

|_|_|_|_|_|_|_|_|_|_|

Start time |_|_|_|_|_|_|_|_| (24hr)

BN. Business Name :

Questionnaire NO:

NB. Nature of the Business:

1 = Manufacturing 2 = Services 3 = Retail / Sales

BLAISE: The information below (up to mobile numbers) should be brought into the computerized survey from the baseline and first follow-up data, and checked whether any of it has changed since the last survey.

ON. Name of Business Owner: _____/_____/_____

1(Family name) 2(Christian/other name) 3 (Middle Name)

AD1. Business Address:

AD2.

AD3.

HAD1. Home Address:

HAD2.

TN. Telephone number: 1.Mobile

|_|_|_|_|_|_|_|_|_|_|

Mobile 2: Name: _____

|_|_|_|_|_|_|_|_|_|_|

CN. By what name are you commonly known in this area? _____

LN. Language of interview?: 1.Swahili 2.English 3. Local Dialect

Use codes and names

County(CO)		Market	
District (DI)		Location	
Division (DIV)		Sublocation	

Interviewer Records:

Interviewer Name	Staff ID: _ _ _ _ _ _ _ _
Date and Time of Interview. Use 24 hour system for time..	
First Interview: Date:	Time: From..... To:
Second Interview: Date:	Time: From..... To:
Third Interview: Date:	Time: From..... To:

Supervisor's Records

Method	Carring with Supervisor	Recheck	Check only questionnaire	Supervisor's Name:
Date Y/M/D	2016./...../.....	2016./...../.....	2016./...../.....	
Time(Use 24 hour system for time)	From To	From To	From To	Signature:

Record of Process

	1= Yes 2= No	Name/ No	Signature	Date (Year/ Month/ Date)
Field Scrutinization				_____/____/____
Coding				_____/____/____
Photo Taken?				
Data Entry				_____/____/____
Cleaning				_____/____/____
Researchers				_____/____/____
Analysis				_____/____/____

Comments: _____

|_|_|_|_|_|_|_|_|_|

Write the location of the business premises if this has changed since the midline

Direction _____

Write the direction of the respondent's home if this has changed since the midline

NUMBER OF ATTEMPTS REQUIRED TO ACHIEVE AN INTERVIEW:

Please record the number of phone calls and visits required to achieve this interview. E.g. if you had to call them 3 times, record 3 _____

Date: _____

Date: _____

Date: _____

Date: _____

Date: _____

Date: _____

Interviewer: Did you find the respondent?

[1] Yes >>Go to section 1

[2] No >> Fill in section 0 for attrition

Note: If we have severally attempted to find the respondent unsuccessfully

SECTION 0: ATTRITION SECTION

*This section should only be filled in for individuals who it was **not possible** to interview after repeated attempts.*

1. Reason for attrition:

1 = Respondent refused to participate despite multiple attempts
2 = Respondent is away for the day but may be available later (record day/time when they will be available)
3 = Respondent found, but has rescheduled an interview multiple times
4 = Respondent has moved to another area
Record new address and contact details, so they can be attempted to be interviewed at this new address
5 = Respondent not found
6 = Respondent verified as deceased (end survey)
7 = Other (Specify)

This is a set of questions to be asked of neighbors, other family members, etc. if the person cannot be located this time around, or if they refuse to participate anymore in the survey. If the reason for attrition is refusal and the interviewer can observe the owner and whether or not he or she has a business, then the interviewer can be one of the information suppliers in 2.

2. Who is supplying information about the business (more than one person possible)?

Co-business owner to the intended Respondent	1
A relation to the intended Respondent	2
Friend to the intended Respondent	3
Business neighbor	4
Respondent	5
Enumerator	6
Others...specify	7

3. Does the targeted respondent currently own a business?

1 = Yes
2 = No -> Q5
3= Don't know -> Q5

4. Approximately how many employees does this business have?

Write in number/figures(e.g 2)

Don't know, write in -999

5. Where does this person currently live?

1 = In the same market area as the survey
2 = In a different location area within the same county as the survey
3 = Elsewhere in Kenya
4 = In another country
5 = Could not be established

We would like to begin by asking you some basic questions about how your life is doing, and any changes experienced since we last spoke with you.

1.1 What is your marital status? (Do not read options)

1. Single/Never Married
2. Married
3. Widowed
4. Divorced
5. Separated

1.2. Have you had a baby since January 2015?

1=Yes

2=No

1.3 Number of people living in your household (including yourself)

(Interviewer: This includes eating meals together and sleeping in the same house)

	No.
a. Adults aged 18 to 59	
b. Adults aged 60 or older	
c. Children (under 18)	

1.4 Imagine for a minute that you are living the best life you can possibly imagine. Now imagine that your life is the worst it could possibly be. Imagine a ladder with 10 steps. Suppose we say that the top of the ladder (step 10) represents the best possible life for you and the bottom (step 1) represents the worst possible life for you. Which step on the ladder best represents where you personally stand at the present time?

