

## CALENDAR PROPOSAL (SIMPLIFIED)

[READ:] Now I would like you to tell me about any work/jobs you do. Work/jobs can either be paid or unpaid. Unpaid jobs can be for work/job experience. An example is if you help at a garage because you are gaining experience to become a mechanic.

We're going to start with your current main work/job that you do now, and then talk about other side jobs/hustling that you do. Your main job is the job that you spend the most time at. Side jobs or hustling are jobs that you spend less time at than your main job. For example, if your main job is you work in a store but on the side you sell juice or do nails at the house on the weekends.

Tell me about any work that you do for someone else, for example in a store, factory, office or their home, or any work in which you are self-employed (that is you work for yourself). Please remember that this information is confidential! Please respond only for yourself. Do not include earnings from anyone else in your household.

**C1.** Are you currently working?

0	NO	Skip to <b>C5</b>
1	YES	Continue

**C2.** I want to talk about your main work/job that is the one that takes up most of your time. Do you work for yourself, or work for someone?

1	WORKING FOR SOMEONE ELSE	Prompt "W module –working for someone else (current)"
2	WORKING FOR MYSELF	Prompt "S module –self-employed (current)"

**C3.** Do you have another job or a side job/hustle?

0	NO	>> Loans and Savings Module
1	YES	Continue

**C4.** I want to talk about your other job or side job/hustle. If you have more than one side job/ hustle, I want to talk about the one where you spend the most time at. Do you work for yourself, or work for someone?

1	WORKING FOR SOMEONE ELSE	Prompt "W module –working for someone else (current)"
2	WORKING FOR MYSELF	Prompt "S module –self-employed (current)"

**C5.** Have you ever worked?

0	NO	>> Loans and Savings Module
1	YES	Continue

**C6.** I want to talk about your last job. If you had more than one job during that time I would like to ask you about your main job that is the one that took up most of your time. Were you working for yourself, or working for someone?

1	WORKING FOR SOMEONE ELSE	Prompt "WN module –working for someone else (non-current)"
2	WORKING FOR MYSELF	Prompt "SN module –self-employed (non-current)"

**C7.** Did you have a second job or another side job/hustle that you were doing during this time?

0	NO	>> Loans and Savings Module
1	YES	Continue

**C8.** I want to talk about your last side job/hustle. If you had more than one side job/ hustle that you did in the past, I want to talk about the one where you spend the most time at. Were you working for yourself, or working for someone else?

1	WORKING FOR SOMEONE ELSE	Prompt "WN module –working for someone else (non-current)"
2	WORKING FOR MYSELF	Prompt "SN module –self-employed (non-current)"

Stop

## MODULE W: WORK FOR SOMEONE ELSE (CURRENT)

[If C2=1]

READ: Now we are going to ask you about your current **main job** working for someone else.

[If C4=1]

READ: Now we are going to ask you about your current **side job/hustle** working for someone else.

**W1.**What type of work do you do?

	<ol style="list-style-type: none"><li>1. Janitor/ Grounds men/ Domestic worker / Room attendant (hotel)</li><li>2. Casual worker – e.g. bags grocery</li><li>3. Factory worker</li><li>4. Laborer - e.g. Cane cutter, farm laborers, construction worker unspecialized</li><li>5. Seller (walk and sell or have stall)</li><li>6. Gardner</li><li>7. Counter clerk – store, wholesale or shop</li><li>8. Cashier</li><li>9. Bar maid</li><li>10. Sales Representative</li><li>11. Betting agent/ mobile money operator – cash pot, horse racing</li><li>12. Caregiver – child or elderly</li><li>13. Driver/ Truck Driver/ Tractor Driver/ Taxi Driver</li><li>14. Construction worker - specialized</li><li>15. Cook/ Chef/ Baker</li><li>16. Hotel worker</li><li>17. Security Guard</li><li>18. Mechanic</li><li>19. Cosmetologist/ Hairdresser/ Barber</li><li>20. Electrician</li><li>21. Farmer/ Fisherman</li><li>22. Customer Service Representative</li><li>23. Butcher</li><li>24. Tailor</li><li>25. Entertainer/ Musician/ Music producer</li><li>26. Furniture/ Cabinet maker/ Carpenter</li><li>27. Bar owner/operator</li><li>28. Shop owner or wholesale operator</li><li>29. Boutique owner/operator</li><li>30. Soldier</li><li>31. Prison worker</li><li>32. Police Officer/ Detective</li><li>33. Civil Servant/ Government Worker</li><li>34. Health Worker</li><li>35. Teacher</li><li>36. Secretary/ Receptionist</li><li>37. Office/ Bank clerk</li><li>38. Computer Technician/ Website Developer</li><li>39. Lower professional &amp; managerial – e.g. accountant, loan officer</li><li>40. Higher professional &amp; managerial – e.g. pilot, physician, manager of large enterprise</li><li>777. Other (SPECIFY): _____</li></ol>
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**[IF W1=Civil Servant/Government worker, Health worker, or Teacher DISPLAY]**

