

# Ethiopia - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Baseline and Endline Surveys 2021

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## Identification

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### SURVEY ID NUMBER

ETH\_2018-2021\_WEDP-IE\_v01\_M

### TITLE

Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Baseline and Endline Surveys 2021

### SUBTITLE

Randomized Controlled Trial Impact Evaluation

### COUNTRY/ECONOMY

Name	Country code
Ethiopia	ETH

### STUDY TYPE

Enterprise Survey [en/oth]

### ABSTRACT

This data was collected for a randomized controlled trial evaluating the impact of offering a large, individual-liability, uncollateralized microfinance loan to female business owners in Ethiopia, using psychometric credit scoring technology as a substitute for fixed-asset collateral requirements. This study partnered with the Ethiopian MFI Wasasa to trial a psychometric loan appraisal technology that predicts repayment likelihood. A total of 357 women completed the psychometric test and baseline survey between April 2018-March 2020 and 324 (of the 357) women completed the endline survey in September 2021.

### UNIT OF ANALYSIS

Firms, Individuals

## Version

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### VERSION DESCRIPTION

This data was collected for a randomized controlled trial evaluating the impact of offering a large, individual-liability, uncollateralized microfinance loan to female business owners in Ethiopia, using psychometric credit scoring technology as a substitute for fixed-asset collateral requirements. This study partnered with the Ethiopian MFI Wasasa to trial a psychometric loan appraisal technology that predicts repayment likelihood. A total of 357 women completed the psychometric test and baseline survey between April 2018-March 2020 and 324 (of the 357) women completed the endline survey in September 2021.

## Scope

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### NOTES

The scope of the survey includes the following themes:

- Demographics
- General information
- Personal Information
- Decision making
- Employment
- Revenues and expenditures
- Finance
- Access to Finance
- Business Information
- Business performance
- Constraints
- Main business

Secondary business  
Other business  
Psychometrics  
COVID  
Gender  
Entrepreneurship  
Firms  
Credit

## Coverage

### GEOGRAPHIC COVERAGE

The study sample is comprised of individuals who at the time of the baseline survey lived or worked in the cities of Adama (92%) or Asela (8%) in Ethiopia.

## Producers and sponsors

### PRIMARY INVESTIGATORS

Name	Affiliation
Salman Alibhai	World Bank Group
Rachel Cassidy	World Bank Group
Markus Goldstein	World Bank Group
Sreelakshmi Papineni	World Bank Group

## Sampling

### SAMPLING PROCEDURE

The study sample consists of 357 WEDP entrepreneurs who presented themselves at Wasasa branches in the cities of Adama and Assela between April 2018 to March 2020 and decided to apply for an uncollateralized loan. The baseline data collection was thus done on a rolling basis, as and when prospective borrowers came to the MFI branches. The psychometric test and a short additional baseline survey were administered on tablets by MFI loan officers working at the Wasasa branch.

An endline survey was conducted face-to-face in September 2021, targeting the full baseline sample of 357 entrepreneurs. Of these, 324 completed the endline survey (participation rate 88%).

### RESPONSE RATE

The response rate was 88 percent at endline

### WEIGHTING

None

## Data Collection

### DATES OF DATA COLLECTION

Start	End	Cycle
2018-04-01	2020-03-30	Baseline
2021-09-01	2021-10-30	Endline

### DATA COLLECTION MODE

Computer Assisted Personal Interview [capi]

#### DATA COLLECTION NOTES

Baseline data was collected from respondents using self-reported entry into a tablet at the MFI branch. Endline survey data was collected face-to-face through enumerators at the respondent's place of business or home. Survey responses were recorded on a tablet using SurveyCTO. The survey was also translated from English to Amharic. The questionnaires are available for download.

## Access policy

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#### CONFIDENTIALITY

#### CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number
- the source and date of download

Example:

Salman Alibhai (World Bank Group), Rachel Cassidy (World Bank Group), Markus Goldstein (World Bank Group), Sreelakshmi Papineni (World Bank Group). Ethiopia - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Baseline and Endline Surveys 2021, Randomized Controlled Trial Impact Evaluation (WEDP ETH 2021). Ref: ETH\_2018-2021\_WEDP-IE\_v01\_M. Downloaded from [uri] on [date].

## Disclaimer and copyrights

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#### DISCLAIMER

The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

## Metadata production

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#### DDI DOCUMENT ID

DDI\_ETH\_2018-2021\_WEDP-IE\_v01\_M\_WB

#### PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

#### DATE OF METADATA PRODUCTION

2023-02-03

#### DDI DOCUMENT VERSION

Version 01 (2023-02-03)

**Data Dictionary**

<b>Data file</b>	<b>Cases</b>	<b>Variables</b>
<b>ethiopia_psychometrics_baseline</b> Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Baseline Survey Data 2018-2020	369	110
<b>ethiopia_psychometrics_endline</b> Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Endline Survey Data 2021	324	598



**Data file: ethiopia\_psychometrics\_baseline**Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Baseline Survey Data  
2018-2020

Cases: 369

Variables: 110

**Variables**

ID	Name	Label	Question
V1	uniqueid	Unique ID for the respondent	nan
V2	branch_name	Branch name	Please select your branch:
V3	loan_amountrequested	Loan amount requested	Please enter the loan amount the applicant is seeking
V4	business_revenue	Monthly average business turnover	Please enter the applicant's monthly business turnover over the last year. If the business is less than 1 year, use the average turnover (sales) over the life span of the business (ex. Ten thousand )
V5	given_age	Respondent age	What is your age?
V6	gender	Respondent gender	What is your gender?
V7	marital_status	Respondent's marital status	What is your marital status?
V8	level_of_education	Highest level of education completed	What is your highest level of education completed?
V9	how_long_residence	How long respondent has lived in their current residence	How long have you lived at your current residential address?
V10	how_long_phone	How long respondent has had primary phone number	How long have you had your primary phone number?
V11	how_long_bank_account_wasasa	How long respondent has banked with Wasasa	How long have you banked with {0}?
V12	loanoraccounts_with_other_instit	Have bank accounts with other institutions	Do you currently have accounts or loans with other banks or credit institutions?
V13	how_long_bank_account_other	How long respondent has had a bank account with other institutions	How long have you had an account or loan with a bank or financial institution other than {0}?
V14	business_age	Number of years business has been in operation	How many years has your business been in operation for?
V15	business_number	Businesses owned in life	How many businesses have you owned in your life?
V16	business_profits	Average profits earned monthly	In an average month, what is the total income your business earned after paying all expenses including the wages of employees, but not including any income you paid yourself (in other words, what were your profits)?
V17	asset_increase	Value of business assets	How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

ID	Name	Label	Question
V18	welcome	Consent	Welcome! Welcome! We are studying the views of women entrepreneurs in Ethiopia. Your responses and suggestions are anonymous and confidential. We add everyone's answers together for our research to help improve services. Would it be possible to ask you some questions about your household and your enterprise?
V19	respondentCity	City respondent lives in	What city do you live in?
V20	enterpriseName	Name of enterprise	What is the name of your enterprise that you are seeking a loan for?
V21	enterpriseAddressSubcity	Address of enterprise: subcity	Address of Enterprise What is the address of your enterprise? Subcity:
V22	enterpriseAddressSubcity_adama	Address of enterprise: subcity in Adama	Address of Enterprise What is the address of your enterprise? Subcity:
V23	enterpriseAddress_Woreda	Address of enterprise: Woreda	What is the address of your enterprise? Woreda:
V24	enterpriseAddress_Kebelle	Address of enterprise: Kebele	What is the address of your enterprise? Kebelle:
V25	businessAreaName	Common area name of where business is situated	What is the common name of the area where your business is situated?
V26	directionsEnterprise	Directions of enterprise	Please give directions to find your enterprise:
V27	WEDPservices	Which WEDP services have you received	Which WEDP services have you received?
V28	birthplace	Respondent's place of birth	What is your place of birth?
V29	readWriteLanguage	Can you read and write in any language	Do you know how to write and read a message in any language?
V30	householdSize	How many people live in your household	How many people live in your household? Include yourself and all members of your household, small children and older adults. A household member is a person who eats and sleeps in your house for at least 4 days a week for at least 6 months in a year.
V31	household_workers	How many people work in your household	How many people in your household work?
V32	household_workers_female	How many females in your household work	How many females in your household work?
V33	totalHouseholdIncome	Total income for the household last month	What is the total income for the household in the last month? Enter in Ethiopian Birr.
V34	TotalHouseholdIncome_female	Total income from female workers in household last month	What are the total earnings of all the female workers in the household in the last month? Enter in Ethiopian Birr.
V35	whoisHeadHousehold	Who is the head of the household	Who is the head of the household?
V36	householdPosition	What is your position in the household	What is your own position in the household?
V37	haveChildren	Do you have children	Do you have children?
V38	numberDaughters	How many daughters do you have	How many daughters do you have?
V39	watchesChildren	Who looks after children when you are at work and they are not in school	Who looks after your children when you are working and they are not in school?
V40	ethnicity	Ethnicity	What is your ethnicity?
V41	religion	Religion	What is your religion?
V42	householdAssets_o1	Does household own any asset - 1st pick	Does your household have any of the following? Please check all that apply

ID	Name	Label	Question
V43	householdAssets_o2	Does household own any asset - 2nd pick	Does your household have any of the following? Please check all that apply
V44	householdAssets_o3	Does household own any asset - 3rd pick	Does your household have any of the following? Please check all that apply
V45	householdAssets_o4	Does household own any asset - 4th pick	Does your household have any of the following? Please check all that apply
V46	householdAssets_o5	Does household own any asset - 5th pick	Does your household have any of the following? Please check all that apply
V47	householdAssets_o6	Does household own any asset - 6th pick	Does your household have any of the following? Please check all that apply
V48	householdAssets_o7	Does household own any asset - 7th pick	Does your household have any of the following? Please check all that apply
V49	businessSector	Industry main business operates in	In which industry does your main business operate?
V50	businessSector2	Secondary line of operation	What is your secondary line/sector of operation?
V51	businessOwnership	Business owned by you or together with someone else	Is this business owned by you or together with somebody else?
V52	businessStartCapital	Where did starting capital come from	When this business first started, where did most of the start-up capital for this business come from?
V53	howMuchStartCapital	How much was the starting capital	How much was the starting capital for the business (includes equipment and machinery used to start the business).? (in Birr)
V54	startedBusiness	Primary reason for starting business	What was the primary reason that you started or joined this business?
V55	financeRecords	Do you keep financial records or accounts for this business	Do you keep financial records or accounts for this business?
V56	businessSales	Business's total sales in the last 30 days	What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).
V57	seasonalPattern	Do sales show a seasonal pattern	Do sales show a seasonal pattern?
V58	employeeSalariesAmounts	Amount spent on salaries in the last 30 working days	What were the approximate amounts spent on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V59	transportAmounts	Amount spent on transport allowances in the last 30 working days	What were the approximate amounts spent on Transport Allowances for Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V60	advertise_o1	Made people aware of business through any advertisement methods: 1st pick	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.
V61	advertise_o1_spec	Made people aware of business through any advertisement methods: 1st other, spec	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.
V62	advertise_o2	Made people aware of business through any advertisement methods: 2nd pick	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.
V63	advertise_o2_spec	Made people aware of business through any advertisement methods: 2nd other, spec	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.
V64	advertise_o3	Made people aware of business through any advertisement methods: 3rd pick	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

ID	Name	Label	Question
V65	whoisResponsible	Who is responsible for production activities	Who is usually responsible for production activities or for providing services?
V66	whoisResponsible_spec	Who is responsible for production activities - specify	Who is usually responsible for production activities or for providing services?
V67	businessAssociation	Belong to any business association	Do you belong to any business association?
V68	businessAssociation_name	Name of business associated	What is the name of the business association you belong to?
V69	howmanyEmployees	How many employees does this business have	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
V70	employeesContracts	Do you have written contracts for your employees	Do you have written contracts for your employees? (Any of them.)
V71	employeesHired	How many employees has this business HIRED in the past 12 months	How many employees has this business HIRED in the past 12 months?
V72	employeesLeft	How many employees have LEFT in the past 12 months	How many employees have LEFT this business in the past 12 months?
V73	employeesDeparture	What is the main reason employees left	What was the most important reason for worker departure in the past 12 months?
V74	employeesDeparture_spec	What is the main reason employees left - specify	What was the most important reason for worker departure in the past 12 months?
V75	employeesFamily	How many employees are from another owner's family	How many of your employees are from another owners' family?
V76	employeesUnpaid	How many employees are unpaid	How many of your employees are unpaid?
V77	employeesPartTime	How many employees are part-time workers	How many of your employees are part-time workers?
V78	employeesHours	How many hours a day do employees work	How many hours in a day do your employees typically work on average?
V79	employeesDays	How many days a week do employees work	How many days in the week do your employees typically work on average?
V80	howmanyApplyLoans	How many loans did you apply for in the last year	How many loans did you apply for your business in the last year for your business?
V81	howmanyRecLoans	How many loans did you receive in the last year	How many loans did you receive for your business in the last year for your business?
V82	borrowed_o1	Have you borrowed for your business from these in the past 12 months - 1st pick	Have you borrowed for your business in the past 12 months from the following sources?
V83	borrowed_o2	Have you borrowed for your business from these in the past 12 months - 2nd pick	Have you borrowed for your business in the past 12 months from the following sources?
V84	oweAmount	Of all money ever borrowed for the business, how much is still owed	Of all the money you borrowed for your business in the past (ever), how much do you still owe (in Birr)?
V85	owePeople	How many people/institutions are still owed	How many people/institutions do you owe money for your business at the moment?
V86	loanPurpose_o1	Primary use of the most recent loan - 1st pick	What is/was the primary use or intended use of the most recent loan?
V87	loanPurpose_o2	Primary use of the most recent loan - 2nd pick	What is/was the primary use or intended use of the most recent loan?
V88	loanPurpose_o3	Primary use of the most recent loan - 3rd pick	What is/was the primary use or intended use of the most recent loan?

ID	Name	Label	Question
V89	loanPurpose_o4	Primary use of the most recent loan - 4th pick	What is/was the primary use or intended use of the most recent loan?
V90	howSaveMoney_o1	How do you save money earned in this business - 1st pick	How do you save the money you earn in this business? Multiple responses possible.
V91	howSaveMoney_o1_spec	How do you save money earned in this business - 1st, other specify	How do you save the money you earn in this business? Multiple responses possible.
V92	howSaveMoney_o2	How do you save money earned in this business - 2nd pick	How do you save the money you earn in this business? Multiple responses possible.
V93	howSaveMoney_o3	How do you save money earned in this business - 3rd pick	How do you save the money you earn in this business? Multiple responses possible.
V94	howSaveMoney_o4	How do you save money earned in this business - 4th pick	How do you save the money you earn in this business? Multiple responses possible.
V95	unexpected5k	Can you borrow if faced with an unexpected situation needing 5,000 Birr in 2 wee	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?
V96	unexpected20k	Can you borrow if faced with an unexpected situation needing 20,000 Birr in 2 we	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?
V97	unexpectedMax	What is the maximum you can borrow if faced with an unexpected situation in 2 we	If suddenly you're faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money (in Birr) that you would be able to borrow?
V98	unexpectedSources1	Where would you borrow from if faced with an unexpected situation requiring mone	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? Select your MOST important or primary borrowing source (based on size of loan).
V99	unexpectedSources1_spec	Where would you borrow from if faced with an unexpected situation requiring mone	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? Select your MOST important or primary borrowing source (based on size of loan).
V100	householdDecisions1	In your household who decides whether or not to buy an appliance	In your household who decides whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)?
V101	householdDecisions2	In your household who decides who may go out to work	In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)?
V102	householdDecisions3	In your household who decided whether to support other family members	In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc?
V103	householdDecisions4	In your household who decided whether to save for the future	In your household who decides whether to save for the future?
V104	secondBusiness	Do you own a second business	Do you own a second business?
V105	secondBusSector	What sector does the second business operate in	In which sector does your second business operate?
V106	secondBusProfits	Average daily total profits from second business	What was the average daily total PROFITS the second business earned during the last seven working days after paying all expenses, including salaries, rents, materials, etc. (in Birr)?

ID	Name	Label	Question
V107	secondBusSales	Total sales from the last 30 days for second business	What were the business' total SALES in the last 30 days for your second business? By this we mean the overall sales of products or services (in Birr).
V108	secondBusEmployees	How many employees does the second business have	How many employees does this second business have? Include full-time + part-time + temporary + unpaid, and family members. Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners.
V109	flag_completed	Completed interview	nan
V110	exitSurveyTimes	Time interview ended	nan

Total: 110

**Data file: ethiopia\_psychometrics\_endline**

Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - Endline Survey Data 2021

Cases: 324

Variables: 598

**Variables**

ID	Name	Label	Question
V111	uniqueid	Unique ID for the respondent	nan
V112	wedp_0_1	Branch	Branch
V113	wedp_0_2	Enumerator name	Enunerator ID
V114	wedp_0_4	Q1: Enumerator: Please enter the PSI_ID which is on your hand?	Q1: Enumerator: Please enter the PSI_ID which is on your hand?
V115	wedp_0_5	Please confirm the respondent name is \${resp_name} ?	Please confirm the respondent name is \${resp_name} ?
V116	wedp_0_6a	Do you have any questions before we start?	Do you have any questions before we start?
V117	wedp_0_6b	Do you understand the information I have given?	Do you understand the information I have given?
V118	wedp_0_7	Does the respondent consent to be verbally interviewed?	Does the respondent consent to be verbally interviewed?
V119	wedp_1_4	4. Where does the interview take place?	Where does the interview take place? Do not read: If the place is both business and home
V120	wedp_1_4oth	4: Specify, where does the interview take place?	nan
V121	wedp_1_5	5: Age of \${WEDP_1_1}	Age of {[Respondent name]}
V122	wedp_1_6	6: Where was \${WEDP_1_1} born?	Where was {[Respondent name]} born?
V123	wedp_1_7	7: What is \${WEDP_1_1} marital status?	What is {[Respondent name]} marital status?
V124	wedp_1_8	8: Who is the head of the household? (Do not read out responses))	Who is the head of the household? (Do not read out responses)/
V125	wedp_1_9	Household size	Taking into account yourself and all members of this household, including small children and older adults, how many people live in your household?
V126	wedp_1_10	10: How many people in your household work?	How many people in your household work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]
V127	wedp_1_11	11: How many females in your household work?	How many females in your household work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]
V128	wedp_1_12	12: Do you yourself work? [Include part-time and full time; include employment,	Do you yourself work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]
V129	wedp_1_13	13. Do you have children?	Do you have children (include legally adopted and own children; do not include grand-children)?
V130	wedp_1_14	14: How many children do you have?	How many children do you have?
V131	wedp_1_15a	Less than 5 years of age	Of these [number] children, how many are:
V132	wedp_1_15b	Between 5 and 18 years old	nan
V133	wedp_1_15c	Above 18 years old	nan

ID	Name	Label	Question
V134	wedp_1_16	16. Who mainly looks after your children when you are working?	Who mainly looks after your children when you are working and they are not in school? (Do not read out responses)
V135	wedp_1_17	17. Are you the main income earner?	Are you the main income earner, or do you contribute significantly to your household's income?
V136	wedp_1_18	18. HOUSEHOLD INCOME	HOUSEHOLD INCOME: Please estimate the total income for your entire household combined over the last 30 DAYS
V137	wedp_1_19	19. FEMALE HOUSEHOLD INCOME	FEMALE HOUSEHOLD INCOME: Please estimate, what are the total income of all the female workers in the household in the last 30 days? Enter in Ethiopian Birr.
V138	wedp_1_20	20: On a typical day, how many hours per day do you spend on wprk for pay	On a typical day, how many hours do you spend on work for pay, in business, farming or other activities to generate income?
V139	wedp_1_21	21: On a typical day, how many hours per day do you spend on care activities	On a typical day, how many hours per day do you spend on care activities for family members and household chores (including cooking, cleaning and washing)?
V140	wedp_1_22	22: On a typical day, how many hours does your spouse spend on work for pay	On a typical day, how many hours does your spouse spend on work for pay, in business, farming or other activities to generate income?
V141	wedp_1_23	23: On a typical day, how many hours per day does your spouse spend on care	On a typical day, how many hours per day does your spouse spend on care activities for family members and household chores (including cooking, cleaning and washing)?
V142	wedp_1_24	24: If a woman earns more money than her husband, it's certain to cause problems	Do you agree or disagree with the following statement? "If a woman earns more money than her husband, it's almost certain to cause problems"
V143	wedp_1_25	25. Out of 10 of your neighbors, how many agree with the statement?	Out of 10 of your neighbors, how many do you think believe that if a woman earns more money than her husband, it's almost certain to cause problems?
V144	wedp_2_01	NAME OF THE ENTERPRISE registered with the WEDP program	Please write the NAME OF THE ENTERPRISE
V145	wedp_2_02	Business sector	Please write the NAME OF the business sector
V146	wedp_2_03	Business Area Name	Please write the business area Name
V147	wedp_2_1	1: Is this \${enterprise_name} in \${sector} still in operation?	Is this {WEDP Enterprise} in {SECTOR} still in operation?
V148	wedp_2_2d	Days	How long ago did you close this business? Days
V149	wedp_2_2m	Months	How long ago did you close this business? Months
V150	wedp_2_2y	Years	How long ago did you close this business? Years
V151	wedp_2_3	3: What was the main reason you closed the business \${enterprise_name}?	What was the main reason you closed the business? [DO NOT PROMPT. LISTEN AND THEN CODE MOST APPLICABLE]
V152	wedp_2_3_1	Reason Business closed: Coronavirus legislation	nan
V153	wedp_2_3_2	Reason Business closed: Found job	nan
V154	wedp_2_3_3	Reason Business closed: Inadequate funds	nan
V155	wedp_2_3_4	Reason Business closed: Not enough customers	nan
V156	wedp_2_3_5	Reason Business closed: Too much competition	nan
V157	wedp_2_3_6	Reason Business closed: Not the right skills	nan

ID	Name	Label	Question
V158	wedp_2_3_7	Reason Business closed: Could not manage finances	nan
V159	wedp_2_3_8	Reason Business closed: Started another business	nan
V160	wedp_2_3_9	Reason Business closed: Sold business	nan
V161	wedp_2_3_10	Reason Business closed: Stay home for care duties	nan
V162	wedp_2_3_11	Reason Business closed: Supplier problems	nan
V163	wedp_2_3_12	Reason Business closed: A family member took over	nan
V164	wedp_2_3_13	Reason Business closed: Owner was ill	nan
V165	wedp_2_3_14	Reason Business closed: Pregnancy or new baby	nan
V166	wedp_2_3_15	Reason Business closed: Damaged due to political unrest	nan
V167	wedp_2_3_16	Reason Business closed: Uncertainty due to political climate	nan
V168	wedp_2_3_17	Reason Business closed: Disaster that destroyed business	nan
V169	wedp_2_3_18	Reason Business closed: Other reason	nan
V170	wedp_2_3oth	3: Specify, What was the main reason you closed the business?	Specify, What was the main reason you closed the business?
V171	wedp_2_4	Reason is coronavirus	Enumerator Instruction:Do not ask but please select if the reason given in Qu
V172	wedp_2_5a	5a: What is your first main economic activity now?	What is your main economic activity now?
V173	wedp_2_5aoth	5a: Specify, What is your first main economic activity now?	Specify, What is your first main economic activity now?
V174	wedp_2_5b	5b: What is your second main economic activity now?	What is your main economic activity now?
V175	wedp_2_5c	5c: What is your third main economic activity now?	What is your main economic activity now?
V176	wedp_2_5e	5e: What is your fifth main economic activity now? If doing more than one activi	
V177	wedp_2_6	6: What is the main reason that you are no longer operating a business?	What is the main reason that you are no longer operating a business?
V178	wedp_2_6oth	6: Specify, What is the main reason that you are no longer operating a business?	Specify, What is the main reason that you are no longer operating a business?
V179	wedp_2_7	7: Is this \${enterprise_name} your main current business?	Is this \${enterprise_name} your main current business?
V180	wedp_2_7a	What is the name of your main business?	
V181	wedp_2_8c	8: What is the address of your main enterprise? City	What is the address of your main enterprise? City
V182	sub_aa	8: What is the address of your main enterprise? Sub-city	What is the address of your main enterprise? Sub-city
V183	woreda_aa	8: What is the address of your main enterprise? Woreda	What is the address of your main enterprise? Woreda
V184	sub_ad	8: a. In which subcity is your business located in(ADAMA)	In which subcity is your business located in(ADAMA)
V185	keb_ad	8: b. In which Kebele is your business located in(ADAMA)	In which Kebele is your business located in(ADAMA)
V186	wedp_2_9	9: What is the common name of the area where your main business is situated?	

ID	Name	Label	Question
V187	wedp_2_10	10: Please give directions to find your enterprise.	
V188	wedp_2_11	11: In which industry does your main business operate?	In which industry does your main business operate?
V189	wedp_2_12	What type of business do you have?	What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.
V190	wedp_2_13	13: What is your sub-sector of operation?	What is your sub-sector of operation?
V191	wedp_2_13oth	13: Specify, What is your sub-sector of operation?	Specify, What is your sub-sector of operation?
V192	wedp_2_14y	Years	How many years has your main business been in operation for?
V193	wedp_2_14m	Months	How many months has your main business been in operation for?
V194	wedp_2_15	15: What was the primary reason that you started or joined this business?	What was the primary reason that you started or joined this business?
V195	wedp_2_16	16: How many businesses have you owned in your life?	How many businesses have you owned in your life?
V196	wedp_2_17	17: For how many years have you been a business owner - this means, for how many	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)
V197	wedp_2_18	18: Please select your relationship to the current main business	Please select your relationship to the current main business
V198	wedp_2_19	19: Is this business owned by you, someone else, or you together with somebody e	Is this business owned by you, someone else, or you together with somebody e
V199	wedp_2_20	20: What percentage of this main business do you own?	What percentage of this main business do you own?
V200	wedp_2_21	21: Who is the main owner of this business?	Who is the main owner of this business?
V201	wedp_2_22	22: What is the gender of the main business owner?	What is the gender of the main business owner?
V202	wedp_2_23	Max amount able to borrow in 2 weeks	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)
V203	wedp_2_24a	Where would you borrow from? - 1st pick	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)
V204	wedp_2_24aoth	24: Specify, If you're faced with that situation of needing that money in 2 week	Specify, If you're faced with that situation of needing that money in 2 week
V205	wedp_2_24b	Where would you borrow from? - 2nd pick	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)
V206	wedp_2_24both	24: Specify, If you're faced with that situation of needing that money in 2 week	Specify, If you're faced with that situation of needing that money in 2 week
V207	wedp_2_25	25: What is the total profits your main business earned in the year 2013 (in ETB	What is the total profits your main business earned in the year 2013 (in ETB
V208	wedp_2_26	26: Do sales show a seasonal pattern?	Do sales show a seasonal pattern?
V209	wedp_2_26_1	Do sales show a seasonal pattern: Highest during rainy season	Do sales show a seasonal pattern: Highest during rainy season
V210	wedp_2_26_2	Do sales show a seasonal pattern: Highest after rainy season	Do sales show a seasonal pattern: Highest after rainy season

ID	Name	Label	Question
V211	wedp_2_26_3	Do sales show a seasonal pattern:Lowest during rainy season	Do sales show a seasonal pattern:Lowest during rainy season
V212	wedp_2_26_4	Do sales show a seasonal pattern:Highest before rainy season	Do sales show a seasonal pattern:Highest before rainy season
V213	wedp_2_26_5	Do sales show a seasonal pattern:Lowest after rainy season	Do sales show a seasonal pattern:Lowest after rainy season
V214	wedp_2_26_6	Do sales show a seasonal pattern:Highest in holiday season	Do sales show a seasonal pattern:Highest in holiday season
V215	wedp_2_26_7	Do sales show a seasonal pattern:Other pattern	Do sales show a seasonal pattern:Other pattern
V216	wedp_2_26_8	Do sales show a seasonal pattern:No pattern	Do sales show a seasonal pattern:No pattern
V217	wedp_2_26both	26: Specify, Do sales show a seasonal pattern?	Specify, Do sales show a seasonal pattern?
V218	wedp_2_27	27: What were the main business' total SALES in the last 30 days? By this we mea	What were the main business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).
V219	wedp_2_28	28. Sales change over the last year	Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?
V220	wedp_2_29	29: What were the business' total COSTS in the LAST 30 DAYS? By this we mean the	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, including salaries.
V221	wedp_2_30	30: What were the approximate amounts spent on Salaries of workers in the last 3	What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V222	wedp_2_31	31: Outside of any regular fixed salary, how much did you take from business rev	Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?
V223	wedp_2_32	32: What are the PROFITS received from your main business in the past 30 days? (	What are the PROFITS received from your main business in the past 30 working days? (I.e. the total income your business earned after paying all expenses in your business including the wages of employees)?
V224	wedp_2_33	33: ASSETS: How much would you estimate is the value of your main businesses' as	ASSETS: How much would you estimate is the value of your main businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?
V225	wedp_2_34	34: Do you own any equipment or machinery in your main business?	Do you own any equipment or machinery in your main business?
V226	wedp_2_35	35: CAPITAL STOCK What is the replacement value of all your owned equipment and	CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?
V227	wedp_2_36	36: CAPITAL STOCK Do you currently rent out equipment and machinery?	CAPITAL STOCK Do you currently rent equipment and machinery?
V228	wedp_2_37	37: CAPITAL STOCK What is the replacement value of all your rented out equipment	CAPITAL STOCK What is the replacement value of all your rented equipment and machinery (in Birr)
V229	wedp_2_38	38: Does your business have any inventory stocks? (That is, final goods for sale	Does your business have any inventory stocks? (That is, final goods for sale)
V230	wedp_2_39	39: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of	INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?

ID	Name	Label	Question
V231	wedp_2_40	40: Does your business use any RAW MATERIALS? (i.e. product components and raw m	Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)
V232	wedp_2_41	41: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of y	RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?
V233	wedp_2_42	42. What were sales pre-COVID?	During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?
V234	wedp_2_43	43: When this business first started, where did most of the start-up capital for	When this business first started, where did most of the start-up capital for this business come from?
V235	wedp_2_43_1	Startup capital came from:own savings	Startup capital came from:own savings
V236	wedp_2_43_2	Startup capital came from:spouse's savings	Startup capital came from:spouse's savings
V237	wedp_2_43_3	Startup capital came from:ROSACA type savings	Startup capital came from:ROSACA type savings
V238	wedp_2_43_4	Startup capital came from:Family inheritance	Startup capital came from:Family inheritance
V239	wedp_2_43_5	Startup capital came from:Remittance	Startup capital came from:Remittance
V240	wedp_2_43_6	Startup capital came from:Gift from relatives	Startup capital came from:Gift from relatives
V241	wedp_2_43_7	Startup capital came from:NGO assistance	Startup capital came from:NGO assistance
V242	wedp_2_43_8	Startup capital came from:Govt assistance	Startup capital came from:Govt assistance
V243	wedp_2_43_9	Startup capital came from:Loan from parents	Startup capital came from:Loan from parents
V244	wedp_2_43_10	Startup capital came from:Loan from siblings	Startup capital came from:Loan from siblings
V245	wedp_2_43_11	Startup capital came from:Loan from friends	Startup capital came from:Loan from friends
V246	wedp_2_43_12	Startup capital came from:Loan from other businesses	Startup capital came from:Loan from other businesses
V247	wedp_2_43_13	Startup capital came from:Loan from informal money lender	Startup capital came from:Loan from informal money lender
V248	wedp_2_43_14	Startup capital came from:Loan from MFI	Startup capital came from:Loan from MFI
V249	wedp_2_43_15	Startup capital came from:Loan from banks	Startup capital came from:Loan from banks
V250	wedp_2_43_16	Startup capital came from:Other	Startup capital came from:Other
V251	wedp_2_43_17	Startup capital came from:Don't know	Startup capital came from:Don't know
V252	wedp_2_44	44: How much was the starting capital for the main business (includes equipment	How much was the starting capital for the main business (includes equipment and machinery used to start the business).? (in Birr)
V253	wedp_2_45	45: How many employees does this business have? (Full-time + part-time + tempora	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
V254	wedp_2_46	46: How many employees has this business HIRED in the past 12 months?	How many employees has this business HIRED in the past 12 months?
V255	wedp_2_47	47: How many employees have LEFT this business in the past 12 months?	How many employees have LEFT this business in the past 12 months?
V256	wedp_2_47a	47.a: How many employees were FIRED from this business in the past 12 months?	How many employees were FIRED from this business in the past 12 months?
V257	wedp_2_48	48: What was the most important reason for worker departure in the past 12 month	What was the most important reason for worker departure in the past 12 months?

