST 30 WORKING DAYS? **(*Ask for exact amount in Birr but complement with range information (min and max))***  ባለፉት 30 የስራ ቀናት የንግድ ድርጅቶ ያስገኘው አጠቃላይ ትርፍ ምን ያህል ነበር? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE LAST 30 DAYS  PROFITS/ አማካይ የ30 ቀናት ትርፍ | Max/ ከፍተኛ | |  |  |  | | | | |
| 10a | | What was the TOTAL PROFIT the business earned during the YEAR 2008? That is, what were the profits of your business in 2008? **(*Ask for exact amount in Birr but complement with range information (min and max)***  *በ2008 ዓ/ም የንግድ ድርጅትዎ ያሰገኘው አጠቃላይ ትርፍ ምን ያህል ነበር* ? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE YEAR 2008 PROFITS/ አማካይ የ2008 ዓ/ም ትርፍ | Max/ ከፍተኛ | |  |  |  | | | | |
| 10b | | What was the TOTAL PROFIT the business earned during the YEAR 2007? That is, what were the profits of your business in 2007? **(*Ask for exact amount in Birr but complement with range information (min and max)***  *በ2007 ዓ/ም የንግድ ድርጅትዎ ያሰገኘው አጠቃላይ ትርፍ ምን ያህል ነበር* ? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE YEAR 2007 PROFITS/ አማካይ የ2007 ዓ/ም ትርፍ | Max/ ከፍተኛ | |  |  |  | | | | |
| 10c | | What was the TOTAL PROFIT the business earned during the YEAR 2006? That is, what were the profits of your business in 2006? **(*Ask for exact amount in Birr but complement with range information (min and max))***  *በ2006 ዓ/ም የንግድ ድርጅትዎ ያሰገኘው አጠቃላይ ትርፍ ምን ያህል ነበር* ? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE YEAR 2006 PROFITS/ አማካይ የ2006 ዓ/ም ትርፍ | Max/ ከፍተኛ | |  |  |  | | | | |
| 11 | | 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. **(*Ask for exact amount in Birr but complement with range information (min and max))***  ባለፉት 30 ቀናት የንግድ ስራዎ የነበረው አጠቃላይ ሽያጭ ምን ያህል ነበር? ይህን ስንል አጠቃላይ የምርት/ አገልግሎት ሽያጭ በብር ማለታችን ነው፡፡ **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE LAST 30 DAYS SALES/ አማካይ ያለፉት 30 ቀናት ሽያጭ | Max/ ከፍተኛ | |  |  |  | | | | |
| 12 | | What are the business’ total sales in a TYPICAL MONTH IN 2008? By this we mean the overall sales of products or services in Ethiopian Birr. **(*Ask for exact amount in Birr but complement with range information (min and max))***  በ2008 ዓ/ም በአንድ የተለመደ ወር የንግድ ድርጅትዎ የነበረው አጠቃላይ ሽያጭ ምን ያህል ነበር? ይህን ስንል አጠቃላይ የምርት/ አገልግሎት ሽያጭ በብር ማለታችን ነው፡፡ **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE TYPICAL MONTH IN 2008 SALES/ አማካይ የተለመደ ወርሃዊ ሽያጭ | Max/ ከፍተኛ | |  |  |  | | | | |
| 12a | | What are the business’ total sales in a TYPICAL MONTH IN 2007? By this we mean the overall sales of products or services in Ethiopian Birr. **(*Ask for exact amount in Birr but complement with range information (min and max))***  በ2007 ዓ/ም በአንድ የተለመደ ወር የንግድ ድርጅትዎ የነበረው አጠቃላይ ሽያጭ ምን ያህል ነበር? ይህን ስንል አጠቃላይ የምርት/ አገልግሎት ሽያጭ በብር ማለታችን ነው፡፡**(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | AVERAGE TYPICAL MONTH IN 2007 SALES/ አማካይ የተለመደ ወርሃዊ ሽያጭ | Max/ ከፍተኛ | |  |  |  | | | | |
| 13 | | Do sales show a seasonal pattern? By seasonal pattern, I mean if the sales of the business depend on the period of the year. ***(Read aloud response options)***ሽያጭ ወቅታዊነት አለው? ወቅታዊነት ስንል ሽያጭ ከወቅት ወቅት ይለያይ እንደሆን ማለታችን ነው፡፡ **(ምርጫዎቹን ያንብቡላቸው)**  1 = Highest during main rainy season (Kiremt)/ በክረምት ወቅት ይጨምራል  2 = Highest after main rainy season/ ከክረምት በኋላ ይጨምራል  3 = Lowest during the main rainy season (Kiremt)/ በክረምት ወቅት ይቀንሳል  4 = Highest before main rainy season/ ከክረምት በፊት ይጨምራል  5 = Lowest after main rainy season/ ከክረምት በኋላ ይቀንሳል  6 = No pattern/ ወቅታዊነት የለውም | | | |
| 14a | | What is the replacement value of all your owned equipment and machinery ***(in Birr)***? */የርስዎ የሆኑ ማሽንና እቃዎች ቢሸጡ ምን ያህል ገንዘብ (****ብር)*** *ያስገኛሉ*? | | | |
| 15\_new | | Do you currently rent equipment and machinery? በአሁኑ ወቅት የተከራዩት እቃ ወይም ማሽነሪ አለ  (1 = Yes 2 = No………if no skip to q16) | | | |
| 15 | | What is the replacement value of all your rented equipment and machinery ***(in Birr)***? *የተከራይተው የሚጠቀሙባቸው ማሽንና እቃዎች ቢሸጡ ምን ያህል ገንዘብ (****ብር)*** *ያስገኛሉ*? | | | |
| 16 | | ***(Only if respondent offers products)*** What is the value of goods for sale that you have currently in stock ***(in Birr)***? By *stock*, I mean all those goods your business owns at the moment. ***If respondent does not understand the question:*** How much Birr would you get if you would sell all these goods for sale? **(መላሿ ምርት የሚያቀርቡ ከሆነ ብቻ)** ባሁኑ ሰዐት ለሽያጭ የተቀመጡ እቃዎችዎት ዋጋ ቢተመን ምን ያህል **ብር** ይሆናል? **መላሿ ጥያቄውን ካልተረዱት፡** እነዚህን እቃዎች ቢሸጡ ምን ያህል ብር ያገኛሉ? | | | |
| 17 | | ***(Only if respondent offers products)*** What is the value of your current additional stocks? By *additional* *stocks*, I mean product components and raw material you need for your product, goods in production and spare parts that are currently part of your business. ***If respondent does not understand the question:*** How much Birr would you get if you would sell all these items? **(መላሿ ምርት የሚያቀርቡ ከሆነ ብቻ)** ባሁኑ ሰዐት ያለዎት የምርት ግብአት ዋጋ ቢተመን ምን ያህል **ብር** ይሆናል? የምርት ግብአት ስንል ለምርትዎ የሚያስፈልጉ እቃዎች፣ በምርት ላይ ያሉ እቃዎች እና መለዋወጫዎች ማለታችን ነው፡፡ **መላሿ ጥያቄውን ካልተረዱት፡** እነዚህን የምርት ግብአት/እቃዎች ቢሸጡ ምን ያህል ብር ያገኛሉ? | | | |
| 14b | | What do you think the replacement value was of all your owned and/or rented equipment and machinery ***(in Birr)*** *2 years ago*? */¨ 2 ሁለት* ዓመት በፊት *የርስዎ የሆኑና ተከራይተው የሚጠቀሙባቸው ማሽንና እቃዎች ቢሸጡ ምን ያህል ገንዘብ (****ብር)*** *ያስገጊ ነበር*? | | | |