**W2.**What is your job title? (i.e. school teacher)

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**W3.**In what month and year did you start working at this job?

	Month
	Year

**W4.**In this job, do you work for your family?

0	NO
1	YES

**W5.**I would like you to think about a **usual** work week in the past month. How many days per week did you work at [say activity]?

	Days
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**W6.**I would like you to think about a **usual** work day in the past month. Usually, how many hours per day did you work at [say activity]?

	Hours
--	-------

**W7.**I would like you to think about a **usual** month in the past year when you worked in [say activity]. Usually, how many weeks per month did you work at [say activity]?

	Weeks
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[FOR ENUMERATOR ONLY] **W8.** How confident are you that the respondent was able to accurately answer the questions about time spent working (**W5**, **W6**, and **W7**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

**W9.**How long have you been working for someone else?

	Months
	Years

**W10.** Do you get paid for this work?

0	NO
1	YES

If **W10**=NO, skip to **W16**

If **W10**=YES, Continue:

**W11.** Which of the following best describes how you got paid? (READ OUT LOUD)

	Paid by the hour
	Paid by the day
	Paid by the week
	Paid by the month
	Job work payment

If **W11**= Job work payment:

**W12.** How much time do you usually spend working for that payment?

	Hours
	Days
	Weeks
	Months

**W13.** Now we are asking about your take home pay. How much do you take home each [answer from **W11**]?

	J\$
-88	Don't know
-99	Refuse to answer

**W14.** Are taxes or deductions taken from your pay?

0	No
1	Yes
-88	Don't Know
-99	Refuse to Answer

If **W14** = YES continue, If **W14**=NO skip to **W16**

**W15.** How much do you earn per [answer from WC11] before taxes or deductions are taken from your pay?

	J\$
-88	Don't Know
-99	Refuse to answer

**W16. And W17.** I'm going to read a list of benefits some persons may receive through work. Please tell me yes or no if you receive any of them in your current job. Also please tell me how much you receive from each benefit

		YES	NO	Amount received from benefit	
				\$	Don't Know
	Meals or meal allowances			J\$/month	
	Annual paid leave (holiday time)			days/year	
	Paid sick leave			days/month	
	Pension/old age insurance			J\$/month	
	Severance/ end of service payment			J\$	
	Over-time pay			J\$/hour	
	Health care coverage			J\$/month	
	Bonus/reward for good performance			J\$/month	
	Social security contribution			J\$/month	
	Educational or training courses			J\$/month	
	School fees (partial or full payment)			J\$/month	
	Tips			J\$/month	
	Child care facilities			J\$/month	
	Maternity/paternity leave			days/birth	
	Housing or housing allowance			J\$/month	
	Transportation or transportation allowance			J\$/month	

	Uniform allowance			J\$/month	
	None				
	777. Other (SPECIFY): _____				

[FOR ENUMERATOR ONLY] **W18.** How confident are you that the respondent was able to accurately answer the questions about payment (**W13, W14, W15, W16, and W17**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

<b>MODULE WN: WORK FOR SOMEONE ELSE (NON-CURRENT)</b>
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[If C6=1]

READ: Now we are going to ask you about your past main job working for someone else.