ID	Name	Label	Question
V258	wedp_2_48oth	48: Specify, What was the most important reason for worker departure in the past	Specify, What was the most important reason for worker departure in the past
V259	wedp_2_49	49: How many hours do you personally work for your business in a typical week? (	How many hours do you personally work for your business in a typical week? (includes all business related activities)
V260	wedp_2_50	50: Has the amount of hours that you work in the business per week changed over	Has the amount of hours that you work in the business per week changed over the last two years?
V261	wedp_2_51	51: Do you have written contracts for your employees? (Any of them.)	Do you have written contracts for your employees? (Any of them.)
V262	wedp_2_52	52: How many of your employees are from another owners' family?	How many of your employees are from another owners' family?
V263	wedp_2_53	53: How many of your employees are unpaid?	How many of your employees are unpaid?
V264	wedp_2_54	54: How many of your employees are part-time workers?	How many of your employees are part-time workers?
V265	wedp_2_55	55: How many hours in a day do your employees typically work on average?	How many hours in a day do your employees typically work on average?
V266	wedp_2_56	56: How many days in the week do your employees typically work on average?	How many days in the week do your employees typically work on average?
V267	wedp_2_57	57: Do you keep financial records or accounts for this business?	Do you keep financial records or accounts for this business?
V268	wedp_2_58	58: Has your business advertised/ have you made people aware of your business th	Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.
V269	wedp_2_58_1	Advertised business using:Newspaper/magazine/billboard	Advertised business using:Newspaper/magazine/billboard
V270	wedp_2_58_2	Advertised business using:Business cards/flyers	Advertised business using:Business cards/flyers
V271	wedp_2_58_3	Advertised business using:Loud speakers	Advertised business using:Loud speakers
V272	wedp_2_58_4	Advertised business using:Brokers	Advertised business using:Brokers
V273	wedp_2_58_5	Advertised business using:Online	Advertised business using:Online
V274	wedp_2_58_6	Advertised business using:Other,specify	Advertised business using:Other,specify
V275	wedp_2_58_7	Advertised business using:None	Advertised business using:None
V276	wedp_2_58oth	58: Specify, Has your business advertised/ have you made people aware of your bu	Specify, Has your business advertised/ have you made people aware of your bu
V277	wedp_2_59	59: Which of the following digital tools and services do you use for your busine	Which of the following digital tools and services do you use for your business [Note online includes websites and social media]? (Select all that apply)
V278	wedp_2_59_1	Digital tool used:None	Digital tool used:None
V279	wedp_2_59_2	Digital tool used:Sell products online	Digital tool used:Sell products online
V280	wedp_2_59_3	Digital tool used:Buy inputs online	Digital tool used:Buy inputs online
V281	wedp_2_59_4	Digital tool used:Accept electronic payments	Digital tool used:Accept electronic payments
V282	wedp_2_59_5	Digital tool used:Use a POS terminal in the business	Digital tool used:Use a POS terminal in the business
V283	wedp_2_59_6	Digital tool used:Advertise online	Digital tool used:Advertise online
V284	wedp_2_59_7	Digital tool used:Other	Digital tool used: Other
V285	wedp_2_60a	60a: What is the top first challenges that you face in this business? Top 1 chal	What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)
V286	wedp_2_60aoth	60a: Specify, What is the top first challenges that you face in this business? T	Specify, What is the top first challenges that you face in this business? T

ID	Name	Label	Question
V287	wedp_2_60b	60b: What is the top second challenges that you face in this business? Top 2 cha	What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)
V288	wedp_2_60both	60b: Specify, What is the top second challenges that you face in this business?	Specify, What is the top second challenges that you face in this business?
V289	wedp_2_60c	60c: What is the top third challenges that you face in this business? Top 3 chal	What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)
V290	wedp_3_1	1: Do you manage or own any other businesses?	Do you manage or own any other businesses?
V291	oth_business	1.a: How many other business do you mange or own?	How many other business do you mange or own?
V292	wedp_3_2_1	2: In which industry does your other business operate?	In which industry does your other business operate?
V293	wedp_3_3_1	3: What type of business do you have? If your business operations are a mixture	What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.
V294	wedp_3_4_1	4: What is your sub-sector of operation?	What is your sub sector of operation?
V295	wedp_3_4oth_1	4: Specify, What is your sub-sector of operation?	Specify, What is your sub-sector of operation?
V296	wedp_3_5y_1	Years	How many years has your business been in operation for?
V297	wedp_3_5m_1	Months	How many months has your business been in operation for?
V298	wedp_3_6_1	6: What was the primary reason that you started or joined this business \$ {busin	What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]
V299	wedp_3_6_1_1	Started business because of:Household needed money	What was the primary reason that you started or joined this business: Household needed money
V300	wedp_3_6_2_1	Started business because of:Wanted to make more money	What was the primary reason that you started or joined this business: Wanted to make more money
V301	wedp_3_6_3_1	Started business because of:Did not have a better wage alternative	What was the primary reason that you started or joined this business: Did not have a better wage alternative
V302	wedp_3_6_4_1	Started business because of:Lost previous job	What was the primary reason that you started or joined this business: Lost previous job
V303	wedp_3_6_5_1	Started business because of:Wanted to continue family business	What was the primary reason that you started or joined this business: Wanted to continue family business
V304	wedp_3_6_6_1	Started business because of:Previous experience as a worker inthis sector	What was the primary reason that you started or joined this business: Previous experience as a worker in this sector
V305	wedp_3_6_7_1	Started business because of:Previous experience as an apprentice inthis sector	What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector
V306	wedp_3_6_8_1	Started business because of:I took a related training course	What was the primary reason that you started or joined this business: I took a related training course
V307	wedp_3_6_9_1	Started business because of:Received subsidy to start business	What was the primary reason that you started or joined this business:Received subsidy to start business
V308	wedp_3_6_10_1	Started business because of:Local captital requirements	What was the primary reason that you started or joined this business: Local capital requirements

ID	Name	Label	Question
V309	wedp_3_6_11_1	Started business because of: Allows work life balance	What was the primary reason that you started or joined this business: Allows work life balance
V310	wedp_3_6_12_1	Started business because of:Saw a market opportunity	What was the primary reason that you started or joined this business: Saw a market opportunity
V311	wedp_3_6_13_1	Started business because of:Wanted to be my own boss	What was the primary reason that you started or joined this business: Wanted to be my own boss
V312	wedp_3_6_14_1	Started business because of:Previous business not successful	What was the primary reason that you started or joined this business: Previous business not successful
V313	wedp_3_6_15_1	Started business because of:Wanted to benefit from my hobby	What was the primary reason that you started or joined this business: Wanted to benefit from my hobby
V314	wedp_3_6_16_1	Started business because of:Post retirement source of income	What was the primary reason that you started or joined this business: Post retirement source of income
V315	wedp_3_6_17_1	Started business because of:Other	What was the primary reason that you started or joined this business: Other
V316	wedp_3_7_1	7: Is there a relationship or strategy between this \${business_name} business a	Is there a relationship or strategy between this business and your main business?
V317	wedp_3_8_1	8: Please select your relationship to this \${business_name} business:	Please select your relationship to this business:
V318	wedp_3_9_1	9: Is this \${business_name} business owned by you, someone else, or you together	Is this business owned by you, someone else, or you together with somebody else?
V319	wedp_3_10_1	10: What percentage of the \${business_name} business do you own?	What percentage of the business do you own?
V320	wedp_3_11_1	11: Who is the main owner of this \${business_name} business?	Who is the main owner of this business?
V321	wedp_3_12_1	12: What is the gender of the main business \${business_name} owner?	What is the gender of the main business owner?
V322	wedp_3_13_1	13: What is the total profits your business \${business_name} earned in the year	What is the total profits your business earned in the year 2013 (in ETB):
V323	wedp_3_14_1	14: Do sales show a seasonal pattern?	Do sales show a seasonal pattern?
V324	wedp_3_14_1_1	Do sales show a seasonal pattern: Highest during rainy season	Do sales show a seasonal pattern: Highest during rainy season
V325	wedp_3_14_2_1	Do sales show a seasonal pattern: Highest after rainy season	Do sales show a seasonal pattern: Highest after rainy season
V326	wedp_3_14_3_1	Do sales show a seasonal pattern: Lowest during rainy season	Do sales show a seasonal pattern: Lowest during rainy season
V327	wedp_3_14_4_1	Do sales show a seasonal pattern: Highest before rainy season	Do sales show a seasonal pattern: Highest before rainy season
V328	wedp_3_14_5_1	Do sales show a seasonal pattern: Lowest after rainy season	Do sales show a seasonal pattern: Lowest after rainy season
V329	wedp_3_14_6_1	Do sales show a seasonal pattern: Highest during holiday season	Do sales show a seasonal pattern: Highest during holiday season
V330	wedp_3_14_7_1	Do sales show a seasonal pattern: Other pattern	Do sales show a seasonal pattern: Other pattern
V331	wedp_3_14_8_1	Do sales show a seasonal pattern: No pattern	Do sales show a seasonal pattern: No pattern
V332	wedp_3_14oth_1	14: Specify, Do sales show a seasonal pattern?	Specify, Do sales show a seasonal pattern?
V333	wedp_3_15_1	15: What were the business' \${business_name} total SALES in the last 30 days? B	What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).
V334	wedp_3_16_1	16: Comparing your \${business_name} business sales for the last 30 days (in 202	Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?

ID	Name	Label	Question
V335	wedp_3_17_1	17: What were the \${business_name} business' total COSTS in the LAST 30 DAYS? B	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, including salaries.
V336	wedp_3_18_1	18: What were the approximate amounts spent just on Salaries of Workers in the l	What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V337	wedp_3_19_1	19: Outside of any regular fixed salary, how much did you take from \${business_	Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?
V338	wedp_3_20_1	20: What are the PROFITS received from your \${business_name} business in the pa	What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?
V339	wedp_3_21_1	21: ASSETS: How much would you estimate is the value of your \${business_name} b	ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?
V340	wedp_3_22_1	22: Do you own any equipment or machinery in your \${business_name} business?	Do you own any equipment or machinery in your main business?
V341	wedp_3_23_1	23: CAPITAL STOCK What is the replacement value of all your owned equipment and	CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?
V342	wedp_3_24_1	24: CAPITAL STOCK Do you currently rent out equipment and machinery?	CAPITAL STOCK Do you currently rent equipment and machinery?
V343	wedp_3_26_1	26: Does your \${business_name} business have any inventory stocks? (That is, fi	Does your business have any inventory stocks? (That is, final goods for sale)
V344	wedp_3_27_1	27: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of	INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?
V345	wedp_3_28_1	28: Does your \${business_name} business use any RAW MATERIALS? (i.e. product co	Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)
V346	wedp_3_29_1	29: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS:What is the value of yo	RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?
V347	wedp_3_30_1	30. What were sales pre-COVID?	During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?
V348	wedp_3_31_1	31: When this \${business_name} business first started, where did most of the st	When this business first started, where did most of the start-up capital for this business come from?
V349	wedp_3_31_1_1	Startup capital came from:own savings	When this business first started, where did most of the start-up capital for this business come from: Own savings
V350	wedp_3_31_2_1	Startup capital came from:spouse's savings	When this business first started, where did most of the start-up capital for this business come from: Spouse's savings

ID	Name	Label	Question
V351	wedp_3_31_3_1	Startup capital came from:ROSACA type savings	When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings
V352	wedp_3_31_4_1	Startup capital came from:Family inheritance	When this business first started, where did most of the start-up capital for this business come from: Family inheritance
V353	wedp_3_31_5_1	Startup capital came from:Remittance	When this business first started, where did most of the start-up capital for this business come from: Remittance
V354	wedp_3_31_6_1	Startup capital came from:Gift from relatives	When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family
V355	wedp_3_31_7_1	Startup capital came from:NGO assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO
V356	wedp_3_31_8_1	Startup capital came from:Govt assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies
V357	wedp_3_31_9_1	Startup capital came from:Loan from parents	When this business first started, where did most of the start-up capital for this business come from: Loan from parents
V358	wedp_3_31_10_1	Startup capital came from:Loan from siblings	When this business first started, where did most of the start-up capital for this business come from: Loan from siblings
V359	wedp_3_31_11_1	Startup capital came from:Loan from friends	When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family
V360	wedp_3_31_12_1	Startup capital came from:Loan from other businesses	When this business first started, where did most of the start-up capital for this business come from: Loan from other business
V361	wedp_3_31_13_1	Startup capital came from:Loan from informal money lender	When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders
V362	wedp_3_31_14_1	Startup capital came from:Loan from MFI	When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions
V363	wedp_3_31_15_1	Startup capital came from:Loan from banks	When this business first started, where did most of the start-up capital for this business come from: Loan from banks
V364	wedp_3_31_16_1	Startup capital came from:Other	When this business first started, where did most of the start-up capital for this business come from: Other
V365	wedp_3_31_17_1	Startup capital came from:Don't know	When this business first started, where did most of the start-up capital for this business come from: Don't know
V366	wedp_3_32_1	32: How much was the starting capital for the \${business_name} business (include	How much was the starting capital for the main business (includes equipment and machinery used to start the business).? (in Birr)
V367	wedp_3_33_1	33: How many employees does this \${business_name} business have? (Full-time + p	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
V368	wedp_3_34_1	34: How many employees has this \${business_name} business HIRED in the past 12	How many employees has this business HIRED in the past 12 months?

ID	Name	Label	Question
V369	wedp_3_35_1	35: How many employees have LEFT this $\{business\_name\}$ business in the past 12	How many employees have LEFT this business in the past 12 months?
V370	wedp_3_36_1	36: What was the most important reason for worker departure in the past 12 month	What was the most important reason for worker departure in the past 12 months?
V371	wedp_3_36oth_1	36: Specify, What was the most important reason for worker departure in the past	Specify, What was the most important reason for worker departure in the past
V372	wedp_3_37_1	37: How many hours do you personally work for your $\{business\_name\}$ business in	How many hours do you personally work for your business in a typical week? (includes all business related activities)
V373	wedp_3_38_1	38: Has the amount of hours that you work in the $\{business\_name\}$ business per	Has the amount of hours that you work in the business per week changed over the last two years?
V374	wedp_3_2_2	2: In which industry does your other business operate?	In which industry does your other business operate?
V375	wedp_3_3_2	3: What type of business do you have? If your business operations are a mixture	What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.
V376	wedp_3_4_2	4: What is your sub-sector of operation?	What is your sub sector of operation?
V377	wedp_3_5y_2	Years	How many years has your business been in operation for?
V378	wedp_3_5m_2	Months	How many months has your business been in operation for?
V379	wedp_3_6_2	6: What was the primary reason that you started or joined this business $\{busin$	What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]
V380	wedp_3_6_1_2	Started business because of:Household needed money	What was the primary reason that you started or joined this business: Household needed money
V381	wedp_3_6_2_2	Started business because of:Wanted to make more money	What was the primary reason that you started or joined this business: Wanted to make more money
V382	wedp_3_6_3_2	Started business because of:Did not have a better wage alternative	What was the primary reason that you started or joined this business: Did not have a better wage alternative
V383	wedp_3_6_4_2	Started business because of:Lost previous job	What was the primary reason that you started or joined this business: Lost previous job
V384	wedp_3_6_5_2	Started business because of:Wanted to continue family business	What was the primary reason that you started or joined this business: Wanted to continue family business
V385	wedp_3_6_6_2	Started business because of:Previous experience as a worker inthis sector	What was the primary reason that you started or joined this business: Previous experience as a worker in this sector
V386	wedp_3_6_7_2	Started business because of:Previous experience as an apprentice inthis sector	What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector
V387	wedp_3_6_8_2	Started business because of:I took a related training course	What was the primary reason that you started or joined this business: I took a related training course
V388	wedp_3_6_9_2	Started business because of:Received subsidy to start business	What was the primary reason that you started or joined this business:Received subsidy to start business
V389	wedp_3_6_10_2	Started business because of:Local captital requirements	What was the primary reason that you started or joined this business: Local capital requirements
V390	wedp_3_6_11_2	Started business because of: Allows work life balance	What was the primary reason that you started or joined this business: Allows work life balance

ID	Name	Label	Question
V391	wedp_3_6_12_2	Started business because of:Saw a market opportunity	What was the primary reason that you started or joined this business: Saw a market opportunity
V392	wedp_3_6_13_2	Started business because of:Wanted to be my own boss	What was the primary reason that you started or joined this business: Wanted to be my own boss
V393	wedp_3_6_14_2	Started business because of:Previous business not successful	What was the primary reason that you started or joined this business: Previous business not successful
V394	wedp_3_6_15_2	Started business because of:Wanted to benefit from my hobby	What was the primary reason that you started or joined this business: Wanted to benefit from my hobby
V395	wedp_3_6_16_2	Started business because of:Post retirement source of income	What was the primary reason that you started or joined this business: Post retirement source of income
V396	wedp_3_6_17_2	Started business because of:Other	What was the primary reason that you started or joined this business: Other
V397	wedp_3_7_2	7: Is there a relationship or strategy between this \${business_name} business a	Is there a relationship or strategy between this business and your main business?
V398	wedp_3_8_2	8: Please select your relationship to this \${business_name} business:	Please select your relationship to this business:
V399	wedp_3_9_2	9: Is this \${business_name} business owned by you, someone else, or you together	Is this business owned by you, someone else, or you together with somebody else?
V400	wedp_3_11_2	11: Who is the main owner of this \${business_name} business?	11: Who is the main owner of this \${business_name} business?
V401	wedp_3_12_2	12: What is the gender of the main business \${business_name} owner?	What is the gender of the main business owner?
V402	wedp_3_13_2	13: What is the total profits your business \${business_name} earned in the year	What is the total profits your business earned in the year 2013 (in ETB):
V403	wedp_3_14_2	14: Do sales show a seasonal pattern?	Do sales show a seasonal pattern?
V404	wedp_3_14_1_2	Do sales show a seasonal pattern: Highest during rainy season	Do sales show a seasonal pattern: Highest during rainy season
V405	wedp_3_14_2_2	Do sales show a seasonal pattern: Highest after rainy season	Do sales show a seasonal pattern: Highest after rainy season
V406	wedp_3_14_3_2	Do sales show a seasonal pattern: Lowest during rainy season	Do sales show a seasonal pattern: Lowest during rainy season
V407	wedp_3_14_4_2	Do sales show a seasonal pattern: Highest before rainy season	Do sales show a seasonal pattern: Highest before rainy season
V408	wedp_3_14_5_2	Do sales show a seasonal pattern: Lowest after rainy season	Do sales show a seasonal pattern: Lowest after rainy season
V409	wedp_3_14_6_2	Do sales show a seasonal pattern: Highest during holiday season	Do sales show a seasonal pattern: Highest during holiday season
V410	wedp_3_14_7_2	Do sales show a seasonal pattern: Other pattern	Do sales show a seasonal pattern: Other pattern
V411	wedp_3_14_8_2	Do sales show a seasonal pattern: No pattern	Do sales show a seasonal pattern: No pattern
V412	wedp_3_15_2	15: What were the business' \${business_name} total SALES in the last 30 days? B	What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).
V413	wedp_3_16_2	16: Comparing your \${business_name} business sales for the last 30 days (in 202	Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?
V414	wedp_3_17_2	17: What were the \${business_name} business' total COSTS in the LAST 30 DAYS? B	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, including salaries.

ID	Name	Label	Question
V415	wedp_3_18_2	18: What were the approximate amounts spent just on Salaries of Workers in the l	What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V416	wedp_3_19_2	19: Outside of any regular fixed salary, how much did you take from \${business_	Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?
V417	wedp_3_20_2	20: What are the PROFITS received from your \${business_name} business in the pa	What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?
V418	wedp_3_21_2	21: ASSETS: How much would you estimate is the value of your \${business_name} b	ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?
V419	wedp_3_22_2	22: Do you own any equipment or machinery in your \${business_name} business?	Do you own any equipment or machinery in your main business?
V420	wedp_3_23_2	23: CAPITAL STOCK What is the replacement value of all your owned equipment and	CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?
V421	wedp_3_24_2	24: CAPITAL STOCK Do you currently rent out equipment and machinery?	CAPITAL STOCK Do you currently rent equipment and machinery?
V422	wedp_3_26_2	26: Does your \${business_name} business have any inventory stocks? (That is, fi	Does your business have any inventory stocks? (That is, final goods for sale)
V423	wedp_3_28_2	28: Does your \${business_name} business use any RAW MATERIALS? (i.e. product co	Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)
V424	wedp_3_30_2	30. What were sales pre-COVID?	During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?
V425	wedp_3_31_2	31: When this \${business_name} business first started, where did most of the st	When this business first started, where did most of the start-up capital for this business come from?
V426	wedp_3_31_1_2	Startup capital came from:own savings	When this business first started, where did most of the start-up capital for this business come from: Own savings
V427	wedp_3_31_2_2	Startup capital came from:spouse's savings	When this business first started, where did most of the start-up capital for this business come from: Spouse's savings
V428	wedp_3_31_3_2	Startup capital came from:ROSACA type savings	When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings
V429	wedp_3_31_4_2	Startup capital came from:Family inheritance	When this business first started, where did most of the start-up capital for this business come from: Family inheritance
V430	wedp_3_31_5_2	Startup capital came from:Remittance	When this business first started, where did most of the start-up capital for this business come from: Remittance
V431	wedp_3_31_6_2	Startup capital came from:Gift from relatives	When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family
V432	wedp_3_31_7_2	Startup capital came from:NGO assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO
V433	wedp_3_31_8_2	Startup capital came from:Govt assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies

ID	Name	Label	Question
V434	wedp_3_31_9_2	Startup capital came from:Loan from parents	When this business first started, where did most of the start-up capital for this business come from: Loan from parents
V435	wedp_3_31_10_2	Startup capital came from:Loan from siblings	When this business first started, where did most of the start-up capital for this business come from: Loan from siblings
V436	wedp_3_31_11_2	Startup capital came from:Loan from friends	When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family
V437	wedp_3_31_12_2	Startup capital came from:Loan from other businesses	When this business first started, where did most of the start-up capital for this business come from: Loan from other business
V438	wedp_3_31_13_2	Startup capital came from:Loan from informal money lender	When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders
V439	wedp_3_31_14_2	Startup capital came from:Loan from MFI	When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions
V440	wedp_3_31_15_2	Startup capital came from:Loan from banks	When this business first started, where did most of the start-up capital for this business come from: Loan from banks
V441	wedp_3_31_16_2	Startup capital came from:Other	When this business first started, where did most of the start-up capital for this business come from: Other
V442	wedp_3_31_17_2	Startup capital came from:Don't know	When this business first started, where did most of the start-up capital for this business come from: Don't know
V443	wedp_3_32_2	32: How much was the starting capital for the \${business_name} business (includ	How much was the starting capital for the main business (includes equipment and machinery used to start the business).? (in Birr)
V444	wedp_3_33_2	33: How many employees does this \${business_name} business have? (Full-time + p	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
V445	wedp_3_34_2	34: How many employees has this \${business_name} business HIRED in the past 12	How many employees has this business HIRED in the past 12 months?
V446	wedp_3_35_2	35: How many employees have LEFT this \${business_name} business in the past 12	How many employees have LEFT this business in the past 12 months?
V447	wedp_3_36_2	36: What was the most important reason for worker departure in the past 12 month	What was the most important reason for worker departure in the past 12 months?
V448	wedp_3_37_2	37: How many hours do you personally work for your \${business_name} business in	How many hours do you personally work for your business in a typical week? (includes all business related activities)
V449	wedp_3_38_2	38: Has the amount of hours that you work in the \${business_name} business per	Has the amount of hours that you work in the business per week changed over the last two years?
V450	wedp_3_2_3	2: In which industry does your other business operate?	In which industry does your other business operate?
V451	wedp_3_3_3	3: What type of business do you have? If your business operations are a mixture	What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.
V452	wedp_3_4_3	4: What is your sub-sector of operation?	What is your sub sector of operation?
V453	wedp_3_5y_3	Years	How many years has your business been in operation for?

ID	Name	Label	Question
V454	wedp_3_5m_3	Months	How many months has your business been in operation for?
V455	wedp_3_6_3	6: What was the primary reason that you started or joined this business \${{busin	What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]
V456	wedp_3_6_1_3	Started business because of:Household needed money	What was the primary reason that you started or joined this business: Household needed money
V457	wedp_3_6_2_3	Started business because of:Wanted to make more money	What was the primary reason that you started or joined this business: Wanted to make more money
V458	wedp_3_6_3_3	Started business because of:Did not have a better wage alternative	What was the primary reason that you started or joined this business: Did not have a better wage alternative
V459	wedp_3_6_4_3	Started business because of:Lost previous job	What was the primary reason that you started or joined this business: Lost previous job
V460	wedp_3_6_5_3	Started business because of:Wanted to continue family business	What was the primary reason that you started or joined this business: Wanted to continue family business
V461	wedp_3_6_6_3	Started business because of:Previous experience as a worker inthis sector	What was the primary reason that you started or joined this business: Previous experience as a worker in this sector
V462	wedp_3_6_7_3	Started business because of:Previous experience as an apprentice inthis sector	What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector
V463	wedp_3_6_8_3	Started business because of:I took a related training course	What was the primary reason that you started or joined this business: I took a related training course
V464	wedp_3_6_9_3	Started business because of:Received subsidy to start business	What was the primary reason that you started or joined this business:Received subsidy to start business
V465	wedp_3_6_10_3	Started business because of:Local captial requirements	What was the primary reason that you started or joined this business: Local capital requirements
V466	wedp_3_6_11_3	Started business because of: Allows work life balance	What was the primary reason that you started or joined this business: Allows work life balance
V467	wedp_3_6_12_3	Started business because of:Saw a market opportunity	What was the primary reason that you started or joined this business: Saw a market opportunity
V468	wedp_3_6_13_3	Started business because of:Wanted to be my own boss	What was the primary reason that you started or joined this business: Wanted to be my own boss
V469	wedp_3_6_14_3	Started business because of:Previous business not successful	What was the primary reason that you started or joined this business: Previous business not successful
V470	wedp_3_6_15_3	Started business because of:Wanted to benefit from my hobby	What was the primary reason that you started or joined this business: Wanted to benefit from my hobby
V471	wedp_3_6_16_3	Started business because of:Post retirement source of income	What was the primary reason that you started or joined this business: Post retirement source of income
V472	wedp_3_6_17_3	Started business because of:Other	What was the primary reason that you started or joined this business: Other
V473	wedp_3_6oth_3	6: Specify, What was the primary reason that you started or joined this business	Specify, What was the primary reason that you started or joined this business
V474	wedp_3_7_3	7: Is there a relationship or strategy between this \${{business_name} business a	Is there a relationship or strategy between this business and your main business?
V475	wedp_3_8_3	8: Please select your relationship to this \${{business_name} business:	Please select your relationship to this business:

ID	Name	Label	Question
V476	wedp_3_9_3	9: Is this \${business_name} business owned by you, someone else, or you together	Is this business owned by you, someone else, or you together with somebody else?
V477	wedp_3_11_3	11: Who is the main owner of this \${business_name} business?	11: Who is the main owner of this \${business_name} business?
V478	wedp_3_12_3	12: What is the gender of the main business \${business_name} owner?	What is the gender of the main business owner?
V479	wedp_3_13_3	13: What is the total profits your business \${business_name} earned in the year	What is the total profits your business earned in the year 2013 (in ETB):
V480	wedp_3_14_3	14: Do sales show a seasonal pattern?	Do sales show a seasonal pattern?
V481	wedp_3_14_1_3	Do sales show a seasonal pattern: Highest during rainy season	Do sales show a seasonal pattern: Highest during rainy season
V482	wedp_3_14_2_3	Do sales show a seasonal pattern: Highest after rainy season	Do sales show a seasonal pattern: Highest after rainy season
V483	wedp_3_14_3_3	Do sales show a seasonal pattern: Lowest during rainy season	Do sales show a seasonal pattern: Lowest during rainy season
V484	wedp_3_14_4_3	Do sales show a seasonal pattern: Highest before rainy season	Do sales show a seasonal pattern: Highest before rainy season
V485	wedp_3_14_5_3	Do sales show a seasonal pattern: Lowest after rainy season	Do sales show a seasonal pattern: Lowest after rainy season
V486	wedp_3_14_6_3	Do sales show a seasonal pattern: Highest during holiday season	Do sales show a seasonal pattern: Highest during holiday season
V487	wedp_3_14_7_3	Do sales show a seasonal pattern: Other pattern	Do sales show a seasonal pattern: Other pattern
V488	wedp_3_14_8_3	Do sales show a seasonal pattern: No pattern	Do sales show a seasonal pattern: No pattern
V489	wedp_3_15_3	15: What were the business' \${business_name} total SALES in the last 30 days? B	What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).
V490	wedp_3_16_3	16: Comparing your \${business_name} business sales for the last 30 days (in 202	Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?
V491	wedp_3_17_3	17: What were the \${business_name} business' total COSTS in the LAST 30 DAYS? B	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, including salaries.
V492	wedp_3_18_3	18: What were the approximate amounts spent just on Salaries of Workers in the l	What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"
V493	wedp_3_19_3	19: Outside of any regular fixed salary, how much did you take from \${business_	Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?
V494	wedp_3_20_3	20: What are the PROFITS received from your \${business_name} business in the pa	What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?
V495	wedp_3_21_3	21: ASSETS: How much would you estimate is the value of your \${business_name} b	ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?
V496	wedp_3_22_3	22: Do you own any equipment or machinery in your \${business_name} business?	Do you own any equipment or machinery in your main business?
V497	wedp_3_23_3	23: CAPITAL STOCK What is the replacement value of all your owned equipment and	CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?
V498	wedp_3_24_3	24: CAPITAL STOCK Do you currently rent out equipment and machinery?	CAPITAL STOCK Do you currently rent equipment and machinery?

ID	Name	Label	Question
V499	wedp_3_26_3	26: Does your \${business_name} business have any inventory stocks? (That is, fi	Does your business have any inventory stocks? (That is, final goods for sale)
V500	wedp_3_27_3	27: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of	INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?
V501	wedp_3_28_3	28: Does your \${business_name} business use any RAW MATERIALS? (i.e. product co	Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)
V502	wedp_3_29_3	29: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS:What is the value of yo	RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?
V503	wedp_3_30_3	30. What were sales pre-COVID?	During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?
V504	wedp_3_31_3	31: When this \${business_name} business first started, where did most of the st	When this business first started, where did most of the start-up capital for this business come from?
V505	wedp_3_31_1_3	Startup capital came from:own savings	When this business first started, where did most of the start-up capital for this business come from: Own savings
V506	wedp_3_31_2_3	Startup capital came from:spouse's savings	When this business first started, where did most of the start-up capital for this business come from: Spouse's savings
V507	wedp_3_31_3_3	Startup capital came from:ROSACA type savings	When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings
V508	wedp_3_31_4_3	Startup capital came from:Family inheritance	When this business first started, where did most of the start-up capital for this business come from: Family inheritance
V509	wedp_3_31_5_3	Startup capital came from:Remittance	When this business first started, where did most of the start-up capital for this business come from: Remittance
V510	wedp_3_31_6_3	Startup capital came from:Gift from relatives	When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family
V511	wedp_3_31_7_3	Startup capital came from:NGO assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO
V512	wedp_3_31_8_3	Startup capital came from:Govt assistance	When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies
V513	wedp_3_31_9_3	Startup capital came from:Loan from parents	When this business first started, where did most of the start-up capital for this business come from: Loan from parents
V514	wedp_3_31_10_3	Startup capital came from:Loan from siblings	When this business first started, where did most of the start-up capital for this business come from: Loan from siblings
V515	wedp_3_31_11_3	Startup capital came from:Loan from friends	When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family

ID	Name	Label	Question
V516	wedp_3_31_12_3	Startup capital came from:Loan from other businesses	When this business first started, where did most of the start-up capital for this business come from: Loan from other business
V517	wedp_3_31_13_3	Startup capital came from:Loan from informal money lender	When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders
V518	wedp_3_31_14_3	Startup capital came from:Loan from MFI	When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions
V519	wedp_3_31_15_3	Startup capital came from:Loan from banks	When this business first started, where did most of the start-up capital for this business come from: Loan from banks
V520	wedp_3_31_16_3	Startup capital came from:Other	When this business first started, where did most of the start-up capital for this business come from: Other
V521	wedp_3_31_17_3	Startup capital came from:Don't know	When this business first started, where did most of the start-up capital for this business come from: Don't know
V522	wedp_3_32_3	32: How much was the starting capital for the \${business_name} business (includ	How much was the starting capital for the main business (includes equipment and machinery used to start the business).? (in Birr)
V523	wedp_3_33_3	33: How many employees does this \${business_name} business have? (Full-time + p	How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".
V524	wedp_3_34_3	34: How many employees has this \${business_name} business HIRED in the past 12	How many employees has this business HIRED in the past 12 months?
V525	wedp_3_35_3	35: How many employees have LEFT this \${business_name} business in the past 12	How many employees have LEFT this business in the past 12 months?
V526	wedp_3_37_3	37: How many hours do you personally work for your \${business_name} business in	How many hours do you personally work for your business in a typical week? (includes all business related activities)
V527	wedp_3_38_3	38: Has the amount of hours that you work in the \${business_name} business per	Has the amount of hours that you work in the business per week changed over the last two years?
V528	wedp_4_3	3: Does your household have any of the following? Please check all that apply	Does your household have any of the following? Please check all that apply
V529	wedp_4_3_1	Do you have: Electricity	Do you have: Electricity
V530	wedp_4_3_2	Do you have: Mobile phone	Do you have: Mobile phone
V531	wedp_4_3_3	Do you have: Smartphone	Do you have: Smartphone
V532	wedp_4_3_4	Do you have: Refridgerator	Do you have: Refridgerator
V533	wedp_4_3_5	Do you have: Mattress	Do you have: Mattress
V534	wedp_4_3_6	Do you have: Flush toilet	Do you have: Flush toilet
V535	wedp_4_3_7	Do you have: Car	Do you have: Car
V536	wedp_4_3_8	Do you have: House	Do you have: House
V537	wedp_4_3car	3.c: Please estimate the value of the car if you sold it in the near future?	If yes, please estimate the value if you sold it in the near future?
V538	wedp_4_3house	3.h: Please estimate the value of the house if you sold it in the near future?	If yes, please estimate the value if you sold it in the near future?
V539	wedp_4_4	4: Which of the following items have you personally used as collateral for any l	Which of the following items have you personally used as collateral for any loans borrowed in the past 3 years?

