**Ghana**

Business Enterprise Questionnaire 2013

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| ***♦* FOR THE SUPERVISOR:** | | | |
| **Q.1** | **District (Name and Code)** | |  |
| **Q.2** | **Community where the business was selected (Name and Code)** | |  |
| **Q.3** | **Where is the business located relative to the community in Q2?** | 1. **In the community** 2. **Outside the community** 3. **In a rotating market** |  |
| **Q.4** | **Who is the respondent?** | **01. Owner**  **02. Family member of owner**  **03. Non-family employee** |  |
| **Q.5** | **Does the owner of the business live in the village given in Q.2?** | **Yes =01 >Q.7**  **No = 02** |  |
| **Q.6** | **Where does the owner live?** | 1. **In a nearby village** 2. **At a trading centre** 3. **Elsewhere** |  |
| **Q.7** | **Type of business**  ***If multiple indicate the one for which the person was selected and that will be the object of the interview*** | See business codes below. |  |

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| Business Codes: | | |
| RETAIL BUSINESSES | SERVICE BUSINESSES | PRODUCTION BUSINESSES |
| 1. Tuck Shop (Candies, toffees, etc) | 10. Mill | 20. Making Bricks |
| 2. Petty trader | 11. Mechanic/ Tire repair | 21. Construction |
| 3. Butchery | 12. Traditional Healer | 22. Carpenter |
| 4. Bottle Shop/Grocery | 13. Taxi/ Transportation | 23. Crafts(basket making, reedmat making..) |
| 5. Clothing/Shoe Store | 14. Bar/ Restaurant/Take-Away | 24. Home Brewery |
| 6. Hardware Store | 15. Electronics/ Phone repair | 25. Charcoal |
| 7. Ag inputs Store | 16. Agricultural inputs and tools rental |  |
| 8. Selling Airtime | 17. Seamstress/Tailor/Clothes repair |  |
|  | 18. Hairdresser/Barber |  |
| 9. Other (specify):\_\_\_\_\_\_\_\_\_ | 19. Other (specify):\_\_\_\_\_\_\_\_\_ | 26. Other (specify):\_\_\_\_\_\_\_\_\_ |

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| **Q.8** | **Date**: dd/mm/yyyy | | | | | | | | **Time at start:** hh/mm | | | | **Time end:**  hh/mm | | | | **Interviewer ID Code** |
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**INFORMED CONSENT STATEMENT**

This is a study for the evaluation of Poverty and Human Development within this area. This study is being undertaken by an international team of researchers (including ISSER, FAO and UC Davis) on behalf of the Department of Social Welfare in the Ministry of Employment and Social Welfare. The purpose of this survey is to collect information about the local economy in cassava-growing areas where different government grants Programme operates.

I would like to ask you some questions about your business of (*mention business type for which the person was selected*). It is important that throughout the interview you refer to this business only, and not to other businesses that you may also operate. Your business was randomly selected amongst the other businesses of this village. The information you provide is strictly confidential. Your assistance is critical to this study.

By signing below, you signify that you agree to participate in the study and that your participation is entirely voluntary.

[Enumerator, sign below to indicate that respondent consented to interview.]

ENUMERATOR SIGNATURE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Q.9** | **Which goods and services do you sell / provide?** | **Yes =01**  **No = 02** |
|  | Packaged food (e.g. chips, sugar, UHT milk) and soft drinks |  |
|  | Unpackaged animal products (meat, eggs, fresh milk) |  |
|  | Prepared food |  |
|  | Cassava and Cassava by-products |  |
|  | Fresh fruit, vegetables, unprocessed grains (excl. Cassava) |  |
|  | Alcohol (home made) |  |
|  | Alcohol (branded) |  |
|  | Household goods/personal items |  |
|  | Wood products (chairs, coffins) |  |
|  | Metal products |  |
|  | Phone cards |  |
|  | Clothes |  |
|  | Agricultural inputs |  |
|  | Phone calls/airtime |  |
|  | Transport service |  |
|  | Personal services (traditional healer, repairs, etc) |  |
|  | Building materials |  |
|  | Shearing and other livestock services |  |
|  | Grass cutting and selling |  |
|  | Charcoal burning and selling |  |
|  | Medicine |  |
|  | Loans/money lending |  |
|  | Training/informal school |  |
|  | Clothes/sewing |  |
|  | Hairdressing |  |
| 77. | Other? Please specify\_\_\_\_\_\_\_\_\_ |  |