1.5 Think about your life five years from today. Which step best represents where you personally will be on the ladder five years from now?

a) Presently	b) 5 year's time
10 High	10 High
9	9
8	8
7	7
6	6
5	5
4	4
3	3
2	2
1 Low	1 Low

1.6 Mental Health Inventory - 5 (MHI-5) (version 2)

1. During the past month, how much of the time were you a happy person?	
<i>All of the time</i>	<i>1</i>
<i>Most of the time</i>	<i>2</i>
<i>Some of the time</i>	<i>3</i>
<i>A little of the time</i>	<i>4</i>
<i>None of the time</i>	<i>5</i>
2. How much of the time, during the past month, have you felt calm and peaceful?	
All of the time	1
Most of the time	2
Some of the time	3
A little of the time	4
None of the time	5
3. How much of the time, during the past month, have you been a very nervous person?	
All of the time	1
Most of the time	2
Some of the time	3
A little of the time	4
None of the time	5
4. How much of the time, during the past month, have you felt downhearted and blue?	
All of the time	1
Most of the time	2
Some of the time	3
A little of the time	4
None of the time	5
5. How much of the time, during the past month, did you feel so down in the dumps that nothing could cheer you up?	
Always	1
Very often	2
Sometimes	3
Almost never	4
Never	5

SECTION 2: CURRENT BUSINESS OWNERSHIP STATUS

2.1 Last time we interviewed you were operating a _____ business [use **BLAISE** or **previous interview sheet to fill in midline business activity**]. Is this correct that you used to operate this type of business?

1 = Yes>>Go to 2.3

2 = No

2.2 What type of business did you operate then? (Select from code list)

Type of business (e.g. selling clothes, selling tomatoes)

(Interviewer: List all that are mentioned IF ONLY THEY ARE HAPPENING IN THE SAME PLACE)

Or -777 = I never operated a business >> Go to section 3

1. I continue to operate the same business -> Section 4
2. I have closed that business, but am now operating a different business -> Question 2.4
3. I no longer operate a business -> Section 3 (*This should include people who claim never to have operated a business*)

2.4 What is the new type of business that you now operate? (e.g. selling tomatoes, making clothes, etc.)

2.5 When did you start the new business?

Month Year

If the respondent is still in business, Go to Section 4

Enumerator: Ask this section to respondents who are no longer in business

3.1 When did you stop operating a business (including opening new business)?

(i.e. the time the target respondent operated the business last)

3.1m Month : _____ 3.1y Year : _____
-999. Don't know

3.2a Is the business now being operated by another household member? (except sale to a household member)

1. Yes → skip to 3.2b
2. No → Goto 3.3
3. Not relevant → Go to 3.3

3.2b Which other household member is operating this business now?

1. Husband
2. Parent or Parent-in-Law
3. Child
4. Sibling
5. Other

3.2c Did you voluntarily turn over running of this business to another household member, or did they take the business over even though you would have preferred to keep running the business?

1. Voluntarily turned over business to this household member
2. They took it over even though I would have preferred to keep running it.

Now go to 3.8

3.3 Did you sell your business to someone else to run?

1. Yes → Goto 3.4
2. No → Goto 3.5
3. Not relevant → Goto 3.5

3.4 How much did you sell your business for?

Kshs.

(This is the money they received for the business-it may include stock, equipment, good will etc.)

3.5 Did you sell any of the equipment or other business assets when you closed the business?

1. Yes → Goto **3.6**
2. No → Goto **3.7**

3.6 How much did you sell the equipment and business assets for?

Kshs.

3.7 Do you plan on reopening this old business within the next 6 months?

1. Yes
2. No
3. Don't know

3.7a What was the main reason for closing your business?

1. The business was making a loss or not enough profit
2. Sickness or health reasons
3. I wanted to look for a better paying wage employment
4. To take care of family matters
5. I wanted to look for a better business opportunity
6. I intend to go abroad
7. I got married
8. Someone else took the business from me.
9. Loss of Business items through calamity(e.g. fire, theft)
10. The business was shut down by the government

Other (Specify): _____

3.8 Have you operated more than one business in the last year and a half that has now been closed?

1. Yes
2. No -> go to Question 3.10

3.9 Please tell me about the second most recently owned business that you don't operate now

3.9.a. What was the main activity of this business?

d. Description _____

i. Industry code (ISIC)

3.9.b. When did you stop operating this business?

m. Month

y. Year _____

3.9.c. What happened to this business when you stopped operating it?

1. The business closed down
2. The business is now operated by another household member
3. I sold the business to someone else to run

3.9.d. What was the main reason you stopped operating the business?

1. The business was making a loss or not enough profit
2. Sickness or health reasons
3. I wanted to look for a better paying wage employment
4. To take care of family matters
5. I wanted to look for a better business opportunity
6. I intend to go abroad
7. I got married
8. Someone else took the business from me.
9. Loss of Business items through calamity(e.g. fire, theft)
10. The business was shut down by the government

Other (Specify): _____

- 3.9.e. Do you plan on re-opening this business in the next 6 months?
1. Yes
 2. No
- 3.10 After closing the business, what is your main activity now? (To make it easier, I will list some possible activities)
1. Working for wage-includes casual and formal employment → ask 3.11 to 3.17
 2. Looking for work → ask 3.18 onwards
 3. Housework or looking after children → ask 3.18 onwards
 4. Other (specify) _____ -> go Section 3.18

If currently working as a wage worker (i.e. answered 1 for question 3.10):

- 3.11 In what kind of an enterprise do you work?
1. Private sector firm
 2. Government sector
 3. An NGO or aid/relief agency
 4. Other (specify): _____
- 3.12 In what sector are you employed?
- a. Description: _____
 - b. Industry Code (*Select from code list*): _____

Interviewer: Get description of job and sector and indicate industry code.