ID	Name	Label	Question
V540	wedp_4_4_1	Used as collateral for loan past 3 years: house	Used as collateral for loan past 3 years: house
V541	wedp_4_4_2	Used as collateral for loan past 3 years: vehicle	Used as collateral for loan past 3 years: vehicle
V542	wedp_4_4_3	Used as collateral for loan past 3 years: business inventory	Used as collateral for loan past 3 years: business inventory
V543	wedp_4_4_4	Used as collateral for loan past 3 years: agriculture	Used as collateral for loan past 3 years: agriculture
V544	wedp_4_4_5	Used as collateral for loan past 3 years: livestock	Used as collateral for loan past 3 years: livestock
V545	wedp_4_4_6	Used as collateral for loan past 3 years: warehouse receipts	Used as collateral for loan past 3 years: warehouse receipts
V546	wedp_4_4_7	Used as collateral for loan past 3 years: business machinery	Used as collateral for loan past 3 years: business machinery
V547	wedp_4_4_8	Used as collateral for loan past 3 years: valuable household items	Used as collateral for loan past 3 years: valuable household items
V548	wedp_4_4_9	Used as collateral for loan past 3 years: jewelry	Used as collateral for loan past 3 years: jewelry
V549	wedp_4_4_10	Used as collateral for loan past 3 years: guarantor	Used as collateral for loan past 3 years: guarantor
V550	wedp_4_4_11	Used as collateral for loan past 3 years: other	Used as collateral for loan past 3 years: other
V551	wedp_4_4_12	Used as collateral for loan past 3 years: No collateral used	Used as collateral for loan past 3 years: No collateral used
V552	wedp_4_4_77	Used as collateral for loan past 3 years: Not applicable	Used as collateral for loan past 3 years: Not applicable
V553	wedp_4_4oth	4: Specify, Which of the following items have you personally used as collateral	Specify, Which of the following items have you personally used as collateral
V554	wedp_4_29a	29: house	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: House
V555	wedp_4_29b	29: land	nan
V556	wedp_4_29c	29: vehicle	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: vehicle
V557	wedp_4_29d	29: business assets	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: business assets
V558	wedp_4_29e	29: guarantor's salary	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: guarantor's salary
V559	wedp_4_29a_a	29: house	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: House
V560	wedp_4_29b_a	29: land	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: Land
V561	wedp_4_29c_a	29: vehicle	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: vehicle

ID	Name	Label	Question
V562	wedp_4_29d_a	29: business assets	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: business assets
V563	wedp_4_29e_a	29: guarantor's salary	If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: guarantor's salary
V564	wedp_4_4a	4a: Which of these services have you received in the past three years?	Which of these services have you received in the past three years?
V565	wedp_4_6	6: Have you ever had a loan from a bank or other formal financial institution (e	Have you ever had a loan from a bank or other formal financial institution (e.g. credit union or Micro-finance Institution?)
V566	wedp_4_5a	5: A. Bank or other formal financial institution: (except MFI)	In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial institutions; family, relatives and friends; other businesses; informal savings groups;
V567	wedp_4_5b	5: B. Microfinance Institution:	In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial institutions; family, relatives and friends; other businesses; informal savings groups;
V568	wedp_4_5c	5: C. Family, relatives, friends:	In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial institutions; family, relatives and friends; other businesses; informal savings groups;
V569	wedp_4_5d	5: D. Informal savings group:	In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial institutions; family, relatives and friends; other businesses; informal savings groups;
V570	wedp_4_5_1	5.1: What is the total amount borrowed across all business loans taken in the pa	What is the total amount borrowed across all business loans taken in the past 3years?
V571	wedp_4_5_2	5.2: Have you borrowed from an MFI, bank or credit union in the last three years	Have you borrowed from an MFI, bank or credit union in the last three years
V572	wedp_4_5_3	5.3: What is the total amount borrowed across all loans from MFIs, banks, or cre	What is the total amount borrowed across all loans from MFIs, banks, or credit unions in the last three years
V573	wedp_4_24	24: What is/was the primary use or intended use of the largest formal loan? [DO	What is/was the primary use or intended use of the largest formal loan? [DO NOT PROMPT. LISTEN AND THEN SELECT THE OPTION(S) THAT BEST APPLY]
V574	wedp_4_24oth	24: Specify, What is/was the primary use or intended use of the largest formal l	Specify, What is/was the primary use or intended use of the largest formal l
V575	wedp_4_24a	24a: Have you borrowed from an MFI in the last three years	Have you borrowed from aMFI in the last three years
V576	wedp_4_24b	24b: Which of the following MFIs have you borrowed a loan from in the past 3 yea	Which of the following MFIs have you borrowed a loan from in the past 3 years?
V577	wedp_4_24b_1	Borrowed from an MFI:Specialized Financial and Promotional Institution S.C.	Borrowed from an MFI:Specialized Financial and Promotional Institution S.C.
V578	wedp_4_24b_2	Borrowed from an MFI:Amhara Credit and Saving Institution	Borrowed from an MFI:Amhara Credit and Saving Institution

ID	Name	Label	Question
V579	wedp_4_24b_3	Borrowed from an MFI:Addis Credit and Saving Institution S.C	Borrowed from an MFI:Addis Credit and Saving Institution S.C
V580	wedp_4_24b_4	Borrowed from an MFI:Dedebit Credit and Saving Institution S.C.	Borrowed from an MFI:Dedebit Credit and Saving Institution S.C.
V581	wedp_4_24b_5	Borrowed from an MFI:Meklit Microfinance Institution S.C	Borrowed from an MFI:Meklit Microfinance Institution S.C
V582	wedp_4_24b_6	Borrowed from an MFI:Oromia Credit and Saving S.C.	Borrowed from an MFI:Oromia Credit and Saving S.C.
V583	wedp_4_24b_7	Borrowed from an MFI:Metemamen Microfinance Institution S.C.	Borrowed from an MFI:Metemamen Microfinance Institution S.C.
V584	wedp_4_24b_8	Borrowed from an MFI:Wasasa Microfinance Institution S.C	Borrowed from an MFI:Wasasa Microfinance Institution S.C
V585	wedp_4_24b_9	Borrowed from an MFI:Vision fund Microfinance Institution S.C.	Borrowed from an MFI:Vision fund Microfinance Institution S.C.
V586	wedp_4_24b_10	Borrowed from an MFI:Aggar Micro Finance S.C	Borrowed from an MFI:Aggar Micro Finance S.C
V587	wedp_4_24b_11	Borrowed from an MFI:Harbu Microfinance Institution S.C	Borrowed from an MFI:Harbu Microfinance Institution S.C
V588	wedp_4_24b_12	Borrowed from an MFI:Omo Microfinance Institution S.C	Borrowed from an MFI:Omo Microfinance Institution S.C
V589	wedp_4_24b_13	Borrowed from an MFI:Other	Borrowed from an MFI:Other
V590	wedp_4_24b_oth	24b: Specify, Which of the following MFIs have you borrowed a loan from in the p	Specify, Which of the following MFIs have you borrowed a loan from in the p
V591	wedp_4_5_0	5: Have you ever had a loan from the MFI Wasasa?	Have you ever had a loan from the MFI Wasasa?
V592	wedp_4_5_1a	5.1: How much was your original Wasasa loan?	How much was your original Wasasa loan
V593	wedp_4_5_1b	5.1a: Have you taken any subsequent Wasasa loans?	Have you taken any subsequent Wasasa loans?
V594	wedp_4_5_1b_1	5.1a: How much was your any subsequent Wasasa loans?	How much was your any subsequent Wasasa loans?
V595	wedp_4_5_1c	5.1b: At this time, do you have any loans from Wasasa?	At this time, do you have any loans from Wasasa?
V596	wedp_4_5_1d	5.1c: What is the amount currently owed on all of your loans from Wasasa at this	What is the amount currently owed on all of your loans from Wasasa at this time (in Birr)? If there are no such loans please enter zero.
V597	wedp_4_8	8: Do you have a Wasasa bank account	Do you have a Wasasa bank account
V598	wedp_4_8ay	Years	If yes, how long have you banked with Wasasa? Years
V599	wedp_4_8am	Months	If yes, how long have you banked with Wasasa? Months
V600	wedp_4_11	11: Outside of Wasasa, how many MFI, bank or credit union loans did you apply fo	Outside of Wasasa, how many MFI, bank or credit union loans did you apply for your business in the last three years
V601	wedp_4_12	12: Outside Wasasa, how many MFI, bank or credit union loans did you receive	Outside of Wasasa, how many MFI, bank or credit union loans did you receive for your business in the last year?
V602	wedp_4_13	13: What was the total value of these loans?	What was the total value of these loans?
V603	wedp_4_14	14: Do you currently have any outstanding business loans from MFIs, banks or cre	Do you currently have any outstanding business loans from MFIs, banks or credit unions, apart from your Wasasa loan?
V604	wedp_4_15	15: What is the amount currently owed on all of your loans taken from MFIs, bank	What is the amount currently owed on all of your loans taken from MFIs, banks or credit unions apart from Wasasa at this time (in Birr)? If there are no such loans please enter zero.

ID	Name	Label	Question
V605	wedp_4_9	9: Do you currently have accounts with other MFIs, banks or credit unions?	Do you currently have accounts with other MFIs, banks or credit unions?
V606	wedp_4_10y	Years	How long have you had an account with other MFIs, banks or credit unions? Months
V607	wedp_4_10m	Months	How long have you had an account with other MFIs, banks or credit unions? Years
V608	wedp_4_11a	11: Have you borrowed for your business in the past three years from your spouse	Have you borrowed for your business in the past three years from your spouse?
V609	wedp_4_11a_1	11a.1: How much do you borrowed for your business in the past three years from y	How much do you borrowed for your business in the past three years from your spouse?
V610	wedp_4_12a	12: Have you borrowed for your business from friends/family?	Have you borrowed for your business in the past three years from any other family member or a friend?
V611	wedp_4_12a_1	12: How much have you borrowed for your business from friends/family?	How much do you borrowed for your business in the past three years from any other family members or friends
V612	wedp_4_13a	13: Have you borrowed for your business from another business?	Have you borrowed for your business in the past three years from another business?
V613	wedp_4_13a_1	13: How much have you borrowed for your business from another business?	How much do you borrowed for your business in the past three years from another business
V614	wedp_4_14b	14: Have you borrowed for your business from non-formal sources?	Have you borrowed for your business in the past three years from any other non-formal sources (eg., local money lender, idir)?
V615	wedp_4_14b_1	14: How much have you borrowed for your business from non-formal sources?	How much do you borrowed for your business in the past three years from other non-formal sources?
V616	wedp_4_15a	15. How much money do you own to the above	Of all the money you borrowed from all the informal sources we just mentioned for your business in the past three years, how much do you still owe (in Birr)?
V617	wedp_4_16	16: How many people/informal institutions do you owe money for your business at	How many people/informal institutions do you owe money for your business at the moment?
V618	wedp_4_17	17: What is/was the primary use or intended use of the largest informal loan? [D	What is/was the primary use or intended use of the largest informal loan? [DO NOT PROMPT. LISTEN AND THEN SELECT THE OPTION(S) THAT BEST APPLY]
V619	wedp_4_17_1	Use of largest informal loan:Construction	Use of largest informal loan:Construction
V620	wedp_4_17_2	Use of largest informal loan:Rent	Use of largest informal loan:Rent
V621	wedp_4_17_3	Use of largest informal loan:Purchase of inputs/raw materials	Use of largest informal loan:Purchase of inputs/raw materials
V622	wedp_4_17_4	Use of largest informal loan:License or permit fees	Use of largest informal loan:License or permit fees
V623	wedp_4_17_5	Use of largest informal loan:Marketing materials	Use of largest informal loan:Marketing materials
V624	wedp_4_17_6	Use of largest informal loan:Pay off debt	Use of largest informal loan:Pay off debt
V625	wedp_4_17_7	Use of largest informal loan:Purchase equipment	Use of largest informal loan:Purchase equipment
V626	wedp_4_17_8	Use of largest informal loan:Pay workers	Use of largest informal loan:Pay workers
V627	wedp_4_17_9	Use of largest informal loan:Buy property/land	Use of largest informal loan:Buy property/land
V628	wedp_4_17_10	Use of largest informal loan:Personal expenses	Use of largest informal loan:Personal expenses
V629	wedp_4_17_11	Use of largest informal loan:Other,specify	Use of largest informal loan:Other,specify
V630	wedp_4_17_12	Use of largest informal loan:Have not taken any loan recently	Use of largest informal loan:Have not taken any loan recently

ID	Name	Label	Question
V631	wedp_4_17oth	17: Specify, What is/was the primary use or intended use of the largest informal	Specify, What is/was the primary use or intended use of the largest informal
V632	wedp_4_18	18: How do you save the money you earn in your main business? Multiple responses	How do you save the money you earn in your main business? Multiple responses possible.
V633	wedp_4_18_1	How do you save money:Business premises	How do you save money:Business premises
V634	wedp_4_18_2	How do you save money:Throught iqqub	How do you save money:Throught iqqub
V635	wedp_4_18_3	How do you save money:Through cooperative/savings group	How do you save money:Through cooperative/savings group
V636	wedp_4_18_4	How do you save money:Through MFIs	How do you save money:Through MFIs
V637	wedp_4_18_5	How do you save money:My business partner saves money	How do you save money:My business partner saves money
V638	wedp_4_18_6	How do you save money:Bank	How do you save money:Bank
V639	wedp_4_18_7	How do you save money:Home	How do you save money:Home
V640	wedp_4_18_8	How do you save money:Don't save	How do you save money:Don't save
V641	wedp_4_18_9	Other, specify	Other, specify
V642	wedp_4_18oth	18: Specify, How do you save the money you earn in your main business?	Specify, How do you save the money you earn in your main business?
V643	wedp_4_19	19. Maximum you can borrow	If you wanted to seek a loan for your business from a MFI, Bank or other formal source starting in the next few weeks, what is the maximum do you think you could borrow [given the collateral that you have]?
V644	wedp_4_20	20: Have you had a loan request denied by a financial institution in the last 12	Have you had a loan request denied by a financial institution in the last 12 months?
V645	wedp_4_21a	21a: Why was it denied? First most important	Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. Ff multiple reasons are mentioned, record the most important ones, in order of importance)
V646	wedp_4_21a_oth	21a: Specify the first other most important, Why was it denied?	Specify the first other most important, Why was it denied?
V647	wedp_4_21b	21b: Why was it denied? Second most important	Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. Ff multiple reasons are mentioned, record the most important ones, in order of importance)
V648	wedp_4_21b_oth	21b: Specify the second other most important, Why was it denied?	Specify the second other most important, Why was it denied?
V649	wedp_4_21c	21c: Why was it denied? Third most important	Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. Ff multiple reasons are mentioned, record the most important ones, in order of importance)
V650	wedp_5_1	1: In your household who decides whether or not to buy an appliance for the home	In your household who decides whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)?
V651	wedp_5_2	2: In your household who decides in what way household members may work outside	In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)?
V652	wedp_5_3	3: In your household who decides whether to support family members, such as your	In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc?
V653	wedp_5_4	4: In your household who decides whether to save for the future?	In your household who decides whether to save for the future?
V654	wedp_5_5	5: In your household who decides how to use your business' profits?	In your household who decides how to use your business' profits?
V655	wedp_6_1	1: I can always manage to solve difficult problems if I try hard enough.	I can always manage to solve difficult problems if I try hard enough.

ID	Name	Label	Question
V656	wedp_6_2	2: It is easy for me to stick to my aims and accomplish my goals.	It is easy for me to stick to my aims and accomplish my goals.
V657	wedp_6_3	3: I am confident that I could deal efficiently with unexpected events.	3: I am confident that I could deal efficiently with unexpected events.
V658	wedp_6_4	4: I can solve most problems if I invest the necessary effort.	4: I can solve most problems if I invest the necessary effort.
V659	wedp_6_5	5: When I am confronted with a problem, I can usually find several solutions.	5: When I am confronted with a problem, I can usually find several solutions.
V660	wedp_6_6	6: No matter what comes my way, I'm usually able to handle it.	6: No matter what comes my way, I'm usually able to handle it.
V661	wedp_6_7	7: Thanks to my skillful and creative thinking, I know how to handle unforeseen	7: Thanks to my skillful and creative thinking, I know how to handle unforeseen
V662	wedp_6_8	8: If I am in trouble, I can usually think of a solution.	8: If I am in trouble, I can usually think of a solution.
V663	wedp_6_9	9: If someone is against me, I can find means and ways to get what I want.	9: If someone is against me, I can find means and ways to get what I want.
V664	wedp_6_10	10: I can remain calm when I am facing difficulties because I can rely on my abi	10: I can remain calm when I am facing difficulties because I can rely on my abi
V665	wedp_6_11	11: I actively attack problems	11: I actively attack problems
V666	wedp_6_12	12: Whenever something goes wrong, I search for a solution immediately	12: Whenever something goes wrong, I search for a solution immediately
V667	wedp_6_13	13: Whenever there is a chance to get actively involved, I take it	13: Whenever there is a chance to get actively involved, I take it
V668	wedp_6_14	14: I take initiative immediately even when others do not.	14: I take initiative immediately even when others do not.
V669	wedp_6_15	15: I use opportunities quickly in order to attain my goals	15: I use opportunities quickly in order to attain my goals
V670	wedp_6_16	16: Usually I do more than I am asked to do	16: Usually I do more than I am asked to do
V671	wedp_6_17	17: I am particularly good at realizing ideas.	17: I am particularly good at realizing ideas.
V672	wedp_6_18	18: Overall, how satisfied are you with your economic well-being? Are you ...	18: Overall, how satisfied are you with your economic well-being? Are you ...
V673	wedp_6_19	19: Overall, how satisfied are you with your work as a business owner/self-emplo	19: Overall, how satisfied are you with your work as a business owner/self-employed
V674	wedp_6_20	20: In comparison to others, are you a person who is generally willing to give u	In comparison to others, are you a person who is generally willing to give up something today in order to benefit from that in the future, or are you not willing to do so?
V675	wedp_6_21	21: Please tell me, in general, how willing or unwilling you are to take risks.	21: Please tell me, in general, how willing or unwilling you are to take risks.
V676	wedp_6_22	22: I often set a goal but later choose to pursue a different one.	22: I often set a goal but later choose to pursue a different one.
V677	wedp_6_23	23: New ideas and projects sometimes distract me from previous ones.	23: New ideas and projects sometimes distract me from previous ones.
V678	wedp_6_24	24: I have been obsessed with a certain idea or project for a short time but lat	24: I have been obsessed with a certain idea or project for a short time but later lost interest.
V679	wedp_6_25	25: I have difficulty maintaining my focus on projects that take more than a few	25: I have difficulty maintaining my focus on projects that take more than a few
V680	wedp_6_26	26: I finish whatever I begin.	26: I finish whatever I begin.
V681	wedp_6_27	27: Setbacks don't discourage me.	27: Setbacks don't discourage me.
V682	wedp_6_28	28: I am a hard worker.	28: I am a hard worker.
V683	wedp_6_29	29: I am diligent.	29: I am diligent.

ID	Name	Label	Question
V684	wedp_7_1	1: What, if any, challenges are you facing with your business with COVID?	What, if any, challenges are you facing with your business with the threat of the coronavirus pandemic?
V685	wedp_7_1_1	COVID threat faced:None	COVID threat faced:None
V686	wedp_7_1_2	COVID threat faced:Reduced demand (local)	COVID threat faced:Reduced demand (local)
V687	wedp_7_1_3	COVID threat faced:Reduced demand (abroad)	COVID threat faced:Reduced demand (abroad)
V688	wedp_7_1_4	COVID threat faced:Problems with suppliers domestically	COVID threat faced:Problems with suppliers domestically
V689	wedp_7_1_5	COVID threat faced:Problems with suppliers from abroad	COVID threat faced:Problems with suppliers from abroad
V690	wedp_7_1_6	COVID threat faced:Loan repayments	COVID threat faced:Loan repayments
V691	wedp_7_1_7	COVID threat faced:Health issues	COVID threat faced:Health issues
V692	wedp_7_1_8	COVID threat faced:Caring for other members	COVID threat faced:Caring for other members
V693	wedp_7_1_9	COVID threat faced:Employees home care responsibilities	COVID threat faced:Employees home care responsibilities
V694	wedp_7_1_10	COVID threat faced:Regulatory challenges	COVID threat faced:Regulatory challenges
V695	wedp_7_1_11	COVID threat faced:Uncertainty affects investment	COVID threat faced:Uncertainty affects investment
V696	wedp_7_1_12	COVID threat faced:Other,specify	COVID threat faced:Other,specify
V697	wedp_7_10th	1: Specify the other challenges are you facing with your business with the threa	Specify the other challenges are you facing with your business with the threa
V698	wedp_7_2	2: In your opinion, what would be the most needed or helpful policies to support	In your opinion, what would be the most needed policies to support your business to recover from the COVID-19 crisis? [DO NOT PROMPT, LISTEN AND SELECT THE RESPONSE(S) THAT BEST APPLY]
V699	wedp_7_2_1	Most needed COVID policy:Flexible business loans	Most needed COVID policy:Flexible business loans
V700	wedp_7_2_2	Most needed COVID policy:Employee salary coverage	Most needed COVID policy:Employee salary coverage
V701	wedp_7_2_3	Most needed COVID policy:Rent/fixed costs coverage	Most needed COVID policy:Rent/fixed costs coverage
V702	wedp_7_2_4	Most needed COVID policy:Tax cuts	Most needed COVID policy:Tax cuts
V703	wedp_7_2_5	Most needed COVID policy:Programs that help HH consumption	Most needed COVID policy:Programs that help HH consumption
V704	wedp_7_2_6	Most needed COVID policy:Other	Most needed COVID policy:Other
V705	wedp_7_2_7	Most needed COVID policy:Controlling inflation	Most needed COVID policy:Controlling inflation
V706	wedp_7_2_8	Most needed COVID policy:Providing workspace	Most needed COVID policy:Providing workspace
V707	wedp_7_20th	2: Specify your other opinion, what would be the most needed or helpful policies	Specify your other opinion, what would be the most needed or helpful policies
V708	submissiondate	Date/time submitted	Date/time submitted

Total: 598



## UNIQUEID: Unique ID for the respondent

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 369 Invalid: 0 Minimum: 271954255830 Maximum: 918334004022  
Type: Discrete Decimal: 0 Width: 14 Range: 271954255830 - 918334004022 Format: Numeric

### Questions and instructions

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LITERAL QUESTION

nan

---

## HOW\_LONG\_PHONE: How long respondent has had primary phone number

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 354 Invalid: 15 Minimum: 2 Maximum: 23  
Type: Discrete Decimal: 0 Width: 10 Range: 2 - 23 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

How long have you had your primary phone number?

---

## BRANCH\_NAME: Branch name

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 23 Range: - Format: character

### Questions and instructions

---

LITERAL QUESTION

Please select your branch:

---

## LOAN\_AMOUNTREQUESTED: Loan amount requested

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 357 Invalid: 12 Minimum: 100000 Maximum: 250000  
Type: Discrete Decimal: 0 Width: 12 Range: 100000 - 250000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Please enter the loan amount the applicant is seeking

---

## **BUSINESS\_REVENUE: Monthly average business turnover**

**Data file: ethiopia\_psychometrics\_baseline**

### Overview

Valid: 354    Invalid: 15    Minimum: 214    Maximum: 160000  
Type: Discrete    Decimal: 0    Width: 10    Range: 214 - 160000    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Please enter the applicant's monthly business turnover over the last year. If the business is less than 1 year, use the average turnover (sales) over the life span of the business (ex. Ten thousand )

---

## **GIVEN\_AGE: Respondent age**

**Data file: ethiopia\_psychometrics\_baseline**

### Overview

Valid: 350    Invalid: 19    Minimum: 20    Maximum: 60  
Type: Discrete    Decimal: 0    Width: 8    Range: 20 - 60    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What is your age?

---

## **GENDER: Respondent gender**

**Data file: ethiopia\_psychometrics\_baseline**

### Overview

Valid: 369    Invalid: 0  
Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

## Questions and instructions

---

### LITERAL QUESTION

What is your gender?

---

**MARITAL\_STATUS: Respondent's marital status****Data file: ethiopia\_psychometrics\_baseline****Overview**Valid: 357 Invalid: 12 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 6 Format: Numeric**Questions and instructions**

LITERAL QUESTION

What is your marital status?

CATEGORIES

Value	Category	Cases	
1	Divorced	33	8.9%
2	Living with partner	2	0.5%
3	Married	220	59.6%
4	Separated	7	1.9%
5	Single	79	21.4%
6	Widowed	16	4.3%
Sysmiss		12	3.3%

**LEVEL\_OF\_EDUCATION: Highest level of education completed****Data file: ethiopia\_psychometrics\_baseline****Overview**Valid: 357 Invalid: 12 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 82 Range: 1 - 5 Format: Numeric**Questions and instructions**

LITERAL QUESTION

What is your highest level of education completed?

CATEGORIES

Value	Category	Cases	
1	Bachelor (university degree)	44	11.9%
2	Diploma (technical degree/vocational/trade school degree, not a university degree)	127	34.4%
3	Elementary	32	8.7%
4	High School	149	40.4%
5	Master/Doctorate	5	1.4%
Sysmiss		12	3.3%

## HOW\_LONG\_RESIDENCE: How long respondent has lived in their current residence

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 354 Invalid: 15 Minimum: 1 Maximum: 23  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 23 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How long have you lived at your current residential address?

## HOW\_LONG\_BANK\_ACCOUNT\_WASASA: How long respondent has banked with Wasasa

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 354 Invalid: 15 Minimum: 0 Maximum: 23  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 23 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How long have you banked with {0}?

## LOANORACCOUNTS\_WITH\_OTHER\_INSTIT: Have bank accounts with other institutions

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 369 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you currently have accounts or loans with other banks or credit institutions?

CATEGORIES

Value	Category	Cases	
0	No	34	9.2%
1	Yes	335	90.8%

## HOW\_LONG\_BANK\_ACCOUNT\_OTHER: How long respondent has had a bank account with

## other institutions

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 354 Invalid: 15 Minimum: 0 Maximum: 23  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 23 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

How long have you had an account or loan with a bank or financial institution other than {0}?

---

## BUSINESS\_AGE: Number of years business has been in operation

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 357 Invalid: 12 Minimum: 0 Maximum: 28  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 28 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

How many years has your business been in operation for?

---

## BUSINESS\_NUMBER: Businesses owned in life

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 354 Invalid: 15 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 7 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

How many businesses have you owned in your life?

---

## BUSINESS\_PROFIT: Average profits earned monthly

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 357 Invalid: 12 Minimum: 2 Maximum: 200000  
Type: Discrete Decimal: 0 Width: 12 Range: 2 - 200000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In an average month, what is the total income your business earned after paying all expenses including the wages of employees, but not including any income you paid yourself (in other words, what were your profits)?

### ASSET\_INCREASE: Value of business assets

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 357 Invalid: 12 Minimum: 0 Maximum: 500000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 500000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

### WELCOME: Consent

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 340 Invalid: 29 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Welcome! Welcome! We are studying the views of women entrepreneurs in Ethiopia. Your responses and suggestions are anonymous and confidential. We add everyone's answers together for our research to help improve services. Would it be possible to ask you some questions about your household and your enterprise?

### CATEGORIES

Value	Category	Cases	
1	Yes	340	92.1%
Sysmiss		29	7.9%

### RESPONDENTCITY: City respondent lives in

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

## Questions and instructions

---

LITERAL QUESTION

What city do you live in?

---

### **ENTERPRISENAME: Name of enterprise**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 369 Invalid: 0

Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

## Questions and instructions

---

LITERAL QUESTION

What is the name of your enterprise that you are seeking a loan for?

---

### **ENTERPRISEADDRESSSUBCITY: Address of enterprise: subcity**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 369 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

---

LITERAL QUESTION

Address of Enterprise What is the address of your enterprise? Subcity:

---

### **ENTERPRISEADDRESSSUBCITY\_ADAMA: Address of enterprise: subcity in Adama**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 369 Invalid: 0

Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

## Questions and instructions

---

LITERAL QUESTION

Address of Enterprise What is the address of your enterprise? Subcity:

---

## **ENTERPRISEADDRESS\_WOREDA: Address of enterprise: Woreda**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

### **Questions and instructions**

---

LITERAL QUESTION

What is the address of your enterprise? Woreda:

---

## **ENTERPRISEADDRESS\_KEBELLE: Address of enterprise: Kebele**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

### **Questions and instructions**

---

LITERAL QUESTION

What is the address of your enterprise? Kebele:

---

## **BUSINESSAREANAME: Common area name of where business is situated**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

### **Questions and instructions**

---

LITERAL QUESTION

What is the common name of the area where your business is situated?

---

## **DIRECTIONSENERPRISE: Directions of enterprise**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

## Questions and instructions

LITERAL QUESTION

Please give directions to find your enterprise:

### WEDPSERVICES: Which WEDP services have you received

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 39 Range: 1 - 4 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Which WEDP services have you received?

CATEGORIES

Value	Category	Cases	
1	Received WEDP Loan	4	1.1%
2	Received WEDP Training	304	82.4%
3	Received WEDP Loan and Training	19	5.1%
4	Received neither WEDP Loan nor training	12	3.3%
Sysmiss		30	8.1%

### BIRTHPLACE: Respondent's place of birth

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 23 Range: 1 - 8 Format: Numeric

## Questions and instructions

LITERAL QUESTION

What is your place of birth?

CATEGORIES

Value	Category	Cases	
1	Addis Ababa	18	4.9%
2	Adama	143	38.8%
3	Bahir Dar	1	0.3%
5	Mekelle	2	0.5%

7	Other place in Ethiopia	174	47.2%
8	Another country	1	0.3%
Sysmiss		30	8.1%

## READWRITELANGUAGE: Can you read and write in any language

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Do you know how to write and read a message in any language?

#### CATEGORIES

Value	Category	Cases	
0	No	35	9.5%
1	Yes	304	82.4%
Sysmiss		30	8.1%

## HOUSEHOLDSIZE: How many people live in your household

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 0 Maximum: 12  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 12 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

How many people live in your household? Include yourself and all members of your household, small children and older adults. A household member is a person who eats and sleeps in your house for at least 4 days a week for at least 6 months in a year.

## HOUSEHOLD\_WORKERS: How many people work in your household

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 6 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

How many people in your household work?

---

### **HOUSEHOLD\_WORKERS\_FEMALE: How many females in your household work**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 339 Invalid: 30 Minimum: 0 Maximum: 4  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 4 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

How many females in your household work?

---

### **TOTALHOUSEHOLDINCOME: Total income for the household last month**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 2033000  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2033000 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

What is the total income for the household in the last month? Enter in Ethiopian Birr.

---

### **TOTALHOUSEHOLDINCOME\_FEMALE: Total income from female workers in household last month**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 339 Invalid: 30 Minimum: 0 Maximum: 640000  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 640000 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

What are the total earnings of all the female workers in the household in the last month? Enter in Ethiopian Birr.

---

**WHOISHEADHOUSEHOLD: Who is the head of the household****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 339 Invalid: 30 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 25 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Who is the head of the household?

## CATEGORIES

Value	Category	Cases	
1	Me	146	39.6%
2	Partner/Spouse	68	18.4%
3	Me and my partner /Spouse	107	29%
4	Mother or Father	17	4.6%
5	Other relative	1	0.3%
Sysmiss		30	8.1%

**HOUSEHOLDPOSITION: What is your position in the household****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 339 Invalid: 30 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 31 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is your own position in the household?

## CATEGORIES

Value	Category	Cases	
1	Household Head	236	64%
2	Spouse of Household Head	81	22%
3	Daughter/Son Household Head	18	4.9%
4	Mother/Father of Household Head	2	0.5%
5	Other Relative	2	0.5%
Sysmiss		30	8.1%

## HAVECHILDREN: Do you have children

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you have children?

CATEGORIES

Value	Category	Cases	
0	No	78	21.1%
1	Yes	261	70.7%
Sysmiss		30	8.1%

## NUMBERDAUGHTERS: How many daughters do you have

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 259 Invalid: 110 Minimum: 0 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 6 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How many daughters do you have?

## WATCHESCHILDREN: Who looks after children when you are at work and they are not in school

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 261 Invalid: 108 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 51 Range: 1 - 9 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Who looks after your children when you are working and they are not in school?

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	They look after themselves	105	28.5%
2	Elder siblings look after younger siblings.	4	1.1%
3	My spouse looks after them.	10	2.7%
4	A relative or friend looks after them.	14	3.8%
6	The baby-sitter or live-in servant looks after them	106	28.7%
7	Put the baby in day care	13	3.5%
8	They stay with me in the business	5	1.4%
9	Other	4	1.1%
Sysmiss		108	29.3%

## ETHNICITY: Ethnicity

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 369 Invalid: 0

Type: Discrete Decimal: 0 Width: 23 Range: - Format: character

### Questions and instructions

LITERAL QUESTION

What is your ethnicity?