| 18 | | What were the approximate amounts spent on each of the following in the last 30 working days? In other words, how much did you spend on each of these expenses in the last 30 working days? Only include expenses for your business./ ባለፉት 30 የስራ ቀናት ለሚከተሉት ለያንዳንዱ ነገሮች የወጣው ወጪ ምን ያህል ይሆናል? ለንግድ ስራዎ ሲባል የወጣውን ወጪ ብቻ ያካቱ፡፡ | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | a. Salaries of employees / የሰራተኞች ደመወዝ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | b. Maintenance and repairs / ማንበርና ጥገና | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | c. Transport allowances for employees/ለሰራተኞች መጓጓዣ (ሰርቪስ) | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | d. Rent for machinery and equipment /የማሽንና እቃዎች ኪራይ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | e. Food/in-kind payments to employees/ለሰራተኞች የምግብ/ጥቅማጥቅም ክፍያ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | f. Rent for land and space /የመሬት እና ቦታ ኪራይ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | g. Raw materials/ inputs ጥሬቃዎች ግብአቶች | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | h. Products for resell / የሚሸጡ እቃዎች (ተገዝተው) | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | i. Marketing and promotion / ለሽያጭና ማሰታወቂያ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | j. Electricity / የኤሌክትሪክ አቅርቦት | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | k. Telephone or cell phone charges / የስልክ (የመስመር/ ተንቀሳቃሽ) ክፍያ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | l. Water / ውሃ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | m. Interest payments / የወለድ ክፍያ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | n. Gas and fuel ጋዝ/ ነዳጅ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
|  | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | o. Other costs / ሌሎች ወጪዎች | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
| 19 | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | What was the total amount of your last annual tax bill? (2008 EC) በ2008 ዓ.ም የከፈሉት አጠቃላይ አመታዊ ግብር ሰንት ነው | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
| 20 | | Did you make a VAT payment in the last year? ባለፈው አመት ተጨማሪ እሴት ታክስ ከፍለው ነበር?  1 = Yes/ አዎን  2 = No/ አልከፈልኩም ***(Go directly to question 22/ ወደ ጥያቄ ቁጥር 22 ይለፉ )*** | | | |
| 21 | | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | What was the amount of your VAT payment for the last year? ባለፈው አመት  የተጨማሪ እሴት ታክሱ ክፍያ መጠን ምን ያህል  ነበር? | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Birr |  |  |  |  |  |  |  | | | | | |
| 22 | | Do you pay yourself a regular fixed salary from your earnings? ከገቢዎ ላይ የተተመነ ደመወዝ ለራስዎ ይከፍላሉ?  1 = Yes/ አዎን 2 = No/ አልከፍልም ***(Go directly to question 25/ ወደ ጥያቄ ቁጥር 25 ይለፉ)*** | | | |
| 23 | | At what interval do you pay yourself a regular salary በየምን ያህል ግዜ ነው ለራስዎ ደመወዝ የሚከፍሉት/? ***(Do not read the responses/ ምርጫዎችን አያንብቡላቸው)***  1 = Every Day/ በየቀኑ  2 = Every Week/ በየሳምንቱ | 3 = Every Month/ በየወሩ  4 = Every Quarter/ በየሩብ አመት (በየ3 ወር)  5 = Every Year/ በየአመቱ  6 = Other/ ሌላ: ***(please specify/ ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 24 | | How much is the salary at this interval? ***(Ask for exact amount in Birr but complement with range information (min and max))***  በተጠቀሰው ግዜ ልዩነት የሚወስዱት ደመወዝ መጠን ምን ያህል ነው? **(ትክክለኛውን የብር መጠን ጠይቀው ማግኘት ካልቻሉ ከፍተኛና ዝቅተኛውን መጠን ይጠይቁ)**   |  |  |  | | --- | --- | --- | | Min/ አነስተኛ | Salary/ደመወዝ | Max/ ከፍተኛ | |  |  |  | | | | |
| 25 | | Outside of any regular fixed salary, how much did you take from business sales for personal/ household expenses in the past month? ***(in Birr)*** / ባለፈው ወር ውስጥ ከሚወስዱት መደበኛ ደመወዝ መጠን ውጪ ምን ያህል ገንዘብ **(ብር)** ከሽያጭዎ ላይ ለግል /ለቤት ወጪ ወስደዋል? ***(in Birr)*** | | | |
| 26 | | Are you currently employed? / ባሁኑ ሰዓት የቅጥር ስራ እየሰሩ ነው?  1 = Yes/ አዎን  2 = No/ አይደለም | | | |
| 27 | | What is your monthly income from other sources (e.g. remittances, income from rent, salary from employment in the wage sector, profit and salary from other businesses…) excluding any income from your business? ***(in Birr)*** *ከሌሎች (ከንግድ ስራዎ ውጪ) የገንዘብ ምንጮች የሚያገኙት ወርሃዊ ገቢ ምን ያህል ገንዘብ* ***(ብር)*** *ነው*? (ለምሳሌ ከውጭ የተላከ፣ ከኪራይ፣ ከሌሎች የቅጥር ስራዎች፣ ከሌሎች ንግድ ስራዎች የተገኙ ትርፎች እና ደመወዞች ወዘተ) | | | |
| 28\_Total business costs | | What were the business’ TOTAL COSTS in the LAST 30 DAYS? By this we mean the overall expenses made in the business in Ethiopian Birr. ንግድ ሥራዎ ባለፉት 30 ቀናት የወጣው አጠቃላይ ወጪ ምን ያህል ነው ? ይህ ማለት የንግድ ሥራዋ አጠቃላይ ወጭ በብር ሰንት ነው? | | | |
| **4.5 Access to finance / የፋይናንስ አቅርቦት** | | | | | |
| 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*** *ይህ የንግድ ስራ መጀመሪያ ሲጀመር አብዛኛው መነሻ ገንዘብ (ካፒታል) ከየት ተገኘ*? **የኮዶቹን ዝርዝር ይመልከቱ** | | | |
| 2 | | How much was the starting capital for the business? ***(in Birr)*** *አጠቃላይ መነሻ ገንዘቡ ምን ያህል ብር ነበር*? | | | |
| 3 | | Have you applied for a WEDP loan for this business? ?/ ለዚህ ንግድ ስራ ከዌደፕ ብድር ለማግኘት አመልክተዋል?  1 = Yes/ አዎን 2 = No/ አላመለከትኩም ***(Go directly to question 5/ ወደ ጥያቄ ቁጥር 5 ይለፉ)*** | | | |
| 4 | | What was the size of the loan you wanted to borrow for this business through WEDP? ከዌዴፕ መበደር የፈለግሽው የብድር መጠን ስንት ነው  ***(in Birr) (Go directly to question 6/ ወደ ጥያቄ ቁጥር 6 ይለፉ)*** | | | |
| 5 | | Why have you not applied for a WEDP loan? *የዌደፕ ብድር ለማግኘት ያላመለከቱበት ምክንያት ምንድነው*?***(Do not read the answers) (ምርጫዎቹን አያንብቡ) (Afterwards, go directly to question 8 ) (በመቀጠል ወደ ጥያቄ ቁጥር 8 ይለፉ)***  1 = No need for a loan/ ብድር አያስፈልገኝም  2 = I have no collateral/ ማስያዣ የለኝም  3 = Interest is too high/ ወለዱ በጣም ብዙ ነው  4 = I don’t trust MFIs/ የብድር ተቋማት ላይ እምነት የለኝም  5 = I don’t have time/ ግዜ የለኝም | 6 = I am planning to apply/ ለማመልከት እያቀድኩ ነው  7 = I did not know about WEDP loans/ ስለ ዌደፕ ብድር አላውቅም ነበር  8 = My religion does not allow me to borrow   under these conditions/ ሃይማኖቴ በዚህ መልኩ ብድር እንድወስድ አይፈቅድልኝም  9 = I did not understand the terms of the loan/ የብድሩን ቅድመ ሁኔታዎች አልተረዳኋቸውም  10 = Too complicated/ በጣም የተወሳሰበ ስለሆነ  11 = Too far away/ በጣም ሩቅ ስለሆነ  12 = Other/ ሌላ: ***(please specify፡ እባክዎን ይግለጹ)*** \_\_\_\_\_ | | |
| 6 | | Was your WEDP loan application approved (that means successful)? ከዌደፕ ብድር ለመውሰድ ያቀረቡት ማመልከቻ ተቀባይነት አግኝቶ ነበር (ሙከራዎ ተሳክቶ ነበር)?  1 = Yes/ አዎን ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)***  2 = No/ አልተሳካም  3 = Loan application in process/ አመልክቼ በሂደት ላይ ነው ***(Go directly to question 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)*** | | | |
| 7 | | If not approved (that means if not successful), why not? ***(Do not read the answers)*** *ብድር ለመውሰድ ካልተፈቀደልዎት (ካልተሳካ)፣ ለምን ነበር ያልተሳካው*? ***(ምርጫዎቹን አያንብቡ)***  1 = Could not provide security/collateral/ ማስያዣ ማቅረብ አልቻልኩም  2 = Could not come up with my own  Contribution/ የኔን ድርሻ (ቁጠባ) ማቅረብ አልቻልኩም  3 = Business plan was too risky/not  Feasible/ የንግድ ስራ እቅዱ (ቢዝነስ ፕላኑ) አስተማማኝ አልነበረም  4 = Did not have the right documentation/ አስፈላጊ ማስረጃዎችን ማቅረብ አልቻልኩም | 5 = Did not have a credit record/ ከዚህ በፊት ብድር ወስጄ ስለማላወቅ  6 = Had bad credit history/ በፊት የነበረኝ የብድር ሁኔታ መጥፎ ስለነበር  7 = Did not have business plan/ የንግድ ስራ እቅድ (ቢዝነስ ፕላን) ስላልነበረኝ  8 = Business is not registered/ ንግድ ስራው ፈቃድ ስላልነበረው  9 = Don’t know/ ምክኒያቱን አላወኩም  10 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_ | | |