- 3.13 How many people work in the enterprise where you are employed? (Including the business owner and yourself and both paid and unpaid workers)
- 3.14 How many hours did you work last week? (Consider a 7 day period)
- 3.15 How much did you earn from this work last week? (Consider a 7 day period. Include all types of income such as bonuses, overtime, in-kind payments. If the payment is done monthly, divide by 4)

- 3.16 What were the main two reasons you left self employment for wage work? : record as 2 variables – reason 1, reason 2
1. Higher salary
 2. More stable working environment
 3. Less stress
 4. Business was making losses
 5. Better working hours
 6. Prospects for future wage growth
 7. Marriage
 8. Other (Specify) _____

- 3.17 Do you intend to reenter self-employment within the next year (12 months period)?
1. Yes
 2. No

Now go to **SECTION 10**

If currently unemployed (i.e. answered 2 or 3 for question 3.10):

- 3.18 Are you looking for a wage job, or another opportunity to enter self employment?
1. Wage work
 2. Self employment
 3. Not looking for employment

Go to Section 10

SECTION 4: BASIC INFORMATION ON YOUR BUSINESS

[Time: | | | | 24 Hr]

We would now like to ask you some basic information about your business.

4.1 How many hours a week do you personally spend working in the business?

a. Hours last week (Days* hours)	
b. Hours in a normal week	

BLAISE error check: Any answer greater than 112 should be queried. Note 112 hours is 16 hours per day. If they respond more than 112 hours per day, record their original answer, and then the answer after this check.

4.1c Which of the following best describes when you open your business each day?

1. I have a set time that I always open the business at? (Interviewer prompt for time to check)
2. I try to open my business at a set time each day, but often it is 15 minutes or more different from this
3. I open my business whenever I am able to get it up and running, without having an exact opening
4. Other (specify) _____

4.2 Do you keep records for income, expenses assets etc. of your business?

- 1) Yes
2) No **skip to Qn.4.4**

4.3 How do you primarily keep records? (Interviewer: Read options)

1.	Through formal accounting (using the services of a professional within firm)
2.	Through formal accounting (using the services of a professional outside of firm ex: Book keeping)
3.	Personal record keeping or other records
4.	Other: (specify).....

4.3a “Do you separate your records for your business accounts and personal accounts?”

1 = Yes

2 = No

Note : if they do not keep any records, this should be recorded as a « no »

4.4 Apart from yourself, does anyone else work in the business?

1. Yes -> 4.5
2. No -> 4.6

4.5 table Fill in the table below

Women here have only one spouse, and they are male. The sub-questions in the row of spouse should be asked to reflect this

Relation Type	4.5 a) Do(es) your <i>[insert relation type]</i> work in this business? (If they answer 2 or 3, please go to the next relation) 1 = Yes, 2 = No, 3 = I do not have this relation [You can answer yes for multiple options]	4,5b) [If 4.5a = Yes] How many <i>[insert relation type]</i> work in this business?	4.5 c) How many of the <i>[insert relation type]</i> who work in this business are male? [NOTE: This number can be equal to or less than the number in (b), but can never be greater]	4.5 d) How many of the <i>[insert relation type]</i> who work in this business are female? [NOTE: The answers in column (c) and (d) should add up to the answer in (b).]	4.5 e) In total, how many hours were worked by your <i>[insert option label]</i> in the last week in this business?	4.5 f) What is the main method with which you pay your <i>[insert relation type]</i> for their work in this business? 1 = Share profits 2 = Wages 3 = Don't pay them 4 = Other: [specify in the table]	4.5g) If worker is paid, what is the usual daily wage rate you pay this worker? (KSH)
1. Spouse(s)							
2. Child(ren)							
3. Sibling(s)							
4. Parent(s)							
5. Other relative(s)							
6. Other non-relative(s)							

4.5i In total, how many paid workers (not including yourself) do you have in your business/(es) who work:

ia. Full-time (more than 30 hours per week) in a normal week Number

ib Part-time (30 hours or less per week) in a normal week Number

4.6 Has your business been registered (Do you have a business registration certificate)?

1. Yes
2. No
3. Don't Know
4. Refuse

Comments: _____

- 4.6b. Are you registered as self-employed with the National Hospital Insurance Fund or National Social Security Fund?

1. Registered with NHIF only
2. Registered with NSSF only
3. Registered with both NHIF and NSSF
4. Not registered with either
5. Don't know/not sure.

- 4.7. Do you have a bank account (eg: saving, current, fixed deposit) that you use for your business?

1. Yes
2. No go to 4.9

- 4.8 Is this bank account in the business name or in your personal name?

1. Business Name
2. Personal Name
3. Name of other family member's name
4. Other (specify) _____

- 4.9 Do you have a mobile telephone money transfer service account? (E.g. M-pesa, Airtel Money, Equitel, etc?)

1. Yes
2. No >>Go to 4.10

	4.9a Do you use [Insert option] as a mobile money transfer service? 1. Yes 2. No >>Go to next row	4.9b Is [insert option] a personal and or business mobile telephone money transfer service account? 1. Personal 2. Business 3.Both personal and business	4.9c Do you allow your customers to pay for your goods or services through your [Inset option] account? 1. Yes 2. No >> Go to 4.9e	4.9d Which account do your customers pay to? 1. Personal 2. Business 3.Both personal and business	4.9e Do you pay your suppliers with your [Insert option] account? 1. Yes 2. No>> Go to 4.9g	4.9f Which account do you use to pay your suppliers? 1. Personal 2. Business 3. Both personal and business	4.9g In the last month have you received any transfers from family members in another part of the country through your [Insert option] account? 1. Yes 2. No >> Go to next row	4.9h Which account did you receive the transfer(s) on? 1. Personal 2. Business 3. Both personal and business
M-Pesa								
Airtel								
Equitel								
Orange								
Yu Cash								
Tangaza								
Other (Specify)								

4.10 In the past year have you ever applied for a loan for your business, including loans from merry-go-rounds, moneylenders, family and friends as well as bank loans, government funds, or microfinance loans?

