Inter-American Investment Corporation (IIC)

Follow-Up Survey for Effectiveness of Entrepreneurship Trainings Program in Jamaica

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Symbols and abbreviations:

- UA = unique / single answer only
- MA = multiple answer allowed
- OA = open / un-coded answer

Interviewer and programmer instructions:

Instructions to interviewers are shown in grey font and brackets as follows *[» I:]*. Instructions to programmers *[» P:]* are only shown when they are relevant for the comprehension of the survey (such as instructions that complete sentences which are read by the interviewer or that explain the meaning of additional variables in the data set). Other instructions that ask programmers to require a particular number of characters or a particular type or format of values are omitted in the interest of readability. A programmer`s version of this questionnaire can be found at the bottom of this document.

Data Capture

Code	Question
d1q1 OA	Please enter the respondent ID to access the questionnaire. *[» I: Insert the five (5) digit respondent ID given; » P: Add GPS data to the database as an additional variable.]* _____
d1q2 UA	*[» I: Select the visit result.]* • Respondent found and available for the interview (1) • Respondent asks to come back later (2) **(Go to m8q7)** • Could not find the respondent (3) **(Go to m8q7)** • Respondent refuses (4) **(Go to m8q7)** • Other (please specify) (94) **(Go to m8q7)**

Module 1: Introduction

Good morning/afternoon Mr./Ms. *[» P: Insert respondent name for ID shown in database]*. My name is *[» P: Insert interviewer name for username used to login in the survey application]*, I am an affiliate of Dichter & Neira Research Network and we are executing this interview on behalf of the Inter-American Development Bank, as we agreed with you. Here is my identification card *[» I: Show ID card.]*.

We are conducting this activity to get a better understanding of your needs as an entrepreneur in Jamaica, as you have great economic significance for the country's economic and social progress. Please do not think of this as a typical survey, it is a conversation with games that will be both informative and interesting. Furthermore, the results will be used to improve the Bank's approach to support services for Jamaican entrepreneurs like yourself. To thank you for your time, we will compensate you with JM $3,000 if you complete the interview. You will also have the chance to gain even more money from the games we are going to play.

Please be assured that all answers will be treated as strictly confidential. All information collected will be used only for research purposes. It will never be presented in a way that someone can identify your answer, and it will not be forwarded to any governmental organization.

Code	Question
m1q1 UA	*[» I: where the interview was conducted.]* • Respondent`s home (1) • Respondent`s business (2) • D&N office (3) • Other location (please specify) (94)

m1q2 UA

Were you surveyed by Dichter & Neira about the IDB Entrepreneurship Training program a few months ago?

- Yes (1)
- No (2)
- Don't know (-1)

m1q3 MA

According to our records, your first name and last name are *[» P: Show first and last name from master file].*

Could you confirm it is correct?

- First and Last Name are both correct (1)
- Correct First Name is (please specify) (94)
- Correct Last Name is (please specify) (95)

m1q4 UA

And are your main phone number, alternative phone number, and email correct?

[» I: Please show the stored number, alternative number and email to participant.]

m1q4_a Main phone number: *[» P: Show phone number from master file]*

- Main number is correct (1)
- Correct main number is (please specify) (94)

m1q4_b Alternative phone number: *[» P: Show alternative phone number from master file]*

- Alternative number is correct (2)
- Alternative number is incorrect but my correct alternative number is (please specify) (95)
- I did not give an alternative number and still do not have one (3)
- I did not give an alternative number but I have one now (please specify) (96)

m1q4_c Email: *[» P: Show email from master file]*

- Email is correct (4)
- Email is incorrect but my correct email is (please specify) (97)
- I did not give an email and still do not have one (5)
- I did not give an email but I have one now (please specify) (98)

m1q5 MA

Can you give us information of a contact person that can reach you in case you change your number?

[» I: If the person is not willing to share contact information, write "-1" in the first two fields and write "999-999-9999" in the third field.]

- 1: Contact full name (please specify) _____
- 2: Relationship (please specify) _____
- 3: Contact number (please specify) _____

m1q6 UA

Could you please confirm whether this is your correct address? *[» P: Show address from the master file]*

[» I: Please show address to participant.]

- Address is correct (1)
- Correct address is (please specify) (2)

m1q7

Do you agree to participate in this survey?

UA

- Yes (1) **(Go to m2q1)**
- No (2) **(Go to m1q8)**

m1q8
OA

Can you tell me why you said No?

_____

m1q9
UA

Can I just ask you one question: do you still own a business or recently closed one?