[If C8=1]

READ: Now we are going to ask you about your past side job/hustle working for someone else.

**WN1.** What type of work did you do?

	<ol style="list-style-type: none"><li>1. Janitor/ Grounds men/ Domestic worker / Room attendant (hotel)</li><li>2. Casual worker – e.g. bags grocery</li><li>3. Factory worker</li><li>4. Laborer - e.g. Cane cutter, farm laborers, construction worker unspecialized</li><li>5. Seller (walk and sell or have stall)</li><li>6. Gardner</li><li>7. Counter clerk – store, wholesale or shop</li><li>8. Cashier</li><li>9. Bar maid</li><li>10. Sales Representative</li><li>11. Betting agent/ mobile money operator – cash pot, horse racing</li><li>12. Caregiver – child or elderly</li><li>13. Driver/ Truck Driver/ Tractor Driver/ Taxi Driver</li><li>14. Construction worker - specialized</li><li>15. Cook/ Chef/ Baker</li><li>16. Hotel worker</li><li>17. Security Guard</li><li>18. Mechanic</li><li>19. Cosmetologist/ Hairdresser/ Barber</li><li>20. Electrician</li><li>21. Farmer/ Fisherman</li><li>22. Customer Service Representative</li><li>23. Butcher</li><li>24. Tailor</li><li>25. Entertainer/ Musician/ Music producer</li><li>26. Furniture/ Cabinet maker/ Carpenter</li><li>27. Bar owner/operator</li><li>28. Shop owner or wholesale operator</li><li>29. Boutique owner/operator</li><li>30. Soldier</li><li>31. Prison worker</li><li>32. Police Officer/ Detective</li><li>33. Civil Servant/ Government Worker</li><li>34. Health Worker</li><li>35. Teacher</li><li>36. Secretary/ Receptionist</li><li>37. Office/ Bank clerk</li><li>38. Computer Technician/ Website Developer</li><li>39. Lower professional &amp; managerial – e.g. accountant, loan officer</li><li>40. Higher professional &amp; managerial – e.g. pilot, physician, manager of large enterprise</li><li>777. Other (SPECIFY): _____</li></ol>
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[IF W1=Civil Servant/Government worker, Health worker, or Teacher DISPLAY]

WN2. What was your job title? (i.e. school teacher)

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WN3a. In what month and year did you stop working at this job?

	Month
	Year

WN3b. In what month and year did you start working at this job?

	Month
	Year

WN4. In this job, do you work for your family?

0	NO
1	YES

WN5. I would like you to think about a **usual** work week when you worked in [say activity]. How many days per week did you work at [say activity]?

	Days
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WN6. I would like you to think about a **usual** work day when you worked in [say activity]. Usually, how many hours per day did you work at [say activity]?

	Hours
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WN7. I would like you to think about a **usual** month when you worked in [say activity]. Usually, how many weeks per month did you work at [say activity]?

	Weeks
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[FOR ENUMERATOR ONLY] WN8. How confident are you that the respondent was able to accurately answer the questions about time spent working (W5, W6, and W7)?

1	Confident
2	Neither confident nor not confident
3	Not confident

WN9. How long did you work for someone else?

	Months
	Years

WN10. Did you get paid for this work?

0	NO
1	YES

If **WN10**: NO, skip to **WN16 and 17**

If **WN10**=YES: continue

**WN11.** Which of the following best describes how you got paid? (READ OUT LOUD)

	Paid by the hour
	Paid by the day
	Paid by the week
	Paid by the month
	Job work payment

If **WN11**=Job work payment:

**WN12.** How much time did you spend working for that payment?

	Hours
	Days
	Weeks
	Months

**WN13.** Now we are asking about your take home pay. How much did you take home each [answer from **WN11**]?

	J\$
-88	Don't know
-99	Refuse to answer

**WN14.** Were taxes or deductions taken from your pay?

0	No
1	Yes
-88	Don't Know
-99	Refuse to Answer

If **WN14** = Yes, Continue

If **WN14**: NO, skip to **WN16 and 17**

**WN15.** How much did you earn per [answer from **WN11**] before taxes or deductions were taken from your pay?

	J\$
-88	Don't Know
-99	Refuse to answer

**WN16. and WN17** I'm going to read a list of benefits some persons received through work. Please tell me yes or no if you received any of them in your last job. Also please tell me how much you received from each benefit