## RELIGION: Religion

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 10 Range: 1 - 5 Format: Numeric

### Questions and instructions

LITERAL QUESTION

What is your religion?

CATEGORIES

Value	Category	Cases	
1	Orthodox	191	51.8%
2	Protestant	120	32.5%
3	Catholic	3	0.8%
4	Muslim	24	6.5%
5	Other	1	0.3%
Sysmiss		30	8.1%

**HOUSEHOLDASSETS\_01: Does household own any asset - 1st pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 339 Invalid: 30 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 7 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your household have any of the following? Please check all that apply

## CATEGORIES

Value	Category	Cases	
1	Electricity	302	81.8%
2	Mobile Phone	33	8.9%
3	Refrigerator	3	0.8%
7	House	1	0.3%
Sysmiss		30	8.1%

**HOUSEHOLDASSETS\_02: Does household own any asset - 2nd pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 325 Invalid: 44 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your household have any of the following? Please check all that apply

## CATEGORIES

Value	Category	Cases	
1	Electricity	4	1.1%
2	Mobile Phone	293	79.4%
3	Refrigerator	26	7%
4	Mattress	2	0.5%
Sysmiss		44	11.9%

## HOUSEHOLDASSETS\_03: Does household own any asset - 3rd pick

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 321 Invalid: 48 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 6 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Does your household have any of the following? Please check all that apply

#### CATEGORIES

Value	Category	Cases	
1	Electricity	1	0.3%
2	Mobile Phone	2	0.5%
3	Refrigerator	269	72.9%
4	Mattress	47	12.7%
6	Flush Toilet	2	0.5%
Sysmiss		48	13%

## HOUSEHOLDASSETS\_04: Does household own any asset - 4th pick

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 303 Invalid: 66 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 7 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Does your household have any of the following? Please check all that apply

#### CATEGORIES

Value	Category	Cases	
1	Electricity	1	0.3%
2	Mobile Phone	3	0.8%
3	Refrigerator	5	1.4%
4	Mattress	272	73.7%
5	Car	6	1.6%
6	Flush Toilet	15	4.1%
7	House	1	0.3%
Sysmiss		66	17.9%

**HOUSEHOLDASSETS\_05: Does household own any asset - 5th pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 220 Invalid: 149 Minimum: 5 Maximum: 7  
Type: Discrete Decimal: 0 Width: 12 Range: 5 - 7 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your household have any of the following? Please check all that apply

## CATEGORIES

Value	Category	Cases	
5	Car	61	16.5%
6	Flush Toilet	146	39.6%
7	House	13	3.5%
Sysmiss		149	40.4%

**HOUSEHOLDASSETS\_06: Does household own any asset - 6th pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 106 Invalid: 263 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 7 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your household have any of the following? Please check all that apply

## CATEGORIES

Value	Category	Cases	
1	Electricity	1	0.3%
3	Refrigerator	1	0.3%
5	Car	1	0.3%
6	Flush Toilet	56	15.2%
7	House	47	12.7%
Sysmiss		263	71.3%

## HOUSEHOLDASSETS\_07: Does household own any asset - 7th pick

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 29 Invalid: 340 Minimum: 6 Maximum: 7  
Type: Discrete Decimal: 0 Width: 12 Range: 6 - 7 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Does your household have any of the following? Please check all that apply

#### CATEGORIES

Value	Category	Cases	
6	Flush Toilet	2	0.5%
7	House	27	7.3%
Sysmiss		340	92.1%

## BUSINESSSECTOR: Industry main business operates in

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 13 Range: 1 - 6 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

In which industry does your main business operate?

#### CATEGORIES

Value	Category	Cases	
1	Manufacturing	22	6%
2	Construction	2	0.5%
3	Trade	162	43.9%
4	Services	139	37.7%
5	Agriculture	12	3.3%
6	Other	2	0.5%
Sysmiss		30	8.1%

## BUSINESSSECTOR2: Secondary line of operation

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 35  
 Type: Discrete Decimal: 0 Width: 35 Range: 1 - 35 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is your secondary line/sector of operation?

## CATEGORIES

Value	Category	Cases	
1	Textile and garment manufacturing	5	1.4%
2	Leather manufacturing	1	0.3%
3	Intermediate food/bev. manu	19	5.1%
4	Metal works and engineering	1	0.3%
5	Wood works	5	1.4%
6	Building materials manufacturing	3	0.8%
8	Contracting for construction	4	1.1%
9	Wholesale	6	1.6%
10	Retail	169	45.8%
11	Small transport services	7	1.9%
12	Café and restaurants	17	4.6%
14	Tourism services	1	0.3%
16	Business services	8	2.2%
17	Staffing/outourcing services	5	1.4%
19	Municipal services	18	4.9%
20	Automobile maintenance	1	0.3%
23	Beauty salon	17	4.6%
25	Interior design/decorating services	1	0.3%
26	Communications services	3	0.8%
27	Cleaning services (non-laundry)	2	0.5%
28	Laundry services	1	0.3%
29	Modern livestock rearing	1	0.3%
31	Poultry	3	0.8%
35	Other	41	11.1%
Sysmiss		30	8.1%

**BUSINESS OWNERSHIP: Business owned by you or together with someone else**

Data file: ethiopia\_psychometrics\_baseline

## Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 40 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Is this business owned by you or together with somebody else?

### CATEGORIES

Value	Category	Cases	
1	Single Owner - Self	333	90.2%
2	Joint ownership with husband	4	1.1%
3	Joint Ownership with other family member	1	0.3%
4	Joint Ownership with friend	1	0.3%
Sysmiss		30	8.1%

## BUSINESSSTARTCAPITAL: Where did starting capital come from

Data file: ethiopia\_psychometrics\_baseline

## Overview

Valid: 339 Invalid: 30 Minimum: 1 Maximum: 16  
Type: Discrete Decimal: 0 Width: 37 Range: 1 - 16 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from?

### CATEGORIES

Value	Category	Cases	
1	Own savings	250	67.8%
2	Spouse's savings	28	7.6%
3	Equb or other ROSACA type savings	18	4.9%
4	Family inheritance	14	3.8%
5	Remittance	1	0.3%
6	Gift from friends or relatives	16	4.3%
9	Loan from parents	6	1.6%
10	Loan from siblings	1	0.3%
12	Loan from other businesses	1	0.3%
14	Loan from micro finance institutions	3	0.8%
16	Other	1	0.3%
Sysmiss		30	8.1%

**HOWMUCHSTARTCAPITAL: How much was the starting capital****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 339 Invalid: 30 Minimum: 300 Maximum: 500000  
Type: Discrete Decimal: 0 Width: 10 Range: 300 - 500000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How much was the starting capital for the business (includes equipment and machinery used to start the business).? (in Birr)

**STARTEDBUSINESS: Primary reason for starting business****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 339 Invalid: 30 Minimum: 1 Maximum: 17  
Type: Discrete Decimal: 0 Width: 46 Range: 1 - 17 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business?

## CATEGORIES

Value	Category	Cases	
1	Household needed additional money	175	47.4%
2	Wanted to make more money	61	16.5%
3	Did not have a better wage alternative	8	2.2%
4	Lost previous job	3	0.8%
5	Wanted to continue family business	13	3.5%
6	Previous experience as a worker in sector	36	9.8%
7	Previous experience as an apprentice in sector	13	3.5%
8	I took a related training course	7	1.9%
9	Received subsidy to set up business	1	0.3%
10	Low capital requirements	3	0.8%
11	Allows me to balance family and work life	3	0.8%
12	Saw a market opportunity	7	1.9%
13	Wanted to be my own boss/have own business	4	1.1%
15	Wanted to benefit from my hobby	4	1.1%
17	Other	1	0.3%

Sysmiss		30	8.1%
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## FINANCERECORDS: Do you keep financial records or accounts for this business

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you keep financial records or accounts for this business?

CATEGORIES

Value	Category	Cases	
0	No	19	5.1%
1	Yes	319	86.4%
Sysmiss		31	8.4%

## BUSINESSSALES: Business's total sales in the last 30 days

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1000 Maximum: 1000000  
Type: Discrete Decimal: 0 Width: 10 Range: 1000 - 1000000 Format: Numeric

### Questions and instructions

LITERAL QUESTION

What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).

## SEASONALPATTERN: Do sales show a seasonal pattern

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 44 Range: 1 - 6 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern?

## CATEGORIES

Value	Category	Cases	
1	Highest during main rainy season (Kiremt)	22	6%
2	Highest after main rainy season	53	14.4%
3	Lowest during the main rainy season (Kiremt)	16	4.3%
4	Highest before main rainy season	20	5.4%
5	Lowest after main rainy season	5	1.4%
6	No pattern	222	60.2%
Sysmiss		31	8.4%

**EMPLOYEESALARIESAMOUNTS: Amount spent on salaries in the last 30 working days**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 4000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 4000000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What were the approximate amounts spent on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

**TRANSPORTAMOUNTS: Amount spent on transport allowances in the last 30 working days**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 4000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 4000000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What were the approximate amounts spent on Transport Allowances for Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

**ADVERTISE\_O1: Made people aware of business through any advertisement methods: 1st pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 46 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

### CATEGORIES

Value	Category	Cases	
1	Newspaper/Magazine/Billboards	33	8.9%
2	Business cards/Flyers/Brochures	175	47.4%
3	Loud speakers on the street/Radio announcement	3	0.8%
4	Brokers	7	1.9%
5	None	118	32%
6	Other (Specify)	2	0.5%
Sysmiss		31	8.4%

### ADVERTISE\_O1\_SPEC: Made people aware of business through any advertisement methods: 1st other, spec

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 2 Invalid: 367 Minimum: 6 Maximum: 6  
Type: Discrete Decimal: 0 Width: 46 Range: 6 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

### CATEGORIES

Value	Category	Cases	
6	Other (Specify)	2	0.5%
Sysmiss		367	99.5%

### ADVERTISE\_O2: Made people aware of business through any advertisement methods: 2nd pick

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 30 Invalid: 339 Minimum: 2 Maximum: 6  
Type: Discrete Decimal: 0 Width: 46 Range: 2 - 6 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

## CATEGORIES

Value	Category	Cases	
2	Business cards/Flyers/Brochures	15	4.1%
3	Loud speakers on the street/Radio announcement	6	1.6%
4	Brokers	3	0.8%
5	None	4	1.1%
6	Other (Specify)	2	0.5%
Sysmiss		339	91.9%

**ADVERTISE\_O2\_SPEC: Made people aware of business through any advertisement methods: 2nd other, spec**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 2 Invalid: 367 Minimum: 6 Maximum: 6  
Type: Discrete Decimal: 0 Width: 46 Range: 6 - 6 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

## CATEGORIES

Value	Category	Cases	
6	Other (Specify)	2	0.5%
Sysmiss		367	99.5%

**ADVERTISE\_O3: Made people aware of business through any advertisement methods: 3rd pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 3 Invalid: 366 Minimum: 4 Maximum: 4  
Type: Discrete Decimal: 0 Width: 46 Range: 4 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

### CATEGORIES

Value	Category	Cases	
4	Brokers	3	0.8%
Sysmiss		366	99.2%

## WHOISRESPONSIBLE: Who is responsible for production activities

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 31 Range: 1 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Who is usually responsible for production activities or for providing services?

### CATEGORIES

Value	Category	Cases	
1	Self	328	88.9%
2	Employee	2	0.5%
3	Friend	1	0.3%
4	Spouse/partner	6	1.6%
8	Other (please specify)	1	0.3%
Sysmiss		31	8.4%

## WHOISRESPONSIBLE\_SPEC: Who is responsible for production activities - specify

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 1 Invalid: 368 Minimum: 8 Maximum: 8  
Type: Discrete Decimal: 0 Width: 10 Range: 8 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Who is usually responsible for production activities or for providing services?

## BUSINESSASSOCIATION: Belong to any business association

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

Do you belong to any business association?

CATEGORIES

Value	Category	Cases	
0	No	323	87.5%
1	Yes	15	4.1%
Sysmiss		31	8.4%

## BUSINESSASSOCIATION\_NAME: Name of business associated

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 369 Invalid: 0  
Type: Discrete Decimal: 0 Width: 115 Range: - Format: character

### Questions and instructions

LITERAL QUESTION

What is the name of the business association you belong to?

## HOWMANYEMPLOYEES: How many employees does this business have

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 22  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 22 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".

## EMPLOYEECONTRACTS: Do you have written contracts for your employees

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 217 Invalid: 152 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

Do you have written contracts for your employees? (Any of them.)

#### CATEGORIES

Value	Category	Cases	
0	No	141	38.2%
1	Yes	76	20.6%
Sysmiss		152	41.2%

## EMPLOYEESHIRED: How many employees has this business HIRED in the past 12 months

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 217 Invalid: 152 Minimum: 0 Maximum: 22  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 22 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

How many employees has this business HIRED in the past 12 months?

## EMPLOYEELEFT: How many employees have LEFT in the past 12 months

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 217 Invalid: 152 Minimum: 0 Maximum: 12  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 12 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

How many employees have LEFT this business in the past 12 months?

## EMPLOYEESDEPARTURE: What is the main reason employees left

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 62 Invalid: 307 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 7 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

What was the most important reason for worker departure in the past 12 months?

#### CATEGORIES

Value	Category	Cases	
1	Dismissal/poor performance	10	2.7%
2	Worker found another job	18	4.9%
3	Business could not afford	2	0.5%
4	Worker sickness	1	0.3%
6	Work is seasonal	4	1.1%
7	Other (please specify)	27	7.3%
Sysmiss		307	83.2%

## EMPLOYEESDEPARTURE\_SPEC: What is the main reason employees left - specify

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 27 Invalid: 342 Minimum: 7 Maximum: 7  
Type: Discrete Decimal: 0 Width: 10 Range: 7 - 7 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

What was the most important reason for worker departure in the past 12 months?

## EMPLOYEESFAMILY: How many employees are from another owner's family

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 217 Invalid: 152 Minimum: 0 Maximum: 10  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 10 Format: Numeric

## Questions and instructions

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LITERAL QUESTION

How many of your employees are from another owners' family?

---

### **EMPLOYEESUNPAID: How many employees are unpaid**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 217    Invalid: 152    Minimum: 0    Maximum: 6  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 6    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

How many of your employees are unpaid?

---

### **EMPLOYEESPARTTIME: How many employees are part-time workers**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 217    Invalid: 152    Minimum: 0    Maximum: 8  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 8    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

How many of your employees are part-time workers?

---

### **EMPLOYEESHOURS: How many hours a day do employees work**

**Data file:** ethiopia\_psychometrics\_baseline

#### **Overview**

Valid: 217    Invalid: 152    Minimum: 0    Maximum: 17  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 17    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

How many hours in a day do your employees typically work on average?

---

## **EMPLOYEESDAYS: How many days a week do employees work**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 217 Invalid: 152 Minimum: 0 Maximum: 84  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 84 Format: Numeric

### **Questions and instructions**

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LITERAL QUESTION

How many days in the week do your employees typically work on average?

---

## **HOWMANYAPPLYLOANS: How many loans did you apply for in the last year**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 50  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 50 Format: Numeric

### **Questions and instructions**

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LITERAL QUESTION

How many loans did you apply for your business in the last year for your business?

---

## **HOWMANYRECLOANS: How many loans did you receive in the last year**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 11  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 11 Format: Numeric

### **Questions and instructions**

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LITERAL QUESTION

How many loans did you receive for your business in the last year for your business?

---

## **BORROWED\_01: Have you borrowed for your business from these in the past 12 months - 1st pick**

Data file: ethiopia\_psychometrics\_baseline

### **Overview**

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you borrowed for your business in the past 12 months from the following sources?

#### CATEGORIES

Value	Category	Cases	
1	Spouse	10	2.7%
2	Other family member	4	1.1%
3	Another business	1	0.3%
4	MFI	16	4.3%
5	Bank	1	0.3%
6	Any other sources	306	82.9%
Sysmiss		31	8.4%

## **BORROWED\_O2: Have you borrowed for your business from these in the past 12 months - 2nd pick**

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 1 Invalid: 368 Minimum: 6 Maximum: 6  
Type: Discrete Decimal: 0 Width: 19 Range: 6 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you borrowed for your business in the past 12 months from the following sources?

#### CATEGORIES

Value	Category	Cases	
6	Any other sources	1	0.3%
Sysmiss		368	99.7%

## **OWEAMOUNT: Of all money ever borrowed for the business, how much is still owed**

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 40000  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 40000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Of all the money you borrowed for your business in the past (ever), how much do you still owe (in Birr)?

**OWEPEOPLE: How many people/institutions are still owed****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How many people/institutions do you owe money for your business at the moment?

**LOANPURPOSE\_01: Primary use of the most recent loan - 1st pick****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 1 Maximum: 12  
Type: Discrete Decimal: 0 Width: 43 Range: 1 - 12 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is/was the primary use or intended use of the most recent loan?

## CATEGORIES

Value	Category	Cases	
1	Construction	2	0.5%
2	Rent	2	0.5%
3	Purchase of inputs/raw materials	6	1.6%
4	License or permit fees	1	0.3%
5	Purchase of marketing materials or services	13	3.5%
7	Purchase of equipment	1	0.3%
12	Have not taken any loan recently	313	84.8%
Sysmiss		31	8.4%

**LOANPURPOSE\_02: Primary use of the most recent loan - 2nd pick****Data file:** ethiopia\_psychometrics\_baseline**Overview**

Valid: 2 Invalid: 367 Minimum: 3 Maximum: 12

Type: Discrete    Decimal: 0    Width: 43    Range: 3 - 12    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is/was the primary use or intended use of the most recent loan?

## CATEGORIES

Value	Category	Cases	
3	Purchase of inputs/raw materials	1	0.3%
12	Have not taken any loan recently	1	0.3%
Sysmiss		367	99.5%

**LOANPURPOSE\_03: Primary use of the most recent loan - 3rd pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 1    Invalid: 368    Minimum: 4    Maximum: 4

Type: Discrete    Decimal: 0    Width: 43    Range: 4 - 4    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is/was the primary use or intended use of the most recent loan?

## CATEGORIES

Value	Category	Cases	
4	License or permit fees	1	0.3%
Sysmiss		368	99.7%

**LOANPURPOSE\_04: Primary use of the most recent loan - 4th pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 1    Invalid: 368    Minimum: 7    Maximum: 7

Type: Discrete    Decimal: 0    Width: 43    Range: 7 - 7    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is/was the primary use or intended use of the most recent loan?

## CATEGORIES

Value	Category	Cases	
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7	Purchase of equipment	1	0.3%
Sysmiss		368	99.7%

## HOWSAVEMONEY\_01: How do you save money earned in this business - 1st pick

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 38 Range: 1 - 9 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How do you save the money you earn in this business? Multiple responses possible.

CATEGORIES

Value	Category	Cases	
1	I save money in the business premises	16	4.3%
2	Through a lqqub	82	22.2%
3	Through a cooperative or savings group	2	0.5%
4	Through MFIs	6	1.6%
6	I save in a bank	230	62.3%
7	I keep savings in my home	1	0.3%
9	Other (please specify)	1	0.3%
Sysmiss		31	8.4%

## HOUSEHOLDDECISIONS1: In your household who decides whether or not to buy an appliance

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 4 Format: Numeric

### Questions and instructions

LITERAL QUESTION

In your household who decides whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)?

CATEGORIES

Value	Category	Cases	
1	Me, by myself	228	61.8%
2	My partner/spouse, by himself	38	10.3%

3	Me and my partner/spouse	69	18.7%
4	Me and another person	3	0.8%
Sysmiss		31	8.4%

### HOWSAVEMONEY\_O1\_SPEC: How do you save money earned in this business - 1st, other specify

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 1 Invalid: 368 Minimum: 9 Maximum: 9  
Type: Discrete Decimal: 0 Width: 38 Range: 9 - 9 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

How do you save the money you earn in this business? Multiple responses possible.

##### CATEGORIES

Value	Category	Cases	
9	Other (please specify)	1	0.3%
Sysmiss		368	99.7%

### HOWSAVEMONEY\_O2: How do you save money earned in this business - 2nd pick

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 87 Invalid: 282 Minimum: 2 Maximum: 7  
Type: Discrete Decimal: 0 Width: 38 Range: 2 - 7 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

How do you save the money you earn in this business? Multiple responses possible.

##### CATEGORIES

Value	Category	Cases	
2	Through a Iqqub	13	3.5%
3	Through a cooperative or savings group	2	0.5%
4	Through MFIs	10	2.7%
6	I save in a bank	60	16.3%
7	I keep savings in my home	2	0.5%
Sysmiss		282	76.4%

**HOWSAVEMONEY\_O3: How do you save money earned in this business - 3rd pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 20 Invalid: 349 Minimum: 4 Maximum: 7  
Type: Discrete Decimal: 0 Width: 38 Range: 4 - 7 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How do you save the money you earn in this business? Multiple responses possible.

## CATEGORIES

Value	Category	Cases	
4	Through MFIs	1	0.3%
6	I save in a bank	18	4.9%
7	I keep savings in my home	1	0.3%
Sysmiss		349	94.6%

**HOWSAVEMONEY\_O4: How do you save money earned in this business - 4th pick**

Data file: ethiopia\_psychometrics\_baseline

**Overview**Valid: 5 Invalid: 364 Minimum: 7 Maximum: 7  
Type: Discrete Decimal: 0 Width: 38 Range: 7 - 7 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How do you save the money you earn in this business? Multiple responses possible.

## CATEGORIES

Value	Category	Cases	
7	I keep savings in my home	5	1.4%
Sysmiss		364	98.6%

**UNEXPECTED5K: Can you borrow if faced with an unexpected situation needing 5,000 Birr in 2 wee**

Data file: ethiopia\_psychometrics\_baseline

**Overview**

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 1

Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 1    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

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?

### CATEGORIES

Value	Category	Cases	
0	No	79	21.4%
1	Yes	259	70.2%
Sysmiss		31	8.4%

## UNEXPECTED20K: Can you borrow if faced with an unexpected situation needing 20,000 Birr in 2 we

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 259    Invalid: 110    Minimum: 0    Maximum: 1  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 1    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

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?

### CATEGORIES

Value	Category	Cases	
0	No	135	36.6%
1	Yes	124	33.6%
Sysmiss		110	29.8%

## UNEXPECTEDMAX: What is the maximum you can borrow if faced with an unexpected situation in 2 we

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338    Invalid: 31    Minimum: 0    Maximum: 250000  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 250000    Format: Numeric

## Questions and instructions

---

## LITERAL QUESTION

If suddenly you're faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money (in Birr) that you would be able to borrow?

### UNEXPECTEDSOURCES1: Where would you borrow from if faced with an unexpected situation requiring mone

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 13  
Type: Discrete Decimal: 0 Width: 23 Range: 1 - 13 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

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? Select your MOST important or primary borrowing source (based on size of loan).

## CATEGORIES

Value	Category	Cases	
1	Spouse	42	11.4%
2	Family member/friend	261	70.7%
3	Other Business	8	2.2%
4	Moneylender	1	0.3%
8	Supplier/retailer/store	1	0.3%
9	Iqqub	19	5.1%
10	MFI	3	0.8%
11	Bank	1	0.3%
12	Other (please specify)	1	0.3%
13	No source	1	0.3%
Sysmiss		31	8.4%

### UNEXPECTEDSOURCES1\_SPEC: Where would you borrow from if faced with an unexpected situation requiring mone

Data file: ethiopia\_psychometrics\_baseline

#### Overview

Valid: 1 Invalid: 368 Minimum: 12 Maximum: 12  
Type: Discrete Decimal: 0 Width: 10 Range: 12 - 12 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

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?

Select your MOST important or primary borrowing source (based on size of loan).

**HOUSEHOLDDECISIONS2: In your household who decides who may go out to work****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)?

## CATEGORIES

Value	Category	Cases	
1	Me, by myself	195	52.8%
2	My partner/spouse, by himself	59	16%
3	Me and my partner/spouse	82	22.2%
4	Me and another person	2	0.5%
Sysmiss		31	8.4%

**HOUSEHOLDDECISIONS3: In your household who decided whether to support other family members****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc?

## CATEGORIES

Value	Category	Cases	
1	Me, by myself	220	59.6%
2	My partner/spouse, by himself	50	13.6%
3	Me and my partner/spouse	66	17.9%
4	Me and another person	2	0.5%
Sysmiss		31	8.4%

**HOUSEHOLDDECISIONS4: In your household who decided whether to save for the future****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

In your household who decides whether to save for the future?

## CATEGORIES

Value	Category	Cases	
1	Me, by myself	243	65.9%
2	My partner/spouse, by himself	39	10.6%
3	Me and my partner/spouse	55	14.9%
4	Me and another person	1	0.3%
Sysmiss		31	8.4%

**SECONDBUSINESS: Do you own a second business****Data file:** ethiopia\_psychometrics\_baseline**Overview**Valid: 338 Invalid: 31 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Do you own a second business?

## CATEGORIES

Value	Category	Cases	
0	No	326	88.3%
1	Yes	12	3.3%
Sysmiss		31	8.4%

**SECONDBUSSECTOR: What sector does the second business operate in****Data file:** ethiopia\_psychometrics\_baseline

## Overview

Valid: 12 Invalid: 357 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 13 Range: 1 - 5 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

In which sector does your second business operate?

### CATEGORIES

Value	Category	Cases	
1	Manufacturing	2	0.5%
3	Trade	6	1.6%
4	Services	2	0.5%
5	Agriculture	2	0.5%
Sysmiss		357	96.7%

## SECONDBUSPROFITS: Average daily total profits from second business

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 12 Invalid: 357 Minimum: 500 Maximum: 50000  
 Type: Discrete Decimal: 0 Width: 10 Range: 500 - 50000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What was the average daily total PROFITS the second business earned during the last seven working days after paying all expenses, including salaries, rents, materials, etc. (in Birr)?

## SECONDBUSSALES: Total sales from the last 30 days for second business

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 12 Invalid: 357 Minimum: 1000 Maximum: 600000  
 Type: Discrete Decimal: 0 Width: 10 Range: 1000 - 600000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What were the business' total SALES in the last 30 days for your second business? By this we mean the overall sales of products or services (in Birr).

## SECONDBUSEMPLOYEES: How many employees does the second business have

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 12 Invalid: 357 Minimum: 0 Maximum: 7  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 7 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

How many employees does this second business have? Include full-time + part-time + temporary + unpaid, and family members. Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners.

---

## FLAG\_COMPLETED: Completed interview

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

nan

---

## EXITSURVEYTIMES: Time interview ended

Data file: ethiopia\_psychometrics\_baseline

### Overview

Valid: 338 Invalid: 31 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

nan

---

## UNIQUEID: Unique ID for the respondent

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 271954255830 Maximum: 918334004022  
Type: Discrete Decimal: 0 Width: 20 Range: 271954255830 - 918334004022 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION  
nan

---

## WEDP\_0\_1: Branch

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 23 Range: - Format: character

### Questions and instructions

---

LITERAL QUESTION  
Branch

---

## WEDP\_0\_2: Enumerator name

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 10  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 10 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION  
Enumerator ID

---

## WEDP\_0\_4: Q1: Enumerator: Please enter the PSI\_ID which is on your hand?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 409  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 409 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Q1: Enumerator: Please enter the PSI\_ID which is on your hand?

### WEDP\_0\_5: Please confirm the respondent name is \${resp\_name} ?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Please confirm the respondent name is \${resp\_name} ?

#### CATEGORIES

Value	Category	Cases	
1	Yes	324	100%

### WEDP\_0\_6A: Do you have any questions before we start?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you have any questions before we start?

#### CATEGORIES

Value	Category	Cases	
0	No	94	29%
1	Yes	230	71%

### WEDP\_0\_6B: Do you understand the information I have given?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you understand the information I have given?

## CATEGORIES

Value	Category	Cases	
0	No	4	1.2%
1	Yes	320	98.8%

**WEDP\_0\_7: Does the respondent consent to be verbally interviewed?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324    Invalid: 0    Minimum: 1    Maximum: 1

Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 1    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Does the respondent consent to be verbally interviewed?

## CATEGORIES

Value	Category	Cases	
1	Yes	324	100%

**WEDP\_1\_4: 4. Where does the interview take place?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324    Invalid: 0    Minimum: 1    Maximum: 3

Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Where does the interview take place? Do not read: If the place is both business and home

## CATEGORIES

Value	Category	Cases	
1	Business	237	73.1%
2	Home	80	24.7%

3	Other	7	2.2%
---	-------	---	------

### WEDP\_1\_40TH: 4: Specify, where does the interview take place?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 37 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

nan

### WEDP\_1\_5: 5: Age of \${WEDP\_1\_1}

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 22 Maximum: 63  
Type: Discrete Decimal: 0 Width: 8 Range: 22 - 63 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Age of {[Respondent name]}

### WEDP\_1\_6: 6: Where was \${WEDP\_1\_1} born?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 23 Range: 1 - 7 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Where was {[Respondent name]} born?

### WEDP\_1\_7: 7: What is \${WEDP\_1\_1} marital status?

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 24 Range: 1 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is {[Respondent name]} marital status?

### CATEGORIES

Value	Category	Cases	
1	Single/never married	43	13.3%
2	Married/consensual union	214	66%
3	Widowed	20	6.2%
4	Divorced/separated/	46	14.2%
6	Refusal	1	0.3%

## WEDP\_1\_8: 8: Who is the head of the household? (Do not read out responses))

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Who is the head of the household? (Do not read out responses)/

### CATEGORIES

Value	Category	Cases	
1	Self	154	47.5%
2	Spouse	156	48.1%
3	Other female	4	1.2%
4	Other male	10	3.1%

## WEDP\_1\_9: Household size

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 15 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Taking into account yourself and all members of this household, including small children and older adults, how many people live in your household?

---

### **WEDP\_1\_10: 10: How many people in your household work?**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 10  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 10 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many people in your household work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]

---

### **WEDP\_1\_11: 11: How many females in your household work?**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 6  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 6 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many females in your household work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]

---

### **WEDP\_1\_12: 12: Do you yourself work? [Include part-time and full time; include employment,**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 4 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Do you yourself work? [Include part-time and full time; include employment, self-employment, and unpaid work e.g. on family business]

CATEGORIES

Value	Category	Cases	
1	Yes, full time	264	81.5%
2	Yes, part time	7	2.2%
3	Yes, irregular hours	13	4%
4	No	40	12.3%

**WEDP\_1\_13: 13. Do you have children?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you have children (include legally adopted and own children; do not include grand-children)?

CATEGORIES

Value	Category	Cases	
0	No	48	14.8%
1	Yes	276	85.2%

**WEDP\_1\_14: 14: How many children do you have?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 276 Invalid: 48 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 8 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

How many children do you have?

**WEDP\_1\_15A: Less than 5 years of age**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 276 Invalid: 48 Minimum: 0 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 3 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

Of these [number] children, how many are:

---

### WEDP\_1\_15B: Between 5 and 18 years old

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 276 Invalid: 48 Minimum: 0 Maximum: 5  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 5 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

nan

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### WEDP\_1\_15C: Above 18 years old

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 276 Invalid: 48 Minimum: 0 Maximum: 5  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 5 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

nan

---

### WEDP\_1\_16: 16. Who mainly looks after your children when you are working?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 242 Invalid: 82 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 48 Range: 1 - 8 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

Who mainly looks after your children when you are working and they are not in school? (Do not read out responses)

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	They stay with me in the business	17	5.2%
2	They look after themselves (they are old enough)	60	18.5%
3	Elder siblings look after younger sibling	31	9.6%
4	Self	3	0.9%
5	Spouse	1	0.3%
6	Other HH member	111	34.3%
7	Non-HH member looks after them for free	17	5.2%
8	Non-HH member is paid to look after them	2	0.6%
Sysmiss		82	25.3%

### WEDP\_1\_17: 17. Are you the main income earner?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 80 Range: 1 - 4 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Are you the main income earner, or do you contribute significantly to your household's income?

##### CATEGORIES

Value	Category	Cases	
1	I contribute 80% or more of my household's income.	116	35.8%
2	I contribute 50-80% of my household's income.	110	34%
3	I contribute less than 50% of my household's income but critical to make ends me	65	20.1%
4	Ocassional or discretionary earner / contributor.	33	10.2%

### WEDP\_1\_18: 18. HOUSEHOLD INCOME

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1500 Maximum: 480000  
Type: Discrete Decimal: 0 Width: 12 Range: 1500 - 480000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

HOUSEHOLD INCOME: Please estimate the total income for your entire household combined over the last 30 DAYS

## WEDP\_1\_19: 19. FEMALE HOUSEHOLD INCOME

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 150000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 150000 Format: Numeric

### Questions and instructions

---

#### LITERAL QUESTION

FEMALE HOUSEHOLD INCOME: Please estimate, what are the total income of all the female workers in the household in the last 30 days? Enter in Ethiopian Birr.

---

## WEDP\_1\_20: 20: On a typical day, how many hours per day do you spend on wprk for pay

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 15 Format: Numeric

### Questions and instructions

---

#### LITERAL QUESTION

On a typical day, how many hours do you spend on work for pay, in business, farming or other activities to generate income?

---

## WEDP\_1\_21: 21: On a typical day, how many hours per day do you spend on care activities

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 15 Format: Numeric

### Questions and instructions

---

#### LITERAL QUESTION

On a typical day, how many hours per day do you spend on care activities for family members and household chores (including cooking, cleaning and washing)?