| 8 | | ***(Skip if respondent has not yet received any loan from* any *source)*** What is/ was the primary use or intended use of the most recent loan you that you have received? ***(Do not read the* answers*) (መላሿ ምንም አይነት ብድር ወስደው የማያውቁ ከሆነ ወደ ቀጣዩ ጥያቄ ይለፉ)*** *በቅርቡ የወሰዱት ብድር የተወሰደበት ዋነኛ አላማ ምን ነበር*?  1 = Construction/ ግንባታ  2 = Rent/ ኪራይ  3 = Purchase of inputs/ raw materials/ የጥሬቃ/ የግብአት ግዢ  4 = License or permit fees  5 = Purchase of marketing materials or  Services/ የማስተዋወቂያ እቃዎችና አገልግሎቶች ግዢ  s | 6 = Pay off past business debt/ የንግድ ስራውን ብድር ለመክፈል  7 = Purchase of equipment/ እቃዎችን ለመግዛት  8 = Pay employees/ ለሰራተኞች ክፍያ  9 = Buy property/ land/ ለቤት/ ቦታ ግዢ  10 = Personal expenses/ ለግል ወጪዎች  11 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለፁ)*** \_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| 9 | | What was the collateral offered/required for the WEDP loan (if multiple collateral was required mention the two most important ones)? የዌዴኘ ብድር ለማግኘት የተጠየቀው ማስያዥያ ምን ነበር (ከአንድ በላይ መልስ ከጠቀሱ ዋነኛ የሆኑትን ሁለቱን ውሰድ )  1st \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2nd \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  1 = House /ቤት  2 = Vehicle መኪና/ተሽከርካሪ  3 = Salary guarantor የደመወዝ ተያዥ/ዋሰትና  4 = Other, please specify ሌላ /ይገለፅ | | | |
| 9 | | Who owned the collateral for the WEDP loan (if more than one owned owns the collateral(s), mention the two most important owners)? የዌዴኘ ብድር ለማግኘት ያስያዛችሁት ንብረት /ማስያዥያ የማን ነው ? (ከአንድ በላይ መልስ ከጠቀሱ ዋነኛ የሆኑትን ሁለቱን ውሰድ  1st \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  2nd\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  1=Self /የራስ 2=Husband ባል 3=Father አባት  4=Mother እናት 5=Brother ወንድም 6=Sister እህት  7=Uncle አጐት  8= Aunt አክስት 9=Friend ጓደኛ 10=Other, specify ሌላ /ይገለፅ | | | |
| 10 | | Have you ever been awarded a loan from any formal financial institution (bank or MFI) that was **not** part of WEDP? ከማንኛውም መደበኛ የፋይናንስ ተቋም /ባንክ፣ ማይክሮ ፋይናንስ/ ብድር ወስደው ያውቃሉ? **(የዌዴኘ ብድርና ከሱ ጋር የተያያዙ ብድራትን አያጠቃልም)**  1= Yes  2= No …..skip Q12 (***ወደ ጥያቄ ቁጥር 12 ይለፉ***) | | | |
| 11 | | How much was the largest loan that you were awarded outside of WEDP? Ethiopian Birr ከዌዴኘ ብድር ወጭ ከሌላ የብድር ምንጭ ያገኙት ከፍተኛው የብድር መጠን ስንት ብር ነው? | | | |
| 12 | | How do you save the money you earn in this business? ***(Do not read the responses, multiple responses possible)*** *በዚህ ንግድ የሚያገኙትን ገንዘብ እንዴት ነው የሚቆጥቡት*? **(ምርጫዎቹን አያንብቡ፣ ከአንድ በላይ ምላሾች መስጠት ይቻላል)**  1 = I save money in the business premises/ እዚያው የንግድ ቦታ ውስጥ ነው የምቆጥበው  2 = Through a Iqqub/ እቁብ በመጣል  3 = Through a cooperative or savings group/ በቁጠባ ማህበራት (ብድር፣ እቁብ ወዘተ) ውስጥ  4 = Through MFIs/ ከብድር ተቋማት | 5 = My business partner saves the money/ የንግድ አጋሬ/ ሽርኬ ጋር ነው የሚቆጠበው  6 = I save in a bank/ ባንክ ውስጥ  7 = I keep savings in my home/ ቤቴ ውስጥ  8 = I don’t save / አልቆጥብም  9 = Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_ | | |
| 13 | | Do you participate in any informal savings groups, such as **ROSCAs**? በማንኛውም መደበኛ ባልሆነ የቁጠባ ዘዴ ይጠቀማሉ/ይሳተፋሉ እንደ እቁብ ?  1=Yes,  2=No | | | |
| 13\_new | | Do you have a mobile money saving account (e.g., Mbirr)? የሞባይል ቁጠባ አካውንት አለሽ ለምሳሌ እንደ Mbirr  1=Yes,  2=No | | | |
| 14 | | 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?  በድንገት ያልተጠበቀ ነገር ቢያጋጥምዎና ለንግድ ስራዎ [5,000 ብር ] በ2 ሳምንት ውስጥ ቢያስፈልግዎ፣ ይህን መበደር እችላለሁ ብለው ያስባሉ?  1 = Yes/ አዎን  2 = No/ አልችልም ***(Go directly to Question 18/ ወደ ጥያቄ ቁጥር 18 ይለፉ)*** | | | |
| 15 | | 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? በድንገት ያልተጠበቀ ነገር ቢያጋጥምዎና ለንግድ ስራዎ [20,000 ብር ] ብር በ2 ሳምንት ውስጥ ቢያስፈልግዎ፣ ይህን መበደር እችላለሁ ብለው ያስባሉ?  1 = Yes/ አዎን  2 = No/ አልችልም ***(Go directly to Question 18/ ወደ ጥያቄ ቁጥር 18 ይለፉ)*** | | | |
| 16 | | 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? ? በድንገት ያልተጠበቀ ነገር ቢያጋጥምዎና ለንግድ ስራዎ [150,000 ብር ] ብር በ2 ሳምንት ውስጥ ቢያስፈልግዎ፣ ይህን መበደር እችላለሁ ብለው ያስባሉ?  1 = Yes/ አዎን  2 = No/ አልችልም ***(Go directly to Question 18/ ወደ ጥያቄ ቁጥር 18 ይለፉ)*** | | | |
| 17 | | 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? ? በድንገት ያልተጠበቀ ነገር ቢያጋጥምዎና ለንግድ ስራዎ [500,000 ብር ] ብር በ2 ሳምንት ውስጥ ቢያስፈልግዎ፣ ይህን መበደር እችላለሁ ብለው ያስባሉ?  1 = Yes/ አዎን  2 = No/ አልችልም ***(Go directly to Question 18/ ወደ ጥያቄ ቁጥር 18 ይለፉ)*** | | | |
| 18 | | 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)*** በድንገት ያልተጠበቀ ነገር ቢያጋጥምዎና ለንግድ ስራዎ በ2 ሳምንት ውስጥ ገንዘብ ቢያስፈልግዎ፣ ሊበደሩት የሚችሉት ከፍተኛው የገንዘብ መጠን **(ብር)** ስንት ነው? | | | |
| 19 | | 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? ***(Do not read responses, list two sources in order of importance)***  *እንደዛ ያለ ነገር ቢያጋጥምዎትና በሁለት ሳምንት ውስጥ ለንግድ ስራዎ ገንዘብ ቢያስፈልግዎ፣ ብድሩን ከየት ማግኘት ይችላሉ*? **(ምርጫዎቹን አያንብቡ፣ ሁለት የብድር ምንጮችን በቅደም ተከተል ይጻፉ)**  01 = Husband/ partner/ ባለቤት/ የፍቅር ጓደኛ  02 = Family member or friend/ የቤተሰብ አባል ወይም ጓደኛ  03 = Other business/ ሌላ የንግድ / ድርጅት  04 = Moneylender/ ገንዘብ (አራጣ) አበዳሪ  05 = Government / Kebele/ መንግስት/ ቀበሌ  06 = Religious group / Charity/ የሃማኖት/ የእርዳታ ተቋም  07 = Cooperative/ ማህበር  08 = Supplier/ Retailer/ Store/ አቅራቢ/ ቸርቻሪ/ መጋዘን  09 = Iqqub/ እቁብ  10 = MFI/ ማይክሮ ፋናንስ/ የብድር ተቋም  11 = Bank/ ባንክ  12 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለጹ)*** \_\_\_\_\_\_\_  13 = No source/ ምንም የብድር ምንጭ የለኝም   1. First source (most important source)/ የመጀመሪያ/ ቀዳሚ የገንዘብ ምንጭ: 2. Second source (second most important source)/ ሁለተኛ/ ተከታይ የገንዘብ ምንጭ | | | |
|  | |
| 20 | | Imagine that you have an emergency and you need to pay 1800 Birr. How possible  is it that you could come up with 1800 Birr within the NEXT MONTH? ለአስቸኳይ ጉዳይ 1800 ብር ቢያስፈልጐተ በቀጣይ አንድ ወር ውስጥ ይህን ያህል ብር ለማግኘት እችላለሁ በለው ያስባሉ  1= Very possible, በጣም እችላለሁ፣  2= Somewhat possible, በተወሰነ መልኩ እችላለሁ  3= Not very possible, በተወሰነ መልኩ አልችልም  4= Not at all possible በእርግጠኝነተ አልችልም | | | |
| 21 | | Do you currently have an account at any of the following places: a bank, credit union, savings and credit co-operative or another type of formal or semi-formal financial institution? የማንኛውም መደበኛ ወይም ከፊል መደበኛ የሆነ የቁጠባ ተቋም ደብተር/አካውንት አሎት? የባንክ፣ የብድር ማህበር፣ የብድርና ቁጠባ ማህበርን የመሳሰሉትን ያጠቃላል  1=Yes  2=No | | | |