1 = Yes

2 = No -> Go to section 5

4.11 I would like to ask about loans that your business has applied for in the past year. Please provide information on the following types of loans

Type of Loan	4.11a. Have you received in the last year a loan from [Insert option] ? 1. Yes 2. No <i>If answer No, skip 4.11 b and 4.11c and go to 4.11d</i>	4.11b. Loan Amount . Kshs	4.11c. Please tell me the name of the [Insert option]	4.11d In the last year did you apply for a loan from [] but were not accepted? 1. Yes 2. No
1. Bank (Private Government, Development)				
2. Microfinance organization (eg.), Faulu, SMEP				
3. SACCO				
4. ROSCA / Merry go round				
5. Development project loans, E.g UWEZO Fund				
6. Moneylender/shylocks				
7. Family and friends				
8. Other (specify): _____				

SECTION 5: ASSETS, INCOME, EXPENSES AND PROFIT

[Time: |_|_|_|_|_| 24Hr]

In this section we ask about assets, expenses, income and profits. Answer these with respect to the business we are interviewing you at. We will then ask about any other businesses you may have.

5.1 During the past year have you purchased any new assets for your business or sold any business assets which you had at that time. If so, can you tell me the amount you spent on purchases in each of the categories, and the amount you received for sales in each of the categories?

Item	a. Purchases	b. Sales
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Business site (including land and buildings)		
6. Other physical assets (excluding inventories/stock)		
7. Total of assets from 1 to 6		

Note: This should not include purchases or sales of inventories and raw materials. It should also not include sales of equipment from business owners whose business is selling equipment. Our concern here is e.g. a dressmaker buying a new sewing machine and/or selling their old one; a restaurant buying a fridge, etc.

|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

- 5.2 Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your business or activity. For each item, think of the value as how much it would cost you to replace the assets with ones in similar condition. Please tell me the approximate value of your assets in each of the following categories.

Item	Value (KSh)	
	Owned value (a)	Rented (monthly rental) (b)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture(stall+)		
4. Vehicles used in the business		
5. Total value of assets in business (excluding land and buildings)		

- 5.3 Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?

- 1) Yes **Go to Qn. 5.4**
2) No **Go to Qn. 5.5**

BLAISE consistency check: If they say zero, please prompt the interviewer to look at the business and confirm that she/he does not see any goods for sale.

- 5.4 At market prices, what is the value you calculate of your current inventories? FO: ask about retail value
KSh : _____ -999. don't know

BLAISE consistency check: If the value of current inventories exceeds 50,000 KSH, then prompt interviewer to check i) this is recorded correctly, and ii) business looks like it has relatively large numbers of raw materials/inventories. If not, prompt interviewer to check this value entered.

- 5.4a What is the value of inventories or raw materials that you have had to throw away due to spoilage or obsolescence in the last month? Ksh _____

- 5.4b Did your firm receive a bulk discount when purchasing inventories or raw materials in the past month?

Note: A bulk discount occurs when the price per unit is cheaper when you buy a larger batch of items than when buying a standard batch. E.g. you may pay less per can if you buy 100 coke cans than if you buy 10 cans.

1 =Yes

2 =No

- 5.5 How much cash on hand does your business currently have? KSh: _____ -888 Do not know/Can't say/Refused answer

5.6 Business expenses during the last month: Please report the amount you have spent on each of the following categories of business expenses during last month

Interviewer: include only business and not household expenses; do not include wages the owner pays herself as an expense

Item:	Cost (KSh)
1. Purchase of materials and items for resale	
2. Purchase of electricity, water, gas and fuel	
3. Market fee (e.g. for use or city tax on stall space)	
4. Interest paid on loans	
5. Wages and salaries for employees	
6. Rent for land or buildings	
7. Taxes	
8. Other expenses, including equipment rental, telephone, transportation	
9. Total expenses in the last month	

Sales:

5.7 What were the total sales of your business YESTERDAY? _____

Write "-444" if the business was closed yesterday. Include sales on credit and value of any sales in a barter transaction.

5.7a If they don't know, please prompt to get their best estimate. If they refuse to answer with a best estimate, then please elicit a range of sales

Which of the following ranges is yesterday's sales in?

 $0(\text{zero})$

1 to 200 KSH

201 to 300 KSH

301 to 400 KSH

401 to 500 KSH

501 to 700 KSH

701 to 1000 KSH

1001 to 1500 KSH

1501 to 2000 KSH

2001 to 3000KSH

3001 to 5000KSH

5001 or more

BLAISE check 1: if sales are reported as zero, get interviewer to ask why were sales zero – 1 = business closed, 2 = no customers, 3= other. Then have interviewer confirm sales were really zero.

BLAISE check 2: if sales are reported as don't know, prompt interviewer to ask for the best estimate, and then use range question if no best estimate can be elicited.

BLAISE check 3: if sales yesterday are reported as 5000 KSH or more, prompt interviewer to check this.

BLAISE check 4: Pull in last day's sales from Midline. If they have increased by 3000 KSH or more, please confirm that they really increased this much, and otherwise record new sales.

5.8a If they don't know, please prompt to get their best estimate. If they refuse to answer with a best estimate, then please elicit a range of sales

Which of the following ranges is last week's sales in?