- Yes, I still own a business (specify name) (1) **(Go to m1q10)**
- Yes, I recently closed one (specify name) (2) **(Go to m1q10)**
- No, I do not own a business (3) **(Go to m1q11)**

m1q10
MA

One last question: Can you give an estimate of the sales and profits that you made last month with this company?

[» I: Ask for an exact estimate and write in the "best estimate" box. However, if the respondent gives a range, enter the lower bound in the "minimum estimate" box, the upper bound in the "maximum estimate" box, and ask the respondent for an exact estimate within those two bounds, which you should write in the "best estimate" box.]

	m1q10_a Sales last full month in J$ *[» I: If no sales, write "0", if does not know write "-1"]*	**m1q10_b** Profits/losses last full month in J$ *[» I: If no profits/loss or break even write "0", if does not know write "-1"]*
Did you have a profit or a loss?		• Loss (1) • Profit (2) • Break Even (3)
Minimum estimate (1)		
Best estimate (2)		
Maximum estimate (3)		

m1q11
UA

We would like to contact you again in about six months to invite you for an interview like this one in case you change your mind. Do you agree to be contacted?

- Yes (1)
- No (2)

Thank you for your answers. Best of luck with your business! *[» I: End survey.]*

Module 2: Business

Status and industry

Code	Question
m2q1 UA	Are you self-employed in your own business as a primary or secondary economic activity? That is, do you currently own or manage a business? • Yes (1) **(Go to m2q5)** • No (2)
m2q2 UA	In the last six months, have you stopped working for your own business? • Yes (1) • No (2) **(Go to m2q4_a)**
m2q3 UA	What is the main reason why you no longer work for your own business? *[» I: If respondent lists many reasons, ask for the main one. Select option based on participant`s answer, don`t read options.]* • I wanted to invest in a new company instead (1) • I found a salaried job opportunity (2) • I had family obligations (child, sick relative, death in the family, etc.) (3) • I moved (4) • I retired (5) • I sold the company (6) • I passed the company on to a family member (7) • I was sick (8) • I travelled (9) • Other (please specify) (94)
m2q4_a UA	Can you describe what you do at present for work? *[» I: If respondent lists many work functions, ask for the main one in which he/she spends most of the time. Select option based on participant`s answer, don`t read options.]* • Paid employee in the public sector (1) • Paid employee in the private sector (2) • Head of a company (3) • Unpaid worker in a family business (4) • Unpaid worker on a family farm (5) • Unpaid worker in another company (6) • Not working, searching for a salaried position (7) • Not working, not looking for work (8) • Temporary or seasonal worker (9) • Student, apprentice (10) • Retired (11) • Other (please specify) (94)

m2q4_b
OA

Can you please tell us your best estimate for your total income in Jamaican dollars for the last full month?
[» I: Ask for an exact estimate and write in the "best estimate" box. However, if the respondent gives a range, enter the lower bound in the "minimum estimate" box, the upper bound in the "maximum estimate" box, and ask the respondent for an exact estimate within those two bounds, which you should write in the "best estimate" box.]

	Sales/Income for Last full month *[» I: if no income, write "0", if does not know, write "-1"]*
Minimum estimate	
Best estimate	
Maximum estimate	

(Go to Module 3)

m2q5
UA

Could you confirm the name of your main company for me? *[» P: Show business name from master file.]*.

- Business name is correct (1)
- Correct business name is (please specify) (2)

Please remember that in the following questions I will be referring to this company only, unless I specify otherwise.

m2q6
UA

Is your business registered with the Companies Office of Jamaica?

- Yes (1)
- No (2)

m2q7
OA

Please, describe your main activity in a few words. By main activity, I mean the activity that takes the majority of your time.

_____

m2q7_a
UA

What is the main industry that your company is engaged in? By main industry, I mean the business sector that takes the majority of your time.

- Manufacturing (1)
- Trade/Retail (purchase and sale of merchandise) (2)
- Food preparation/Restaurants (3)
- Hotels (4)
- Hair and beauty care (5)
- Repair and/or construction (6)
- IT and computer services (7)

	• Other services (8) • Agriculture/Forestry (9) • Other (please specify) (94)
m2q7_b UA	In the last six months, has your business changed the activity in which it is involved? • Yes (1) • No (2) **(Go to m2q7_d)**
m2q7_c UA	What was the previous activity? • Manufacturing (1) • Trade/Retail (purchase and sale of merchandise) (2) • Food preparation/Restaurants (3) • Hotels (4) • Hair and beauty care (5) • Repair and/or construction (6) • IT and computer services (7) • Other services (8) • Agriculture/Forestry (9) • Other (please specify) (94)
m2q7_d UA	In the last six months, has your business started activities in other sectors/industries apart from the main activity? • Yes (1) • No (2) **(Go to m2q8)**
m2q7_e UA	In what sector were these new activities started? • Manufacturing (1) • Trade/Retail (purchase and sale of merchandise) (2) • Food preparation/Restaurants (3) • Hotels (4) • Hair and beauty care (5) • Repair and/or construction (6) • IT and computer services (7) • Other services (8) • Agriculture/Forestry (9) • Other (please specify) (94)

Regular activities, goals, and employees

Code	Question
m2q8 UA	Next, I am going to ask you several questions about a typical week for your business. By typical week, I mean a week of ordinary activity where things go as usual. How many days a week is your business open?