		YES	NO	Amount received from benefit	
				\$	Don't Know
	Meals or meal allowances			J\$/month	
	Annual paid leave (holiday time)			days/year	
	Paid sick leave			days/month	
	Pension/old age insurance			J\$/month	
	Severance/ end of service payment			J\$	

	Over-time pay			J\$/hour	
	Health care coverage			J\$/month	
	Bonus/reward for good performance			J\$/month	
	Social security contribution			J\$/month	
	Educational or training courses			J\$/month	
	School fees (partial or full payment)			J\$/month	
	Tips			J\$/month	
	Child care facilities			J\$/month	
	Maternity/paternity leave			days/birth	
	Housing or housing allowance			J\$/month	
	Transportation or transportation allowance			J\$/month	
	Uniform allowance			J\$/month	
	None				
	777. Other (SPECIFY): _____				

[FOR ENUMERATOR ONLY] **WN18.** How confident are you that the respondent was able to accurately answer the questions about payment (**WN13, WN14, WN15, WN16, and WN17**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

**WN19.** Why did you stop doing this job? (SELECT ALL THAT APPLY)

1	Difficult work environment
2	Inadequate schedules and hours/not enough hours
3	I did not like what I was doing
4	I went back to school
5	I wanted to do something different
6	Relocation/moved
7	Low pay
8	I was laid off/fired
9	I started my own business
10	I was underqualified for that job
11	I was overqualified for that job
12	I had personal issues to deal with
13	I took time off to start a family
14	Illness

## MODULE S: SELF EMPLOYMENT (CURRENT)

[If C2=2]

READ: Now we are going to ask you about your current **main job** working for yourself.

[If C4=2]

READ: Now we are going to ask you about your current **side job/hustle** working for yourself.

**S1:** What type of business do you have/work do you do? By business we mean any work you do in which you work for yourself.

	<ol style="list-style-type: none"><li>1. Janitor/ Grounds men/ Domestic worker / Room attendant (hotel)</li><li>2. Casual worker – e.g. bags grocery</li><li>3. Factory worker</li><li>4. Laborer - e.g. Cane cutter, farm laborers, construction worker unspecialized</li><li>5. Seller (walk and sell or have stall)</li><li>6. Gardner</li><li>7. Counter clerk – store, wholesale or shop</li><li>8. Cashier</li><li>9. Bar maid</li><li>10. Sales Representative</li><li>11. Betting agent/ mobile money operator – cash pot, horse racing</li><li>12. Caregiver – child or elderly</li><li>13. Driver/ Truck Driver/ Tractor Driver/ Taxi Driver</li><li>14. Construction worker - specialized</li><li>15. Cook/ Chef/ Baker</li><li>16. Hotel worker</li><li>17. Security Guard</li><li>18. Mechanic</li><li>19. Cosmetologist/ Hairdresser/ Barber</li><li>20. Electrician</li><li>21. Farmer/ Fisherman</li><li>22. Customer Service Representative</li><li>23. Butcher</li><li>24. Tailor</li><li>25. Entertainer/ Musician/ Music producer</li><li>26. Furniture/ Cabinet maker/ Carpenter</li><li>27. Bar owner/operator</li><li>28. Shop owner or wholesale operator</li><li>29. Boutique owner/operator</li><li>30. Soldier</li><li>31. Prison worker</li><li>32. Police Officer/ Detective</li><li>33. Civil Servant/ Government Worker</li><li>34. Health Worker</li><li>35. Teacher</li><li>36. Secretary/ Receptionist</li><li>37. Office/ Bank clerk</li><li>38. Computer Technician/ Website Developer</li><li>39. Lower professional &amp; managerial – e.g. accountant, loan officer</li><li>40. Higher professional &amp; managerial – e.g. pilot, physician, manager of large enterprise</li><li>777. Other (SPECIFY): _____</li></ol>
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**S2:** In what month and year did you start the business?