 $0(\text{zero})$

1 to 999 KSH

1000 to 1499 KSH

1500 to 1999 KSH

2000 to 2499 KSH

2500 to 2999 KSH

3000 to 3999 KSH

4000 to 4999 KSH

5000 to 6999 KSH

7000 to 9999 KSH

10000to 11999KSH

12000 to 13999KSH

14000 to 15999KSH

16000 to 17999KSH

18000 to 19999KSH

20000 KSH or more

BLAISE check 1: if sales are reported as zero, get interviewer to ask why were sales zero – 1 = business closed, 2 = no customers, 3= other. Then have interviewer confirm sales were really zero.

BLAISE check 2: if sales are reported as don't know, prompt interviewer to ask for the best estimate, and then use range question if no best estimate can be elicited.

BLAISE check 3: if sales in past week are reported as 20,000 KSH or more, prompt interviewer to check this.

BLAISE check 4: Pull in last week's sales from Midline. If they have increased by 5000 KSH or more, please confirm that they really increased this much, and otherwise record new sales.

5.9 What was the total income the business earned during last WEEK after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the profits of your business during last WEEK? KSh. _____

Note: If you paid yourself a salary, add that back in to your profits.)

-999/-888. Don't know/ refuse answer

5.9a If they don't know, please prompt to get their best estimate. If they refuse to answer with a best estimate, then please elicit a range of sales

Which of the following ranges is last week's profits in?

 $0(\text{zero})$

1 to 499 KSH

500 to 999 KSH

1000 to 1499 KSH

1500 to 1999 KSH

2000 to 2499 KSH

2500 to 2999 KSH

3000 to 3499 KSH

3500 to 3999 KSH

4000 to 4499 KSH

4500 to 4999 KSH

|_|_|_|_|_|_|_|_|_|

5000 to 5999 KSH

6000 to 6999 KSH

7000 to 9999 KSH

10000 to 14999 KSH

15000 KSH or more

BLAISE check 1: if profits are reported as zero, get interviewer to ask why were profits zero – 1 = business closed, 2 = no customers, 3= only covered expenses., 4=other Then have interviewer confirm profits were really zero.

BLAISE check 2: if profits are reported as don't know, prompt interviewer to ask for the best estimate, and then use range question if no best estimate can be elicited.

BLAISE check 3: if profits in past week are reported as 9,000 KSH or more, prompt interviewer to check this.

5.9b What were your profits in the week before last? Ksh_____

Write “-444” if the business was closed in week before the last week.

5.9b If they don't know, please prompt to get their best estimate. If they refuse to answer with a best estimate, then please elicit a range of sales

Which of the following ranges is the week before last week's profits in?

0(zero)

1 to 499 KSH

500 to 999 KSH

1000 to 1499 KSH

1500 to 1999 KSH

2000 to 2499 KSH

2500 to 2999 KSH

3000 to 3499 KSH

3500 to 3999 KSH

4000 to 4499 KSH

4500 to 4999 KSH

5000 to 5999 KSH

6000 to 6999 KSH

7000 to 9999 KSH

10000 to 14999 KSH

15000 KSH or more

5.10 What were your profits in the worst week for your business in 2016? Ksh _____

-888 Refuse answer

Item	Sell (Y/N)	Units	Price Charged per unit	Purchase Cost per unit
i. Maize		“Gorogoro” (2kg container).		
ii. Sukuma (Kale)		Bunch		
iii. Sugar		Kg.		
iv. Tomatoes		single tomato		
v. Tomatoes		Kg.		
vi. Bananas		Piece		
vii. Beans		“Gorogoro” (2kg container).		
viii. Potatoes		“Gorogoro” (2kg container).		
ix. Charcoal		. “Gorogoro” (2kg container)		
x. Omena (Small Fish)		Gorogoro” (2kg container).		
xii. Cabbage		single cabbage (medium sized)		
xiv. Rice		Kg.		
xv. Onions		Kg.		
xvi. Blowdry (hair)		per head(washing and drying)		

5.12 Tell me now about the product or service that you sell that accounts for the highest percentage of your profits:

- a) Name of the product_____
- b) FO: What is the main unit you sell this product in (e.g. 1 kg bags, single item, 1 bunch of bananas, etc.):

- c) Cost of the raw materials used to produce one unit: KSH_____
- d) What is the typical price you charge for this product? KSH_____
- e) How many units of this product did you sell in the last week?_____
- f) How many other firms sell this product in the marketplace in which you operate?_____

5.13 Has your firm introduced new **products or services** during the past year?

1. Yes
2. No -> 5.15
3. Don't know >> skip to 5.15

5.14 What is the main new product or service introduced? _____

5.15 How many customers did your business have in a typical week this month? _____

5.15 a. If answer is “don’t know”, prompt for a range:

Fewer than 5

5 to 10

11 to 20

21 to 30

31 to 40

41 to 50

51 to 75

76 to 100

More than 100

5.16a . Have gained a new regular customer in the past three months who previously did not shop at your business?

1 = Yes

2 = No

5.16b Have you lost a regular customer in the past three months, who no longer shops at your business?

1 = Yes

2 = No

OTHER BUSINESSES:

5.17 Apart from the business we have been talking about, do you own any other businesses?

1. Yes

2. No \rightarrow go to question 5.22

5.18 How many additional businesses do you own? _____

5.19 What are the sectors of these businesses?(1 = retail, 2 = manufacturing , 3= service)

Check business type on code list

1. Business 2: Sector: _____ Business type: _____

2. Business 3: Sector: _____ Business type: _____

3. Business 4: Sector: _____ Business type: _____

5.20 How many hours per week do you spend in total working on these other businesses? _____

5.21 How much money did you take home [i.e. **profit**] from these other businesses in the past week?

5.22 In the past month, have you also done any wage labor?

1 = Yes

2 No >> If no go to 5. 24

5.23 If Yes,

a. How many hours did you work as a wage worker in the last week? _____

b. How much did you earn in wage work in the last week?_____

5.24 What was the total income of your household for LAST MONTH, including income from all sources, including wage work and income earned by other household members?