---

## WEDP\_1\_22: 22: On a typical day, how many hours does your spouse spend on work for pay

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 214 Invalid: 110 Minimum: 0 Maximum: 16  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 16 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

On a typical day, how many hours does your spouse spend on work for pay, in business, farming or other activities to generate income?

### WEDP\_1\_23: 23: On a typical day, how many hours per day does your spouse spend on care

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 214 Invalid: 110 Minimum: 0 Maximum: 8  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 8 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

On a typical day, how many hours per day does your spouse spend on care activities for family members and household chores (including cooking, cleaning and washing)?

### WEDP\_1\_24: 24: If a woman earns more money than her husband, it's certain to cause problems

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you agree or disagree with the following statement? "If a woman earns more money than her husband, it's almost certain to cause problems"

### CATEGORIES

Value	Category	Cases	
0	No	288	88.9%
1	Yes	36	11.1%

### WEDP\_1\_25: 25. Out of 10 of your neighbors, how many agree with the statement?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 10  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 10 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Out of 10 of your neighbors, how many do you think believe that if a woman earns more money than her husband, it's almost certain to cause problems?

---

## **WEDP\_2\_01: NAME OF THE ENTERPRISE registered with the WEDP program**

**Data file:** ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 48 Range: - Format: character

## Questions and instructions

---

### LITERAL QUESTION

Please write the NAME OF THE ENTERPRISE

---

## **WEDP\_2\_02: Business sector**

**Data file:** ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 20 Range: - Format: character

## Questions and instructions

---

### LITERAL QUESTION

Please write the NAME OF the business sector

---

## **WEDP\_2\_03: Business Area Name**

**Data file:** ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 56 Range: - Format: character

## Questions and instructions

---

### LITERAL QUESTION

Please write the business area Name

---

**WEDP\_2\_1: 1: Is this \${enterprise\_name} in \${sector} still in operation?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 40 Range: 1 - 3 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Is this {WEDP Enterprise} in {SECTOR} still in operation?

## CATEGORIES

Value	Category	Cases	
1	Yes, open as usual	224	69.1%
2	Yes, in operation but temporarily closed	8	2.5%
3	No, closed permanently	92	28.4%

**WEDP\_2\_2D: Days****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 100 Invalid: 224 Minimum: -99 Maximum: 26  
Type: Discrete Decimal: 0 Width: 8 Range: -99 - 26 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How long ago did you close this business? Days

**WEDP\_2\_2M: Months****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 100 Invalid: 224 Minimum: 0 Maximum: 11  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 11 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How long ago did you close this business? Months

## WEDP\_2\_2Y: Years

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 7  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 7 Format: Numeric

### Questions and instructions

LITERAL QUESTION

How long ago did you close this business? Years

## WEDP\_2\_3: 3: What was the main reason you closed the business \${enterprise\_name}?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### Questions and instructions

LITERAL QUESTION

What was the main reason you closed the business? [DO NOT PROMPT. LISTEN AND THEN CODE MOST APPLICABLE]

## WEDP\_2\_3\_1: Reason Business closed: Coronavirus legislation

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	78	24.1%
1	Yes	22	6.8%
Sysmiss		224	69.1%

### WEDP\_2\_3\_2: Reason Business closed: Found job

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

---

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	97	29.9%
1	Yes	3	0.9%
Sysmiss		224	69.1%

---

### WEDP\_2\_3\_3: Reason Business closed: Inadequate funds

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

---

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	57	17.6%
1	Yes	43	13.3%
Sysmiss		224	69.1%

---

### WEDP\_2\_3\_4: Reason Business closed: Not enough customers

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	66	20.4%
1	Yes	34	10.5%
Sysmiss		224	69.1%

---

### WEDP\_2\_3\_5: Reason Business closed: Too much competition

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	84	25.9%
1	Yes	16	4.9%
Sysmiss		224	69.1%

---

### WEDP\_2\_3\_6: Reason Business closed: Not the right skills

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	99	30.6%
1	Yes	1	0.3%
Sysmiss		224	69.1%

### WEDP\_2\_3\_7: Reason Business closed: Could not manage finances

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	89	27.5%
1	Yes	11	3.4%
Sysmiss		224	69.1%

### WEDP\_2\_3\_8: Reason Business closed: Started another business

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	86	26.5%
1	Yes	14	4.3%
Sysmiss		224	69.1%

**WEDP\_2\_3\_9: Reason Business closed: Sold business**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 100    Invalid: 224    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

**Questions and instructions**

LITERAL QUESTION

nan

## CATEGORIES

Value	Category	Cases	
0	No	96	29.6%
1	Yes	4	1.2%
Sysmiss		224	69.1%

**WEDP\_2\_3\_10: Reason Business closed: Stay home for care duties**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 100    Invalid: 224    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

**Questions and instructions**

LITERAL QUESTION

nan

## CATEGORIES

Value	Category	Cases	
0	No	94	29%
1	Yes	6	1.9%
Sysmiss		224	69.1%

**WEDP\_2\_3\_11: Reason Business closed: Supplier problems**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 100    Invalid: 224    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

## Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	95	29.3%
1	Yes	5	1.5%
Sysmiss		224	69.1%

### WEDP\_2\_3\_12: Reason Business closed: A family member took over

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	98	30.2%
1	Yes	2	0.6%
Sysmiss		224	69.1%

### WEDP\_2\_3\_13: Reason Business closed: Owner was ill

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	92	28.4%
1	Yes	8	2.5%
Sysmiss		224	69.1%

### WEDP\_2\_3\_14: Reason Business closed: Pregnancy or new baby

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	90	27.8%
1	Yes	10	3.1%
Sysmiss		224	69.1%

### WEDP\_2\_3\_15: Reason Business closed: Damaged due to political unrest

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	99	30.6%
1	Yes	1	0.3%
Sysmiss		224	69.1%

## WEDP\_2\_3\_16: Reason Business closed: Uncertainty due to political climate

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	96	29.6%
1	Yes	4	1.2%
Sysmiss		224	69.1%

## WEDP\_2\_3\_17: Reason Business closed: Disaster that destroyed business

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

### Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	99	30.6%
1	Yes	1	0.3%
Sysmiss		224	69.1%

## WEDP\_2\_3\_18: Reason Business closed: Other reason

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 100 Invalid: 224 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

nan

CATEGORIES

Value	Category	Cases	
0	No	88	27.2%
1	Yes	12	3.7%
Sysmiss		224	69.1%

### WEDP\_2\_30TH: 3: Specify, What was the main reason you closed the business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 64 Range: - Format: character

## Questions and instructions

LITERAL QUESTION

Specify, What was the main reason you closed the business?

### WEDP\_2\_4: Reason is coronavirus

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 100 Invalid: 224 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 57 Range: 1 - 2 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Enumerator Instruction: Do not ask but please select if the reason given in Qu

CATEGORIES

Value	Category	Cases	
1	Yes, reason given referenced the coronavirus threat	20	6.2%
2	No, reason given did not reference the coronavirus threat	80	24.7%
Sysmiss		224	69.1%

**WEDP\_2\_5A: 5a: What is your first main economic activity now?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 12  
Type: Discrete Decimal: 0 Width: 74 Range: 1 - 12 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is your main economic activity now?

## CATEGORIES

Value	Category	Cases	
1	Still working in original WEDP Business	221	68.2%
2	Employed for a wage in the same sector	3	0.9%
3	Employed for a wage in a different sector	13	4%
4	Started another business in the same sector	8	2.5%
5	Started another business in a different sector	36	11.1%
8	Unemployed/just staying at home and rely on my spouse's income	23	7.1%
9	Unemployed/just staying at home and rely on my parents/relatives' income	15	4.6%
10	I do piece/seasonal work	2	0.6%
12	Other, specify	3	0.9%

**WEDP\_2\_5AOTH: 5a: Specify, What is your first main economic activity now?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 44 Range: - Format: character**Questions and instructions**

## LITERAL QUESTION

Specify, What is your first main economic activity now?

**WEDP\_2\_5B: 5b: What is your second main economic activity now?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: -77 Maximum: 11  
Type: Discrete Decimal: 0 Width: 74 Range: -77 - 11 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is your main economic activity now?

### CATEGORIES

Value	Category	Cases	
-77	I have no other activity	288	88.9%
3	Employed for a wage in a different sector	4	1.2%
4	Started another business in the same sector	5	1.5%
5	Started another business in a different sector	25	7.7%
8	Unemployed/just staying at home and rely on my spouse's income	1	0.3%
11	Studying	1	0.3%

## WEDP\_2\_5C: 5c: What is your third main economic activity now?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: -77 Maximum: -77  
Type: Discrete Decimal: 0 Width: 74 Range: -77 - -77 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is your main economic activity now?

### CATEGORIES

Value	Category	Cases	
-77	I have no other activity	37	11.4%
Sysmiss		287	88.6%

## WEDP\_2\_5E: 5e: What is your fifth main economic activity now? If doing more than one activi

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: -77 Maximum: -77  
Type: Discrete Decimal: 0 Width: 74 Range: -77 - -77 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

-77	I have no other activity	1	0.3%
Sysmiss		323	99.7%

### WEDP\_2\_6: 6: What is the main reason that you are no longer operating a business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 59 Invalid: 265 Minimum: 1 Maximum: 9  
Type: Discrete Decimal: 0 Width: 58 Range: 1 - 9 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What is the main reason that you are no longer operating a business?

CATEGORIES

Value	Category	Cases	
1	Low earnings in business	20	6.2%
2	Higher earnings elsewhere	1	0.3%
4	Risk in business	13	4%
6	Childcare	6	1.9%
8	COVID closed business (business was suitable before COVID)	11	3.4%
9	Other	8	2.5%
Sysmiss		265	81.8%

### WEDP\_2\_60TH: 6: Specify, What is the main reason that you are no longer operating a business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 43 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What is the main reason that you are no longer operating a business?

### WEDP\_2\_7: 7: Is this \${enterprise\_name} your main current business?

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is this \${enterprise\_name} your main current business?

## CATEGORIES

Value	Category	Cases	
0	No	47	14.5%
1	Yes	218	67.3%
Systemmiss		59	18.2%

**WEDP\_2\_7A: What is the name of your main business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 46 Range: - Format: character

**WEDP\_2\_8C: 8: What is the address of your main enterprise? City**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 1 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 23 Range: 1 - 8 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is the address of your main enterprise? City

**SUB\_AA: 8: What is the address of your main enterprise? Sub-city**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 9 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 63 Range: 9 - 9 Format: Numeric

## Questions and instructions

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LITERAL QUESTION

What is the address of your main enterprise? Sub-city

---

### **WOREDA\_AA: 8: What is the address of your main enterprise? Woreda**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 1    Invalid: 323    Minimum: 99    Maximum: 99  
Type: Discrete    Decimal: 0    Width: 8    Range: 99 - 99    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

What is the address of your main enterprise? Woreda

---

### **SUB\_AD: 8: a. In which subcity is your business located in(ADAMA)**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 238    Invalid: 86    Minimum: 1    Maximum: 6  
Type: Discrete    Decimal: 0    Width: 11    Range: 1 - 6    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

In which subcity is your business located in(ADAMA)

---

### **KEB\_AD: 8: b. In which Kebele is your business located in(ADAMA)**

**Data file:** ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 238    Invalid: 86    Minimum: 1    Maximum: 23  
Type: Discrete    Decimal: 0    Width: 28    Range: 1 - 23    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

In which Kebele is your business located in(ADAMA)

---

**WEDP\_2\_9: 9: What is the common name of the area where your main business is situated?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 85 Range: - Format: character**WEDP\_2\_10: 10: Please give directions to find your enterprise.****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 104 Range: - Format: character**WEDP\_2\_11: 11: In which industry does your main business operate?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 13 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

In which industry does your main business operate?

## CATEGORIES

Value	Category	Cases	
1	Manufacturing	31	9.6%
2	Construction	1	0.3%
3	Trade	102	31.5%
4	Services	124	38.3%
5	Agriculture	7	2.2%
Sysmiss		59	18.2%

**WEDP\_2\_12: What type of business do you have?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 46 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.

## CATEGORIES

Value	Category	Cases	
1	Wholesaler / I sell mostly to other businesses	17	5.2%
2	Retailer / I sell mostly to end consumers	248	76.5%
Sysmiss		59	18.2%

**WEDP\_2\_13: 13: What is your sub-sector of operation?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 31  
Type: Discrete Decimal: 0 Width: 42 Range: -77 - 31 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is your sub-sector of operation?

## CATEGORIES

Value	Category	Cases	
-77	No secondary line of business or operation	26	8%
1	Textile and garment manufacturing	7	2.2%
3	Intermediate food/bev. products production	9	2.8%
5	Wood works	6	1.9%
6	Building materials manufacturing	1	0.3%
9	Wholesale	8	2.5%
10	Retail	88	27.2%
11	Small transport services	7	2.2%
12	Café and restaurants	53	16.4%
14	Tourism services	1	0.3%
16	Business services	18	5.6%
17	Staffing/outsourcing services	4	1.2%
21	Maintenance services (non-automobile)	1	0.3%
23	Beauty salon	21	6.5%
25	Interior design/decorating services	1	0.3%
27	Cleaning services (non-laundry)	3	0.9%

28	Laundry services	3	0.9%
29	Modern livestock rearing	6	1.9%
31	Poultry	2	0.6%
Sysmiss		59	18.2%

### WEDP\_2\_130TH: 13: Specify, What is your sub-sector of operation?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 25 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What is your sub-sector of operation?

### WEDP\_2\_14Y: Years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 28  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 28 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How many years has your main business been in operation for?

### WEDP\_2\_14M: Months

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 11  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 11 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How many months has your main business been in operation for?

**WEDP\_2\_15: 15: What was the primary reason that you started or joined this business?****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 15  
Type: Discrete Decimal: 0 Width: 51 Range: 1 - 15 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business?

## CATEGORIES

Value	Category	Cases	
1	Household needed additional money	40	12.3%
2	Wanted to make more money	67	20.7%
3	Did not have a better wage alternative	22	6.8%
4	Lost previous job	9	2.8%
5	Wanted to continue family business	3	0.9%
6	Previous experience as a worker in this sector	10	3.1%
7	Previous experience as an apprentice in this sector	13	4%
8	I took a related training course	7	2.2%
9	Received subsidy to set up business	1	0.3%
10	Low capital requirements	3	0.9%
11	Allows me to balance family and work life	2	0.6%
12	Saw a market opportunity	55	17%
13	Wanted to be my own boss/have own business	20	6.2%
14	Previous business not successful	7	2.2%
15	Wanted to benefit from my hobby	6	1.9%
Sysmiss		59	18.2%

**WEDP\_2\_16: 16: How many businesses have you owned in your life?****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 15 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

How many businesses have you owned in your life?

**WEDP\_2\_17: 17: For how many years have you been a business owner - this means, for how many****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0.30000001192092896 Maximum: 30  
Type: Discrete Decimal: 0 Width: 9 Range: 0.30000001192092896 - 30 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

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)

**WEDP\_2\_18: 18: Please select your relationship to the current main business****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 21 Range: 1 - 3 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Please select your relationship to the current main business

## CATEGORIES

Value	Category	Cases	
1	Business owner only	47	14.5%
2	Business manager only	2	0.6%
3	Both	216	66.7%
Sysmiss		59	18.2%

**WEDP\_2\_19: 19: Is this business owned by you, someone else, or you together with somebody e****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is this business owned by you, someone else, or you together with somebody e

## CATEGORIES

Value	Category	Cases	
1	Single Owner - Self	248	76.5%
2	Single Owner - Other	2	0.6%
3	Joint Owner	15	4.6%
Sysmiss		59	18.2%

**WEDP\_2\_20: 20: What percentage of this main business do you own?**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 15 Invalid: 309 Minimum: 25 Maximum: 85  
Type: Discrete Decimal: 0 Width: 8 Range: 25 - 85 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What percentage of this main business do you own?

**WEDP\_2\_21: 21: Who is the main owner of this business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 36 Range: 1 - 3 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Who is the main owner of this business?

## CATEGORIES

Value	Category	Cases	
1	Self	256	79%
2	Spouse/domestic partner	1	0.3%
3	Own Relative	8	2.5%
Sysmiss		59	18.2%

**WEDP\_2\_22: 22: What is the gender of the main business owner?**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is the gender of the main business owner?

## CATEGORIES

Value	Category	Cases	
1	Male	5	1.5%
2	Female	260	80.2%
Sysmiss		59	18.2%

**WEDP\_2\_23: Max amount able to borrow in 2 weeks**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1000000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1000000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

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)

**WEDP\_2\_24A: Where would you borrow from? - 1st pick**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 1 Maximum: 14  
Type: Discrete Decimal: 0 Width: 32 Range: 1 - 14 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

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)

## CATEGORIES

Value	Category	Cases	
1	Husband/ partner	29	9%
2	Family member or friend	188	58%
4	Moneylender	1	0.3%
7	Cooperative	1	0.3%
8	Supplier/ Retailer/ Store	4	1.2%
9	Iqqub	8	2.5%
10	MFI	10	3.1%
11	Bank	1	0.3%
12	Own Personal Savings or reserves	1	0.3%
13	Other(please specify)	3	0.9%
14	No source	19	5.9%
Sysmiss		59	18.2%

**WEDP\_2\_24AOTH: 24: Specify, If you're faced with that situation of needing that money in 2 week**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 36 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

Specify, If you're faced with that situation of needing that money in 2 week

**WEDP\_2\_24B: Where would you borrow from? - 2nd pick**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 245 Invalid: 79 Minimum: 1 Maximum: 14

Type: Discrete Decimal: 0 Width: 32 Range: 1 - 14 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

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)

## CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	Husband/ partner	43	13.3%
2	Family member or friend	33	10.2%
3	Other business	1	0.3%
7	Cooperative	1	0.3%
8	Supplier/ Retailer/ Store	2	0.6%
9	Iqqub	10	3.1%
10	MFI	1	0.3%
11	Bank	5	1.5%
12	Own Personal Savings or reserves	2	0.6%
13	Other(please specify)	2	0.6%
14	No source	145	44.8%
Sysmiss		79	24.4%

### WEDP\_2\_24BOTH: 24: Specify, If you're faced with that situation of needing that money in 2 week

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 17 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, If you're faced with that situation of needing that money in 2 week

### WEDP\_2\_25: 25: What is the total profits your main business earned in the year 2013 (in ETB

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: -400000 Maximum: 1200000  
Type: Discrete Decimal: 0 Width: 12 Range: -400000 - 1200000 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What is the total profits your main business earned in the year 2013 (in ETB

### WEDP\_2\_26: 26: Do sales show a seasonal pattern?

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern?

### WEDP\_2\_26\_1: Do sales show a seasonal pattern: Highest during rainy season

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: Highest during rainy season

CATEGORIES

Value	Category	Cases	
0	No	247	76.2%
1	Yes	18	5.6%
Sysmiss		59	18.2%

### WEDP\_2\_26\_2: Do sales show a seasonal pattern: Highest after rainy season

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: Highest after rainy season

CATEGORIES

Value	Category	Cases	
0	No	213	65.7%
1	Yes	52	16%
Sysmiss		59	18.2%

**WEDP\_2\_26\_3: Do sales show a seasonal pattern:Lowest during rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern:Lowest during rainy season

## CATEGORIES

Value	Category	Cases	
0	No	211	65.1%
1	Yes	54	16.7%
Sysmiss		59	18.2%

**WEDP\_2\_26\_4: Do sales show a seasonal pattern:Highest before rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern:Highest before rainy season

## CATEGORIES

Value	Category	Cases	
0	No	236	72.8%
1	Yes	29	9%
Sysmiss		59	18.2%

**WEDP\_2\_26\_5: Do sales show a seasonal pattern:Lowest after rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern:Lowest after rainy season

### CATEGORIES

Value	Category	Cases	
0	No	249	76.9%
1	Yes	16	4.9%
Sysmiss		59	18.2%

## WEDP\_2\_26\_6: Do sales show a seasonal pattern:Highest in holiday season

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern:Highest in holiday season

### CATEGORIES

Value	Category	Cases	
0	No	144	44.4%
1	Yes	121	37.3%
Sysmiss		59	18.2%

## WEDP\_2\_26\_7: Do sales show a seasonal pattern:Other pattern

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern:Other pattern

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	312	96.3%
1	Yes	12	3.7%

**WEDP\_2\_26\_8: Do sales show a seasonal pattern:No pattern**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern:No pattern

CATEGORIES

Value	Category	Cases	
0	No	200	61.7%
1	Yes	65	20.1%
Sysmiss		59	18.2%

**WEDP\_2\_26BOTH: 26: Specify, Do sales show a seasonal pattern?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 52 Range: - Format: character

**Questions and instructions**

LITERAL QUESTION

Specify, Do sales show a seasonal pattern?

**WEDP\_2\_27: 27: What were the main business' total SALES in the last 30 days? By this we mea**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 2400000  
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 2400000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What were the main business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).

**WEDP\_2\_28: 28. Sales change over the last year**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 39 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?

## CATEGORIES

Value	Category	Cases	
1	Higher than last year	143	44.1%
2	Same as last year	23	7.1%
3	Lower than last year	88	27.2%
4	Business was not in operation last year	11	3.4%
Sysmiss		59	18.2%

**WEDP\_2\_29: 29: What were the business' total COSTS in the LAST 30 DAYS? By this we mean the**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 20200000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 20200000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

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, including salaries.

**WEDP\_2\_30: 30: What were the approximate amounts spent on Salaries of workers in the last**

3

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 75000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 75000 Format: Numeric

### Questions and instructions

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#### LITERAL QUESTION

What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

---

**WEDP\_2\_31: 31: Outside of any regular fixed salary, how much did you take from business rev**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 100000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 100000 Format: Numeric

### Questions and instructions

---

#### LITERAL QUESTION

Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?

---

**WEDP\_2\_32: 32: What are the PROFITS received from your main business in the past 30 days? (**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: -4550000 Maximum: 170000  
Type: Discrete Decimal: 0 Width: 12 Range: -4550000 - 170000 Format: Numeric

### Questions and instructions

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#### LITERAL QUESTION

What are the PROFITS received from your main business in the past 30 working days? (I.e. the total income your business earned after paying all expenses in your business including the wages of employees)?

---

**WEDP\_2\_33: 33: ASSETS: How much would you estimate is the value of your main businesses' as**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 1660 Maximum: 9000000  
 Type: Discrete Decimal: 0 Width: 12 Range: 1660 - 9000000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

ASSETS: How much would you estimate is the value of your main businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

**WEDP\_2\_34: 34: Do you own any equipment or machinery in your main business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you own any equipment or machinery in your main business?

## CATEGORIES

Value	Category	Cases	
0	No	15	4.6%
1	Yes	250	77.2%
Sysmiss		59	18.2%

**WEDP\_2\_35: 35: CAPITAL STOCK What is the replacement value of all your owned equipment and**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 250 Invalid: 74 Minimum: 1100 Maximum: 5000000  
 Type: Discrete Decimal: 0 Width: 12 Range: 1100 - 5000000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?

**WEDP\_2\_36: 36: CAPITAL STOCK Do you currently rent out equipment and machinery?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 250 Invalid: 74 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK Do you currently rent equipment and machinery?

CATEGORIES

Value	Category	Cases	
0	No	245	75.6%
1	Yes	5	1.5%
Sysmiss		74	22.8%

**WEDP\_2\_37: 37: CAPITAL STOCK What is the replacement value of all your rented out equipment**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 5 Invalid: 319 Minimum: 5000 Maximum: 50000  
 Type: Discrete Decimal: 0 Width: 12 Range: 5000 - 50000 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK What is the replacement value of all your rented equipment and machinery (in Birr)

**WEDP\_2\_38: 38: Does your business have any inventory stocks? (That is, final goods for sale**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Does your business have any inventory stocks? (That is, final goods for sale)

CATEGORIES

Value	Category	Cases	
0	No	72	22.2%
1	Yes	193	59.6%

Sysmiss		59	18.2%
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### WEDP\_2\_39: 39: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 193 Invalid: 131 Minimum: 500 Maximum: 8700000  
Type: Discrete Decimal: 0 Width: 12 Range: 500 - 8700000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?

### WEDP\_2\_40: 40: Does your business use any RAW MATERIALS? (i.e. product components and raw m

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)

##### CATEGORIES

Value	Category	Cases	
0	No	191	59%
1	Yes	74	22.8%
Sysmiss		59	18.2%

### WEDP\_2\_41: 41: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of y

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 74 Invalid: 250 Minimum: 500 Maximum: 200000  
Type: Discrete Decimal: 0 Width: 12 Range: 500 - 200000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?

---

### **WEDP\_2\_42: 42. What were sales pre-COVID?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 20000000  
Type: Discrete Decimal: 0 Width: 12 Range: -77 - 20000000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?

---

### **WEDP\_2\_43: 43. When this business first started, where did most of the start-up capital for**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

---

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from?

---

### **WEDP\_2\_43\_1: Startup capital came from:own savings**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Startup capital came from:own savings

## CATEGORIES

Value	Category	Cases	
0	No	74	22.8%
1	Yes	191	59%
Sysmiss		59	18.2%

**WEDP\_2\_43\_2: Startup capital came from:spouse's savings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Startup capital came from:spouse's savings

## CATEGORIES

Value	Category	Cases	
0	No	233	71.9%
1	Yes	32	9.9%
Sysmiss		59	18.2%

**WEDP\_2\_43\_3: Startup capital came from:ROSACA type savings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Startup capital came from:ROSACA type savings

## CATEGORIES

Value	Category	Cases	
0	No	256	79%
1	Yes	9	2.8%
Sysmiss		59	18.2%

**WEDP\_2\_43\_4: Startup capital came from:Family inheritance****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Family inheritance

CATEGORIES

Value	Category	Cases	
0	No	251	77.5%
1	Yes	14	4.3%
Sysmiss		59	18.2%

**WEDP\_2\_43\_5: Startup capital came from:Remittance****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Remittance

CATEGORIES

Value	Category	Cases	
0	No	265	81.8%
Sysmiss		59	18.2%

**WEDP\_2\_43\_6: Startup capital came from:Gift from relatives****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Gift from relatives

CATEGORIES

Value	Category	Cases	
0	No	233	71.9%
1	Yes	32	9.9%
Sysmiss		59	18.2%

**WEDP\_2\_43\_7: Startup capital came from:NGO assistance**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Startup capital came from:NGO assistance

CATEGORIES

Value	Category	Cases	
0	No	265	81.8%
Sysmiss		59	18.2%

**WEDP\_2\_43\_8: Startup capital came from:Govt assistance**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Govt assistance

CATEGORIES

Value	Category	Cases	
0	No	265	81.8%

Sysmiss		59	18.2%
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### WEDP\_2\_43\_9: Startup capital came from:Loan from parents

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Startup capital came from:Loan from parents

CATEGORIES

Value	Category	Cases	
0	No	241	74.4%
1	Yes	24	7.4%
Sysmiss		59	18.2%

### WEDP\_2\_43\_10: Startup capital came from:Loan from siblings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Startup capital came from:Loan from siblings

CATEGORIES

Value	Category	Cases	
0	No	263	81.2%
1	Yes	2	0.6%
Sysmiss		59	18.2%

### WEDP\_2\_43\_11: Startup capital came from:Loan from friends

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Loan from friends

CATEGORIES

Value	Category	Cases	
0	No	252	77.8%
1	Yes	13	4%
Sysmiss		59	18.2%

**WEDP\_2\_43\_12: Startup capital came from:Loan from other businesses**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Loan from other businesses

CATEGORIES

Value	Category	Cases	
0	No	265	81.8%
Sysmiss		59	18.2%

**WEDP\_2\_43\_13: Startup capital came from:Loan from informal money lender**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Loan from informal money lender

## CATEGORIES

Value	Category	Cases	
0	No	265	81.8%
Sysmiss		59	18.2%

**WEDP\_2\_43\_14: Startup capital came from:Loan from MFI**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Startup capital came from:Loan from MFI

## CATEGORIES

Value	Category	Cases	
0	No	247	76.2%
1	Yes	18	5.6%
Sysmiss		59	18.2%

**WEDP\_2\_43\_15: Startup capital came from:Loan from banks**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Startup capital came from:Loan from banks

## CATEGORIES

Value	Category	Cases	
0	No	263	81.2%
1	Yes	2	0.6%
Sysmiss		59	18.2%

**WEDP\_2\_43\_16: Startup capital came from:Other**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Other

CATEGORIES

Value	Category	Cases	
0	No	264	81.5%
1	Yes	1	0.3%
Sysmiss		59	18.2%

**WEDP\_2\_43\_17: Startup capital came from:Don't know**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Startup capital came from:Don't know

CATEGORIES

Value	Category	Cases	
0	No	265	81.8%
Sysmiss		59	18.2%

**WEDP\_2\_44: 44: How much was the starting capital for the main business (includes equipment)**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 600 Maximum: 800000  
 Type: Discrete Decimal: 0 Width: 12 Range: 600 - 800000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How much was the starting capital for the main business (includes equipment and machinery used to start the business).?  
(in Birr)

---

### **WEDP\_2\_45: 45: How many employees does this business have? (Full-time + part-time + tempora**

**Data file: ethiopia\_psychometrics\_endline**

#### **Overview**

Valid: 265    Invalid: 59    Minimum: 0    Maximum: 50  
Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 50    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.)  
Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".

---

### **WEDP\_2\_46: 46: How many employees has this business HIRED in the past 12 months?**

**Data file: ethiopia\_psychometrics\_endline**

#### **Overview**

Valid: 265    Invalid: 59    Minimum: 0    Maximum: 15  
Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 15    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees has this business HIRED in the past 12 months?

---

### **WEDP\_2\_47: 47: How many employees have LEFT this business in the past 12 months?**

**Data file: ethiopia\_psychometrics\_endline**

#### **Overview**

Valid: 265    Invalid: 59    Minimum: 0    Maximum: 10  
Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 10    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees have LEFT this business in the past 12 months?

**WEDP\_2\_47A: 47.a: How many employees were FIRED from this business in the past 12 months?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 15 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

How many employees were FIRED from this business in the past 12 months?

**WEDP\_2\_48: 48: What was the most important reason for worker departure in the past 12 month**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 92 Invalid: 232 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 7 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

What was the most important reason for worker departure in the past 12 months?

CATEGORIES

Value	Category	Cases	
1	Dismissal/poor performance	15	4.6%
2	Worker found another job	60	18.5%
3	Business could not afford	8	2.5%
4	Worker sickness	2	0.6%
5	Worker death	1	0.3%
6	Work is seasonal	1	0.3%
7	Other (please specify)	5	1.5%
Sysmiss		232	71.6%

**WEDP\_2\_48OTH: 48: Specify, What was the most important reason for worker departure in the past**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 23 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Specify, What was the most important reason for worker departure in the past

**WEDP\_2\_49: 49: How many hours do you personally work for your business in a typical week?**  
(

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 105  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 105 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many hours do you personally work for your business in a typical week? (includes all business related activities)

**WEDP\_2\_50: 50: Has the amount of hours that you work in the business per week changed over**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 265 Invalid: 59 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Has the amount of hours that you work in the business per week changed over the last two years?

### CATEGORIES

Value	Category	Cases	
1	Hours have increased	87	26.9%
2	Hours have decreased	103	31.8%
3	Hours have stayed the same	75	23.1%
Sysmiss		59	18.2%

**WEDP\_2\_51: 51: Do you have written contracts for your employees? (Any of them.)**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you have written contracts for your employees? (Any of them.)

CATEGORIES

Value	Category	Cases	
0	No	234	72.2%
1	Yes	31	9.6%
Sysmiss		59	18.2%

**WEDP\_2\_52: 52: How many of your employees are from another owners' family?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 15 Invalid: 309 Minimum: 0 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 2 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

How many of your employees are from another owners' family?

**WEDP\_2\_53: 53: How many of your employees are unpaid?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 8 Range: -77 - 4 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

How many of your employees are unpaid?

## WEDP\_2\_54: 54: How many of your employees are part-time workers?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 4  
Type: Discrete Decimal: 0 Width: 8 Range: -77 - 4 Format: Numeric

### Questions and instructions

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LITERAL QUESTION

How many of your employees are part-time workers?

---

## WEDP\_2\_55: 55: How many hours in a day do your employees typically work on average?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 15  
Type: Discrete Decimal: 0 Width: 8 Range: -77 - 15 Format: Numeric

### Questions and instructions

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LITERAL QUESTION

How many hours in a day do your employees typically work on average?

---

## WEDP\_2\_56: 56: How many days in the week do your employees typically work on average?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 7  
Type: Discrete Decimal: 0 Width: 8 Range: -77 - 7 Format: Numeric

### Questions and instructions

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LITERAL QUESTION

How many days in the week do your employees typically work on average?

---

## WEDP\_2\_57: 57: Do you keep financial records or accounts for this business?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you keep financial records or accounts for this business?

## CATEGORIES

Value	Category	Cases	
0	No	101	31.2%
1	Yes	164	50.6%
Sysmiss		59	18.2%

**WEDP\_2\_58: 58: Has your business advertised/ have you made people aware of your business th**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 11 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

Has your business advertised/ have you made people aware of your business through any of these methods? Please select all that apply.