| **4.6 Customers and competitors ደንበኞችና ተፎካካሪዎች** | | | | | |
| 1 | | Approximately how many customers does your business have on a typical day? This means, how many people actually buy your products/ services? የንግድ ድርጅቶ በአንድ የተለመደ ቀን በኣማካይ ምን ያህል ደንበኞችን ያስተናግዳል? ማለትም ምን ያህል ሰዎች ምርት/አገልግሎትዎን ገዝተው/ተጠቅመው ይሄዳሉ? | | | |
| 2 | | Approximately how many of these daily customers are new customers (never came to your business before)? ከነዚህ የለት ተለት ደንበኞችዎ ውስጥ በአማካ ምን ያህሉ አዲስ (ከዚህ በፊት ገዝተው የማያውቁ) ደንበኞች ናቸው? | | | |
| 3 | | Approximately how many people come to your business but do not buy your products/services on a typical day? በአንድ የተለመደ ቀን ውስጥ ወደ ንግድ ቦታዎ መጥተው ምርት/ አገልግሎቶን ሳየጠቀሙ/ ሳይገዙ የሚሄዱ ሰዎች ምን ያህል ይሆናሉ? | | | |
| 4 | | In the last six months, which ways/ sources have you used to advertise your products/ services? ***(Do not read the responses, multiple responses possible)* ባለፉት 6 ወራት ውስጥ ምርት/አገልግሎቶን ለማስተዋወቅ ምን ምን መንገዶችን ተጠቅመዋል**?   1. Newspaper/magazine/ ጋዜጣ/ መጽሄት 2. Radio announcement/ የሬድዮ ማስታወቂያ 3. Flyers/brochures/ በራሪ ወረቀቶች/ ብሮሸሮች 4. Business cards/ ቢዝነስ ካርዶች 5. Brokers/ ደላሎች 6. Loud speakers/on street/ መንገድ ላይ በላውድ ስፒከር 7. Bill boards/ በማስታወቂያ ሰሌዳዎች 8. Have not used any form of advertisements/ ምንም አይነት ማስታወቂያ ተጠቅሜ አላውቅም 9. Other/ ሌላ: ***(please specify/ እባክዎን ይግለጹ)***\_\_\_\_\_\_\_\_\_\_ | | | |
| 5 | | Are most of your competitors owned by men or women? አብዛኞቹ ተፎካካሪዎችዎ የንግድ ባለቤቶች ወንዶች ናቸው ሴቶች?  1 = Men/ ወንዶች 2 = Women/ ሴቶች | | | |
| 6 | | Approximately what percent of your competitors are women? ***(in %)*** *ከተፎካካሪዎችዎ ውስጥ ምን ያህሉ ሴቶች ናቸው* ? ***(በ %)*** | | | |
| 7 | | What is the most important way you differentiate your products or services from those of your competitors? ***(Do not read the responses)*** የርስዎን ምርት/አገልግሎት ተፎካካሪዎችዎ ጋር ካሉት ምርቶች/አገልግሎቶች የሚለዩበት ዋነኛ መንገድ ምንድነው? **(ምርጫዎቹን አያንብቡ)**  01 = Price/ ዋጋ  02= Quality/ ጥራት  03 = Packaging/ አስተሻሸግ  04 = Offering a different brand/ የተለየ አይነት /ብራንድ ማቅረብ  05 = Offering to buy on credit/ በብድር መሸጥ  06 = Offering complementary services or products/ አጋዥ ምርቶችን/አገልግሎቶችን ማቅረብ  07 = Using different material or equipment/ የተለዩ እቃዎችን መጠቀም  08 = Customer service/ የደንበኞች አገልግሎት  09 = Variety of products and services/ የምርት/አገልግሎት አማራጮችን ማብዛት  10 = Other/ ሌላ ***(please specify/ እባክዎ ይግለጹ)***: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  11 = I do not try to differentiate my products or services from those of my competitors/ ምርት/አገልግሎቴን ከተፎካካሪዎቼ ምርት/አገልግሎቶች ለመለየት አልሞክርም | | | |
| 8 | | 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)***  *ሃይለኛ ተፎካካሪዎ የምርቱን ዋጋ በ10*% ቢቀንስ እርስዎ ምርትዎ/አገልግሎትዎ ላይ ምን ያደርጋሉ? **(ምርጫዎቹን አያንብቡ)**  1 = I do the same (decrease by 10%)/ እኔም *በ10*% እቀንሳለሁ  2 = I decrease it by more than 10%/ ከ*በ10*% በላይ እቀንሳለሁ  3 = I decrease it by less than 10%/ ከ*በ10*% በታች እቀንሳለሁ  4 = I maintain my original price/ በነበረኝ ዋጋ እቀጥላለሁ  5 = I calculate whether I have to change my price/ ዋጋ መቀየር ይኖርብኝ እንደሆነና እንዳልሆነ አሰላለሁ  6 = My prices are fixed by an association/union/ ዋጋዮ በማህበራት ውሳኔ የተተመነ ነው  7 = I don’t know/ አላውቅም  8 = Other/ ሌላ: ***(please specify/ እባክዎ ይግለጹ)*** \_\_\_\_\_\_\_\_\_\_\_ | | | |
| **4.7 Business Planning and Activities የንግድ ስራ እቅድ እና እንቅስቃሴ** | | | | | |
| 1 | | Now, I would like to talk about your business activities in the past. አሁን ከዚህ በፊት ስለነበረዎት የንግድ እንቅስቃሴ እናወራለን፡፡   1. 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. ባለፉት ስድስት ወራት ውስጥ የንግድ ድርጅትዎ ላይ ምን ምን አይነት ለውጥ አድርገዋል? ለውጥ ስንል ንግድ ስራዎን ለማሻሻል ያደረጉት ማንኛውም ለውጥ (አነስተኛም ቢሆን) ማለታችን ነው፡፡   ***List all changes (up to 10) the respondent mentions, one change per number. When the respondent does not answer or stops answering, say:***Please think again. In the last six months, which (other) changes did you introduce - even small ones - to improve your business? ***እስከ 10 ድረስ መላሿ የሚጠቅስዋቸውን ለውጦች በሙሉ በያንዳንዱ ቁጥር ለያይተው ይጻፉ፡፡ መላሿ መልስ ካልሰጡ ወይም መዘርዘር ካቆሙ የሚከተለውን ይበሏቸው፡*** *እስቲ እንደገና ትንሽ ለማስታወስ ይሞክሩ፡፡ ባለፉት ስድስት ወራት፣ ሌሎች ምን ምን አይነት* (አነስተኛም ቢሆን) *ለውጦችን አድርገዋል*?  1.  2.  3.  4.  5.  6.  7.  8.  9.  10.  ***If no change is mentioned, check whether the respondent has introduced new products (Section 4.3) and ask whether she considers that a change. If that is not the case, go directly to question 2. ምንም አይነት ለውጥ አልነበረም ካሉ ክፍል 4.3 ላይ መላሿ አዲስ ምርት አምጥተው እንደሆነ ያጣሩና መላሿ ያንን ለውጥ ነው ብለው ያስቡ እንደሆን ይጠይቋቸው፡፡ እንደዛ የማያስቡ ከሆነ፣ ወደ ጥያቄ ቁጥር 2 ይለፉ፡***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? ***Check whether she has mentioned this change before (question a). If the respondent needs to be reminded of the listed changes, repeat all changes she has mentioned.*** *የትኛው ለውጥ ላይ ነው እርስዎ ብዙ የተሳተፉት*? የተሳተፉት ስንል ብዙ ግዜዎን የፈጁበትና ብዙ ልፋት የጠየቀቦት ማለታችን ነው፡፡ **አሁን የሚጠቅሱልዎ ለውጥ ከላይ (ጥያቄ *a*) ላይ መጠቀሱን ያረጋግጡ፡፡ የጠቀሷቸውን ለውጦች ማስታወስ የሚያስፈልጋቸው ከሆነ ከላይ የተዘረዘሩትን ሁሉ ያንብቡላቸው፡፡**C. My following questions refer to the change you have just mentioned. What did you do exactly and how did you manage to realize this change? Please tell me every detail and every step. ቀጥሎ ያሉኝ ጥያቄዎች አሁን የጠቀሱትን ለውጥ የሚመለከቱ ይሆናል፡፡ ይህንን ለውጥ ለማምታት በትክክል ምን ምን እንዳደረጉና እንዴት እንደተሳካሎት ይንገሩኝ፡፡ እባክዎን ሁሉንም ነገር በዝርዝር የንገሩኝ፡፡  D. Did someone tell you to do it or was it your own idea? ይህ ለውጥ ሀሳብ የመጣው ከየት ነው  ሌላ ሰው እንዲያደርጉ ነግሮዎት ነው ወይስ እራስዎ ያመጡት ሀሳብ ነው?  1 = Yes (someone else)/ አዎን ሌላ ሰው  2 = No (own idea)/ አይደለም የራሴ ሀሳብ  *If yes/አዎን ከሆነ :* Who/ ማን?  *If no/ አይደለም ከሆነ:* How did you come to this idea/ ይህ ሀሳብ እንዴት መጣልዎት E. Did your competitors introduce this change as well? ተፎካካሪዎችዎም ይህንን ለዉጥ አድርገዋል?  1 = Yes/ አዎን  2 = No/ አላደረጉም ***(Go to Question i/ ወደ ጥያቄ i ይለፉ )***  - 99 = Don’t know ***(Go to Question i/ ወደ ጥያቄ i ይለፉ)***  F. Did your competitor introduce this change before you did? ተፎካካሪዎችዎ ይህንን ለውጥ ያደረጉት ከርስዎ በፊት ነው?  1 = Yes/ አዎን  2 = No/ አይደለም***(Go to question h/ ወደ ጥያቄ h ይለፉ)***  - 99 = Don’t know/ አላውቅም  G. What is the difference between the change that you have introduced and the change of your competitor? ***(Afterwards, go to question i)*** እርስዎ ባደረጉት ለውጥና ተፎካካሪዎ ባደረጉት ለውጥ መካከል ያለው ልዩነት ምንድነው? ***(ወደ ጥያቄ i ይለፉ )***  H. What did you do after your competitor had introduced the same change? ተፎካካሪዎ ይህን ተመሳሳይ ለውጥ ካደረጉ በኋላ እርስዎ ምን አደረጉ?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. If necessary, correct and complement your notes.*** *የሰጡኝን መልስ በትክክል መጻፌን ላረጋግጥ፡፡* ***ከ b እስከ h መልሶቹን ያንብቡላቸውና ትክክለኛ፣ የተሟላ እና ለአንባቢው የሚገባ ሆኖ የመላሿን ሃሳብ በትክክል የሚገልጽ መሆኑን ያረጋግጡ፡፡ ካስፈለገ የጻፉትን ያስተካክሉ፡፡*** | | | |