	Month
	Year

**S3.** I would like you to think about the total money made from selling all products/goods and services of the business in **the past month**, that is from \_\_\_\_\_ till today (**before paying any expenses**).

How much money did the business make before paying any expenses?

	J\$
-88	Don't know
-99	Refuse to answer

**S4:** I would like you to think about **the past month** that is from \_\_\_\_\_ till today. Now I am asking about how much money did the business make **after deducting all expenses** (e.g. to buy goods, pay transport costs, pay utilities, pay employees, etc.)? You can give an approximate/ rough guess.

How much money did you make in the past month after deducting all expenses?

	J\$
-88	Don't know
-99	Refuse to answer

[FOR ENUMERATOR ONLY] **S5.** How confident are you that the respondent was able to accurately answer the questions about revenues and profits (**S3** and **S4**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

**S6:** How long have you been running this business?

	Months
	Years

**S7:** Do you have a partner(s) in the business? That is someone who owns it with you?

0	NO
1	YES, _____ (specify number)

**S8:** Do you have any employees (not including you or the person(s) who own it with you) at your business?

0	NO
1	YES

**IF S8 = NO** go to **S11**, **If S8=YES:** continue

**S9:** How many people, excluding yourself and the person(s) who own it with you (that is you and your partners), work at your business?

	Full-time employees
	Part-time employees

**S10:** In the **past month**, how much did you pay all of your employees in your business in total?

	J\$
-88	Don't know
-99	Refuse to answer

**S11:** For the usual operation of your business do you need any of the following:  
Select all that apply.

	Raw materials (e.g. food to cook, false hair and nails etc.)
	Rent of space
	Utilities (including internet phone credit)
	Fuel / transportation fees
	Purchase of goods for sale
	Other costs, SPECIFY

**S12:** So, based on the materials, rent, utilities etc., what were the total expenses, other than paying your employees, in the **past month**? Please tell me the total costs that you actually paid.

	J\$
-88	Don't know
-99	Refuse to answer

[FOR ENUMERATOR ONLY] **S13.** How confident are you that the respondent was able to accurately answer the questions about expenses (**S10**, **S11**, and **S12**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

Think about the time this business has been in operation. Since starting the business have you made any significant investments in the business Examples of significant investments are the purchase of machinery, computing equipment, a vehicle, or other goods which purpose is to make more money.

**S14:** Have you made a significant investment?

0	NO
1	YES

If **S14**=YES continue, If **S14**=NO go to **S18**

**S15:** How much was it?

	J\$
-88	Don't know
-99	Refuse to answer

**S16:** Are any of these investment expenses included in the costs for usual operations in the last month that you gave us? [Enumerator Note: This refers to the earlier answer given in **S12**]

0	NO
1	YES

If **S16**=YES continue, If **S16**=No go to **S18**

**S17.** How much of these investment expenses were included in the costs you gave us?

	J\$
-88	Don't know
-99	Refuse to answer

**S18.** How much money did you personally take home (money taken of the business to pay yourself) in the past month?

	J\$
-88	Don't know
-99	Refuse to answer

**S19:** Have you legally registered your business with the relevant authorities?

0	NO
1	YES
-88	Don't Know

**S20:** Are you required to pay business taxes?

0	NO
1	YES
-88	Don't Know

If **S20**=YES continue

**S21:** Do you pay any business taxes?

0	NO
1	YES
-88	Don't Know

<b>MODULE SN: SELF EMPLOYMENT (NON-CURRENT)</b>
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[If C6=2]

[READ:] Now we are going to ask you about your past main job/business that you did for yourself.

[If C8=2]

READ: [READ:] Now we are going to ask you about your past side job/hustle that you did for yourself.