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| **Q.10** | In what year did you begin operating this business? | | *YYYY* | |  |
| **Q.11** | Do you keep any accounting (written records) of your costs and sales?  ***♦ Interviewer:*** *if so, ask to see them for next questions, if possible* | | 01 =Yes  02 =No | |  |
| **Q.12** | How many months have you been in operation in last **12 months**? | | *No. of Months* | |  |
| **Q.13** | What was your **total** **revenue** in the last **30 days of operation in GHC**  *(revenue = total sales without subtracting costs)* | | | |  |
| **Q.14** | What was your **average monthly** **revenue** **in GHc**?  *(revenue = total sales without subtracting costs)* | | | |  |
| **Q.15** | What was your total revenue in the **worst month** for this business last **12 months** in **GHC**?*(revenue = total sales without subtracting costs)* | | | |  |
| **Q. 16** | What was your total revenue in the **best month** for this business last **12 months** in **GHC**?  *(revenue = total sales without subtracting costs)* | | | |  |
| **Q.17** | What was your **average monthly profit in GHC?**  (profit = total sales minus costs) | | | |  |
| **Q.18** | During the last 12 months, did you sell anything/provide your services to........?  Yes = 01  No = 02 | a) Residents from community in Q2 | | |  |
| b) Other businesses in community in Q2 | | |  |
| c) Intermediaries/middlemen in the community | | |  |
| d) Public/gov institutions | | |  |
| e) to roving markets | | |  |
| f) To residents from a neighbouring community | | |  |
| g) to businesses from a neighbouring community | |  | |
| h) Elsewhere | |  | |
| **Q.19** | About what percentage of your total sales of the last 12 months were to each of these (i.e. those mentioned above)?  (*Rows should sum to 100%. If respondent cannot estimate, use stones or mention ‘half’, ‘quarter’..)* | a) Residents from community in Q6 | | |  |
| b) Other businesses in community in Q6 | | |  |
| c) Intermediaries/middlemen in the community | | |  |
| d) Public/gov institutions | | |  |
| e) to roving markets | | |  |
| f) To residents from a neighbouring community | | |  |
| g) to businesses from a neighbouring community | |  | |
| h) Elsewhere | |  | |

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| **Q.20** | How many members of the owner’s household helped with this business in the last 12 months? Whom? How many?  *(write numbers and include owner)*  ***(Enter ‘0’ if none)***  ***♦ Interviewer:*** *Probe for number of adult males, adult females and children under 15 years* | *a) Adult males* |  |
| *b) Adult females* |  |
| *c) Girls under 15* |  |
| *d) Boys under 15* |  |
| **Q.21** | For how many weeks did […] work in the business in the last 12 months?  *Interviewer: include respondent*  *Response, in* ***person-weeks =01*** *or;*  ***person-months =02***  ***(Enter ‘0’ if none)*** | *a) Adult males* |  |
| *b) Adult females* |  |
| *c) Girls under 15* |  |
| *d) Boys under 15* |  |
| ***Code***  ***weeks =01 months =02*** |  |
| **Q.22** | For how many hours a week, on average, did […] work?  *Interviewer: include respondent*  *Response, in hours per person*  ***(Enter ‘0’ if none)*** | *a) Adult males* |  |
| *b) Adult females* |  |
| *c) Girls under 15* |  |
| *d) Boys under 15* |  |
| **Q.23** | Were any persons that are not part of the owner’s household paid to work for the business? | 01 =Yes  02 =**No >> Q.32** |  |