KSh. _____

-999/-888. Don't know/ refuse answer

Which of the following ranges was the total income of your household for LAST MONTH in?

1 to 5000 Ksh

5000 to 10000 Ksh

10001 to 15000 Ksh

15001 to 20000 Ksh

20001 to 25000 Ksh

25001 to 30000 Ksh

30001-35000 Ksh

35001-40000 Ksh

40001-45000 Ksh

45001-50000 Ksh

More than 50000 Ksh

1 = I have a set amount in mind needed to meet household expenses, and if I make more money than this, I leave the rest in the business

- 2 = I have a set amount in mind needed to meet household expenses, but if I make more money than this, also take out the extra for household use
- 3 = I aim to withdraw a set percentage of business profits each month, taking out more in good months and less in bad months
- 4 = I have a target amount I need to leave in the business to meet business expenses, and any money left after this I take for household needs
- 5 = Other (specify) _____

1 = Yes

- 2 = No -> Question 5.29

1 = I have a set goal of a certain amount more each week or month that I want to raise my inventory levels by

- 2 = I have a set amount I am trying to save towards to buy a particular piece of machinery or equipment
- 3 = I occasionally reinvest when I have extra money
- 4 = I don't reinvest
- 5 = Other (specify)_____
- 6 = Don't know/haven't thought about reinvesting

- Keep money intended for the business and intended for the household in separate places from each other? 1= Yes 2=No
- Put money intended to save for a big purchase in a separate place, jar, envelope, or something else to separate it from money you are saving for regular expenses? 1=Yes 2=No

Challenges in Growing your business

1 = Yes

- 2 = No

1 = Yes

- 2 = No

5.31 Think of your business 5 years from now. What would the ideal size of your business be in terms of number of paid workers (not including yourself)? _____ workers

|_|_|_|_|_|_|_|_|_|_|_|_|

5.32 What are the main two challenges you face in growing your business larger? (open-ended)

- a. Response 1: _____ code _____
- b. Response 2: _____ code _____

Enumerators, record open-ended answer, and then also a code

Codes for main challenges:

1 = lack of finance

2 = too much competition

3 = husband or other family members don't want them to grow the business

4 = not enough time to work on business and carry out household needs

5 = difficult to find good employees

6 = regulatory barriers

7 = lack the right business skills

8 = other

[add other codes as come up in pre-testing]

SECTION 6 : MEMBERSHIP AND SOCIAL CAPITAL**[Time: |_|_|_|_|_| 24Hr]**

6.1 Which of the following organization(s) do you belong to? [read options; 1= Yes, 2= No on each]

	a. Belongs to organization 1 = Yes 2= No (If no, ask about the next organization)	b. How many people are in this organization	c. How often do you discuss your own business or work issues with people from this organization? 1 = Never 2 = Rarely 3 = Sometimes 4 = Often	d. What are the goals of this organization? <i>Interviewer: Select all that apply</i> 1= Joint production of some items 2= Information sharing about business practices 3= Use of common infrastructure or services 4= Common financing 5= Other (specify)_____	e. Do you currently hold a leadership role in this organization? 1. Yes 2. No
1. Merry go round club/SACCO/VSLA/other savings groups					
2. Women's Association					
3. Trade or business association					
4. Cooperative, producer's group or marketing group					

Comments: _____

COMFORT WITH COMMUNICATION/NEGOTIATION

6.2 How many other business owners do you discuss business matters such as pricing, staffing, marketing, or other business issues at least once a month with? _____

6.3 Do you work together with any other business owners when buying raw materials (e.g. buying materials together to get a discount; sharing transport costs to suppliers, etc.)?

1 = Yes

 $2 = N_0$

SECTION 7: BUSINESS SKILLS AND PRACTICES SCORE-CARD

[Time: | | | | 24Hr]

Marketing

7.1 Which of the following have you done in the last three months?

Yes/No for each

7.1a Visited one of your competitor's businesses to see what prices they are charging?

1. Yes

2. No

999. No Competitors so N/A

7.1b. Visited one of your competitor's businesses to see what products they have available for sale?

1. Yes

2. No

999. No Competitors so N/A

7.1c Asked your existing customers whether there are any other products they would like you to sell or produce?

1. Yes

2. No

7.1d. Talked with a former customer to find out why they have stopped buying from your business?

1. Yes

2. No

999. Don't have a former customer

7.1e. Asked a supplier about which products are selling well in your industry?

1. Yes

2. No

999. Supplier has no knowledge of my industry (e.g., provides general inputs)

7.2. In the last three months have you used a special offer to attract customers?

1. Yes

2. No

7.3. In the last six months, have you done any form of advertising?

1. Yes

2. No skip to 7.5

7.4 If yes, which of the following types of advertising have you done in the last six months?

	Advertising	1=Yes, 2=No
7.4a.	Flyers	
7.4b.	Paid advertisements in community events?	
7.4c.	Yellow pages	
7.4d.	Newspapers	
7.4e.	Billboards away from the business site	

Comments:

|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

7.4f.	Attending meetings / other personal sales calls	
7.4g.	Calendars and Diaries	
7.4h	Added new signage or displays to your business site	
7.4i	Other _____	