| 2 | | To gain further insight into your business activities, I would like to ask some additional questions. In the past six months, how many times have you engaged in the following activities?  *ስለ ንግድ ስራዎ የተሻለ ለማወቅ የተወሰኑ ተጨማሪ ጥያቄዎችን ልጠይቅዎ፡፡ ባለፉት ስድስት ወራት ቀጥሎ የምዘረዝርልዎትን ነገሮች ስንት ግዜ አድርገዋል*?  In the past six months, how many times have you…ባለፉት ስድስት ወራት ስንት ግዜ…..አድርገዋል?   1. …visited one of your competitors in order to learn about the products he/she offers/ …ተፎካካሪዎ ስለሚያቀርቡት ምርት/አገልግሎት ለማወቅ ሄደው መጎብኘት…? 2. …asked your clients if there are products or services they would like you to offer   …ደንበኞችዎ እርስዎ ጋ ማግኘት የሚፈልጉት ምርት/አገልግሎት ካለ መጠየቅ…?   1. …compared the prices or quality of your supplier’s product/service with other suppliers   …አቅራቢዎ የሚያመጣልዎ ምርት/አገልግሎትን ዋጋ ወይም ጥራት ከሌሎች አቅራቢዎች ምርት/አገልግሎት ጋር ማወዳደር…?   1. …looked for new markets   …ለምርት/አገልግሎትዎ አዳዲስ ገበያዎችን ማፈላለግ…?   1. …analyzed if the sales of your most important product/services have increased, decreased or remained the same   …የዋና ዋና ምርት/አገልግሎቶችዎ ሽያጭ መጠን መጨመር፣ መቀነስ ወይም አለመቀያየሩን ለማረጋገጥ መሞከር… ?   1. …looked for ways to improve your marketing and advertising strategies   …የሽያጭና ማስታወቂያ አሰራሮን ለማሻሻል የሚያስችሉ ሁኔታቸውን ማፈላለግ…?   1. looked for additional financial resources for your business   …ለንግድ ስራዎ ተጨማሪ የገንዘብ ምንጮችን ማፈላለግ…. ?   1. …discussed with other entrepreneurs in your sector about production techniques, suppliers or new products   …ከሌሎች በዘርፉ ካሉት ስራ ፈጣሪዎች ጋር ስለ አመራረት፣ አቅራቢዎች ወይም አዳዲስ ምርቶች መነጋገር… ?   1. …attempted to negotiate with a supplier for a lower price on raw material? ከጥሬ ዕቃ አቅራቢዎች ጋር በዝቅተኛ ዋጋ የጥሬ ዕቃ አቅርቦተ ስለማግኘት መደራደር/ መነጋገር 2. …compared the prices or quality offered by alternate suppliers to your current suppliers? በአሁን ወቅት ለእርሶ አቅራቢ የሆነውን ድርጅት ዋጋንና የዕቃ ጥራትን ከሌሎች አማራጭ/ተወዳዳሪ አቅራቢዎች ጋር ማነፃፀር 3. … visited one of your competitor’s businesses to see what prices they are charging? ከተወዳዳሪዎቾ መካከል አንዱ የሚያስከፍለውን ዋጋ ለማወቅ ጉብኝት ማድረግ 4. … asked a supplier about which products are selling well in this business’ industry? አቅራቢዎችን በንግዱ ዘርፍ የቱ ዕቃ/ አገልግሎት ተፈላጊ እነደሆነ መረጃ መጠየቅ   m… advertised in any form በማንኛውም መንገድ ድርጅትን ማስተዋወቅ | | | |
| 3 | | 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)***  *አሁን ደግሞ ስለ ንግድ ድርጅትዎ የወደፊት ሁኔታ ልጠይቅዎ ነው፡፡ በሚቀጥሉት 12 ወራት የንግድ ድርጅትዎ በምን ሁኔታ የሚገኝ ይመስልዎታል*? **(ምርጫዎችን ያንብቡላቸው)**  1 = Growing/ ያድጋል  2 = Remaining the same/ ለውጥ አይኖረውም  3 = Decreasing/ ይቀንሳል  4 = Shutting down/ ይዘጋል  5 = I don’t know/ አላውቅም | | | |
| 4 | | I would like to learn more about your goals for your business. እስቲ ለንግድ ስራዎ ያለዎትን እቅድ በተመለከተ እንነጋገር፡፡   1. What is your goal for number of employees in a year from now/ የዛሬ አመት ስንት ሰራተኞች እንዲኖርዎ ያቅዳሉ? 2. What is your goal for number of employees in two years from now/ የዛሬ ሁለት አመት ስንት ሰራተኞች እንዲኖርዎ ያቅዳሉ? 3. What is your goal for monthly sales in a year from now/ የዛሬ አመት ወርሃዊ ሽያጭዎ ስንት እንዲሆን ያቅዳሉ? 4. What is your goal for monthly sales in two years from now/ የዛሬ ሁለት አመት ወርሃዊ ሽያጭዎ ስንት እንዲሆን ያቅዳሉ? 5. What is your goal for monthly profit in a year from now/ የዛሬ አመት ወርሃዊ ትርፍዎ ስንት እንዲሆን ያቅዳሉ? 6. What is your goal for monthly profit in two years from now/ የዛሬ ሁለት አመት ወርሃዊ ትርፍዎ ስንት እንዲሆን ያቅዳሉ? | | | |
| 5 | | What are you planning to do in the future to keep the business running? For each of the following activities - do you have no plans, have you started to make plans or do you have detailed plans? ***After each statement show scale and read it aloud.*** *ወደፊት ንግድዎ እንዲቀጥል ምን ለማድረግ አቅደዋል*? ቀጥሎ ለምጠቅስልዎ ለያንዳንዱ ነገሮች እርስዎ ምንም እቅድ የለኝም፣ እቅድ እያዘጋጀሁ ነው ወይም በዝርዝር የተዘጋጀ እቅድ አለኝ በማለት ይመልሱልኛል፡፡ **ከያንዳንዱ ሃሳብ በኋላ ምርጫዎቹን አሳይተው ያንብቡላቸው፡፡**   |  |  |  |  |  | | --- | --- | --- | --- | --- | |  | **Do you have plans to…?…ለማድረግ አቅደዋል?** | I have no plans/ ምንም እቅድ የለኝም | Î started to make plans /እቅድ እያዘጋጀሁ ነው | I have detailed plans /በዝርዝር የተዘጋጀ እቅድ አለኝ | | A | Improve marketing and advertising strategies // የገበያ እና ማስታወቂያ መንገዶችን ማሻሻል | 1 | 2 | 3 | | B | Cut costs or expenditures /ወጪዎችን መቀነስ | 1 | 2 | 3 | | C | Develop new products or services / አዳዲስ ምርት/አገልግሎቶችን መጀመር | 1 | 2 | 3 | | D | Gather information about suppliers, customers, competitors, or your industry / ስለ አቅራቢዎች፣ ደንበኞች፣ ተፎካካሪዎች ወይም ስለርስዎ የንግድ ዘርፍ መረጃ ማሰባሰብ | 1 | 2 | 3 | | E | Recruit workers / ሰራተኞችን መመልመል | 1 | 2 | 3 | | F | Fire workers// ሰራተኞችን ማባረር | 1 | 2 | 3 | | G | Start up a new branch / አዲስ ቅርንጫፍ ስለመክፈት | 1 | 2 | 3 | | H | Develop a business plan / የንግድ እቅድ ስለማዘጋጀት | 1 | 2 | 3 | | I | Look for new markets / አዳዲስ ገበያ ስለማፈላለግ | 1 | 2 | 3 | | J | Get equipment, raw materials, or other facilities for the business/ለንግዶ እቃዎችን፣ ጥሬቃዎችን ወይም ሌሎች አቅርቦቶችን ማሟላት | 1 | 2 | 3 | | K | Look for additional financial resources for the business ለንግዶ ተጨማሪ የገንዘብ ምንጮችን ማፈላለግ | 1 | 2 | 3 | | L | Improve financial records የፋይናንስ አመዘጋገብን ማሻሻል | 1 | 2 | 3 | | M | Visit competitors to learn about products/services they offer  / ስለሚያቀርቡት ምርት/አገልግሎት ለማወቅ ተፎካካሪዎችን መጎብኘት | 1 | 2 | 3 | | N | Get training/skills development for my workers / ለሰራተኞችዎ የክህሌት ማዳበሪያ ስልጠናዎችን እንዲያገኙ ማድረግ | 1 | 2 | 3 | | | | |
| 6 | | Do you belong to any business association? /የማንኛውም አይነት የንግድ ስራ ማህበር አባል ኖት ?  1 = Yes/ አዎን 2 = No/ አይደለሁም***(Go directly to section 8/ ወደ ጥያቄ ቁጥር 8 ይለፉ)*** | | | |
| 7 | | Which business association do you belong to? ***(Write name of association)*** የየትኛው የነግድ ስራ ማህበር አባል ነዎት? ***(የማህበሩን ስያሜ ይጻፉ)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*** | | | |
| 8 | | Compared to one year ago, has the number of your buyers or customers increased, decreased, or stayed the same? ከአንድ አመት በፊት ከነበረው ጋር በማነፃፀር የደንበኛሸ ቀጥረ በአሁኑ ወቅት ጨምሯል፣ ቀንሷል፣ ምንም ለውጥ የለውም  1 = Increased /ጨምሯል፣  2 = Remaining the same /ምንም ለውጥ የለውም  3 = Decreased/ቀንሷል፣  4 = I don’t know/አላውቅም | | | |
| 9 | | In the past 12 months, did you hire any new workers? ባለፉት 12 ወራት አዲስ ሰራተኛ ቀጥረዋል  1 = Yes 2 = No | | | |
| 10 | | In the past 12 months, did you develop any new products? ባለፉት 12 ወራት ማንኛውም አዲስ ዕቃ/አገልግሎት ማምረት/ማቅረብ ጀምረዋል  1 = Yes 2 = No | | | |