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| **Q.24** | **Q.25** | **Q.26** | | **Q.27** | | **Q.28** | | **Q.29** | **Q.30** | | **Q.31** | |
| What type of employees were there in the past 12 months?  *(please list each type that applies)* | How many [….] did you employ in the past 12 months? | How many of your employees live in […]? | | For how many [months or weeks] did you employ each […] in the last 12 months?  *(Answer in person-months or person-weeks)* | | How much did you pay each employee of this type per week or month?  *(cash only, not in-kind) in GHC per person* | | Did you provide any meals, insurance or other benefits to this type of employee in the last 12 months? | For how many [months or weeks] did you provide these benefits in the last 12 months? *(Answer in person-months or person-weeks)* | | What was the average value of meals, insurance, or other benefits provided to each employee of this type each [month or week]?  Answer per person | |
| 01= clerks 05=cook 02 =helpers 06=driver  03 =cleaners 77=other (specify)  04 =apprentice | *Write number of employees for each*  *category* | 01= in the community mentioned in Q2  02= in a nearby community  03 = elsewhere  ***Number*** | | *01= Month*  *02= Week*  ***Number Code*** | | *01= Month*  *02= Week*  ***Amount in GHC Code*** | | *01= Yes*  *02= No**>>****Next employee*** | *01= Month*  *02= Week*  ***Number Code*** | | *01= Month*  *02= Week*  ***Amount in GHC Code*** | |
|  |  | 01 |  |  |  |  |  |  |  |  |  |  |
| 02 |  |
| 03 |  |
|  |  | 01 |  |  |  |  |  |  |  |  |  |  |
| 02 |  |
| 03 |  |
|  |  | 01 |  |  |  |  |  |  |  |  |  |  |
| 02 |  |
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|  |  | 01 |  |  |  |  |  |  |  |  |  |  |
| 02 |  |
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| **Q.32** | During the last 12 months did you purchase with **cash** any inputs for this business? | 01 =Yes  02 =No >> **Q. 39** |  |

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| *Only include inputs purchased* ***with cash*** | **Q.33** | **Q.34** | **Q.35** | **Q.36** | **Q.37** | | **Q.38** | |
| In the last 12 months, did you purchase [\_\_] for the business? | How many months in the last 12 months did you purchase [\_\_] **using** **cash**? | How many times each month do you usually purchase […]? | On average how much do you spend each time you purchase […]?  in **GHC** | What % of {..} did you purchase in:  a) the village  b) a nearby village  c) a roving market  d) town  e) elsewhere | | What % of this [\_\_] was purchased from:  a) Other Household  b) Other Business  c) Intermediary/trader  d) public/government institution | |
|  | 01=yes 02= no >> **Next item** |  |  | ***Amount in GHC*** | **%** | | **%** | |
| a) Food crops such as maize, sorghum, wheat, potatoes, fruits, and vegetables |  |  |  |  | a) |  | a) |  |
| b) |  | b) |  |
| c) |  | c) |  |
| d) |  | d) |  |
| e) |  |  |  |
| b) Meat or other animal products, including eggs |  |  |  |  | a) |  | a) |  |
| b) |  | b) |  |
| c) |  | c) |  |
| d) |  | d) |  |
| e) |  |  |  |
| c) Other goods {specify}: |  |  |  |  | a) |  | a) |  |
| b) |  | b) |  |
| c) |  | c) |  |
| d) |  | d) |  |
| e) |  |  |  |
| d) Other goods (specify): |  |  |  |  | a) |  | a) |  |
| b) |  | b) |  |
| c) |  | c) |  |
| d) |  | d) |  |
| e) |  |  |  |
| e) Other goods (specify): |  |  |  |  | a) |  | a) |  |
| b) |  | b) |  |
| c) |  | c) |  |
| d) |  | d) |  |
| e) |  |  |  |

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| **Other expenses** | **Q.39** | **Q.40** | **Q.41** | **Q.42** | **Q.43** |
| Did you spend anything on [...] for this business during the last 12 months? | For how many months in the last 12 months did you have this expense? | On average how much did you spend **on** [...] per month during the last 12 months?(**GHC)** | Was any part of […] purchased from an individual, business or institution in the community? | What % of this expense was paid to an individual, business or institution in the community? |
|  | 01 = Yes  02 = No >> **Next item** |  | Amount | 01 = Yes  02 = No >> **Next item** | % |
| 1. Electricity |  |  |  |  |  |
| 1. Telephone (including cell airtime and charging) |  |  |  |  |  |
| 1. Transport |  |  |  |  |  |
| 1. Rent on your building |  |  |  |  |  |
| 1. Rent on machinery or other (specify): |  |  |  |  |  |
| 1. Insurance |  |  |  |  |  |
| 1. Taxes |  |  |  |  |  |
| 1. License/permits |  |  |  |  |  |
| 77. Other (specify) |  |  |  |  |  |