Buying and Stock Control

- 7.5 In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials?
1. Yes
 2. No if No go to QN 7.6
- 7.5a If yes, were you successful in obtaining a lower price?
1. Yes
 2. No
- 7.6 In the last three months, have you compared the prices or quality offered by alternative suppliers or sources of raw materials to the supplier or source you have?
1. Yes
 2. No
- 7.7 Do you keep goods to sell, or raw materials to use in providing a service? (answer in keeping with QN 5.3)
1. Yes
 2. No skip to 7.12
- 7.8 How frequently do you run out of stock of these inventories or raw materials?
- 1 = Never, I always have enough on hand
- 2 = Infrequently, every 6 months or so
- 3 = Once every three months
- 4 = Once a month or more
- 7.9 How long does it take to obtain goods for which you have run out of stock?
- 1 = a day or less
- 2 = more than a day, less than a week
- 3 = a week
- 4 = More than a week, less than a month
- 5 = a month or more
- 7.10 Do you have a record-keeping system which allows you to know how much stock you have on hand?
1. Yes
 2. No if No go to QN 7.12
- 7.10a. Is the system:
1. Formal, written?
 2. Informal, unwritten?
- 7.11 How often do you update the information on inventory levels?
1. Daily
 2. Weekly
 3. Monthly
 4. In more than a month
 5. I don't update information

- 7.12 Do you keep written business records?
1. Yes
 2. No skip to 7.16
- 7.13 Do you record every purchase and sale made by the business?
1. Yes
 2. No if no skip to 7.16
- 7.14 Are you able to use your records to easily see how much cash your business has on hand at any point in time?
1. Yes
 2. No
- 7.15 Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
1. Yes
 2. No
- 7.16 Have you worked out the cost to you of each main product you sell?
1. Yes
 2. No
- 7.17 Do you know which goods you make the most profit per item in selling?
1. Yes
 2. No
- 7.18 Do you have a written budget, which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
1. Yes
 2. No
- 7.19 Do you sell any goods on credit to customers?
1. Yes
 2. No skip to 7.21
- 7.19a Do you have a written record of how much each customer owes you?
1. Yes
 2. No
- 7.20 If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records(*Any documents that can make a case at the bank*) allow you to document this to the bank?
1. Yes
 2. No

Financial planning

- 7.21 How frequently do you review the financial performance of your business and analyze where there are areas for improvement?
- 1= Never
2 = Once a year or less
3 = Two to three times a year
4 = Monthly or more often

1. Yes
2. No skip to 7.23

7.22a How frequently do you compare performance to your target?

- 1= Never
2 = Once a year or less
3 = Two to three times a year
4 = Monthly or more often

7.23 Have you made a budget of what costs facing your business are likely to be over the next year?

1. Yes
2. No

7.24 Which of the following do you or your accountant prepare at least annually?

1. Profit and loss statement
2. Statement of cash flow
3. Balance sheet
4. Income/Expenditure statement
5. Other (specify): _____
6. Do not prepare any accounting statement

7.25 Have you prepared a business action plan for your business which details the next steps you need to take in growing your business?

- 1 = Yes
2 = No

[Time: | | | | 24Hr]

8.1 In the past year have you worked with a mentor at all to try to improve your business?

1. Yes
2. No if No Go to Section 9

8.2 How did you meet this mentor?

1. Assigned to me/introduced to me through ILO program/Women's Enterprise Fund (WEF) or Kenya Industrial Estate (KIE)
2. Through a Women's Association
3. Through an NGO program (other than IPA/ILO/WEF/KIE project)
4. Someone I knew or sort out from the market
5. Other (specify)

8.3 Approximately how many times did you meet with a mentor in 2015?

1. Times as a group _____
2. Times as individual _____

8.4 What were the two main areas of business improvement that you worked on with the mentor?

Area 1

Area 2

1. Record-keeping/accounting/getting books in order
2. Financial planning and budgeting
3. Applying for a loan

4. Marketing and presentation of products
5. Business opening hours
6. Goal-setting and business vision
7. Cutting costs of production
8. Networking
9. Other (specify)_____

8.5 Do you believe this mentoring has helped your business to grow?

1. Yes, it has grown as a result of the mentoring
2. No, the mentoring did not help my business grow -> 8.7
3. Don't know, I am unsure whether it helped my business or not -> 8.7

8.6 What is the main way mentoring helped your business?

8.7 Have you met with your mentor at all in 2016 or talked on the phone with them?

1. Yes
2. No

8.8 Would you recommend to a friend or fellow business owner to take part in a mentoring program based on your experiences with a mentor?

1. Yes
2. No

SECTION 9: BUSINESS EMPOWERMENT

[Time: |_|_|_|_|_| 24Hr]

9.1 Who has access to the money you make from your business?

- 1 – Only myself
- 2 – Myself and spouse jointly
- 3 – Spouse only
4. Myself and other persons (not my spouse)
- 5 – Only other persons

9.2 Who decides how money from your business will be spent? (Read options – circle all that apply. Multiple answers possible)

1. Myself
- 2 Spouse
3. Other family
4. Other persons (non family)

SECTION 10 : FURTHER QUESTIONS FOR ALL RESPONDENTS

[Time: | | | | 24Hr]

Time Consumption

10.1. I need to know about how you spent your time during the last week. Please describe the hours which you spent for the following activities during last week.