	• 1 day (1) • 2 days (2) • 3 days (3) • 4 days (4) • 5 days (5) • 6 days (6) • 7 days (7) • My business is not in activity or is never open (8) **(Go to m2q10)**
m2q9 OA	How many hours a day is your business open? *[» I: Write number from 0 to 24.]*
m2q10 OA	And now I would like to ask you how much of your personal time you dedicate to the business in a typical week. Include the time you spend purchasing merchandise or materials, doing production, serving or waiting for customers, or other activities of the company. • **m2q10_a** Number of days in a week *[» I: Write number from 0 to 7.]* • **m2q10_b** Average number of hours per day *[» I: Write number from 0 to 24.]*
m2q11_a UA	Have you set any goal for your business? • Yes (1) • No (2) **(Go to m2q12)**
m2q11_b OA	Please briefly describe the main goal that you have set for your business. *[» I: Remind respondent that you are seeking main goal, not a list of all objectives.]* _____
m2q11_c OA	How many months ago did you set this goal? *[» I: Enter whole numbers, no signs. If less than a month, enter "1". If 1 year and 6 months ago, enter "18". If 2 years ago, enter "24", and so on.]*
m2q11_d OA	How many months from now do you think it will take you to reach this goal? *[» I: Enter whole numbers, no signs. If less than a month, enter "1". If 1 year and 6 months ago, enter "18". If 2 years ago, enter "24", and so on. If the goal was reached already, enter "0". If the respondent doesn`t know, enter "-1".]*
m2q12 UA	Did you have any paid or unpaid employees working for your company in the last full month? Please include family members, temporary workers, apprentices, managers and other owners who work for the company. • Yes (1) • No (2) **(Go to m2q15)**
m2q13 OA	In the last full month, how many paid employees did your business employ? *[» I: Write 0, if no employees.]* • **m2q13_a** Full time PAID employees (at least 40 hours per week) • **m2q13_b** Part time PAID employees (less than 40 hours per week)

m2q14 OA	In the last full month, how many unpaid employees (include apprentices, family members, etc.) did your business employ? *[» I: Write 0, if no employees.]* • **m2q14_a** Full time UNPAID employees (at least 40 hours per week) • **m2q14_b** Part time UNPAID employees (less than 40 hours per week)
m2q14_c UA	So, in total you had *[» P: Show the sum of responses to questions m2q13_a through m2q14_b.]* employees: *[» P: Show the sum of responses to questions m2q13_a and m2q13_b.]* paid workers and *[» P: Show the sum of responses to questions m2q14_a and m2q14_b.]* unpaid workers. Is this correct? • Yes (1) • No (2) **(Return to m2q13_a)**
m2q15 UA	In the previous questions I asked you about the last full month, while now I would like to ask you about the last six months. In the past six months, how often have you evaluated your employees' performance? *[» I: Place show card in front of the participant and read the options.]* • Never (1) • Less than once a month (2) • About once a month (3) • About twice a month (4) • About once a week (5) • Every day (6) • I did not have employees in the last six months (7)
m2q16 UA	In the past six months, how often have you given feedback to your employees about their work? *[» I: Place show card in front of the participant and read the options.]*Never (1) • Less than once a month (2) • About once a month (3) • About twice a month (4) • About once a week (5) • Every day (6) • I did not have employees in the last six months (7)

Business figures

Code	Question
m2q17 OA	For the following questions, I would like you to think about the last full month, that is the month of *[» P: Show last full month. If interview is being conducted in December, the last full month would be November.]*.

For business activities in the month of *[» P: Show last full month.]*, how much did you spend in total and how much did you incur in expenses (in Jamaican dollars) for the company in the following categories?

[» I: Write "0" if no expenses in that category. If participant does not know, ask for best estimate. If they still do not know, write "-1".]