**WEDP\_2\_58\_1: Advertised business using:Newspaper/magazine/billboard**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Advertised business using:Newspaper/magazine/billboard

## CATEGORIES

Value	Category	Cases	
0	No	219	67.6%
1	Yes	46	14.2%
Sysmiss		59	18.2%

**WEDP\_2\_58\_2: Advertised business using:Business cards/flyers****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Advertised business using:Business cards/flyers

CATEGORIES

Value	Category	Cases	
0	No	195	60.2%
1	Yes	70	21.6%
Sysmiss		59	18.2%

**WEDP\_2\_58\_3: Advertised business using:Loud speakers****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Advertised business using:Loud speakers

CATEGORIES

Value	Category	Cases	
0	No	254	78.4%
1	Yes	11	3.4%
Sysmiss		59	18.2%

**WEDP\_2\_58\_4: Advertised business using:Brokers****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Advertised business using:Brokers

CATEGORIES

Value	Category	Cases	
0	No	252	77.8%
1	Yes	13	4%
Sysmiss		59	18.2%

### WEDP\_2\_58\_5: Advertised business using:Online

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Advertised business using:Online

CATEGORIES

Value	Category	Cases	
0	No	242	74.7%
1	Yes	23	7.1%
Sysmiss		59	18.2%

### WEDP\_2\_58\_6: Advertised business using:Other,specify

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Advertised business using:Other,specify

CATEGORIES

Value	Category	Cases	
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0	No	258	79.6%
1	Yes	7	2.2%
Sysmiss		59	18.2%

**WEDP\_2\_58\_7: Advertised business using:None**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Advertised business using:None

CATEGORIES

Value	Category	Cases	
0	No	108	33.3%
1	Yes	157	48.5%
Sysmiss		59	18.2%

**WEDP\_2\_580TH: 58: Specify, Has your business advertised/ have you made people aware of your bu**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 46 Range: - Format: character

**Questions and instructions**

LITERAL QUESTION

Specify, Has your business advertised/ have you made people aware of your bu

**WEDP\_2\_59: 59: Which of the following digital tools and services do you use for your busine**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

Which of the following digital tools and services do you use for your business [Note online includes websites and social media]? (Select all that apply)

**WEDP\_2\_59\_1: Digital tool used:None**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Digital tool used:None

## CATEGORIES

Value	Category	Cases	
0	No	49	15.1%
1	Yes	216	66.7%
Sysmiss		59	18.2%

**WEDP\_2\_59\_2: Digital tool used:Sell products online**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Digital tool used:Sell products online

## CATEGORIES

Value	Category	Cases	
0	No	262	80.9%
1	Yes	3	0.9%
Sysmiss		59	18.2%

**WEDP\_2\_59\_3: Digital tool used:Buy inputs online****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Digital tool used:Buy inputs online

CATEGORIES

Value	Category	Cases	
0	No	258	79.6%
1	Yes	7	2.2%
Sysmiss		59	18.2%

**WEDP\_2\_59\_4: Digital tool used:Accept electronic payments****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Digital tool used:Accept electronic payments

CATEGORIES

Value	Category	Cases	
0	No	239	73.8%
1	Yes	26	8%
Sysmiss		59	18.2%

**WEDP\_2\_59\_5: Digital tool used:Use a POS terminal in the business****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Digital tool used:Use a POS terminal in the business

## CATEGORIES

Value	Category	Cases	
0	No	254	78.4%
1	Yes	11	3.4%
Sysmiss		59	18.2%

**WEDP\_2\_59\_6: Digital tool used:Advertise online**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Digital tool used:Advertise online

## CATEGORIES

Value	Category	Cases	
0	No	246	75.9%
1	Yes	19	5.9%
Sysmiss		59	18.2%

**WEDP\_2\_59\_7: Digital tool used:Other**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 265 Invalid: 59 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Digital tool used: Other

## CATEGORIES

Value	Category	Cases	
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0	No	264	81.5%
1	Yes	1	0.3%
Sysmiss		59	18.2%

## WEDP\_2\_60A: 60a: What is the top first challenges that you face in this business? Top 1 chal

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 265 Invalid: 59 Minimum: 1 Maximum: 41  
Type: Discrete Decimal: 0 Width: 80 Range: 1 - 41 Format: Numeric

### Questions and instructions

#### LITERAL QUESTION

What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)

#### CATEGORIES

Value	Category	Cases	
1	Finding right staff	17	5.2%
2	Retaining staff	1	0.3%
3	Low demand	18	5.6%
4	Demand exist but difficult to attract customers	2	0.6%
5	Customer care	1	0.3%
7	Too much competition	4	1.2%
8	Low technical skills and experience	2	0.6%
10	Finding right suppliers	6	1.9%
11	Poor quality inputs	1	0.3%
12	Finding a location/premises	15	4.6%
13	Managing budget	2	0.6%
14	Accessing credit	118	36.4%
17	Legal environment	2	0.6%
18	Confiscation or destroying of property by authorities	1	0.3%
19	Taxes	6	1.9%
20	Prohibitive rent	8	2.5%
22	Balancing home and work life or separating household an business affairs	1	0.3%
25	Finding larger markets	2	0.6%
30	Security and theft prevention (premises, products)	5	1.5%
33	Infrastructure and utilities (electricity, water, gas)	5	1.5%
35	Corrupt and bribes	3	0.9%
37	Macroeconomic conditions (inflation, exchange rate, etc.)	44	13.6%
41	Other, specify	1	0.3%

Sysmiss		59	18.2%
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### WEDP\_2\_60AOTH: 60a: Specify, What is the top first challenges that you face in this business? T

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What is the top first challenges that you face in this business? T

### WEDP\_2\_60B: 60b: What is the top second challenges that you face in this business? Top 2 cha

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 265 Invalid: 59 Minimum: -77 Maximum: 37

Type: Discrete Decimal: 0 Width: 80 Range: -77 - 37 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)

CATEGORIES

Value	Category	Cases	
-77	No other challenge	16	4.9%
1	Finding right staff	7	2.2%
2	Retaining staff	1	0.3%
3	Low demand	28	8.6%
4	Demand exist but difficult to attract customers	6	1.9%
5	Customer care	4	1.2%
6	Getting customers to pay on time	3	0.9%
7	Too much competition	17	5.2%
8	Low technical skills and experience	3	0.9%
9	Compiling a business plan	2	0.6%
10	Finding right suppliers	4	1.2%
11	Poor quality inputs	3	0.9%

12	Finding a location/premises	13	4%
14	Accessing credit	43	13.3%
17	Legal environment	7	2.2%
18	Confiscation or destroying of property by authorities	1	0.3%
19	Taxes	18	5.6%
20	Prohibitive rent	15	4.6%
22	Balancing home and work life or separating household an business affairs	2	0.6%
23	Distribution/delivery of products to customers	1	0.3%
25	Finding larger markets	6	1.9%
26	Limited resources to pay employee salaries	1	0.3%
27	Lack of equipment and inputs	2	0.6%
28	Storages	1	0.3%
30	Security and theft prevention (premises, products)	3	0.9%
33	Infrastructure and utilities (electricity, water, gas)	1	0.3%
35	Corrupt and bribes	6	1.9%
37	Macroeconomic conditions (inflation, exchange rate, etc.)	51	15.7%
Sysmiss		59	18.2%

### WEDP\_2\_60BOTH: 60b: Specify, What is the top second challenges that you face in this business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 34 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What is the top second challenges that you face in this business?

### WEDP\_2\_60C: 60c: What is the top third challenges that you face in this business? Top 3 chal

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 249 Invalid: 75 Minimum: -77 Maximum: 39  
Type: Discrete Decimal: 0 Width: 80 Range: -77 - 39 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What are the top three challenges (in order of importance) that you face in this business? (Do not read the responses)

## CATEGORIES

Value	Category	Cases	
-77	No other challenge	57	17.6%
1	Finding right staff	4	1.2%
2	Retaining staff	2	0.6%
3	Low demand	13	4%
4	Demand exist but difficult to attract customers	3	0.9%
5	Customer care	2	0.6%
7	Too much competition	14	4.3%
8	Low technical skills and experience	2	0.6%
10	Finding right suppliers	9	2.8%
11	Poor quality inputs	1	0.3%
12	Finding a location/premises	12	3.7%
13	Managing budget	3	0.9%
14	Accessing credit	26	8%
17	Legal environment	7	2.2%
18	Confiscation or destroying of property by authorities	1	0.3%
19	Taxes	18	5.6%
20	Prohibitive rent	6	1.9%
22	Balancing home and work life or separating household an business affairs	1	0.3%
23	Distribution/delivery of products to customers	1	0.3%
24	Other transport issues	1	0.3%
25	Finding larger markets	6	1.9%
27	Lack of equipment and inputs	2	0.6%
29	Spoilage	1	0.3%
30	Security and theft prevention (premises, products)	1	0.3%
31	Personal security	1	0.3%
33	Infrastructure and utilities (electricity, water, gas)	1	0.3%
35	Corrupt and bribes	7	2.2%
36	Networking	1	0.3%
37	Macroeconomic conditions (inflation, exchange rate, etc.)	45	13.9%
39	Floods, landslides, and other natural disasters	1	0.3%
Sysmiss		75	23.1%

### WEDP\_3\_1: 1: Do you manage or own any other businesses?

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you manage or own any other businesses?

## CATEGORIES

Value	Category	Cases	
0	No	287	88.6%
1	Yes	37	11.4%

**OTH\_BUSINESS: 1.a: How many other business do you manage or own?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How many other business do you manage or own?

**WEDP\_3\_2\_1: 2: In which industry does your other business operate?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 13 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In which industry does your other business operate?

## CATEGORIES

Value	Category	Cases	
1	Manufacturing	6	1.9%
3	Trade	12	3.7%
4	Services	18	5.6%
5	Agriculture	1	0.3%

Sysmiss		287	88.6%
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### WEDP\_3\_3\_1: 3: What type of business do you have? If your business operations are a mixture

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 46 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.

##### CATEGORIES

Value	Category	Cases	
1	Wholesaler / I sell mostly to other businesses	4	1.2%
2	Retailer / I sell mostly to end consumers	33	10.2%
Sysmiss		287	88.6%

### WEDP\_3\_4\_1: 4: What is your sub-sector of operation?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: -77 Maximum: 35  
Type: Discrete Decimal: 0 Width: 42 Range: -77 - 35 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What is your sub sector of operation?

##### CATEGORIES

Value	Category	Cases	
-77	No secondary line of business	2	0.6%
3	Intermediate food/bev. products production	3	0.9%
4	Metal works and engineering	1	0.3%
6	Building materials manufacturing	1	0.3%
10	Retail	15	4.6%
11	Small transport services	2	0.6%
12	Café and restaurants	4	1.2%

16	Business services	2	0.6%
17	Staffing/outsourcing services	1	0.3%
25	Interior design/decorating services	1	0.3%
26	Communications services	1	0.3%
27	Cleaning services (non-laundry)	1	0.3%
28	Laundry services	1	0.3%
33	Vegetables and fruits	1	0.3%
35	Other	1	0.3%
Sysmiss		287	88.6%

### WEDP\_3\_40TH\_1: 4: Specify, What is your sub-sector of operation?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What is your sub-sector of operation?

### WEDP\_3\_5Y\_1: Years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 14  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 14 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How many years has your business been in operation for?

### WEDP\_3\_5M\_1: Months

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 10  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 10 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many months has your business been in operation for?

**WEDP\_3\_6\_1: 6: What was the primary reason that you started or joined this business**  
**#{busin**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]

**WEDP\_3\_6\_1\_1: Started business because of:Household needed money**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Household needed money

### CATEGORIES

Value	Category	Cases	
0	No	25	7.7%
1	Yes	12	3.7%
Sysmiss		287	88.6%

**WEDP\_3\_6\_2\_1: Started business because of:Wanted to make more money**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to make more money

### CATEGORIES

Value	Category	Cases	
0	No	18	5.6%
1	Yes	19	5.9%
Sysmiss		287	88.6%

## WEDP\_3\_6\_3\_1: Started business because of:Did not have a better wage alternative

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Did not have a better wage alternative

### CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

## WEDP\_3\_6\_4\_1: Started business because of:Lost previous job

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Lost previous job

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	34	10.5%
1	Yes	3	0.9%
Sysmiss		287	88.6%

### WEDP\_3\_6\_5\_1: Started business because of:Wanted to continue family business

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to continue family business

##### CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

### WEDP\_3\_6\_6\_1: Started business because of:Previous experience as a worker inthis sector

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as a worker in this sector

##### CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

**WEDP\_3\_6\_7\_1: Started business because of: Previous experience as an apprentice in this sector****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_6\_8\_1: Started business because of: I took a related training course****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: I took a related training course

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_6\_9\_1: Started business because of: Received subsidy to start business****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business:Received subsidy to start business

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_6\_10\_1: Started business because of:Local capital requirements**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Local capital requirements

## CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

**WEDP\_3\_6\_11\_1: Started business because of: Allows work life balance**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Allows work life balance

## CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

**WEDP\_3\_6\_12\_1: Started business because of:Saw a market opportunity**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Saw a market opportunity

## CATEGORIES

Value	Category	Cases	
0	No	31	9.6%
1	Yes	6	1.9%
Sysmiss		287	88.6%

**WEDP\_3\_6\_13\_1: Started business because of:Wanted to be my own boss**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to be my own boss

## CATEGORIES

Value	Category	Cases	
0	No	31	9.6%
1	Yes	6	1.9%
Sysmiss		287	88.6%

**WEDP\_3\_6\_14\_1: Started business because of:Previous business not successful**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous business not successful

### CATEGORIES

Value	Category	Cases	
0	No	34	10.5%
1	Yes	3	0.9%
Sysmiss		287	88.6%

## WEDP\_3\_6\_15\_1: Started business because of:Wanted to benefit from my hobby

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to benefit from my hobby

### CATEGORIES

Value	Category	Cases	
0	No	34	10.5%
1	Yes	3	0.9%
Sysmiss		287	88.6%

## WEDP\_3\_6\_16\_1: Started business because of:Post retirement source of income

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Post retirement source of income

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_6\_17\_1: Started business because of:Other

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What was the primary reason that you started or joined this business: Other

CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_7\_1: 7: Is there a relationship or strategy between this \${business\_name} business a

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 57 Range: 1 - 6 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Is there a relationship or strategy between this business and your main business?

CATEGORIES

Value	Category	Cases	
1	Yes, seasonality of labor/sales is different	2	0.6%
2	Yes, one business provides inputs to another	3	0.9%
3	Yes, one business provides clients to another	8	2.5%
4	Yes, can implement knowledge from one business to another	6	1.9%
6	No	18	5.6%
Sysmiss		287	88.6%

**WEDP\_3\_8\_1: 8: Please select your relationship to this \${business\_name} business:****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 37 Invalid: 287 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 21 Range: 1 - 3 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Please select your relationship to this business:

## CATEGORIES

Value	Category	Cases	
1	Business owner only	6	1.9%
3	Both	31	9.6%
Sysmiss		287	88.6%

**WEDP\_3\_9\_1: 9: Is this \${business\_name} business owned by you, someone else, or you together****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 37 Invalid: 287 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 3 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Is this business owned by you, someone else, or you together with somebody else?

## CATEGORIES

Value	Category	Cases	
1	Single Owner - Self	34	10.5%
3	Joint Owner	3	0.9%
Sysmiss		287	88.6%

**WEDP\_3\_10\_1: 10: What percentage of the \${business\_name} business do you own?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 3 Invalid: 321 Minimum: 50 Maximum: 85  
Type: Discrete Decimal: 0 Width: 8 Range: 50 - 85 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What percentage of the business do you own?

### WEDP\_3\_11\_1: 11: Who is the main owner of this $\{\text{business\_name}\}$ business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 36 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Who is the main owner of this business?

#### CATEGORIES

Value	Category	Cases	
1	Self	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_12\_1: 12: What is the gender of the main business $\{\text{business\_name}\}$ owner?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 2 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is the gender of the main business owner?

#### CATEGORIES

Value	Category	Cases	
2	Female	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_13\_1: 13: What is the total profits your business $\{\text{business\_name}\}$ earned in the year

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 37 Invalid: 287 Minimum: -150000 Maximum: 770000  
Type: Discrete Decimal: 0 Width: 12 Range: -150000 - 770000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is the total profits your business earned in the year 2013 (in ETB):

## WEDP\_3\_14\_1: 14: Do sales show a seasonal pattern?

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern?

## WEDP\_3\_14\_1\_1: Do sales show a seasonal pattern: Highest during rainy season

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern: Highest during rainy season

### CATEGORIES

Value	Category	Cases	
0	No	34	10.5%
1	Yes	3	0.9%
Sysmiss		287	88.6%

## WEDP\_3\_14\_2\_1: Do sales show a seasonal pattern: Highest after rainy season

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Highest after rainy season

## CATEGORIES

Value	Category	Cases	
0	No	33	10.2%
1	Yes	4	1.2%
Sysmiss		287	88.6%

**WEDP\_3\_14\_3\_1: Do sales show a seasonal pattern: Lowest during rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Lowest during rainy season

## CATEGORIES

Value	Category	Cases	
0	No	30	9.3%
1	Yes	7	2.2%
Sysmiss		287	88.6%

**WEDP\_3\_14\_4\_1: Do sales show a seasonal pattern: Highest before rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Highest before rainy season

## CATEGORIES

Value	Category	Cases	
0	No	32	9.9%
1	Yes	5	1.5%
Sysmiss		287	88.6%

**WEDP\_3\_14\_5\_1: Do sales show a seasonal pattern: Lowest after rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Lowest after rainy season

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_14\_6\_1: Do sales show a seasonal pattern: Highest during holiday season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Highest during holiday season

## CATEGORIES

Value	Category	Cases	
0	No	29	9%
1	Yes	8	2.5%
Sysmiss		287	88.6%

### WEDP\_3\_14\_7\_1: Do sales show a seasonal pattern: Other pattern

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: Other pattern

CATEGORIES

Value	Category	Cases	
0	No	34	10.5%
1	Yes	3	0.9%
Sysmiss		287	88.6%

### WEDP\_3\_14\_8\_1: Do sales show a seasonal pattern: No pattern

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: No pattern

CATEGORIES

Value	Category	Cases	
0	No	24	7.4%
1	Yes	13	4%
Sysmiss		287	88.6%

### WEDP\_3\_140TH\_1: 14: Specify, Do sales show a seasonal pattern?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 26 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Specify, Do sales show a seasonal pattern?

**WEDP\_3\_15\_1: 15: What were the business'  $\${business\_name}$  total SALES in the last 30 days? B**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 120000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 120000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).

**WEDP\_3\_16\_1: 16: Comparing your  $\${business\_name}$  business sales for the last 30 days (in 202**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 39 Range: 1 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?

### CATEGORIES

Value	Category	Cases	
1	Higher than last year	17	5.2%
2	Same as last year	6	1.9%
3	Lower than last year	8	2.5%
4	Business was not in operation last year	6	1.9%
Sysmiss		287	88.6%

**WEDP\_3\_17\_1: 17: What were the  $\${business\_name}$  business' total COSTS in the LAST 30 DAYS? B**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 80000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 80000 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

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, including salaries.

---

### **WEDP\_3\_18\_1: 18: What were the approximate amounts spent just on Salaries of Workers in the I**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 19500  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 19500 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

---

### **WEDP\_3\_19\_1: 19: Outside of any regular fixed salary, how much did you take from \${business\_**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 8340  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 8340 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?

---

### **WEDP\_3\_20\_1: 20: What are the PROFITS received from your \${business\_name} business in the pa**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 37 Invalid: 287 Minimum: -5000 Maximum: 50000  
Type: Discrete Decimal: 0 Width: 12 Range: -5000 - 50000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?

### WEDP\_3\_21\_1: 21: ASSETS: How much would you estimate is the value of your \${business\_name} b

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 5000 Maximum: 3555000  
Type: Discrete Decimal: 0 Width: 12 Range: 5000 - 3555000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

### WEDP\_3\_22\_1: 22: Do you own any equipment or machinery in your \${business\_name} business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you own any equipment or machinery in your main business?

#### CATEGORIES

Value	Category	Cases	
0	No	4	1.2%
1	Yes	33	10.2%
Sysmiss		287	88.6%

### WEDP\_3\_23\_1: 23: CAPITAL STOCK What is the replacement value of all your owned equipment and

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 33 Invalid: 291 Minimum: 2000 Maximum: 3500000  
 Type: Discrete Decimal: 0 Width: 12 Range: 2000 - 3500000 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?

**WEDP\_3\_24\_1: 24: CAPITAL STOCK Do you currently rent out equipment and machinery?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 33 Invalid: 291 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK Do you currently rent equipment and machinery?

CATEGORIES

Value	Category	Cases	
0	No	33	10.2%
Sysmiss		291	89.8%

**WEDP\_3\_26\_1: 26: Does your  $\{business\_name\}$  business have any inventory stocks? (That is, fi**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Does your business have any inventory stocks? (That is, final goods for sale)

CATEGORIES

Value	Category	Cases	
0	No	15	4.6%
1	Yes	22	6.8%
Sysmiss		287	88.6%

**WEDP\_3\_27\_1: 27: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 22 Invalid: 302 Minimum: 1000 Maximum: 1000000  
Type: Discrete Decimal: 0 Width: 12 Range: 1000 - 1000000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?

**WEDP\_3\_28\_1: 28: Does your  $\${business\_name}$  business use any RAW MATERIALS? (i.e. product co**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)

## CATEGORIES

Value	Category	Cases	
0	No	25	7.7%
1	Yes	12	3.7%
Sysmiss		287	88.6%

**WEDP\_3\_29\_1: 29: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS:What is the value of yo**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 12 Invalid: 312 Minimum: 300 Maximum: 420000  
Type: Discrete Decimal: 0 Width: 12 Range: 300 - 420000 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?

---

### **WEDP\_3\_30\_1: 30. What were sales pre-COVID?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: -77 Maximum: 240000  
Type: Discrete Decimal: 0 Width: 12 Range: -77 - 240000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?

---

### **WEDP\_3\_31\_1: 31: When this \${business\_name} business first started, where did most of the st**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

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### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from?

---

### **WEDP\_3\_31\_1\_1: Startup capital came from:own savings**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Own savings

#### CATEGORIES

Value	Category	Cases	
0	No	8	2.5%
1	Yes	29	9%
Sysmiss		287	88.6%

### WEDP\_3\_31\_2\_1: Startup capital came from:spouse's savings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

#### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Spouse's savings

#### CATEGORIES

Value	Category	Cases	
0	No	29	9%
1	Yes	8	2.5%
Sysmiss		287	88.6%

### WEDP\_3\_31\_3\_1: Startup capital came from:ROSACA type savings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

#### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings

#### CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_31\_4\_1: Startup capital came from:Family inheritance**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Family inheritance

## CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

**WEDP\_3\_31\_5\_1: Startup capital came from:Remittance**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Remittance

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_31\_6\_1: Startup capital came from:Gift from relatives**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family

### CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

## WEDP\_3\_31\_7\_1: Startup capital came from:NGO assistance

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO

### CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

## WEDP\_3\_31\_8\_1: Startup capital came from:Govt assistance

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

### WEDP\_3\_31\_9\_1: Startup capital came from:Loan from parents

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from parents

##### CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_31\_10\_1: Startup capital came from:Loan from siblings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from siblings

##### CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_31\_11\_1: Startup capital came from:Loan from friends

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family

## CATEGORIES

Value	Category	Cases	
0	No	35	10.8%
1	Yes	2	0.6%
Sysmiss		287	88.6%

**WEDP\_3\_31\_12\_1: Startup capital came from:Loan from other businesses**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from other business

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_31\_13\_1: Startup capital came from:Loan from informal money lender**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

### WEDP\_3\_31\_14\_1: Startup capital came from:Loan from MFI

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions

## CATEGORIES

Value	Category	Cases	
0	No	36	11.1%
1	Yes	1	0.3%
Sysmiss		287	88.6%

### WEDP\_3\_31\_15\_1: Startup capital came from:Loan from banks

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 1 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from banks

## CATEGORIES

Value	Category	Cases	
0	No	35	10.8%
1	Yes	2	0.6%
Sysmiss		287	88.6%

**WEDP\_3\_31\_16\_1: Startup capital came from:Other**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Other

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_31\_17\_1: Startup capital came from:Don't know**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Don't know

## CATEGORIES

Value	Category	Cases	
0	No	37	11.4%
Sysmiss		287	88.6%

**WEDP\_3\_32\_1: 32: How much was the starting capital for the \${business\_name} business (includ**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 37 Invalid: 287 Minimum: 250 Maximum: 1300000  
Type: Discrete Decimal: 0 Width: 12 Range: 250 - 1300000 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

How much was the starting capital for the main business (includes equipment and machinery used to start the business)?  
(in Birr)

---

**WEDP\_3\_33\_1: 33: How many employees does this  $\${business\_name}$  business have? (Full-time + p**

**Data file: ethiopia\_psychometrics\_endline**

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 11  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 11 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.)  
Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".

---

**WEDP\_3\_34\_1: 34: How many employees has this  $\${business\_name}$  business HIRED in the past 12**

**Data file: ethiopia\_psychometrics\_endline**

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 8  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 8 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees has this business HIRED in the past 12 months?

---

**WEDP\_3\_35\_1: 35: How many employees have LEFT this  $\${business\_name}$  business in the past 12**

**Data file: ethiopia\_psychometrics\_endline**

### Overview

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 6  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 6 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many employees have LEFT this business in the past 12 months?

### WEDP\_3\_36\_1: 36: What was the most important reason for worker departure in the past 12 month

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 13 Invalid: 311 Minimum: 1 Maximum: 7  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 7 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the most important reason for worker departure in the past 12 months?

#### CATEGORIES

Value	Category	Cases	
1	Dismissal/poor performance	2	0.6%
2	Worker found another job	9	2.8%
3	Business could not afford	1	0.3%
7	Other (please specify)	1	0.3%
Sysmiss		311	96%

### WEDP\_3\_36OTH\_1: 36: Specify, What was the most important reason for worker departure in the past

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 29 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Specify, What was the most important reason for worker departure in the past

### WEDP\_3\_37\_1: 37: How many hours do you personally work for your $\{business\_name\}$ business in

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 0 Maximum: 84  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 84 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How many hours do you personally work for your business in a typical week? (includes all business related activities)

**WEDP\_3\_38\_1: 38: Has the amount of hours that you work in the  $\{business\_name\}$  business per**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 37 Invalid: 287 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Has the amount of hours that you work in the business per week changed over the last two years?

## CATEGORIES

Value	Category	Cases	
1	Hours have increased	6	1.9%
2	Hours have decreased	8	2.5%
3	Hours have stayed the same	23	7.1%
Sysmiss		287	88.6%

**WEDP\_3\_2\_2: 2: In which industry does your other business operate?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 4 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 13 Range: 4 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In which industry does your other business operate?

## CATEGORIES

Value	Category	Cases	
4	Services	1	0.3%

Sysmiss		323	99.7%
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### WEDP\_3\_3\_2: 3: What type of business do you have? If your business operations are a mixture

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 46 Range: 2 - 2 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.

##### CATEGORIES

Value	Category	Cases	
2	Retailer / I sell mostly to end consumers	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_4\_2: 4: What is your sub-sector of operation?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 16 Maximum: 16  
Type: Discrete Decimal: 0 Width: 42 Range: 16 - 16 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What is your sub sector of operation?

##### CATEGORIES

Value	Category	Cases	
16	Business services	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_5Y\_2: Years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 4 Maximum: 4

Type: Discrete    Decimal: 0    Width: 8    Range: 4 - 4    Format: Numeric

## Questions and instructions

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LITERAL QUESTION

How many years has your business been in operation for?

---

### WEDP\_3\_5M\_2: Months

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1    Invalid: 323    Minimum: 11    Maximum: 11  
Type: Discrete    Decimal: 0    Width: 8    Range: 11 - 11    Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

How many months has your business been in operation for?

---

### WEDP\_3\_6\_2: 6: What was the primary reason that you started or joined this business \${busin

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324    Invalid: 0  
Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

## Questions and instructions

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LITERAL QUESTION

What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]

---

### WEDP\_3\_6\_1\_2: Started business because of:Household needed money

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

## Questions and instructions

---

LITERAL QUESTION

What was the primary reason that you started or joined this business: Household needed money

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_2\_2: Started business because of:Wanted to make more money**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to make more money

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_3\_2: Started business because of:Did not have a better wage alternative**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Did not have a better wage alternative

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_4\_2: Started business because of:Lost previous job**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Lost previous job

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_5\_2: Started business because of:Wanted to continue family business**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to continue family business

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_6\_2: Started business because of:Previous experience as a worker inthis sector**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as a worker in this sector

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_7\_2: Started business because of: Previous experience as an apprentice in this sector

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_8\_2: Started business because of: I took a related training course

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: I took a related training course

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_9\_2: Started business because of: Received subsidy to start business

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Received subsidy to start business

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_10\_2: Started business because of: Local capital requirements**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Local capital requirements

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_11\_2: Started business because of: Allows work life balance**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Allows work life balance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_12\_2: Started business because of:Saw a market opportunity

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Saw a market opportunity

##### CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_13\_2: Started business because of:Wanted to be my own boss

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to be my own boss

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_14\_2: Started business because of:Previous business not successful

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous business not successful

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_15\_2: Started business because of:Wanted to benefit from my hobby**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to benefit from my hobby

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_16\_2: Started business because of:Post retirement source of income**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Post retirement source of income

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_17\_2: Started business because of:Other

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Other

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_7\_2: 7: Is there a relationship or strategy between this \${business\_name} business a

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 57 Range: 2 - 2 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Is there a relationship or strategy between this business and your main business?

##### CATEGORIES

Value	Category	Cases	
2	Yes, one business provides inputs to another	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_8\_2: 8: Please select your relationship to this \${business\_name} business:

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 3 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 21 Range: 3 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please select your relationship to this business:

## CATEGORIES

Value	Category	Cases	
3	Both	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_9\_2: 9: Is this \${business\_name} business owned by you, someone else, or you together**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is this business owned by you, someone else, or you together with somebody else?

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_11\_2: 11: Who is the main owner of this \${business\_name} business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 36 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

11: Who is the main owner of this \${business\_name} business?

## CATEGORIES

Value	Category	Cases	
1	Self	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_12\_2: 12: What is the gender of the main business \${business\_name} owner?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 2 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is the gender of the main business owner?

## CATEGORIES

Value	Category	Cases	
2	Female	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_13\_2: 13: What is the total profits your business \${business\_name} earned in the year**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 573600 Maximum: 573600  
 Type: Discrete Decimal: 0 Width: 12 Range: 573600 - 573600 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What is the total profits your business earned in the year 2013 (in ETB):

**WEDP\_3\_14\_2: 14: Do sales show a seasonal pattern?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern?

#### WEDP\_3\_14\_1\_2: Do sales show a seasonal pattern: Highest during rainy season

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern: Highest during rainy season

### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

#### WEDP\_3\_14\_2\_2: Do sales show a seasonal pattern: Highest after rainy season

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern: Highest after rainy season

### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

#### WEDP\_3\_14\_3\_2: Do sales show a seasonal pattern: Lowest during rainy season

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Lowest during rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_4\_2: Do sales show a seasonal pattern: Highest before rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Highest before rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_5\_2: Do sales show a seasonal pattern: Lowest after rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Lowest after rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_14\_6\_2: Do sales show a seasonal pattern: Highest during holiday season

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: Highest during holiday season

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_14\_7\_2: Do sales show a seasonal pattern: Other pattern

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Do sales show a seasonal pattern: Other pattern

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_14\_8\_2: Do sales show a seasonal pattern: No pattern

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do sales show a seasonal pattern: No pattern

### CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

## WEDP\_3\_15\_2: 15: What were the business' $\${business\_name}$ total SALES in the last 30 days? B

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 70000 Maximum: 70000  
Type: Discrete Decimal: 0 Width: 12 Range: 70000 - 70000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).

## WEDP\_3\_16\_2: 16: Comparing your $\${business\_name}$ business sales for the last 30 days (in 202

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 39 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?

### CATEGORIES

Value	Category	Cases	
1	Higher than last year	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_17\_2: 17: What were the  $\{\text{business\_name}\}$  business' total COSTS in the LAST 30 DAYS? B**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 22200    Maximum: 22200  
Type: Discrete    Decimal: 0    Width: 8    Range: 22200 - 22200    Format: Numeric

**Questions and instructions**

---

LITERAL QUESTION

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, including salaries.

---

**WEDP\_3\_18\_2: 18: What were the approximate amounts spent just on Salaries of Workers in the I**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 10200    Maximum: 10200  
Type: Discrete    Decimal: 0    Width: 8    Range: 10200 - 10200    Format: Numeric

**Questions and instructions**

---

LITERAL QUESTION

What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

---

**WEDP\_3\_19\_2: 19: Outside of any regular fixed salary, how much did you take from  $\{\text{business\_}$**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 0    Format: Numeric

**Questions and instructions**

---

LITERAL QUESTION

Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?

---

**WEDP\_3\_20\_2: 20: What are the PROFITS received from your  $\{\text{business\_name}\}$  business in the pa**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 47800 Maximum: 47800  
Type: Discrete Decimal: 0 Width: 12 Range: 47800 - 47800 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?

**WEDP\_3\_21\_2: 21: ASSETS: How much would you estimate is the value of your  $\{\text{business\_name}\}$  b**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 500000 Maximum: 500000  
Type: Discrete Decimal: 0 Width: 12 Range: 500000 - 500000 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

**WEDP\_3\_22\_2: 22: Do you own any equipment or machinery in your  $\{\text{business\_name}\}$  business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you own any equipment or machinery in your main business?

CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_23\_2: 23: CAPITAL STOCK What is the replacement value of all your owned equipment and

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 500000 Maximum: 500000  
Type: Discrete Decimal: 0 Width: 12 Range: 500000 - 500000 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?