| 11 | | In the past 12 months, did you invest in machinery or production methods? ባለፉት 12 ወራት ለስራ የሚያስፈልግ ማሽነሪ ለመግዛት ወይም የማምረቻን ዘዴ ለማሻሻል ወጪ አውጥተዋል  1 = Yes 2 = No | | | |
| 12 | | In the past 12 months, did you open a new branch or expand your market to a new area? ባለፈው 12 ወር የንግድ ስራዎን ለማስፋፋት አዲሰ ቅርንጫፍ ከፍተዋል /ወደ አዲሰ ገበያ ገብተዋል ?  1 = Yes 2 = No | | | |

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| **5 Information about you and your ideas ስለርስዎና ስለሃሳብዎ** | |
| 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 disagree nor agree, 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. Each *honest* answer is a good answer. ከዚህ በመቀጠል የተለያዩ ሰዎች በተለያየ ሁኔታ ውስጥ ሲሆኑ የሚኖራቸውን ባህሪ በተመለከተ የተወሰኑ ሃሳቦችን እነግርዎታለሁ፡፡ እባክዎ እያንዳንዱ ሃሳብ እርስዎን ምን ያህል እንደሚገልጽዎ ይንገሩኝ፡፡ ለያንዳንዱ ሃሳብ እርስዎ ምን ያህል እንደሚስማሙ 1. በጣም እቃወማለሁ 2. በመጠኑ እቃወማለሁ 3. እስማማለሁም አልስማማምም 4.በመጠኑ እስማማለሁ 5. በጣም እስማማልሁ እያሉ ይግለጹልኝ፡፡ **(አማራጮቹን ያሳዩአቸው)** ምላሾችዎ እርስዎ ነኝ ብለው የሚያምኑትን እንጂ ብሆን ብለው የሚመኙትን የሚገልጹ መሆን የለባቸውም፡፡ እያንዳንዱ እውነተኛ ምላሽ ጥሩ ምላሽ ነው፡፡   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  | Strongly disagree/ በጣም እቃልሰማማም | Rather disagree/በመጠኑ እልሰማማም | Neither nor/ እስማማለሁም አልስማማምም | Rather agree/ በመጠኑ እስማማለሁ | Strongly agree/በጣም እስማማልሁ | | A | I actively attack problems/ ችግሮችን በንቃት እጋፈጣለሁ | 1 | 2 | 3 | 4 | 5 | | B | Whenever something goes wrong, I search for a solution immediately/ የሆነ ችግር ሲፈጠር ወዲያው መፍትሄ አፈላልጋለሁ | 1 | 2 | 3 | 4 | 5 | | C | Whenever there is a chance to get actively involved, I take it / በነገሮች በንቃት የመሳተፍ እድል ሲኖር፣ እድሉን እጠቀማለሁ | 1 | 2 | 3 | 4 | 5 | | D | I take initiative immediately even when others do not. / ሌሎች ባያደርጉትም እንኳን በራሴ ተነሳሽነት ስራዎችን እሰራለሁ | 1 | 2 | 3 | 4 | 5 | | E | I use opportunities quickly in order to attain my goals/ አላማዎቼን ለማሳካት ያሉትን እድሎች/አጋጣሚዎች ሁሉ ቶሎ እጠቀማለሁ | 1 | 2 | 3 | 4 | 5 | | F | Usually I do more than I am asked to do / ብዙ ግዜ ከተጠየኩት በላይ ስራ እሰራለሁ | 1 | 2 | 3 | 4 | 5 | | G | I am particularly good at realizing ideas. / በተለይ ሃሳቦችን መተግበር ላይ ጎበዝ ነኝ | 1 | 2 | 3 | 4 | 5 | | h | When I have made a mistake, I know immediately how to correct it. / ስህተት ስሰራ እንዴት ማስተካከል እንዳለብኝ ወዲያው ሃሳብ ይመጣልኛል | 1 | 2 | 3 | 4 | 5 | | I | When I do something wrong at work, I correct it immediately/ ስራ ላይ ስሳሳት ወዲያው አስተካክለዋለሁ | 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. መስተካከል የሚችል ስህተት ከሆነ እኔ ብዙ ግዜ እንዴት መስተካከል እንደሚችል አውቃለሁ፡፡ | 1 | 2 | 3 | 4 | 5 | | K | I don’t let go of the goal, although I make mistakes. / ብሳሳትም እንኳ፣ አላማዬን አለቅም | 1 | 2 | 3 | 4 | 5 | | L | I may not be able to avoid making errors; my strength is, however, to manage the error quickly. / ስህተት እንዳልሰራ ማድረግ አልችልም ይሆናል፤ ነገር ግን ስህተቱን በቶሎ ማስተካከል ጥንካሬዬ ነው | 1 | 2 | 3 | 4 | 5 | | m | Entrepreneurship is an important part of who I am. / ስራ ፈጠራ የማንነቴ አንዱ አካል ነው | 1 | 2 | 3 | 4 | 5 | | n | I think of myself as someone who generally thinks about entrepreneurship. . / ራሴን አዘውትሮ ስለ ስራፈጠራ እንደሚያስብ ሰው አድርጌ ነው የማየው | 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. አሁን ሁለት አስቸጋሪ ሁኔታዎች ላቀርብልዎ ነው፡፡ ሁኔታው እስካሁን እርስዎን ያልገጠመዎት ቢሆንም እንኳ፣ እባክዎ ቢያጋጥምዎ ምን እንደሚያደርጉ ይንገሩኝ፡፡   1. Situation 1/ገጠመኝ 1: Pretend you are out of money and cannot buy necessary supplies. What would you do? ***Write down the respondent’s answers in detail.***ገንዘብ አለቀብዎት እንበልና አስፈላጊ እቃዎችን መግዛት አቃተዎት፡፡ ምን ያደርጋሉ? **የመላሿን መልስ በዝርዝር ይጻፉ፡፡**   ***If the respondent finds a solution to solve the problem, ask her:መላ*ሿ ችግሩን ለመፍታት መፍትሄ ካገኙ የሚቀጥለውን ጥያቄ ያቅርቡላቸው፡**   1. 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. If the respondent says she has no further ideas, motivate her one time to think again.*** *ይህ ሙከራዎ አልተሳካም እንበል፡፡ ሌላስ ምን ያደርጋሉ*? ***መላ*ሿ ተጨማሪ መፍትሄ እሰከሚያጡ ወይም 10 መፍትሄዎችን እስከሚዘረዝሩ ድረስ ይህን ጥያቄ ይድገሙላቸው፡፡ *መላ*ሿ ተጨማሪ መፍትሄ የለኝም ካሉ አንድ ግዜ እንዲያስቡበት ያበረታቷቸው፡፡**   2.  3.  4.  5.  6.  7.  8.  9.  10.   1. Situation 2/ገጠመኝ 2: 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.*** እንበልና አንድ በጣም ጥሩ የሆነ/ች ሰራተኛዎ አስቀድሞ/ማ ሳታ/ያሳውቅዎ ስራውን ለቀቀ/ች፡፡ ምን ያደርጋሉ? **የመላሿን መልስ በዝርዝር ይጻፉ፡፡**   1.  ***If the respondent finds a solution to solve the problem, ask her:መላ*ሿ ችግሩን ለመፍታት መፍትሄ ካገኙ የሚቀጥለውን ጥያቄ ያቅርቡላቸው፡**   1. 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. If the respondent says she has no further ideas, motivate her one time to think again.*** *ይህ ሙከራዎ አልተሳካም እንበል፡፡ ሌላስ ምን ያደርጋሉ*? ***መላ*ሿ ተጨማሪ መፍትሄ እሰከሚያጡ ወይም 10 መፍትሄዎችን እስከሚዘረዝሩ ድረስ ይህን ጥያቄ ይድገሙላቸው፡፡ *መላ*ሿ ተጨማሪ መፍትሄ የለኝም ካሉ አንድ ግዜ እንዲያስቡበት ያበረታቷቸው፡፡**   2.  3.  4.  5.  6.  7.  8.  9.  10. |
| 5 | In the following, I will present you another 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 disagree nor agree, 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. Each *honest* answer is a good answer. ከዚህ በመቀጠል የተለያዩ ሰዎች በተለያየ ሁኔታ ውስጥ ሲሆኑ የሚኖራቸውን ባህሪ በተመለከተ ሌሎች የተወሰኑ ሃሳቦችን እነግርዎታለሁ፡፡ እባክዎ እያንዳንዱ ሃሳብ እርስዎን ምን ያህል እንደሚገልጽዎ ይንገሩኝ፡፡ ለያንዳንዱ ሃሳብ እርስዎ ምን ያህል እንደሚስማሙ 1. በጣም እቃወማለሁ 2. በመጠኑ እቃወማለሁ 3. እስማማለሁም አልስማማምም 4.በመጠኑ እስማማለሁ 5. በጣም እስማማልሁ እያሉ ይግለጹልኝ፡፡ **(አማራጮቹን ያሳዩአቸው)** ምላሾችዎ እርስዎ ነኝ ብለው የሚያምኑትን እንጂ ብሆን ብለው የሚመኙትን የሚገልጹ መሆን የለባቸውም፡፡ እያንዳንዱ እውነተኛ ምላሽ ጥሩ ምላሽ ነው፡፡   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  | Strongly disagree/ በጣም እልሰማማም | Rather disagree/በመጠኑ እልሰማማም ቃወማለሁ | Neither nor/ እስማማለሁም አልስማማምም | Rather agree/.በመጠኑ እስማማለሁ | Strongly agree/በጣም እስማማልሁ | | A | I perceive business opportunities well. /የንግድ እድሎችን በደንብ ለይቼ አያለሁ | 1 | 2 | 3 | 4 | 5 | | B | I do the marketing of my business well. / ንግዴን ማስተዋወቁን በደንብ እሰራለሁ | 1 | 2 | 3 | 4 | 5 | | C | I overcome problems when running a business. / ንግድ ስራ ስሰራ ችግሮችን እወጣለሁ | 1 | 2 | 3 | 4 | 5 | | D | I negotiate with other entrepreneurs well. /ከሌሎች ስራ ፈጣሪዎች ጋር በሚገባ እደራደራለሁ | 1 | 2 | 3 | 4 | 5 | | E | I keep an overview of my financial affairs well. ./ ገንዘብ ነክ (የፋይናንስ) ጉዳዮችን በተመለከተ ጥሩ ክትትል አደርጋለሁ. | 1 | 2 | 3 | 4 | 5 | | F | I am competent to manage my business well. / ንግድ ስራዬን ባግባቡ ለማስተዳደር ብቁ ነኝ | 1 | 2 | 3 | 4 | 5 | | G | I am competent to find financial capital for my business./ ለንግድ ስራዬ የገንዘብ አቅም በማግኘት ረገድ ብቁ ነኝ | 1 | 2 | 3 | 4 | 5 | | H | I can pretty much determine the success of my business/ ከሞላ ጎደል የንግድ ስራዬን ስኬታማነት ራሴ መወሰን እችላለሁ | 1 | 2 | 3 | 4 | 5 | | I | I am certain that I can have a significant impact on the society with my business. ./ በንግድ ስራዬ ህብረተሰቡ ላይ ትልቅ ተጽእኖ መፍጠር እንደምችል እርግጠኛ ነኝ | 1 | 2 | 3 | 4 | 5 | | J | I am sure that I can impact sales of my business. ./ የንግድ ስራዬን ሽያጭ ላይ ተጽእኖ መፍጠር እንደምችል እርግጠኛ ነኝ | 1 | 2 | 3 | 4 | 5 | | K | I can pretty much determine what happens in my environment. / ከሞላ ጎደል በዙሪያዬ የሚከሰተውን ነገር ራሴ መወሰን እችላለሁ | 1 | 2 | 3 | 4 | 5 | | L | I can change the community around me with my business. ያለሁበትን ማህበረሰብ በንግድ ስራዬ መለወጥ እችላለሁ | 1 | 2 | 3 | 4 | 5 | | m | When others start their own businesses, it is because they take me as an example of how to do it. ./ ሌሎች ሰዎች ንግድ ስራ የሚጀምሩት እኔን እንደ ምሳሌ በመውሰድ ነው | 1 | 2 | 3 | 4 | 5 | | n | My example leads others to be better business people. . / የኔ ተምሳሌትነት ሌሎች የተሻሉ ነጋዴዎች እንዲሆኑ ያደርጋቸዋል | 1 | 2 | 3 | 4 | 5 | |