- 1: Total expenses *[» I: Write down as estimated by participant, do not compute total.]*
- 2: Purchase of inputs and/or goods for resale
- 3: Purchase of electricity, gas, water
- 4: Payment of salaries or allowances to employees
- 5: Loan payments
- 6: Telephone service and Internet usage
- 7: Maintenance or upkeep for equipment or the building
- 8: Transportation and travel
- 9: Rental equipment, machines, and tools
- 10: Rental of real estate, building, and land
- 11: Payment for market site(s)
- 12: Payments for incidentals or gifts to facilitate transactions *[» I: If asked, explain "By incidentals I mean any unforeseen expenditures. By gifts I mean expenses such as taking a customer out for dinner, Christmas presents, etc."]*
- 13: Other expenses

m2q18
UA

Did you get any revenues/sales from your business last month?

- Yes (1)
- No (2) **(Go to m2q21)**

[» I: Ask "Are you sure you did not even get J$ 100 as revenues from your business?" If respondent still says no, select no. If respondent changes response, select yes.]

m2q19
OA

Could you please give us your best estimate for the value of revenues/sales in your business (in Jamaican dollars) in the last full month and in the last full week?

[» I: Ask for an exact estimate and write in the "best estimate" box. However, if the respondent gives a range, enter the lower bound in the "minimum estimate" box, the upper bound in the "maximum estimate" box, and ask the respondent for an exact estimate within those two bounds, which you should write in the "best estimate" box.]

	m2q19_a Sales for Last full month *[» I: if no income, write "0", if does not know, write "-1"]*	**m2q19_b** Sales for Last full week *[» I: if no income, write "0", if does not know, write -"-1"]*
Minimum estimate		
Best estimate		
Maximum estimate		

m2q21
OA

Consider the profits (that is, the income of the business after paying all expenses) in the last full month, that is, the month of *[» P: Show last full month.]*.
Take into account all expenses, INCLUDING wages of employees but NOT including any income you paid yourself.

Could you please give us your best estimate for the value of your profits or loss (in Jamaican dollars) in the last full month, the last full week, and the best month? By best month, I mean the month with the largest profits or smallest loss.
[» I: Ask for an exact estimate and write in the "best estimate" box. However, if the respondent gives a range, enter the lower bound in the "minimum estimate" box, the upper bound in the "maximum estimate" box, and ask the respondent for an exact estimate within those two bounds, which you should write in the "best estimate" box.]

m2q21_a

Did you have a profit or loss in the last full month?	• Loss (1) • Profit (2) • Break even (3) **(Skip next question)**
Value of profits/loss for last full month *[» I: if no profit/loss or break even, write "0", if does not know, write "-1"]*	Minimum estimate
	Best estimate
	Maximum estimate
You told me your profit/loss (difference between income and expenses) for the last full month was *[» P: show the amount of profit or loss from m2q21_a_2, or show "0" if "Break even" in m2q21_a_1]*. Are you counting the income you paid yourself in the expenses? By income paid to yourself, I do not mean necessarily a wage with a payslip, but any money you spent for personal use.	• Yes (1) • No (2) **(Skip next question)**
How much was the income you paid yourself in the last full month? *[» I: If does not know write "-1"]*	

m2q21_b

Did you have a profit or loss in the last full week?	• Loss (1) • Profit (2) • Break even (3) **(Skip next question)**

Value of profits/loss for last full week *[» I: if no profit/loss or break even, write "0", if does not know, write "-1"]*	Minimum estimate
	Best estimate
	Maximum estimate

m2q21_c

Did you have a profit or loss in the last best month of the last 12 months?	• Loss (1) • Profit (2) • Break even (3) **(Skip next question)**
Value of profits/loss for best month *[» I: if no profit/loss or break even, write "0", if does not know, write "-1"]*	Minimum estimate
	Best estimate
	Maximum estimate
You told me your profit/loss (difference between income and expenses) for the best month of the last 12 months was *[» P: show the amount of profit or loss from m2q21_a_2, or show "0" if "Break even" in m2q21_a_1]*. Are you counting the income you paid yourself in the expenses? By income paid to yourself, I do not mean necessarily a wage with a payslip, but any money you spent for personal use.	• Yes (1) • No (2) **(Skip next question)**
How much was the income you paid yourself in the best month of the last 12 months? *[» I: If does not know write "-1"]*	
When was your best month? *[» I: Record the month with the largest profit or the smallest loss]*	• January (1) • February (2) • March (3) • April (4) • May (5) • June (6) • July (7) • August (8) • September (9) • October (10) • November (11)

- December (12)

m2q22 UA

How many other companies do you currently own or manage, NOT including your main one?

- 0 – No other company owned or managed (1) **(Go to m2q24)**
- Other (please specify) (2)
  [» I: Write the number of other companies owned/managed as indicated by respondent.]

m2q23 UA

In the last full month, what was the total of the profits for the other companies that you currently own or manage, not including your main one?