### WEDP\_3\_24\_2: 24: CAPITAL STOCK Do you currently rent out equipment and machinery?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

CAPITAL STOCK Do you currently rent equipment and machinery?

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_26\_2: 26: Does your $\{\text{business\_name}\}$ business have any inventory stocks? (That is, fi

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Does your business have any inventory stocks? (That is, final goods for sale)

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_28\_2: 28: Does your  $\{\text{business\_name}\}$  business use any RAW MATERIALS? (i.e. product co**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_30\_2: 30. What were sales pre-COVID?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 120000 Maximum: 120000  
 Type: Discrete Decimal: 0 Width: 12 Range: 120000 - 120000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?

**WEDP\_3\_31\_2: 31: When this  $\{\text{business\_name}\}$  business first started, where did most of the st**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from?

**WEDP\_3\_31\_1\_2: Startup capital came from:own savings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 1    Maximum: 1

Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 1    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Own savings

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_2\_2: Startup capital came from:spouse's savings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0

Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Spouse's savings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_3\_2: Startup capital came from:ROSACA type savings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_4\_2: Startup capital came from:Family inheritance**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Family inheritance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_5\_2: Startup capital came from:Remittance**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Remittance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_6\_2: Startup capital came from:Gift from relatives

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_7\_2: Startup capital came from:NGO assistance

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_8\_2: Startup capital came from:Govt assistance

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_9\_2: Startup capital came from:Loan from parents**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from parents

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_10\_2: Startup capital came from:Loan from siblings**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from siblings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_11\_2: Startup capital came from:Loan from friends

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_12\_2: Startup capital came from:Loan from other businesses

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from other business

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_13\_2: Startup capital came from:Loan from informal money lender

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_14\_2: Startup capital came from:Loan from MFI**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_15\_2: Startup capital came from:Loan from banks**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from banks

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_16\_2: Startup capital came from:Other**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Other

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_17\_2: Startup capital came from:Don't know**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Don't know

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_32\_2: 32: How much was the starting capital for the \${business\_name} business (includ**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 20000 Maximum: 20000  
Type: Discrete Decimal: 0 Width: 8 Range: 20000 - 20000 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

How much was the starting capital for the main business (includes equipment and machinery used to start the business).?  
(in Birr)

---

### **WEDP\_3\_33\_2: 33: How many employees does this $\${business\_name}$ business have? (Full-time + p**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 3 Maximum: 3  
Type: Discrete Decimal: 0 Width: 8 Range: 3 - 3 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.)  
Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".

---

### **WEDP\_3\_34\_2: 34: How many employees has this $\${business\_name}$ business HIRED in the past 12**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees has this business HIRED in the past 12 months?

---

### **WEDP\_3\_35\_2: 35: How many employees have LEFT this $\${business\_name}$ business in the past 12**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many employees have LEFT this business in the past 12 months?

### WEDP\_3\_36\_2: 36: What was the most important reason for worker departure in the past 12 month

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 26 Range: 2 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the most important reason for worker departure in the past 12 months?

#### CATEGORIES

Value	Category	Cases	
2	Worker found another job	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_37\_2: 37: How many hours do you personally work for your \${business\_name} business in

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 14 Maximum: 14  
Type: Discrete Decimal: 0 Width: 8 Range: 14 - 14 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many hours do you personally work for your business in a typical week? (includes all business related activities)

### WEDP\_3\_38\_2: 38: Has the amount of hours that you work in the \${business\_name} business per

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 3 Maximum: 3  
Type: Discrete Decimal: 0 Width: 26 Range: 3 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Has the amount of hours that you work in the business per week changed over the last two years?

## CATEGORIES

Value	Category	Cases	
3	Hours have stayed the same	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_2\_3: 2: In which industry does your other business operate?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 4 Maximum: 4  
Type: Discrete Decimal: 0 Width: 13 Range: 4 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In which industry does your other business operate?

## CATEGORIES

Value	Category	Cases	
4	Services	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_3\_3: 3: What type of business do you have? If your business operations are a mixture**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 46 Range: 2 - 2 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What type of business do you have? If your business operations are a mixture of two categories, choose the one category that generates the largest share of your revenues.

## CATEGORIES

Value	Category	Cases	
2	Retailer / I sell mostly to end consumers	1	0.3%

Sysmiss		323	99.7%
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### WEDP\_3\_4\_3: 4: What is your sub-sector of operation?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 12 Maximum: 12  
Type: Discrete Decimal: 0 Width: 42 Range: 12 - 12 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

What is your sub sector of operation?

CATEGORIES

Value	Category	Cases	
12	Café and restaurants	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_5Y\_3: Years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 2 - 2 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How many years has your business been in operation for?

### WEDP\_3\_5M\_3: Months

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 11 Maximum: 11  
Type: Discrete Decimal: 0 Width: 8 Range: 11 - 11 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How many months has your business been in operation for?

**WEDP\_3\_6\_3: 6: What was the primary reason that you started or joined this business  
\${busin**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business? [DO NOT PROMPT. LISTEN AND THEN CODE THE OPTION(S) THAT MOST APPLY.]

**WEDP\_3\_6\_1\_3: Started business because of:Household needed money**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Household needed money

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_2\_3: Started business because of:Wanted to make more money**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to make more money

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_3\_3: Started business because of:Did not have a better wage alternative

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Did not have a better wage alternative

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_4\_3: Started business because of:Lost previous job

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Lost previous job

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_5\_3: Started business because of:Wanted to continue family business

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to continue family business

### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

## WEDP\_3\_6\_6\_3: Started business because of:Previous experience as a worker in this sector

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as a worker in this sector

### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

## WEDP\_3\_6\_7\_3: Started business because of:Previous experience as an apprentice in this sector

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous experience as an apprentice in this sector

### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_8\_3: Started business because of:I took a related training course

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: I took a related training course

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_9\_3: Started business because of:Received subsidy to start business

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business:Received subsidy to start business

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_10\_3: Started business because of:Local capital requirements

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Local capital requirements

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_11\_3: Started business because of: Allows work life balance**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Allows work life balance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_12\_3: Started business because of:Saw a market opportunity**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1    Invalid: 323    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Saw a market opportunity

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_13\_3: Started business because of:Wanted to be my own boss

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to be my own boss

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_14\_3: Started business because of:Previous business not successful

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What was the primary reason that you started or joined this business: Previous business not successful

##### CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6\_15\_3: Started business because of:Wanted to benefit from my hobby

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Wanted to benefit from my hobby

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_16\_3: Started business because of:Post retirement source of income**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Post retirement source of income

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_6\_17\_3: Started business because of:Other**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

What was the primary reason that you started or joined this business: Other

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_6OTH\_3: 6: Specify, What was the primary reason that you started or joined this business

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 57 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify, What was the primary reason that you started or joined this business

### WEDP\_3\_7\_3: 7: Is there a relationship or strategy between this \${business\_name} business a

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2

Type: Discrete Decimal: 0 Width: 57 Range: 2 - 2 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Is there a relationship or strategy between this business and your main business?

CATEGORIES

Value	Category	Cases	
2	Yes, one business provides inputs to another	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_8\_3: 8: Please select your relationship to this \${business\_name} business:

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 3 Maximum: 3

Type: Discrete Decimal: 0 Width: 21 Range: 3 - 3 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Please select your relationship to this business:

## CATEGORIES

Value	Category	Cases	
3	Both	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_9\_3: 9: Is this \${business\_name} business owned by you, someone else, or you together****Data file:** ethiopia\_psychometrics\_endline**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1

Type: Discrete Decimal: 0 Width: 22 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Is this business owned by you, someone else, or you together with somebody else?

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_11\_3: 11: Who is the main owner of this \${business\_name} business?****Data file:** ethiopia\_psychometrics\_endline**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1

Type: Discrete Decimal: 0 Width: 36 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

11: Who is the main owner of this \${business\_name} business?

## CATEGORIES

Value	Category	Cases	
1	Self	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_12\_3: 12: What is the gender of the main business \${business\_name} owner?**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 2 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 2 - 2 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is the gender of the main business owner?

## CATEGORIES

Value	Category	Cases	
2	Female	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_13\_3: 13: What is the total profits your business \${business\_name} earned in the year**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 180000 Maximum: 180000  
Type: Discrete Decimal: 0 Width: 12 Range: 180000 - 180000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What is the total profits your business earned in the year 2013 (in ETB):

**WEDP\_3\_14\_3: 14: Do sales show a seasonal pattern?**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern?

**WEDP\_3\_14\_1\_3: Do sales show a seasonal pattern: Highest during rainy season****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: Highest during rainy season

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_2\_3: Do sales show a seasonal pattern: Highest after rainy season****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: Highest after rainy season

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_3\_3: Do sales show a seasonal pattern: Lowest during rainy season****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: Lowest during rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_4\_3: Do sales show a seasonal pattern: Highest before rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Highest before rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_5\_3: Do sales show a seasonal pattern: Lowest after rainy season**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do sales show a seasonal pattern: Lowest after rainy season

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_6\_3: Do sales show a seasonal pattern: Highest during holiday season****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: Highest during holiday season

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_7\_3: Do sales show a seasonal pattern: Other pattern****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: Other pattern

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_14\_8\_3: Do sales show a seasonal pattern: No pattern****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do sales show a seasonal pattern: No pattern

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_15\_3: 15: What were the business'  $\${business\_name}$  total SALES in the last 30 days? B**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 60000 Maximum: 60000  
Type: Discrete Decimal: 0 Width: 12 Range: 60000 - 60000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

What were the business' total SALES in the last 30 days? By this we mean the overall sales of products or services (in Birr).

**WEDP\_3\_16\_3: 16: Comparing your  $\${business\_name}$  business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales? B**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 39 Range: 1 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Comparing your main business sales for the last 30 days (in 2021) with the same month last year (in 2020), are your sales?

## CATEGORIES

Value	Category	Cases	
1	Higher than last year	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_17\_3: 17: What were the  $\${business\_name}$  business' total COSTS in the LAST 30 DAYS? B**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 45000 Maximum: 45000  
Type: Discrete Decimal: 0 Width: 12 Range: 45000 - 45000 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

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, including salaries.

---

### **WEDP\_3\_18\_3: 18: What were the approximate amounts spent just on Salaries of Workers in the I**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 7800 Maximum: 7800  
Type: Discrete Decimal: 0 Width: 8 Range: 7800 - 7800 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What were the approximate amounts spent just on Salaries of Employees in the last 30 working days (in Birr)? If there is no expense paid, please record "0"

---

### **WEDP\_3\_19\_3: 19: Outside of any regular fixed salary, how much did you take from \${business\_**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

## Questions and instructions

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### LITERAL QUESTION

Outside of any regular fixed salary, how much did you take from business revenues for personal/household expenses in the past month (in Birr)?

---

### **WEDP\_3\_20\_3: 20: What are the PROFITS received from your \${business\_name} business in the pa**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 15000 Maximum: 15000  
Type: Discrete Decimal: 0 Width: 8 Range: 15000 - 15000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What are the PROFITS received from your business in the past 30 working days? (i.e. the total income your business earned after paying all expenses in your business including the wages of employees)?

**WEDP\_3\_21\_3: 21: ASSETS: How much would you estimate is the value of your  
\${business\_name} b**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 316000 Maximum: 316000  
Type: Discrete Decimal: 0 Width: 12 Range: 316000 - 316000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

ASSETS: How much would you estimate is the value of your businesses' assets (total value of inventory/stock, any machines, and anything else that your business owns)?

**WEDP\_3\_22\_3: 22: Do you own any equipment or machinery in your \${business\_name}  
business?**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you own any equipment or machinery in your main business?

### CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_23\_3: 23: CAPITAL STOCK What is the replacement value of all your owned  
equipment and**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 300000 Maximum: 300000  
 Type: Discrete Decimal: 0 Width: 12 Range: 300000 - 300000 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK What is the replacement value of all your owned equipment and machinery (in Birr)?

**WEDP\_3\_24\_3: 24: CAPITAL STOCK Do you currently rent out equipment and machinery?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

CAPITAL STOCK Do you currently rent equipment and machinery?

CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_26\_3: 26: Does your \${business\_name} business have any inventory stocks? (That is, fi**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Does your business have any inventory stocks? (That is, final goods for sale)

CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_27\_3: 27: INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 10000 Maximum: 10000  
Type: Discrete Decimal: 0 Width: 8 Range: 10000 - 10000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

INVENTORY STOCK ONLY ASK IF RESPONDENT OFFERS PRODUCTS: What is the value of final 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 many Birr would you get if you would sell all these goods for sale?

**WEDP\_3\_28\_3: 28: Does your  $\${business\_name}$  business use any RAW MATERIALS? (i.e. product co****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Does your business use any RAW MATERIALS? (i.e. product components and raw materials used to manufacture the final goods)

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_29\_3: 29: RAW MATERIALS ONLY ASK IF RESPONDENT OFFERS PRODUCTS:What is the value of yo****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 6000 Maximum: 6000  
Type: Discrete Decimal: 0 Width: 8 Range: 6000 - 6000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

RAW MATERIALS ONLY ASK 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 many Birr would you get if you would sell all these items?

---

### **WEDP\_3\_30\_3: 30. What were sales pre-COVID?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1    Invalid: 323    Minimum: 75000    Maximum: 75000  
Type: Discrete    Decimal: 0    Width: 12    Range: 75000 - 75000    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

During regular operations, before the coronavirus (COVID-19) pandemic began, what were your average monthly SALES for your main business?

---

### **WEDP\_3\_31\_3: 31: When this \${business\_name} business first started, where did most of the st**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324    Invalid: 0  
Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

## Questions and instructions

---

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from?

---

### **WEDP\_3\_31\_1\_3: Startup capital came from:own savings**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1    Invalid: 323    Minimum: 1    Maximum: 1  
Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 1    Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Own savings

## CATEGORIES

Value	Category	Cases	
1	Yes	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_2\_3: Startup capital came from:spouse's savings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Spouse's savings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_3\_3: Startup capital came from:ROSACA type savings

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Equb or ROSACA type savings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_4\_3: Startup capital came from:Family inheritance****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Family inheritance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_5\_3: Startup capital came from:Remittance****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Remittance

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_6\_3: Startup capital came from:Gift from relatives****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Gifts from friends and family

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_7\_3: Startup capital came from:NGO assistance

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from NGO

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_8\_3: Startup capital came from:Govt assistance

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Financial assistance from government agencies

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_9\_3: Startup capital came from:Loan from parents****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from parents

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_10\_3: Startup capital came from:Loan from siblings****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from siblings

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_11\_3: Startup capital came from:Loan from friends****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from friends and family

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_12\_3: Startup capital came from:Loan from other businesses

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from other business

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

### WEDP\_3\_31\_13\_3: Startup capital came from:Loan from informal money lender

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

#### Questions and instructions

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from money lenders

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_14\_3: Startup capital came from:Loan from MFI****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from microfinance institutions

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_15\_3: Startup capital came from:Loan from banks****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Loan from banks

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_16\_3: Startup capital came from:Other****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Other

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_31\_17\_3: Startup capital came from:Don't know**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

When this business first started, where did most of the start-up capital for this business come from: Don't know

## CATEGORIES

Value	Category	Cases	
0	No	1	0.3%
Sysmiss		323	99.7%

**WEDP\_3\_32\_3: 32: How much was the starting capital for the \${business\_name} business (includ**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 1 Invalid: 323 Minimum: 10000 Maximum: 10000

Type: Discrete Decimal: 0 Width: 8 Range: 10000 - 10000 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How much was the starting capital for the main business (includes equipment and machinery used to start the business).?  
(in Birr)**WEDP\_3\_33\_3: 33: How many employees does this \${business\_name} business have? (Full-time + p**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 5 Maximum: 5  
Type: Discrete Decimal: 0 Width: 8 Range: 5 - 5 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees does this business have? (Full-time + part-time + temporary + unpaid, including family members.) Count those employees that regularly work in the enterprise. Entrepreneur should not count herself or other owners. If none, record "0".

---

### **WEDP\_3\_34\_3: 34: How many employees has this \${business\_name} business HIRED in the past 12**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees has this business HIRED in the past 12 months?

---

### **WEDP\_3\_35\_3: 35: How many employees have LEFT this \${business\_name} business in the past 12**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many employees have LEFT this business in the past 12 months?

---

### **WEDP\_3\_37\_3: 37: How many hours do you personally work for your \${business\_name} business in**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 1 Invalid: 323 Minimum: 14 Maximum: 14  
Type: Discrete Decimal: 0 Width: 8 Range: 14 - 14 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How many hours do you personally work for your business in a typical week? (includes all business related activities)

**WEDP\_3\_38\_3: 38: Has the amount of hours that you work in the  $\{business\_name\}$  business per**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 1 Invalid: 323 Minimum: 3 Maximum: 3  
Type: Discrete Decimal: 0 Width: 26 Range: 3 - 3 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Has the amount of hours that you work in the business per week changed over the last two years?

### CATEGORIES

Value	Category	Cases	
3	Hours have stayed the same	1	0.3%
Sysmiss		323	99.7%

**WEDP\_4\_3\_3: 3: Does your household have any of the following? Please check all that apply**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 15 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

Does your household have any of the following? Please check all that apply

**WEDP\_4\_3\_1: Do you have: Electricity**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you have: Electricity

CATEGORIES

Value	Category	Cases	
1	Yes	324	100%

**WEDP\_4\_3\_2: Do you have: Mobile phone**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you have: Mobile phone

CATEGORIES

Value	Category	Cases	
0	No	60	18.5%
1	Yes	264	81.5%

**WEDP\_4\_3\_3: Do you have: Smartphone**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Do you have: Smartphone

CATEGORIES

Value	Category	Cases	
0	No	28	8.6%
1	Yes	296	91.4%

**WEDP\_4\_3\_4: Do you have: Refridgerator****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do you have: Refridgerator

CATEGORIES

Value	Category	Cases	
0	No	27	8.3%
1	Yes	297	91.7%

**WEDP\_4\_3\_5: Do you have: Mattress****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do you have: Mattress

CATEGORIES

Value	Category	Cases	
0	No	9	2.8%
1	Yes	315	97.2%

**WEDP\_4\_3\_6: Do you have: Flush toilet****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Do you have: Flush toilet

## CATEGORIES

Value	Category	Cases	
0	No	127	39.2%
1	Yes	197	60.8%

**WEDP\_4\_3\_7: Do you have: Car**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you have: Car

## CATEGORIES

Value	Category	Cases	
0	No	254	78.4%
1	Yes	70	21.6%

**WEDP\_4\_3\_8: Do you have: House**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Do you have: House

## CATEGORIES

Value	Category	Cases	
0	No	191	59%
1	Yes	133	41%

### **WEDP\_4\_3CAR: 3.c: Please estimate the value of the car if you sold it in the near future?**

Data file: ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 70 Invalid: 254 Minimum: 130000 Maximum: 8000000  
Type: Discrete Decimal: 0 Width: 12 Range: 130000 - 8000000 Format: Numeric

#### **Questions and instructions**

---

LITERAL QUESTION

If yes, please estimate the value if you sold it in the near future?

---

### **WEDP\_4\_3HOUSE: 3.h: Please estimate the value of the house if you sold it in the near future?**

Data file: ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 133 Invalid: 191 Minimum: 250000 Maximum: 100000000  
Type: Discrete Decimal: 0 Width: 12 Range: 250000 - 100000000 Format: Numeric

#### **Questions and instructions**

---

LITERAL QUESTION

If yes, please estimate the value if you sold it in the near future?

---

### **WEDP\_4\_4: 4: Which of the following items have you personally used as collateral for any I**

Data file: ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 16 Range: - Format: character

#### **Questions and instructions**

---

LITERAL QUESTION

Which of the following items have you personally used as collateral for any loans borrowed in the past 3 years?

---

### **WEDP\_4\_4\_1: Used as collateral for loan past 3 years: house**

Data file: ethiopia\_psychometrics\_endline

#### **Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: house

## CATEGORIES

Value	Category	Cases	
0	No	277	85.5%
1	Yes	47	14.5%

**WEDP\_4\_4\_2: Used as collateral for loan past 3 years: vehicle**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: vehicle

## CATEGORIES

Value	Category	Cases	
0	No	309	95.4%
1	Yes	15	4.6%

**WEDP\_4\_4\_3: Used as collateral for loan past 3 years: business inventory**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: business inventory

## CATEGORIES

Value	Category	Cases	
0	No	304	93.8%
1	Yes	20	6.2%

**WEDP\_4\_4\_4: Used as collateral for loan past 3 years: agriculture**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Used as collateral for loan past 3 years: agriculture

CATEGORIES

Value	Category	Cases	
0	No	324	100%

**WEDP\_4\_4\_5: Used as collateral for loan past 3 years: livestock**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Used as collateral for loan past 3 years: livestock

CATEGORIES

Value	Category	Cases	
0	No	324	100%

**WEDP\_4\_4\_6: Used as collateral for loan past 3 years: warehouse receipts**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Used as collateral for loan past 3 years: warehouse receipts

## CATEGORIES

Value	Category	Cases	
0	No	324	100%

**WEDP\_4\_4\_7: Used as collateral for loan past 3 years: business machinery**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: business machinery

## CATEGORIES

Value	Category	Cases	
0	No	319	98.5%
1	Yes	5	1.5%

**WEDP\_4\_4\_8: Used as collateral for loan past 3 years: valuable household items**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: valuable household items

## CATEGORIES

Value	Category	Cases	
0	No	320	98.8%
1	Yes	4	1.2%

**WEDP\_4\_4\_9: Used as collateral for loan past 3 years: jewelry**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: jewelry

## CATEGORIES

Value	Category	Cases	
0	No	324	100%

**WEDP\_4\_4\_10: Used as collateral for loan past 3 years: guarantor**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: guarantor

## CATEGORIES

Value	Category	Cases	
0	No	240	74.1%
1	Yes	84	25.9%

**WEDP\_4\_4\_11: Used as collateral for loan past 3 years: other**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Used as collateral for loan past 3 years: other

## CATEGORIES

Value	Category	Cases	
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0	No	280	86.4%
1	Yes	44	13.6%

**WEDP\_4\_4\_12: Used as collateral for loan past 3 years: No collateral used**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Used as collateral for loan past 3 years: No collateral used

CATEGORIES

Value	Category	Cases	
0	No	289	89.2%
1	Yes	35	10.8%

**WEDP\_4\_4\_77: Used as collateral for loan past 3 years: Not applicable**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Used as collateral for loan past 3 years: Not applicable

**WEDP\_4\_40TH: 4: Specify, Which of the following items have you personally used as collateral**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 61 Range: - Format: character

**Questions and instructions**

LITERAL QUESTION

Specify, Which of the following items have you personally used as collateral

**WEDP\_4\_29A: 29: house****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: House

## CATEGORIES

Value	Category	Cases	
0	No	239	73.8%
1	Yes	85	26.2%

**WEDP\_4\_29B: 29: land****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

nan

## CATEGORIES

Value	Category	Cases	
0	No	318	98.1%
1	Yes	6	1.9%

**WEDP\_4\_29C: 29: vehicle****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: vehicle

### CATEGORIES

Value	Category	Cases	
0	No	257	79.3%
1	Yes	67	20.7%

## WEDP\_4\_29D: 29: business assets

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: business assets

### CATEGORIES

Value	Category	Cases	
0	No	202	62.3%
1	Yes	122	37.7%

## WEDP\_4\_29E: 29: guarantor's salary

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: guarantor's salary

### CATEGORIES

Value	Category	Cases	
0	No	186	57.4%

1	Yes	138	42.6%
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### WEDP\_4\_29A\_A: 29: house

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 85 Invalid: 239 Minimum: 300000 Maximum: 100000000  
Type: Discrete Decimal: 0 Width: 12 Range: 300000 - 100000000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: House

### WEDP\_4\_29B\_A: 29: land

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 6 Invalid: 318 Minimum: 240000 Maximum: 3200000  
Type: Discrete Decimal: 0 Width: 12 Range: 240000 - 3200000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: Land

### WEDP\_4\_29C\_A: 29: vehicle

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 67 Invalid: 257 Minimum: 100000 Maximum: 8000000  
Type: Discrete Decimal: 0 Width: 12 Range: 100000 - 8000000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: vehicle

**WEDP\_4\_29D\_A: 29: business assets****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 122 Invalid: 202 Minimum: 5000 Maximum: 6000000  
Type: Discrete Decimal: 0 Width: 12 Range: 5000 - 6000000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: business assets

**WEDP\_4\_29E\_A: 29: guarantor's salary****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 138 Invalid: 186 Minimum: 1200 Maximum: 100000  
Type: Discrete Decimal: 0 Width: 12 Range: 1200 - 100000 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

If you needed collateral for a new loan for your main business, which of the following types of collateral would you be able to provide, and what would be the value of each: guarantor's salary

**WEDP\_4\_4A: 4a: Which of these services have you received in the past three years?****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 38 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Which of these services have you received in the past three years?

## CATEGORIES

Value	Category	Cases	
1	Received MFI Loan	27	8.3%
2	Received Business Training	138	42.6%
3	Received Both MFI Loan and Training	106	32.7%
4	Received neither MFI loan nor training	53	16.4%

**WEDP\_4\_6: 6: Have you ever had a loan from a bank or other formal financial institution (e****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

Have you ever had a loan from a bank or other formal financial institution (e.g. credit union or Micro-finance Institution?)

## CATEGORIES

Value	Category	Cases	
0	No	135	41.7%
1	Yes	189	58.3%

**WEDP\_4\_5A: 5: A. Bank or other formal financial insitution: (except MFI)****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial insitutions; family, relatives and friends; other businesses; informal savings groups;

## CATEGORIES

Value	Category	Cases	
0	No	295	91%
1	Yes	29	9%

**WEDP\_4\_5B: 5: B. Microfinance Institution:****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial insitutions; family, relatives and friends; other businesses; informal savings groups;

### CATEGORIES

Value	Category	Cases	
0	No	186	57.4%
1	Yes	138	42.6%

### WEDP\_4\_5C: 5: C. Family, relatives, friends:

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial insitutions; family, relatives and friends; other businesses; informal savings groups;

### CATEGORIES

Value	Category	Cases	
0	No	253	78.1%
1	Yes	71	21.9%

### WEDP\_4\_5D: 5: D. Informal savings group:

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

In the past 3years, have you, by yourself or together with someone else, borrowed any money for your business from any of the following sources? Banks, micro-finance institutions or other formal financial insitutions; family, relatives and friends; other businesses; informal savings groups;

### CATEGORIES

Value	Category	Cases	
0	No	315	97.2%
1	Yes	9	2.8%

### WEDP\_4\_5\_1: 5.1: What is the total amount borrowed across all business loans taken in the pa

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 194 Invalid: 130 Minimum: 3000 Maximum: 5700000  
Type: Discrete Decimal: 0 Width: 12 Range: 3000 - 5700000 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

What is the total amount borrowed across all business loans taken in the past 3years?

### WEDP\_4\_5\_2: 5.2: Have you borrowed from an MFI, bank or credit union in the last three years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Have you borrowed from an MFI, bank or credit union in the last three years

##### CATEGORIES

Value	Category	Cases	
0	No	170	52.5%
1	Yes	154	47.5%

### WEDP\_4\_5\_3: 5.3: What is the total amount borrowed across all loans from MFIs, banks, or cre

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 154 Invalid: 170 Minimum: 118 Maximum: 3700000  
Type: Discrete Decimal: 0 Width: 12 Range: 118 - 3700000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is the total amount borrowed across all loans from MFIs, banks, or credit unions in the last three years

### WEDP\_4\_24: 24: What is/was the primary use or intended use of the largest formal loan? [DO

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 12  
Type: Discrete Decimal: 0 Width: 43 Range: 1 - 12 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is/was the primary use or intended use of the largest formal loan? [DO NOT PROMPT. LISTEN AND THEN SELECT THE OPTION(S) THAT BEST APPLY]

#### CATEGORIES

Value	Category	Cases	
1	Construction	3	0.9%
2	Rent	2	0.6%
3	Purchase of inputs/raw materials	40	12.3%
4	License or permit fees	2	0.6%
5	Purchase of marketing materials or services	90	27.8%
6	Pay off past business debt	2	0.6%
7	Purchase of equipment	34	10.5%
9	Buy property/land	11	3.4%
10	Personal expenses	2	0.6%
11	Other (please specify)	1	0.3%
12	Have not taken any loan recently	137	42.3%

### WEDP\_4\_24OTH: 24: Specify, What is/was the primary use or intended use of the largest formal I

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

LITERAL QUESTION

Specify, What is/was the primary use or intended use of the largest formal I

**WEDP\_4\_24A: 24a: Have you borrowed from an MFI in the last three years**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Have you borrowed from aMFI in the last three years

CATEGORIES

Value	Category	Cases	
0	No	184	56.8%
1	Yes	140	43.2%

**WEDP\_4\_24B: 24b: Which of the following MFIs have you borrowed a loan from in the past 3 yea**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**Questions and instructions**

LITERAL QUESTION

Which of the following MFIs have you borrowed a loan from in the past 3 years?

**WEDP\_4\_24B\_1: Borrowed from an MFI:Specialized Financial and Promotional Institution S.C.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Borrowed from an MFI:Specialized Financial and Promotional Institution S.C.

## CATEGORIES

Value	Category	Cases	
0	No	139	42.9%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_2: Borrowed from an MFI:Amhara Credit and Saving Institution**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Amhara Credit and Saving Institution

## CATEGORIES

Value	Category	Cases	
0	No	139	42.9%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_3: Borrowed from an MFI:Addis Credit and Saving Institution S.C**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Addis Credit and Saving Institution S.C

## CATEGORIES

Value	Category	Cases	
0	No	139	42.9%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_4: Borrowed from an MFI:Dedebit Credit and Saving Institution S.C.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Dedebit Credit and Saving Institution S.C.

## CATEGORIES

Value	Category	Cases	
0	No	139	42.9%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_5: Borrowed from an MFI:Meklit Microfinance Institution S.C**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Meklit Microfinance Institution S.C

## CATEGORIES

Value	Category	Cases	
0	No	137	42.3%
1	Yes	2	0.6%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_6: Borrowed from an MFI:Oromia Credit and Saving S.C.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Oromia Credit and Saving S.C.

## CATEGORIES

Value	Category	Cases	
0	No	106	32.7%
1	Yes	33	10.2%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_7: Borrowed from an MFI:Metemamen Microfinance Institution S.C.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Metemamen Microfinance Institution S.C.

## CATEGORIES

Value	Category	Cases	
0	No	135	41.7%
1	Yes	4	1.2%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_8: Borrowed from an MFI:Wasasa Microfinance Institution S.C**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Borrowed from an MFI:Wasasa Microfinance Institution S.C

## CATEGORIES

Value	Category	Cases	
0	No	61	18.8%
1	Yes	78	24.1%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_9: Borrowed from an MFI:Vision fund Microfinance Institution S.C.****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Borrowed from an MFI:Vision fund Microfinance Institution S.C.

CATEGORIES

Value	Category	Cases	
0	No	120	37%
1	Yes	19	5.9%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_10: Borrowed from an MFI:Aggar Micro Finance S.C****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Borrowed from an MFI:Aggar Micro Finance S.C

CATEGORIES

Value	Category	Cases	
0	No	130	40.1%
1	Yes	9	2.8%
Sysmiss		185	57.1%

**WEDP\_4\_24B\_11: Borrowed from an MFI:Harbu Microfinance Institution S.C****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Borrowed from an MFI:Harbu Microfinance Institution S.C

#### CATEGORIES

Value	Category	Cases	
0	No	138	42.6%
1	Yes	1	0.3%
Sysmiss		185	57.1%

### WEDP\_4\_24B\_12: Borrowed from an MFI:Omo Microfinance Institution S.C

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Borrowed from an MFI:Omo Microfinance Institution S.C

#### CATEGORIES

Value	Category	Cases	
0	No	138	42.6%
1	Yes	1	0.3%
Sysmiss		185	57.1%

### WEDP\_4\_24B\_13: Borrowed from an MFI:Other

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 139 Invalid: 185 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Borrowed from an MFI:Other

#### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

0	No	127	39.2%
1	Yes	12	3.7%
Sysmiss		185	57.1%

### WEDP\_4\_24B\_OTH: 24b: Specify, Which of the following MFIs have you borrowed a loan from in the p

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 40 Range: - Format: character

#### Questions and instructions

##### LITERAL QUESTION

Specify, Which of the following MFIs have you borrowed a loan from in the p

### WEDP\_4\_5\_0: 5: Have you ever had a loan from the MFI Wasasa?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

Have you ever had a loan from the MFI Wasasa?

##### CATEGORIES

Value	Category	Cases	
0	No	236	72.8%
1	Yes	88	27.2%

### WEDP\_4\_5\_1A: 5.1: How much was your original Wasasa loan?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 88 Invalid: 236 Minimum: 5000 Maximum: 600000

Type: Discrete Decimal: 0 Width: 12 Range: 5000 - 600000 Format: Numeric

## Questions and instructions

LITERAL QUESTION

How much was your original Wasasa loan

### WEDP\_4\_5\_1B: 5.1a: Have you taken any subsequent Wasasa loans?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 88 Invalid: 236 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Have you taken any subsequent Wasasa loans?