| 6 | Now, 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 and explain the table.*** *አሁን አዲስ ንግድ ለመጀመር ፈልገዋል እንበልና ከ8 አይነት ንግድ ስራዎች አንድ መምረጥ ይችላሉ እንበል፡፡ እንዳንዱ ትርፍ ንግድ ስራው ባለበት ወር ጥሩነት ወይም መጥፎነት ይወሰናል፡፡ የወራቱ ጥሩ ወይም መጥፎ የመሆን እድል 50*% ነው እንበል፡፡ የያንዳንዱን ንግድ የጥሩ እና መጥፎ ወር ትርፍ ቀጥሎ ባለው ሰንጠረዥ ውስጥ ይመልከቱ፡፡ የትኛውን ንግድ ይመርጣሉ? **ሰንጠረዡን ያሳዩና ያብራሩላቸው፡፡**   |  |  |  |  | | --- | --- | --- | --- | | **Business/ ንግድ** | **Code/ ኮድ** | **Profit in a bad month/ የመጥፎ ወር ትርፍ** | **Profit in a good month/ የጥሩ ወር ትርፍ** | | 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 | |
| 7 | 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).*** *አሁንም አንድ ጨዋታ ልንጫወት ነው፡፡ የተወሰኑ ቁጥሮችን በቅደም ተከተል አነብሎታለሁ፡፡ ቅደም ተከተሉን አስታውሰው ደግመው ይንገሩኝ፡፡ በምሳሌ እንጀምር እስቲ፡ እኔ ፡ 7 3 8 ስል እርስዎም በድጋሚ* ***(ደግመው እንዲነግሮት ያድርጉ)፡፡ መላሿ* ጨዋታውን ካልተረዱት ሁለተኛ ምሳሌ ይስጡ (*2 4 1*)**   1. ***Start with three digits. Make sure that the respondent cannot see the 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 letter of the sequence the respondent does not repeat correctly, i.e. the sequence in which she makes the first mistake.*** በ3 ዲጂቶች ይጀምሩ፡፡ መላሿ ቁጥሮቹን እንዳያዩ ይጠንቀቁ፡፡ መላሿ ትክክለኛ መልስ ከሰጡ አራት ዲጂቶችን ወዘተ እያሉ እስከሚሳሳቱ ድረስ ይቀጥሉ፡፡ እባክዎን መላሿ በትክክል ደግመው ያልጠሩበትን/ የተሳሳቱበትን የቁጥር ስብስብ የያዘውን ፊደል ይጻፉ፡፡ 2. 9 5 2 3. 3 7 4 1 4. 8 6 1 7 4 5. 9 1 5 3 7 2 6. 7 4 2 3 1 7 8 7. 9 5 4 6 9 3 1 4 8. 3 7 8 9 3 1 3 1 6 9. 2 5 3 6 9 4 1 2 9 8 10. 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). አሁን አንድ ደረጃ ከፍ እናርገውና እኔ 7 3 8 ስል እርስዎ ቀጥሮቹን ወደ ኋላ ይነግሩኛል፡፡ ይህ ማለት 8 3 7 ይላሉ ማለት ነው፡፡ አሁንም እስቲ በምሳሌ እንጀምር፡፡ እኔ 9 5 2 ስልእርስዎ (መላሿ ቁጥሮቹን ወደኋላ ገልብጠው እንዲጠሩ ያድርጉ)፡፡ መላሿ ጨዋታውን ካልተረዱት ሁለተኛ ምሳሌ ይስጡ (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 letter of the sequence the respondent does not repeat correctly, i.e. the sequence in which she makes the first mistake. Remember that the respondent has to repeat the digits in the backward direction now!*** በ3 ዲጂቶች ይጀምሩ፡፡ መላሿ ቁጥሮቹን እንዳያዩ ይጠንቀቁ፡፡ መላሿ ትክክለኛ መልስ ከሰጡ አራት ዲጂቶችን ወዘተ እያሉ እስከሚሳሳቱ ድረስ ይቀጥሉ፡፡ እባክዎን መላሿ በትክክል ደግመው ያልጠሩበትን/ የተሳሳቱበትን የቁጥር ስብስብ የያዘውን ፊደል ይጻፉ፡፡ ያስታውሱ መላሿ አሁን ቁጥሮቹን ወደኋላ ነው መጥራት ያለባቸው፡፡   1. 5 6 2 2. 4 8 7 1 3. 5 3 6 2 1 4. 9 7 8 1 4 6 5. 3 6 2 5 9 8 1 6. 4 5 8 2 1 4 8 9 7. 1 5 3 6 7 3 6 8 3 8. 4 2 6 4 2 4 3 5 7 9 |
| 8 | 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 1 on the bottom rung to 10 on the top rung.)*** *እስቲ ሊኖርዎት የሚችለውን በጣም ጥሩ የሆነ ህይወት ያስቡ. (ግዜ ይስጧቸው) አሁን ደግሞ ሊኖርዎት የሚችለውን በጣም መጥፎ ሕይወት ያስቡ* ***(ግዜ ይስጧቸው-አሁን ከታች ከ 1 ቁጥር ጀምሮ እስከ ላይ 10 ቁጥር መርገጫዎች ያሉትን መሰላል ምስል ያሳዩ)***  Suppose that the top of the ladder represents the best possible life for you and the bottom represents the worst possible life for you. የመሰላሉ የላይኛው መርገጫ እርስዎ ሊኖሮት የሚችለውን በጣም ጥሩ የሆነ ህይወት የታችኛው መርገጫ ደግሞ ሊኖርዎት የሚችለውን በጣም መጥፎ ህይወት ያሳያል እንበልና   1. Where on the ladder do you feel you stand at the present time/ በአሁኑ ሰአት በመሰላሉ ስንተኛ መርገጫ ላይ ነኝ ብለው ያስባሉ? 2. Where on the ladder do you think you will stand in one year/ በአንድ አመት ውስጥ በመሰላሉ ስንተኛ መርገጫ ላይ እሆናለሁ ብለው ያስባሉ? 3. Where on the ladder do you think you will stand in two years/ በሁለት አመት ውስጥ በመሰላሉ ስንተኛ መርገጫ ላይ እሆናለሁ ብለው ያስባሉ? |
| 9 | Taking all things together, would you say you are: ሁሉንም ነገር ከግምት በማስገባት በአሁኑ ወቅት ደሰተኛ ነኝ፣ በመጠኑ ደስተኛ ነኝ፣ በመጠኑ ደስተኛ አይደለሁም፣ ደስተኛ አይደለሁም ይላሉ  1 =Very happy, በጣም ደስተኛ 2=Rather happy በመጠኑ ደስተኛ  3 = Not very happy, በመጠኑ ደስተኛ አይደለሁም 4 = Not at all happy በፍፁም ደስተኛ አይደለሁም |
| 10 | Overall, how satisfied are you with your economic well-being (income?) Are you ... በአጠቃላይ የገቢ ሁኔታውን ከግምት በማስገባት ምን ያህል ደስተኛ/እረክቻለሁ ይላሉ  1 = Very satisfied በጣም ረክቻለሁ  2 = Fairly satisfied በመጠኑ ረክቻለሁ/በቂ  3 = Not very satisfied በመጠኑ ደስተኛ አይደለሁም  4 = Not at all satisfied በፍፁም አልረካሁም |
| 11 | Some people feel they have completely free choice and control over their lives, while other people feel that what they do has no real effect on what happens to them.  Please use this scale [from 1 to 10] to indicate how much freedom of choice and control you feel you have over the way your life turns out.” Answer on a ten-point scale, ranging from  “none at all” (1) to “a great deal" (10).  አንዳንድ ሰዎች በቀን ተቀን ህይወታቸው ላይ ራሳቸው የመወሰንና የሚፈልጉትን የመምረጥ ነፃነት እንዳላቸው ሲያስቡ፣ አንዳንዶች ደግሞ የቀን ተቀን ህይወታቸው ላይ ራሳቸው ምንም መወሰንና መፍጠር እንደማይችሉ ያስባሉ፡፡ እባኮትን ከ/1-10/ ያሉወን የቁጥር መመዘኛ በመጠቀም በራሶ የቀን ተቀን ህይወት ላይ ምን ያህል የመወሰንና የሚመጣውን የመቆጣጠረ አቅም አለኝ ብለው ያስባሉ ?  “1”ምንም አቅም የለኝም እሰከ “10” ሙሉ አቅም አለኝ |

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| **6 Business Knowledge የንግድ ስራ እውቀት** | |
|  | 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 your reasoning. For each statement or question, I will read out several response options. You can then choose your answer from these options. በአንዳንድ ጉዳዮች ዙሪያ ያሎትን ግንዛቤ ይበልጥ ለማወቅ ሌላ ጨዋታ እንጫወታለን፡፡ ትክክለኛውንም ሆነ የተሳሳተ መልስ ቢሰጡኝ ምንም ችግር የለውም ፣ ሃሳብዎን ማወቅ ብቻ ነው የምንፈልገው፡፡ ለያንዳንዱ ጥያቄ የመልስ ምርጫዎቹን አነብልዎታለሁ፡፡ መልስዎን ከምርጫዎቹ ውስጥ ሊነግሩኝ ይችላሉ፡፡ |
| 1 | Profit is determined by: ትርፍ የሚገኘው/የሚታወቀው:  1 = Business income minus expenses./ የንግድ ገቢ ሲቀነስ ወጪዎች  2 = Business income minus wages./ የንግድ ገቢ ሲቀነስ ደመወዝ  3 = Business income minus advertising costs./ የንግድ ገቢ ሲቀነስ የማስታወቂያ ወጪዎች  -99 = Don’t know/ አላውቅም |
| 2 | Market research is important for/ የገበያ ጥናት ለምን ይጠቅማል  1 = Recruiting employees/ ሰራተኞችን ለመመልመል  2 = Keeping within the law/ ህግን ለማክበር  3 = Determining whether or not your products or services will sell/ ምርትዎ/አገልግሎትዎ ይሸጥ ወይም አይሸጥ አስቀድሞ ለማወቅ  -99 = Don’t know/ አላውቅም |