Activity	Number of hours
1. Looking after children including picking and dropping children at school	
2. Looking after own parents or other elderly persons	
3. Preparing food or cooking	
4. Consumption of meals	
5. Tidying and cleaning the house	
6. Washing clothes	
7. Other household chores and gardening	
8. Household shopping or marketing	
9. Working in my own business	
10. Working for a family member's business as a non-waged worker	
11. Working for a non-family member's business as a non-waged worker	
12. Working for a family member's business as a waged worker	
13. Working for a non-family member's business as a waged worker	
14. Leisure activities (e.g. spending time with friends, attending religious and social events)	
15. Total number of hours	

I will read you a statement; Please tell me whether you agree with it or not:

10.2

Statement	Response 1=Yes, 2=No
1. When I have money in my hand, I am compelled to spend it on the needs of my husband or my family	

10.3 Is there some money that you have sole control over, to spend on anything you like without consulting anyone?

1... Yes

2... No

3. Don't know

10.4 Other personal and household decision making

	10.4a Do you need to ask permission from someone before you can [insert each option listed in the first column]	10.4b [If 10.5a = 2/3] Who do you need to consult or get permission from?	10.4c. [If 10.4a =2/ 3] In a typical case, how likely are you to get agreement or permission ?
	1. Do not need to ask anyone>>Skip to next row 2. Need to inform but not ask permission 3. Need to consult/ask permission to do	1. Spouse 2. Parents 3. Other relative. 4. Other nonrelative	1. Almost certain not to get 2. Unlikely to get 3. Could get or not 4. Likely to get 5. Almost certain to get
Visit a friend			
Sell a business asset from your business			

Comments:

Travel to a new location for work			
Stay overnight in a different town			
Work later than usual hours			
Take out a loan			
Spend money on an investment for your business			

ASSET OWNERSHIP

10.5 Do you or the members of your household own any of the following items? (This should be a list of 10 separate variables, where the interviewer has to mark yes or no for each one)

1. Iron and heaters
2. Refrigerator or freezer
3. Fans
4. Sewing machines
5. Radio, cassette players, CD players and record players
6. Television sets, VCR, DVDs
7. Motorcycles ,scooters, three-wheelers (tuktuks, for example)
8. Motor cars, vans, lorries etc.
9. Oven
10. Gas Cooker
11. How many cows does your household own?
12. How many goats do your household own?
13. In the past year, has your household purchased a new plot of land?

10.6 What sort of roof does your house have?

1. Thatch (Grass/reeds/palm leaves)
2. Metal/Iron (e.g. iron sheets)
4. Tiles (either concrete or ceramic)
5. Asbestos
6. Tins
3. Other (specify) _____

10.7. Please tell me if your household has experienced any of the following, during the last 2 years.

Experience	1.Yes	2.No
1. Migration of a member of the household to another country	1	2
2. Loss of employment by a member of the household	1	2
3. A serious illness or injury of any household member	1	2
4. The death of a member of the household	1	2
5. Damage to the housing structure or its contents (from floods/ fires /other calamities)	1	2
6. A breakdown of a major household asset (such as a vehicle, refrigerator) which required replacement or a substantial cost to repair	1	2

SECTION 11 : INTERVIEWER IMPRESSIONS AND OBSERVATIONS

[Time: | | | | 24Hr]

11.0a Ask to see the accounts book/record book of the business:

- 1 = Record book shown
2 = No record book or record book not shown>>Skip to 11.1a
3 = Not relevant

11.0b Does the accounts book or record book have entries in it from the last week?

- 1 = Yes, 2 =No, 3=Not relevant**

11.0c Does the record book record the following:

- i. Sales 1= Yes, 2 =No, 3=Not relevant
 ii. New purchases 1= Yes, 2=No, 3=Not relevant
 iii. withdrawals from the business for home use 1= Yes, 2=No, 3=Not relevant

Interviewer: Please observe the enterprise and answer the following questions, without asking anything of the owner.

Signage

- | | | |
|-------|--|----------------|
| 11.1a | Does the business have a clear and visible sign outside the store, which indicates which type of business this is? | |
| 1. | Yes | Go to Qn 11.1b |
| 2. | No | Go to Qn 11.2 |
| 3. | Not relevant | |
| 11.1b | Is this sign bright and colorful, or old and faded? | |
| 1. | Bright and Colorful | |
| 2. | Old and faded | |
| 3. | Not relevant | |

11.2 How many employees did you observe working in the business? *If the business is closed, or there is no business, -444. If the interview took place at the household, this should be recorded as 777 and -888 if the interview took place over the phone*

- 11.3 Who else other than the entrepreneur was present during the interview? **(Multiple Answers)**
(Mark all that apply.)
1. Nobody
 2. The spouse of the owner
 3. Other adult household members
 4. Other adults from outside the household
 5. A child 5 years of age or younger
 6. A child older than 5 years of age
 7. An employee
 8. Not relevant

SA	Excellent	Good	Not so good	Very bad
11.4 What is your impression of how well the respondent understood the questions being asked?	1	2	3	4
11.5 What is your impression of the seriousness with which the respondent answered questions?	1	2	3	4

Comments:

11.6 What is your overall impression of the preciseness/accuracy with which questions were answered?	1	2	3	4
--	---	---	---	---

11.7 Which questions were most difficult or troubling for the respondent?

11.8 Which questions were most difficult or troubling for you?

11.9 Which questions interested the respondents the most?

11.10 Survey location in

1. In the home
2. In business place

11.11 What were the conditions in which the interview took place?

- A. Very quiet
B. Fairly quiet
C. Noisy

PHOTO – please take a photo of the business inventories, following the same procedures as in round 1.

11.2 Was photo taken?

- 1=Yes
2=No. Please give reason for not taking photo:
3=N/A, no longer in business

Thank the Respondent and Terminate the Interview
Additional remarks:

[End Time: | | | | 24Hr]