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| **Business Assets** | **Q.44** | **Q.45** | **Q.46** | **Q.47** | **Q.48** | **Q.49** |
| Do you own […] for use in your business? | In what year did you acquire […]? | What is the current value of […]?(**GHC)** | How much did you pay for {…} in the last 12 months, not including maintenance and repair?  **(GHC)** | How much did you pay for materials for the maintenance and repair of […] in the last 12 months?  **(GHC)** | How much did you pay for labor for the maintenance or repairs of […] in the last 12 months?(**GHC)** |
|  | 01 = Yes  02 = No >> **Next item** | YYYY |  |  |  |  |
| 1. Building/Storefront |  |  |  |  |  |  |
| 2. Vehicle |  |  |  |  |  |  |
| 3. Machinery (please specify): |  |  |  |  |  |  |
| 4. Bicycle |  |  |  |  |  |  |
| 5. Motorbike |  |  |  |  |  |  |
| 8. Cell phone |  |  |  |  |  |  |
| 9. Fishing nets |  |  |  |  |  |  |
| 10. Wheel barrow |  |  |  |  |  |  |
| 11. Musical system/TV |  |  |  |  |  |  |
| 12. Refrigerator |  |  |  |  |  |  |
| 13. Other (specify) |  |  |  |  |  |  |

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| **Q.50** | In the last 12 months, did you borrow money or repay money you borrowed to run this business? | 01 =Yes  02 =No >> **Q.55** |  |

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|  | **Q.51** | **Q.52** | **Q.53** | **Q.54** |
|  | *From whom did you borrow or repay money for your business in the last year?****(Record up to 3 in order of importance)***  01. Relative  02. Neighbor  03. Grocery/ local merchant  04. Money lender  05. Employer 06. Religious institution  07. Bank/Micro finance 08.Susu  09. Other (specify) | Where was […] located?  01= in the village  02= in a nearby village  03= in town  04=elsewhere | How much money did you borrow from […] in the last 12 months?(**GHC)** | How much money did you repay […] in the last 12 months?(**GHC)** |
|  | *Write code* |  | If none, mark “00” | If none, mark “00” |
| 1. |  |  |  |  |
| 2. |  |  |  |  |
| 3. |  |  |  |  |

Now we would like to ask you some questions about your customers and your relationship with them **Contact information:**

|  |  |  |  |  |  |  |
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|  |  |  |  |  | **Q.61** | **Business name** |
|  |  |  |  |  |  |  |
| **Q.55** | Thinking back over the last 12 months, was your business able to earn a good, average or poor income during each of the following months?  01 = Poor  02 = Average  03 = Good  04 = N/A | a) October |  |
| b) September |  |
| c) August |  |
| d) July |  |
| e) June |  | **Q.62** | **Address** |
| f) May |  |
| g) April |  |  |  |
| h) March |  |
| i) February |  |
| j) January |  |  |
| k) December |  | **Q.63** | **Proprietor name** |
| l) November |  |  |  |
| **Q.56** | Do your customers ever buy on credit from you? | 01 = Yes  02 = No >>**61** |  |
| **Q.57** | What % of your customers usually buy on credit? | % |  |

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| **Q.58** | Do you operate any other business additional to the one this interview has focused on? | 01 = Yes  02 = No **>> 61** |  |  | **Q.64** | **Cell number** |
| **Q.59** | What kind of business do you also operate? | See business codes on the first page. |  |  |  |
|  |
|  |
|  |
| **Q.60** | Do you ever set up your sales point in a location different from your usual/fixed business location? | 01 = Yes  02 = No |  |
|  |  |  |  |

**THE END OF INTERVIEW**