**SN1.** What type of business did you have? / work did you do. By business we mean any work you did in which you worked for yourself

	<ol style="list-style-type: none"> <li>1. Janitor/ Grounds men/ Domestic worker / Room attendant (hotel)</li> <li>2. Casual worker – e.g. bags grocery</li> <li>3. Factory worker</li> <li>4. Laborer - e.g. Cane cutter, farm laborers, construction worker unspecialized</li> <li>5. Seller (walk and sell or have stall)</li> <li>6. Gardner</li> <li>7. Counter clerk – store, wholesale or shop</li> <li>8. Cashier</li> <li>9. Bar maid</li> <li>10. Sales Representative</li> <li>11. Betting agent/ mobile money operator – cash pot, horse racing</li> <li>12. Caregiver – child or elderly</li> <li>13. Driver/ Truck Driver/ Tractor Driver/ Taxi Driver</li> <li>14. Construction worker - specialized</li> <li>15. Cook/ Chef/ Baker</li> <li>16. Hotel worker</li> <li>17. Security Guard</li> <li>18. Mechanic</li> <li>19. Cosmetologist/ Hairdresser/ Barber</li> <li>20. Electrician</li> <li>21. Farmer/ Fisherman</li> <li>22. Customer Service Representative</li> <li>23. Butcher</li> <li>24. Tailor</li> <li>25. Entertainer/ Musician/ Music producer</li> <li>26. Furniture/ Cabinet maker/ Carpenter</li> <li>27. Bar owner/operator</li> <li>28. Shop owner or wholesale operator</li> <li>29. Boutique owner/operator</li> <li>30. Soldier</li> <li>31. Prison worker</li> <li>32. Police Officer/ Detective</li> <li>33. Civil Servant/ Government Worker</li> <li>34. Health Worker</li> <li>35. Teacher</li> <li>36. Secretary/ Receptionist</li> <li>37. Office/ Bank clerk</li> <li>38. Computer Technician/ Website Developer</li> <li>39. Lower professional &amp; managerial – e.g. accountant, loan officer</li> <li>40. Higher professional &amp; managerial – e.g. pilot, physician, manager of large enterprise</li> <li>777. Other (SPECIFY): _____</li> </ol>
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**SN2.** In what month and year did you start the business?

	Month
	Year

**SN2b.** In what month and year did you close the business?

	Month
	Year

**SN3.** I would like you to think about the total money made from selling all products/goods and services of the business in a typical/usual month, that is before paying any expenses.

How much money did the business make before paying any expenses?

	J\$
-88	Don't know
-99	Refuse to answer

**SN4.** I would like you to think about a typical/usual month when you had this business. Now I am asking about how much money did the business make after deducting all expenses (to buy goods, pay transport costs, pay utilities, pay employees, etc.)? You can give an approximate/ rough guess.

How much money did the business make after deducting all expenses?

	J\$
	-88 Don't know
	-99 Refuse to answer

**SN5.** [FOR ENUMERATOR ONLY] How confident are you that the respondent was able to accurately answer the questions about revenues and profits (**SN3** and **SN4**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

**SN6.** How long did you run this business?

	Months
	Years

**SN7.** Did you have a partner(s) in the business? That is someone who owned it with you?

0	NO
1	YES, _____ (specify number)

**SN8.** Did you have any employees (not including you or the person(s) who owned it with you) at your business?

0	NO
1	YES

**IF SN8 = NO** go to **SN11**, If **SN8=YES**: continue

**SN9.** How many people, excluding yourself and the person(s) who owned it with you (that is you and your partners), worked at your business?

	Full-time employees
	Part-time employees

**SN10.** In a usual month, how much did you pay all of your employees in your business in total?

	J\$
-88	Don't know
-99	Refuse to answer

**SN11.** For the usual operation of your business did you need any of the following:  
Select all that apply.

	Raw materials (e.g. food to cook, false hair and nails etc.)
	Rent of space
	Utilities (including internet phone credit)
	Fuel / transportation fees
	Purchase of goods for sale
	Other costs, SPECIFY

**SN12.** So, based on the materials, rent, utilities etc., what were the total expenses, other than paying your employees, in a **usual month**? Please tell me the total costs that you actually paid during a usual month.

	J\$
-88	Don't know
-99	Refuse to answer

[FOR ENUMERATOR ONLY] **SN13.** How confident are you that the respondent was able to accurately answer the questions about expenses (**SN10**, **SN11**, and **SN12**)?