CATEGORIES

Value	Category	Cases	
0	No	79	24.4%
1	Yes	9	2.8%
Sysmiss		236	72.8%

### WEDP\_4\_5\_1B\_1: 5.1a: How much was your any subsequent Wasasa loans?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 9 Invalid: 315 Minimum: 8000 Maximum: 350000  
Type: Discrete Decimal: 0 Width: 12 Range: 8000 - 350000 Format: Numeric

## Questions and instructions

LITERAL QUESTION

How much was your any subsequent Wasasa loans?

### WEDP\_4\_5\_1C: 5.1b: At this time, do you have any loans from Wasasa?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 88 Invalid: 236 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

At this time, do you have any loans from Wasasa?

### CATEGORIES

Value	Category	Cases	
0	No	60	18.5%
1	Yes	28	8.6%
Sysmiss		236	72.8%

### WEDP\_4\_5\_1D: 5.1c: What is the amount currently owed on all of your loans from Wasasa at this

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 28 Invalid: 296 Minimum: 6000 Maximum: 254000  
Type: Discrete Decimal: 0 Width: 12 Range: 6000 - 254000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What is the amount currently owed on all of your loans from Wasasa at this time (in Birr)? If there are no such loans please enter zero.

### WEDP\_4\_8: 8: Do you have a Wasasa bank account

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you have a Wasasa bank account

### CATEGORIES

Value	Category	Cases	
0	No	202	62.3%
1	Yes	122	37.7%

## WEDP\_4\_8AY: Years

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 122 Invalid: 202 Minimum: 0 Maximum: 20  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 20 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

If yes, how long have you banked with Wasasa? Years

---

## WEDP\_4\_8AM: Months

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 122 Invalid: 202 Minimum: -99 Maximum: 11  
Type: Discrete Decimal: 0 Width: 8 Range: -99 - 11 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

If yes, how long have you banked with Wasasa? Months

---

## WEDP\_4\_11: 11: Outside of Wasasa, how many MFI, bank or credit union loans did you apply for

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 12  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 12 Format: Numeric

### Questions and instructions

---

LITERAL QUESTION

Outside of Wasasa, how many MFI, bank or credit union loans did you apply for your business in the last three years

---

## WEDP\_4\_12: 12: Outside Wasasa, how many MFI, bank or credit union loans did you receive

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 140 Invalid: 184 Minimum: 0 Maximum: 4  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 4 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Outside of Wasasa, how many MFI, bank or credit union loans did you receive for your business in the last year?

#### **WEDP\_4\_13: 13: What was the total value of these loans?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 69 Invalid: 255 Minimum: 8000 Maximum: 3700000  
Type: Discrete Decimal: 0 Width: 12 Range: 8000 - 3700000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

What was the total value of these loans?

#### **WEDP\_4\_14: 14: Do you currently have any outstanding business loans from MFIs, banks or credit unions?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Do you currently have any outstanding business loans from MFIs, banks or credit unions, apart from your Wasasa loan?

### CATEGORIES

Value	Category	Cases	
0	No	273	84.3%
1	Yes	51	15.7%

#### **WEDP\_4\_15: 15: What is the amount currently owed on all of your loans taken from MFIs, banks or credit unions?**

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 51 Invalid: 273 Minimum: 0 Maximum: 2610000  
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 2610000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

What is the amount currently owed on all of your loans taken from MFIs, banks or credit unions apart from Wasasa at this time (in Birr)? If there are no such loans please enter zero.

---

### WEDP\_4\_9: 9: Do you currently have accounts with other MFIs, banks or credit unions?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Do you currently have accounts with other MFIs, banks or credit unions?

### CATEGORIES

Value	Category	Cases	
0	No	58	17.9%
1	Yes	266	82.1%

---

### WEDP\_4\_10Y: Years

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 266 Invalid: 58 Minimum: 2 Maximum: 31  
Type: Discrete Decimal: 0 Width: 8 Range: 2 - 31 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How long have you had an account with other MFIs, banks or credit unions? Months

---

### WEDP\_4\_10M: Months

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 266 Invalid: 58 Minimum: -99 Maximum: 10  
Type: Discrete Decimal: 0 Width: 8 Range: -99 - 10 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How long have you had an account with other MFIs, banks or credit unions? Years

### WEDP\_4\_11A: 11: Have you borrowed for your business in the past three years from your spouse

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: -77 Maximum: 2  
Type: Discrete Decimal: 0 Width: 14 Range: -77 - 2 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you borrowed for your business in the past three years from your spouse?

### CATEGORIES

Value	Category	Cases	
-77	Not applicable	95	29.3%
1	Yes	21	6.5%
2	No	208	64.2%

### WEDP\_4\_11A\_1: 11a.1: How much do you borrowed for your business in the past three years from y

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 21 Invalid: 303 Minimum: 12000 Maximum: 800000  
Type: Discrete Decimal: 0 Width: 12 Range: 12000 - 800000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How much do you borrowed for your business in the past three years from your spouse?

### WEDP\_4\_12A: 12: Have you borrowed for your business from friends/family?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Have you borrowed for your business in the past three years from any other family member or a friend?

### CATEGORIES

Value	Category	Cases	
0	No	258	79.6%
1	Yes	66	20.4%

---

### WEDP\_4\_12A\_1: 12: How much have you borrowed for your business from friends/family?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 66 Invalid: 258 Minimum: 3000 Maximum: 2000000  
Type: Discrete Decimal: 0 Width: 12 Range: 3000 - 2000000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How much do you borrowed for your business in the past three years from any other family members or friends

### WEDP\_4\_13A: 13: Have you borrowed for your business from another business?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Have you borrowed for your business in the past three years from another business?

### CATEGORIES

Value	Category	Cases	
0	No	319	98.5%
1	Yes	5	1.5%

---

### WEDP\_4\_13A\_1: 13: How much have you borrowed for your business from another business?

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 5 Invalid: 319 Minimum: 15000 Maximum: 50000  
Type: Discrete Decimal: 0 Width: 12 Range: 15000 - 50000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How much do you borrowed for your business in the past three years from another business

### WEDP\_4\_14B: 14: Have you borrowed for your business from non-formal sources?

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you borrowed for your business in the past three years from any other non-formal sources (eg., local money lender, idir)?

### CATEGORIES

Value	Category	Cases	
0	No	311	96%
1	Yes	13	4%

### WEDP\_4\_14B\_1: 14: How much have you borrowed for your business from non-formal sources?

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 13 Invalid: 311 Minimum: 7000 Maximum: 400000  
Type: Discrete Decimal: 0 Width: 12 Range: 7000 - 400000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How much do you borrowed for your business in the past three years from other non-formal sources?

### WEDP\_4\_15A: 15. How much money do you own to the above

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: -77 Maximum: 1300000  
Type: Discrete Decimal: 0 Width: 12 Range: -77 - 1300000 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

Of all the money you borrowed from all the informal sources we just mentioned for your business in the past three years, how much do you still owe (in Birr)?

---

## **WEDP\_4\_16: 16: How many people/informal institutions do you owe money for your business at**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: -77 Maximum: 8  
Type: Discrete Decimal: 0 Width: 8 Range: -77 - 8 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

How many people/informal institutions do you owe money for your business at the moment?

---

## **WEDP\_4\_17: 17: What is/was the primary use or intended use of the largest informal loan? [D**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

---

### LITERAL QUESTION

What is/was the primary use or intended use of the largest informal loan? [DO NOT PROMPT. LISTEN AND THEN SELECT THE OPTION(S) THAT BEST APPLY]

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## **WEDP\_4\_17\_1: Use of largest informal loan:Construction**

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Use of largest informal loan:Construction

CATEGORIES

Value	Category	Cases	
0	No	324	100%

### WEDP\_4\_17\_2: Use of largest informal loan:Rent

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Use of largest informal loan:Rent

CATEGORIES

Value	Category	Cases	
0	No	304	93.8%
1	Yes	20	6.2%

### WEDP\_4\_17\_3: Use of largest informal loan:Purchase of inputs/raw materials

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

Use of largest informal loan:Purchase of inputs/raw materials

CATEGORIES

Value	Category	Cases	
0	No	287	88.6%
1	Yes	37	11.4%

**WEDP\_4\_17\_4: Use of largest informal loan:License or permit fees****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:License or permit fees

CATEGORIES

Value	Category	Cases	
0	No	322	99.4%
1	Yes	2	0.6%

**WEDP\_4\_17\_5: Use of largest informal loan:Marketing materials****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Marketing materials

CATEGORIES

Value	Category	Cases	
0	No	280	86.4%
1	Yes	44	13.6%

**WEDP\_4\_17\_6: Use of largest informal loan:Pay off debt****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Pay off debt

CATEGORIES

Value	Category	Cases	
0	No	323	99.7%
1	Yes	1	0.3%

**WEDP\_4\_17\_7: Use of largest informal loan:Purchase equipment**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Purchase equipment

CATEGORIES

Value	Category	Cases	
0	No	307	94.8%
1	Yes	17	5.2%

**WEDP\_4\_17\_8: Use of largest informal loan:Pay workers**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Pay workers

CATEGORIES

Value	Category	Cases	
0	No	323	99.7%
1	Yes	1	0.3%

**WEDP\_4\_17\_9: Use of largest informal loan:Buy property/land**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Buy property/land

CATEGORIES

Value	Category	Cases	
0	No	323	99.7%
1	Yes	1	0.3%

**WEDP\_4\_17\_10: Use of largest informal loan:Personal expenses**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Personal expenses

CATEGORIES

Value	Category	Cases	
0	No	319	98.5%
1	Yes	5	1.5%

**WEDP\_4\_17\_11: Use of largest informal loan:Other,specify**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric**Questions and instructions**

LITERAL QUESTION

Use of largest informal loan:Other,specify

## CATEGORIES

Value	Category	Cases	
0	No	321	99.1%
1	Yes	3	0.9%

**WEDP\_4\_17\_12: Use of largest informal loan:Have not taken any loan recently**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Use of largest informal loan:Have not taken any loan recently

## CATEGORIES

Value	Category	Cases	
0	No	94	29%
1	Yes	230	71%

**WEDP\_4\_17OTH: 17: Specify, What is/was the primary use or intended use of the largest informal**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 124 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

Specify, What is/was the primary use or intended use of the largest informal

**WEDP\_4\_18: 18: How do you save the money you earn in your main business? Multiple responses**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

### LITERAL QUESTION

How do you save the money you earn in your main business? Multiple responses possible.

#### WEDP\_4\_18\_1: How do you save money:Business premises

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How do you save money:Business premises

#### CATEGORIES

Value	Category	Cases	
0	No	293	90.4%
1	Yes	31	9.6%

#### WEDP\_4\_18\_2: How do you save money:Throught iqub

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

How do you save money:Throught iqub

#### CATEGORIES

Value	Category	Cases	
0	No	136	42%
1	Yes	188	58%

#### WEDP\_4\_18\_3: How do you save money:Through cooperative/savings group

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How do you save money:Through cooperative/savings group

## CATEGORIES

Value	Category	Cases	
0	No	312	96.3%
1	Yes	12	3.7%

**WEDP\_4\_18\_4: How do you save money:Through MFIs**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How do you save money:Through MFIs

## CATEGORIES

Value	Category	Cases	
0	No	271	83.6%
1	Yes	53	16.4%

**WEDP\_4\_18\_5: How do you save money:My business partner saves money**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 0  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 0 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How do you save money:My business partner saves money

## CATEGORIES

Value	Category	Cases	
0	No	324	100%

### WEDP\_4\_18\_6: How do you save money:Bank

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How do you save money:Bank

CATEGORIES

Value	Category	Cases	
0	No	123	38%
1	Yes	201	62%

### WEDP\_4\_18\_7: How do you save money:Home

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

How do you save money:Home

CATEGORIES

Value	Category	Cases	
0	No	313	96.6%
1	Yes	11	3.4%

### WEDP\_4\_18\_8: How do you save money:Don't save

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

How do you save money:Don't save

## CATEGORIES

Value	Category	Cases	
0	No	260	80.2%
1	Yes	64	19.8%

**WEDP\_4\_18\_9: Other, specify**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324    Invalid: 0    Minimum: 0    Maximum: 1

Type: Discrete    Decimal: 0    Width: 8    Range: 0 - 1    Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Other, specify

## CATEGORIES

Value	Category	Cases	
0	No	322	99.4%
1	Yes	2	0.6%

**WEDP\_4\_180TH: 18: Specify, How do you save the money you earn in your main business?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324    Invalid: 0

Type: Discrete    Decimal: 0    Width: 29    Range: -    Format: character

**Questions and instructions**

## LITERAL QUESTION

Specify, How do you save the money you earn in your main business?

**WEDP\_4\_19: 19. Maximum you can borrow**

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: -88 Maximum: 5000000  
 Type: Discrete Decimal: 0 Width: 12 Range: -88 - 5000000 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

If you wanted to seek a loan for your business from a MFI, Bank or other formal source starting in the next few weeks, what is the maximum do you think you could borrow [given the collateral that you have]?

## WEDP\_4\_20: 20: Have you had a loan request denied by a financial institution in the last 12

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Have you had a loan request denied by a financial institution in the last 12 months?

### CATEGORIES

Value	Category	Cases	
0	No	268	82.7%
1	Yes	56	17.3%

## WEDP\_4\_21A: 21a: Why was it denied? First most important

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 56 Invalid: 268 Minimum: 1 Maximum: 10  
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 10 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. If multiple reasons are mentioned, record the most important ones, in order of importance)

### CATEGORIES

Value	Category	Cases	
1	Could not provide security/collateral	25	7.7%
4	Did not have the right documentation	1	0.3%

9	Didn't give any reason	23	7.1%
10	Other, Specify	7	2.2%
Sysmiss		268	82.7%

### WEDP\_4\_21A\_OTH: 21a: Specify the first other most important, Why was it denied?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 78 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify the first other most important, Why was it denied?

### WEDP\_4\_21B: 21b: Why was it denied? Second most important

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 56 Invalid: 268 Minimum: -777 Maximum: 10  
Type: Discrete Decimal: 0 Width: 42 Range: -777 - 10 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. Ff multiple reasons are mentioned, record the most important ones, in order of importance)

CATEGORIES

Value	Category	Cases	
-777	Not applicable	51	15.7%
2	Could not come up with my own contribution	2	0.6%
4	Did not have the right documentation	1	0.3%
7	Did not have a business plan	1	0.3%
10	Other, Specify	1	0.3%
Sysmiss		268	82.7%

### WEDP\_4\_21B\_OTH: 21b: Specify the second other most important, Why was it denied?

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

Specify the second other most important, Why was it denied?

**WEDP\_4\_21C: 21c: Why was it denied? Third most important**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 5 Invalid: 319 Minimum: -777 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 42 Range: -777 - 4 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Why was it denied? (DO NOT PROMPT. LISTEN AND RECORD. Ff multiple reasons are mentioned, record the most important ones, in order of importance)

## CATEGORIES

Value	Category	Cases	
-777	Not applicable	4	1.2%
4	Did not have the right documentation	1	0.3%
Sysmiss		319	98.5%

**WEDP\_5\_1: 1: In your household who decides whether or not to buy an appliance for the home**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 29 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

In your household who decides whether or not to buy an appliance for the home? (such as televisions, microwave, etc.)?

## CATEGORIES

Value	Category	Cases	
1	Me, by myself	133	41%

2	My partner/spouse, by himself	13	4%
3	Me and my partner/spouse	149	46%
4	Me and another person	18	5.6%
5	Another person	11	3.4%

### WEDP\_5\_2: 2: In your household who decides in what way household members may work outside

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In your household who decides in what way household members may work outside the home (in what jobs, how many hours, where, etc.)?

##### CATEGORIES

Value	Category	Cases	
1	Me, by myself	114	35.2%
2	My partner/spouse, by himself	12	3.7%
3	Me and my partner/spouse	168	51.9%
4	Me and another person	23	7.1%
5	Another person	7	2.2%

### WEDP\_5\_3: 3: In your household who decides whether to support family members, such as your

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In your household who decides whether to support family members, such as your parents, siblings, in-laws, etc?

##### CATEGORIES

Value	Category	Cases	
1	Me, by myself	113	34.9%

2	My partner/spouse, by himself	12	3.7%
3	Me and my partner/spouse	174	53.7%
4	Me and another person	17	5.2%
5	Another person	8	2.5%

### WEDP\_5\_4: 4: In your household who decides whether to save for the future?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In your household who decides whether to save for the future?

##### CATEGORIES

Value	Category	Cases	
1	Me, by myself	148	45.7%
2	My partner/spouse, by himself	13	4%
3	Me and my partner/spouse	143	44.1%
4	Me and another person	18	5.6%
5	Another person	2	0.6%

### WEDP\_5\_5: 5: In your household who decides how to use your business' profits?

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 29 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

In your household who decides how to use your business' profits?

##### CATEGORIES

Value	Category	Cases	
1	Me, by myself	188	58%
2	My partner/spouse, by himself	9	2.8%
3	Me and my partner/spouse	113	34.9%

4	Me and another person	11	3.4%
5	Another person	3	0.9%

### WEDP\_6\_1: 1: I can always manage to solve difficult problems if I try hard enough.

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

I can always manage to solve difficult problems if I try hard enough.

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	3	0.9%
3	Neither agree nor disagree	2	0.6%
4	Agree	157	48.5%
5	Strongly Agree	161	49.7%

### WEDP\_6\_2: 2: It is easy for me to stick to my aims and accomplish my goals.

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

It is easy for me to stick to my aims and accomplish my goals.

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	13	4%
3	Neither agree nor disagree	17	5.2%
4	Agree	183	56.5%
5	Strongly Agree	110	34%

**WEDP\_6\_3: 3: I am confident that I could deal efficiently with unexpected events.**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

3: I am confident that I could deal efficiently with unexpected events.

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	10	3.1%
3	Neither agree nor disagree	14	4.3%
4	Agree	187	57.7%
5	Strongly Agree	112	34.6%

**WEDP\_6\_4: 4: I can solve most problems if I invest the necessary effort.**

Data file: ethiopia\_psychometrics\_endline

**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

4: I can solve most problems if I invest the necessary effort.

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	2	0.6%
3	Neither agree nor disagree	5	1.5%
4	Agree	171	52.8%
5	Strongly Agree	145	44.8%

**WEDP\_6\_5: 5: When I am confronted with a problem, I can usually find several solutions.****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

5: When I am confronted with a problem, I can usually find several solutions.

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	12	3.7%
3	Neither agree nor disagree	16	4.9%
4	Agree	200	61.7%
5	Strongly Agree	95	29.3%

**WEDP\_6\_6: 6: No matter what comes my way, I'm usually able to handle it.****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

6: No matter what comes my way, I'm usually able to handle it.

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	6	1.9%
3	Neither agree nor disagree	10	3.1%
4	Agree	191	59%
5	Strongly Agree	116	35.8%

**WEDP\_6\_7: 7: Thanks to my skillful and creative thinking, I know how to handle unforeseen****Data file: ethiopia\_psychometrics\_endline**

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

7: Thanks to my skillful and creative thinking, I know how to handle unforeseen

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	15	4.6%
3	Neither agree nor disagree	30	9.3%
4	Agree	190	58.6%
5	Strongly Agree	88	27.2%

## WEDP\_6\_8: 8: If I am in trouble, I can usually think of a solution.

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

8: If I am in trouble, I can usually think of a solution.

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	5	1.5%
3	Neither agree nor disagree	9	2.8%
4	Agree	182	56.2%
5	Strongly Agree	127	39.2%

## WEDP\_6\_9: 9: If someone is against me, I can find means and ways to get what I want.

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

9: If someone is against me, I can find means and ways to get what I want.

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	2	0.6%
2	Disagree	6	1.9%
3	Neither agree nor disagree	13	4%
4	Agree	211	65.1%
5	Strongly Agree	92	28.4%

## WEDP\_6\_10: 10: I can remain calm when I am facing difficulties because I can rely on my abi

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

## Questions and instructions

---

### LITERAL QUESTION

10: I can remain calm when I am facing difficulties because I can rely on my abi

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	2	0.6%
2	Disagree	14	4.3%
3	Neither agree nor disagree	26	8%
4	Agree	173	53.4%
5	Strongly Agree	109	33.6%

## WEDP\_6\_11: 11: I actively attack problems

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 2 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

---

## LITERAL QUESTION

11: I actively attack problems

## CATEGORIES

Value	Category	Cases	
2	Disagree	3	0.9%
3	Neither agree nor disagree	4	1.2%
4	Agree	155	47.8%
5	Strongly Agree	162	50%

**WEDP\_6\_12: 12: Whenever something goes wrong, I search for a solution immediately**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

12: Whenever something goes wrong, I search for a solution immediately

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	1	0.3%
2	Disagree	4	1.2%
3	Neither agree nor disagree	4	1.2%
4	Agree	193	59.6%
5	Strongly Agree	122	37.7%

**WEDP\_6\_13: 13: Whenever there is a chance to get actively involved, I take it**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 2 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

13: Whenever there is a chance to get actively involved, I take it

## CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

2	Disagree	2	0.6%
3	Neither agree nor disagree	6	1.9%
4	Agree	184	56.8%
5	Strongly Agree	132	40.7%

### WEDP\_6\_14: 14: I take initiative immediately even when others do not.

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

14: I take initiative immediately even when others do not.

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	2	0.6%
2	Disagree	1	0.3%
3	Neither agree nor disagree	25	7.7%
4	Agree	177	54.6%
5	Strongly Agree	119	36.7%

### WEDP\_6\_15: 15: I use opportunities quickly in order to attain my goals

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 2 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

#### Questions and instructions

##### LITERAL QUESTION

15: I use opportunities quickly in order to attain my goals

##### CATEGORIES

Value	Category	Cases	
2	Disagree	2	0.6%
3	Neither agree nor disagree	8	2.5%
4	Agree	180	55.6%

5	Strongly Agree	134	41.4%
---	----------------	-----	-------

**WEDP\_6\_16: 16: Usually I do more than I am asked to do**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

16: Usually I do more than I am asked to do

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree,	2	0.6%
2	Disagree	26	8%
3	Neither agree nor disagree	20	6.2%
4	Agree	168	51.9%
5	Strongly Agree	108	33.3%

**WEDP\_6\_17: 17: I am particularly good at realizing ideas.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

17: I am particularly good at realizing ideas.

## CATEGORIES

Value	Category	Cases	
2	Disagree	10	3.1%
3	Neither agree nor disagree	8	2.5%
4	Agree	185	57.1%
5	Strongly Agree	121	37.3%

**WEDP\_6\_18: 18: Overall, how satisfied are you with your economic well-being? Are you ...****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

18: Overall, how satisfied are you with your economic well-being? Are you ...

## CATEGORIES

Value	Category	Cases	
1	Very satisfied	72	22.2%
2	Fairly satisfied	181	55.9%
3	Not very satisfied	35	10.8%
4	Not at all satisfied	36	11.1%

**WEDP\_6\_19: 19: Overall, how satisfied are you with your work as a business owner/self-emplo****Data file:** ethiopia\_psychometrics\_endline**Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 4 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

19: Overall, how satisfied are you with your work as a business owner/self-employed

## CATEGORIES

Value	Category	Cases	
1	Very satisfied	134	41.4%
2	Fairly satisfied	125	38.6%
3	Not very satisfied	21	6.5%
4	Not at all satisfied	44	13.6%

**WEDP\_6\_20: 20: In comparison to others, are you a person who is generally willing to give u****Data file:** ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 10  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 10 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

In comparison to others, are you a person who is generally willing to give up something today in order to benefit from that in the future, or are you not willing to do so?

## WEDP\_6\_21: 21: Please tell me, in general, how willing or unwilling you are to take risks.

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 10  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 10 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

21: Please tell me, in general, how willing or unwilling you are to take risks.

## WEDP\_6\_22: 22: I often set a goal but later choose to pursue a different one.

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

## Questions and instructions

### LITERAL QUESTION

22: I often set a goal but later choose to pursue a different one.

### CATEGORIES

Value	Category	Cases	
1	Not at all like me	112	34.6%
2	Not like me	138	42.6%
3	Unsure	31	9.6%
4	Like me	37	11.4%
5	Very much like me	6	1.9%

**WEDP\_6\_23: 23: New ideas and projects sometimes distract me from previous ones.****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

23: New ideas and projects sometimes distract me from previous ones.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	96	29.6%
2	Not like me	165	50.9%
3	Unsure	30	9.3%
4	Like me	32	9.9%
5	Very much like me	1	0.3%

**WEDP\_6\_24: 24: I have been obsessed with a certain idea or project for a short time but lat****Data file: ethiopia\_psychometrics\_endline****Overview**Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric**Questions and instructions**

## LITERAL QUESTION

24: I have been obsessed with a certain idea or project for a short time but later lost interest.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	106	32.7%
2	Not like me	160	49.4%
3	Unsure	25	7.7%
4	Like me	32	9.9%
5	Very much like me	1	0.3%

**WEDP\_6\_25: 25: I have difficulty maintaining my focus on projects that take more than a few****Data file: ethiopia\_psychometrics\_endline**

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

25: I have difficulty maintaining my focus on projects that take more than a few

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	105	32.4%
2	Not like me	154	47.5%
3	Unsure	25	7.7%
4	Like me	35	10.8%
5	Very much like me	5	1.5%

**WEDP\_6\_26: 26: I finish whatever I begin.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

26: I finish whatever I begin.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	4	1.2%
2	Not like me	4	1.2%
3	Unsure	13	4%
4	Like me	136	42%
5	Very much like me	167	51.5%

**WEDP\_6\_27: 27: Setbacks don't discourage me.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

27: Setbacks don't discourage me.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	3	0.9%
2	Not like me	9	2.8%
3	Unsure	4	1.2%
4	Like me	134	41.4%
5	Very much like me	174	53.7%

**WEDP\_6\_28: 28: I am a hard worker.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

28: I am a hard worker.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	1	0.3%
2	Not like me	4	1.2%
3	Unsure	7	2.2%
4	Like me	101	31.2%
5	Very much like me	211	65.1%

**WEDP\_6\_29: 29: I am diligent.**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 18 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

29: I am diligent.

## CATEGORIES

Value	Category	Cases	
1	Not at all like me	1	0.3%
2	Not like me	3	0.9%
3	Unsure	5	1.5%
4	Like me	114	35.2%
5	Very much like me	201	62%

**WEDP\_7\_1: 1: What, if any, challenges are you facing with your business with COVID?**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 18 Range: - Format: character

**Questions and instructions**

## LITERAL QUESTION

What, if any, challenges are you facing with your business with the threat of the coronavirus pandemic?

**WEDP\_7\_1\_1: COVID threat faced:None**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

COVID threat faced:None

## CATEGORIES

Value	Category	Cases	
0	No	157	48.5%
1	Yes	167	51.5%

**WEDP\_7\_1\_2: COVID threat faced:Reduced demand (local)**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

COVID threat faced:Reduced demand (local)

CATEGORIES

Value	Category	Cases	
0	No	200	61.7%
1	Yes	124	38.3%

**WEDP\_7\_1\_3: COVID threat faced:Reduced demand (abroad)**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

COVID threat faced:Reduced demand (abroad)

CATEGORIES

Value	Category	Cases	
0	No	307	94.8%
1	Yes	17	5.2%

**WEDP\_7\_1\_4: COVID threat faced:Problems with suppliers domestically**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

COVID threat faced:Problems with suppliers domestically

CATEGORIES

Value	Category	Cases	
0	No	272	84%
1	Yes	52	16%

### WEDP\_7\_1\_5: COVID threat faced:Problems with suppliers from abroad

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

COVID threat faced:Problems with suppliers from abroad

CATEGORIES

Value	Category	Cases	
0	No	304	93.8%
1	Yes	20	6.2%

### WEDP\_7\_1\_6: COVID threat faced:Loan repayments

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

COVID threat faced:Loan repayments

CATEGORIES

Value	Category	Cases	
0	No	308	95.1%
1	Yes	16	4.9%

### WEDP\_7\_1\_7: COVID threat faced:Health issues

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

COVID threat faced:Health issues

CATEGORIES

Value	Category	Cases	
0	No	304	93.8%
1	Yes	20	6.2%

## WEDP\_7\_1\_8: COVID threat faced:Caring for other members

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

COVID threat faced:Caring for other members

CATEGORIES

Value	Category	Cases	
0	No	306	94.4%
1	Yes	18	5.6%

## WEDP\_7\_1\_9: COVID threat faced:Employees home care responsibilities

Data file: ethiopia\_psychometrics\_endline

### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

LITERAL QUESTION

COVID threat faced:Employees home care responsibilities

CATEGORIES

Value	Category	Cases	
0	No	296	91.4%
1	Yes	28	8.6%

### WEDP\_7\_1\_10: COVID threat faced:Regulatory challenges

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

COVID threat faced:Regulatory challenges

CATEGORIES

Value	Category	Cases	
0	No	287	88.6%
1	Yes	37	11.4%

### WEDP\_7\_1\_11: COVID threat faced:Uncertainty affects investment

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

COVID threat faced:Uncertainty affects investment

CATEGORIES

Value	Category	Cases	
0	No	287	88.6%
1	Yes	37	11.4%

### WEDP\_7\_1\_12: COVID threat faced:Other,specify

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

## Questions and instructions

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LITERAL QUESTION

COVID threat faced:Other,specify

CATEGORIES

Value	Category	Cases	
0	No	312	96.3%
1	Yes	12	3.7%

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### WEDP\_7\_10TH: 1: Specify the other challenges are you facing with your business with the threa

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 109 Range: - Format: character

## Questions and instructions

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LITERAL QUESTION

Specify the other challenges are you facing with your business with the threa

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### WEDP\_7\_2: 2: In your opinion, what would be the most needed or helpful policies to support

Data file: ethiopia\_psychometrics\_endline

## Overview

Valid: 324 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## Questions and instructions

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LITERAL QUESTION

In your opinion, what would be the most needed policies to support your business to recover from the COVID-19 crisis? [DO NOT PROMPT, LISTEN AND SELECT THE RESPONSE(S) THAT BEST APPLY]

---

### WEDP\_7\_2\_1: Most needed COVID policy:Flexible business loans

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Most needed COVID policy:Flexible business loans

## CATEGORIES

Value	Category	Cases	
0	No	53	16.4%
1	Yes	271	83.6%

**WEDP\_7\_2\_2: Most needed COVID policy:Employee salary coverage**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Most needed COVID policy:Employee salary coverage

## CATEGORIES

Value	Category	Cases	
0	No	300	92.6%
1	Yes	24	7.4%

**WEDP\_7\_2\_3: Most needed COVID policy:Rent/fixed costs coverage**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## LITERAL QUESTION

Most needed COVID policy:Rent/fixed costs coverage

## CATEGORIES

Value	Category	Cases	
0	No	230	71%
1	Yes	94	29%

### WEDP\_7\_2\_4: Most needed COVID policy:Tax cuts

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Most needed COVID policy:Tax cuts

CATEGORIES

Value	Category	Cases	
0	No	103	31.8%
1	Yes	221	68.2%

### WEDP\_7\_2\_5: Most needed COVID policy:Programs that help HH consumption

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Most needed COVID policy:Programs that help HH consumption

CATEGORIES

Value	Category	Cases	
0	No	274	84.6%
1	Yes	50	15.4%

### WEDP\_7\_2\_6: Most needed COVID policy:Other

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Most needed COVID policy:Other

CATEGORIES

Value	Category	Cases	
0	No	282	87%
1	Yes	42	13%

**WEDP\_7\_2\_7: Most needed COVID policy:Controlling inflation**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Most needed COVID policy:Controlling inflation

CATEGORIES

Value	Category	Cases	
0	No	308	95.1%
1	Yes	16	4.9%

**WEDP\_7\_2\_8: Most needed COVID policy:Providing workspace**

Data file: ethiopia\_psychometrics\_endline

**Overview**

Valid: 324 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

**Questions and instructions**

LITERAL QUESTION

Most needed COVID policy:Providing workspace

CATEGORIES

Value	Category	Cases	
0	No	317	97.8%
1	Yes	7	2.2%

### WEDP\_7\_20TH: 2: Specify your other opinion, what would be the most needed or helpful policies

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0

Type: Discrete Decimal: 0 Width: 244 Range: - Format: character

#### Questions and instructions

LITERAL QUESTION

Specify your other opinion, what would be the most needed or helpful policies

### SUBMISSIONDATE: Date/time submitted

Data file: ethiopia\_psychometrics\_endline

#### Overview

Valid: 324 Invalid: 0 Minimum: 2021-09-06 19:26:56 Maximum: 2021-10-12 14:55:34

Type: Discrete Decimal: Width: Range: 2021-09-06 19:26:56 - 2021-10-12 14:55:34 Format: Numeric

#### Questions and instructions

LITERAL QUESTION

Date/time submitted

# Documentation

## Questionnaires

### Baseline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2018-2020

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Title	Baseline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2018-2020
Country	Ethiopia
Description	Baseline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2018-2020
Filename	baseline_survey_questionnaire.pdf

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### Endline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2021

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Title	Endline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2021
Country	Ethiopia
Description	Endline Survey Questionnaire - Psychometric Credit Scoring as an Alternative to Collateral for Women Entrepreneurs in Ethiopia - 2021
Filename	endline_survey_questionnaire.pdf

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## Technical documents

### Baseline Survey Codebook

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Title	Baseline Survey Codebook
Country	Ethiopia
Description	Baseline Survey Codebook
Filename	baseline_codebook.xlsx

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### Endline Survey Codebook

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Title	Endline Survey Codebook
Country	Ethiopia
Description	Endline Survey Codebook
Filename	endline_codebook.xlsx

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