| 3 | Which is the best method of checking on business progress? / የንግድ ድርጅትን የለውጥ ሁኔታ ለማየት የትኛው መንገድ ይሻላል?  1 = Inspect ing the business accounts/ የድርጅቱን አካውንት መመርመር  2 = Inspecting number of customers/ የደንበኞችን ብዛት መመርመር  3 = Inspecting volume of sales/ የሽያጭ መጠንን መመርመር  -99 = Don’t know/ አላውቅም |
| 4 | Why is advertising important? / ማስታወቂያ ለምን ያስፈልጋል?  1 = You can be proud of your business./ በንግድዎ እንዲኮሩ  2 = The public learns about your product./ ስለምርትዎ ሰዎች እንዲያውቁ  3 = It helps you get loans./ ብድር ለማግኘት  -99 = Don’t know/ አላውቅም |
| 5 | Business discounts given to your friends and family: ለቤተሰብና ጓደኞች የሚደረግ የዋጋ ቅናሽ፡  1 = Need to be recorded./ መመዝገብ አለበት  2 = Do not need to be recorded./ መመዝገብ አያስፈልገውም  -99 = Don’t know/ አላውቅም |
| 6 | Collateral for a loan is required: ለብድር ማስያዣ የሚያስፈልገው ፡  1 = To keep certain people from entering business/ አንዳንድ ሰዎች ንግድ ስራ ውስጥ እንዳይገቡ ለማድረግ  2 = To protect the interest of the lender./ የአበዳሪውን ጥቅም ለማስጠበቅ  -99 = Don’t know/ አላውቅም |
| 7 | If business is bad/ ንግዱ/ ስራ ጥሩ ካልሆነ፡  1 = A borrower may reschedule payment of the debt./ አንድ ተበዳሪ የብድር መክፈያውን ጊዜ ማራዘም ይችላል  2 = A borrower may only reschedule payment of the debt with the agreement of the lender./ አንድ ተበዳሪ የብድር መክፈያውን ጊዜ ማራዘም የሚችለው ከአበዳሪው ጋር ከተስማማ ብቻ ይሆናል  -99 = Don’t know/ አላውቅም |
| 8 | Which statement is true? A good relationship to one’s customer is helpful because: የትኛው ምክኒያት ነው ትክክል-ከደንበኞች ጋር ጥሩ ግንኙነት ማፍራት ጠቃሚ የሚሆነው  :  1 = It proves that you have run good commercials./ ጥሩ ማስታወቂያ ማስነገርዎን ያሳያል  2 = The customer can recommend you to others./ ደንበኞችዎ ሌሎች ደንበኞችን ያፈሩልዎታል  3 = You do not have to look for new customers./ አዳዲስ ደንበኞችን ማፈላለግ አያስፈልጎትም  -99 = Don’t know/ አላውቅም |
| 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?  ከብድር ተቋማት 10000 ብር መበደር አለብዎ እና ሁለት እድሎች አሉዎት እንበል፡፡ አንደኛው አማራጭ የ100 ብር ወለድ በየወሩ ለ12 ወራት መክፈል ሲሆን ሁለተኛው ደግሞ የ1200 ብር ወለድ በአመቱ መጨረሻ መክፈል ነው፡፡ የትኛው የወለድ መጠን ይበልጣል?  1 = 100 Birr every month for 12 months is higher/ የ100 ብር ወለድ በየወሩ ለ12 ወራት መክፈል ይበልጣል  2 = 1200 Birr at the end of the year is higher/ የ1200 ብር ወለድ በአመቱ መጨረሻ መክፈል ይበልጣል  3 = Both are the same/ ሁለቱም አንድ ናቸው  -99 = Don’t know/ አላውቅም |
| 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.” እባክዎን በሚቀጥለው ሃሳብ ይስማሙ ወይም አይስማሙ መሆኑን ይንገሩኝ፡ “አንዲት ነጋዴ ሴት የግልና የንግድ ገንዘብዋን አንድላይ ቀላቅላ ብትጠቀም ጥሩ ነው”  1 = Agree/ እስማማለሁ  2 = Disagree/ አልስማማም  -99 = Don’t know/ አላውቅም |
| 11 | What is the most important component of keeping business records? *(read options 1 to 3 aloud) በንግድ ስራ ውስጥ በዋናነት መመዝገብ ያለበት ምንድነው*? *(ከ1 እስከ 3 ያሉትን ምርጫዎች ያንብቡላቸው)*  1=Recording sales/ ሽያጭን መመዝገብ  2=Recording costs/ ወጪን መመዝገብ  3=Recording both costs and sales / ወጪንም ሽያጭንም መመዝገብ  -99=Don’t know |
| 12 | What will happen to the price of charcoal if the price of kerosene increases? የጋዝ ዋጋ ከጨመረ የከሰል ዋጋ ምን ይሆናል?  1 = Increase/ ይጨምራል  2 = Decrease/ ይቀንሳል  3 = Stay the same/ ለውጥ አይኖረውም  4 = It is impossible to know/ ማወቅ አይቻልም  -99 = Don’t know/ አላውቅም |
| 13 | 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  100,000 ብር ባንክ ውስጥ በቁጠባ ደብተር አስቀምጠዋል እንበልና የወለድ መጠኑ ደግሞ በአመት 10% ነው እንበል፡፡ ገንዘቡን ከአንድ አመት በሁዋላ ቢያወጡት ፣ ስንት ብር ያገኛሉ? መጠኑን በብር ይግለጹ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ብር |
| 14 | 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.  100,000 ብር ባንክ ውስጥ በቁጠባ ደብተር አስቀምጠዋል እንበልና የወለድ መጠኑ ደግሞ በአመት 10% ነው እንበል፡፡ ገንዘቡን ከሁለት አመት በሁዋላ ቢያወጡት ፣ ስንት ብር ያገኛሉ?  መጠኑን በብር ይግለጹ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ብር |

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| **7 More information *ተጨማሪ መረጃ*** | |
| 1 | Let me ask you about your business once again. I would like to know how your business developed during the past 12 completed months relatively to your two most important competitors. 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). ***(After each question, show the scale and give the respondent the chance to answer.)*** *በድጋሚ ስለ ንግድ ስራዎ ልጠይቆ፡፡ ከሁለት ዋና ዋና ተፎካካሪዎችዎ አንጻር የርስዎ ንግድ ባለፉት 12 ወራት እንዴት አንደነበር ማወቅ እፈልጋለሁ፡፡ እባክዎ ከተፎካካሪዎችዎ በጣም ባነሰ መልኩ (1)፣ ከነሱ ባነሰ መልኩ (2)፣ ከነሱ ጋር በተመሳሳይ መልኩ (3)፣ ከነሱ በተሻለ መልኩ (4)፣ ወይም ከነሱ በጣም በተሸለ መልኩ (5) ነው በማለት ይንገሩኝ፡፡* ***(ከያንዳንዱ ጥያቄ በኋላ ምርጫዎቹን አሳይተው መልስ እንዲሰጡዎት እድሉን ይስጧቸው )***  How did your business develop during the past 12 completed months compared to your two most important competitors regarding…ከሁለት ዋና ዋና ተፎካካሪዎችዎ አንጻር ባለፉት 12 ወራት ውስጥ ንግድዎ በሚከተሉት ጉዳዮች ረገድ እንዴት ነበር፡   1. Profit growth? በትርፍ እድገት ?  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much worse/** *በጣም ባነሰ መልኩ* | **Worse /** *ባነሰ መልኩ* | **The same way/** *በተመሳሳይ መልኩ* | **Better/** *በተሻለ መልኩ* | **Much Better/** *በጣም በተሸለ መልኩ* | | 1 | 2 | 3 | 4 | 5 |  1. Growth in employees? በሰራተኞች ብዛት?  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much worse/** *በጣም ባነሰ መልኩ* | **Worse /** *ባነሰ መልኩ* | **The same way/** *በተመሳሳይ መልኩ* | **Better/** *በተሻለ መልኩ* | **Much Better/** *በጣም በተሸለ መልኩ* | | 1 | 2 | 3 | 4 | 5 |  1. Product / service quality? በምርት/አገልግሎት ጥራት?  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much worse/** *በጣም ባነሰ መልኩ* | **Worse /** *ባነሰ መልኩ* | **The same way/** *በተመሳሳይ መልኩ* | **Better/** *በተሻለ መልኩ* | **Much Better/** *በጣም በተሸለ መልኩ* | | 1 | 2 | 3 | 4 | 5 |  1. Product / service variety? በምርት/ አገልግሎት አይነት ብዛት?  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much worse /** *በጣም ባነሰ መልኩ* | **Worse /** *ባነሰ መልኩ* | **The same way/** *በተመሳሳይ መልኩ* | **Better/** *በተሻለ መልኩ* | **Much Better/** *በጣም በተሸለ መልኩ* | | 1 | 2 | 3 | 4 | 5 |  1. Customer satisfaction? በደንበኞች እርካታ?  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Much worse /** *በጣም ባነሰ መልኩ* | **Worse /** *ባነሰ መልኩ* | **The same way/** *በተመሳሳይ መልኩ* | **Better/** *በተሻለ መልኩ* | **Much Better/** *በጣም በተሸለ መልኩ* | | 1 | 2 | 3 | 4 | 5 | |

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| **8 Verification of contacts** | |
| 1 | We are almost at the end of our interview. Just to be sure I have noted your contacts correctly, can you confirm your phone number, please? ቃለ-መጠይቁን እያገባደድን እንገኛለን፡፡ አድራሻዎን በትክክል መያዜን ለማረጋገጥ፣ የስልክ ቁትሮችዎን ደግመው ሊነግሩኝ ይችላሉ?  Number/ ቁጥር 1:  Number/ ቁጥር 2:  Number/ ቁጥር 3: |
| 2 | End Time of interview: ቃለ-መጠይቁ ያለቀበት ሰዓት: \_ \_ : \_ \_ |