1	Confident
2	Neither confident nor not confident
3	Not confident

**SN14.** Think about the time this business was in operation and any investments made. During this time did you make any significant investments in the business? Examples of significant investments are the purchase of machinery, computing equipment, a vehicle, or other goods which purpose is to make more money.

Did you make a significant investment?

0	NO
1	YES

If **SN14=YES** continue, If **SN14=NO** go to **SN18**

**SN15.** How much was it?

	J\$
-88	Don't know
-99	Refuse to answer

**SN16.** Were any of these investment expenses included in the costs for usual operations in a typical month that you gave us? [Enumerator Note: This refers to the earlier answer given in **SN12**]

0	NO
1	YES

If **S16**=YES continue, If **S16**=No go to **S18**

**SN17.** How much of these investment expenses were included in the costs you gave us?

	J\$
	-88 Don't know
	-99 Refuse to answer

**SN18.** How much money did you personally take home (money taken of the business to pay yourself) in a **typical month**?

	J\$
	-88 Don't know
	-99 Refuse to answer

**SN19.** Did you legally register your business with the relevant authorities?

0	NO
1	YES
-88	Don't Know

**SN20.** Were you required to pay business taxes?

0	NO
1	YES
-88	Don't Know

If **SN20**=YES continue

**SN21.** Did you pay any business taxes?

0	NO
1	YES
-88	Don't Know

## **MODULE S: Loans and Savings**

<b>Read:</b> I'd like to ask you about loans and other sources of funds you may have now.	
<b>S1:</b> First let's discuss money that you borrowed, also known as loans. We define loans as money you received that you have to repay. Loans can come from a bank or other financial institution (such as a mortgage at NHT or bank) or from an informal source such as a friend, relative or local savings group "partner". Do you currently have any loans that you have not yet repaid?	1. Yes 0. No, skip to <b>S5</b>
<b>[IF S1= 1. Yes DISPLAY]</b> <b>S2:</b> Who did you get the loan(s) from? <b>(SELECT ALL THAT APPLY)</b>	1. Family member 2. Friend 3. Commercial Bank/Building Society/ Credit Union 4. Savings group "partner" 5. Microfinance agency (e.g. Access financial, JN small business, Micro credit, First union) 6. Moneylender (same day loans) 777. Other specify
<b>[IF S1= 1. Yes DISPLAY]</b> <b>S3:</b> For each source of loan in [S2], how much did you borrow?	1. Family member: _____ J\$ 2. Friend: _____ J\$ 3. Commercial Bank: _____ J\$ 4. Savings group "partner": _____ J\$ 5. Microfinance agency: _____ J\$ 6. Moneylender: _____ J\$ 777. Other specify: _____ J\$
<b>[IF S1= 1. Yes DISPLAY]</b> <b>S4:</b> In total how much do you still owe/have in loans to repay (not including credit cards)? <b>[INTERVIEWER NOTE: We want <u>TOTAL</u> amount for <u>all</u> loans they have to repay.]</b>	1. _____ J\$ -88. Don't know -99. Refuse to answer
<b>S5:</b> Do you have any account that you use to save money in? e.g. at a bank, building society or credit union. <b>[INTERVIEWER NOTE: It can be a joint account]</b>	1. Yes 0. No, skip to <b>S7</b>
<b>[IF S5= 1. Yes DISPLAY]</b> <b>S6:</b> How much of your <u>own</u> money do you have saved in these accounts now? <b>[INTERVIEWER NOTE: The <u>TOTAL</u> amount of ONE'S OWN money in any accounts.]</b>	1. _____ J\$ -88. Don't know -99. Refuse to answer
<b>S7:</b> Do you have a debit/ABM/ATM card?	1. Yes 0. No
<b>S8:</b> Do you have a credit card(s)?	1. Yes 0. No, go to <b>Social Support, Violence and Community Involvement Module</b>
<b>[IF S8= 1. Yes DISPLAY]</b> <b>S9:</b> What is the <b><u>TOTAL</u></b> balance currently owed on all of your credit cards?	1. _____ J\$ -88. Don't know -99. Refuse to answer

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