[» I: Ask for an exact estimate and write in the "best estimate" box. However, if the respondent gives a range, enter the lower bound in the "minimum estimate" box, the upper bound in the "maximum estimate" box, and ask the respondent for an exact estimate within those two bounds, which you should write in the "best estimate" box.]

	Value of profits/loss for last full month for other companies *[» I: if no income, write "0", if does not know, write "-1"]*
Did you have a profit or a loss?	• Loss (1) • Profit (2) • Break even (3)
Minimum estimate	
Best estimate	
Maximum estimate	

Business practices and ideas

Code	Question
m2q24 UA	Now I am going to ask you questions about things you have done in your business in the last six months. To clarify, I am talking again about your main company. *[» I: Record "1" if answer is yes, record "2" if answer is no. Remind respondent about the time frame of six months after every sixth question.]* • 1: Have you visited one of your competitors in order to become familiar with their prices? Include also visiting your competitors` websites. • 2: Have you visited one of your competitors in order to become familiar with their products or services? Include also visiting your competitors` websites.

	• 3: Have you asked your customers whether there are products or services that they wish you would offer? • 4: Have you talked to a former customer to ask why he/she stopped buying? • 5: Have you asked a supplier or someone else in the sector what products or services are selling well? • 6: Have you used any special offer to attract new customers? • 7: Have you done advertising? • 8: Have you negotiated with suppliers to get a better price? • 9: Have you compared your suppliers' prices or product quality with those of other suppliers? • 10: Have you run out of stock or inputs more than once? • 11: Have you kept written records? • 12: Have you recorded every purchase and sale you made? • 13: Were you able to use your records to know how much cash on hand you have? • 14: Were you able to use your records to tell whether the sales of your major products or services have increased, decreased, or stayed the same? • 15: Have you determined which goods or services are most profitable per item sold? • 16: Have you calculated the costs of each of your main products or services? • 17: Did you have a written budget for monthly expenses? • 18: Did you have records that can document your ability to pay to a bank? • 19: Have you reviewed your financial performance monthly? • 20: Have you compared your sales to your targets? • 21: Have you prepared a budget of costs for this year? • 22: Have you prepared a profit and loss statement? • 23: Have you prepared a cash flow statement? • 24: Have you prepared a balance sheet? • 25: Have you prepared and income and expenditure statement?
m2q25 UA	In the past six months, have you found new suppliers for your firm? • Yes (1) • No (2)
m2q26 UA	In the past six months, have you purchased inputs or stock in bulk together with entrepreneurs from other firms? • Yes (1) • No (2)
m2q27 UA	In the past six months, have you shared inputs, tools, equipment, or employees with entrepreneurs from other firms? • Yes (1) • No (2)
m2q28 UA	In the past six months, how many new entrepreneurs have you met with whom you can discuss ideas about your business? • None (1) • One (2) • Two to five (3)

- Six to ten (4)
- More than ten (5)

m2q29 UA

Did your business introduce a new product or service in the past six months?

- Yes, a new product (1)
- Yes, a new service (2)
- Yes, both a new product and a new service (3)
- No/None (4) **(Go to m2q33)**
- Do not know (99) **(Go to m2q33)**

m2q30 UA

How many new products or services did you introduce over the past six months?

- 0 – no new products or services (1) **(Go to m2q33)**
- Other (please specify) (2)
  [» I: Write the number of new products or services as indicated by respondent. If participant does not know, ask to give best estimate.]

m2q31 UA

Was the new main product or service …

- Invented by the company based on its own ideas (1)
- Invented by the company, but inspired by ideas seen elsewhere (2)
- Purchased from a supplier (3)
- Other (please specify) (94)

m2q32 UA

Of all the new products or services introduced in the last six months, did you have any that were new to your region at the time you introduced them?

- Yes (1)
- No (2)

m2q33 UA

In the past six months, how many business ideas have you had in total, even if you didn't implement them? By business ideas, I mean ideas for new product or service lines, new companies, or meaningful improvements to your company.
[» I: Ask for number. If participant does not know, ask to give best estimate.]

- 0 – no business idea (1) **(Go to m2q35)**
- Other (please specify) (2)
  [» I: Write the number of business ideas as indicated by respondent.]

m2q34 OA

How many of these ideas did you come up with by yourself? With that, I mean that nobody told or advised you to implement the idea and you have not seen it implemented at any other business either.
[» I: Ask for number. If participant does not know, ask to give best estimate.]

m2q35 UA

In the past six months, how many ideas have you had with regards to saving money or cutting down costs?
[» I: Ask for number. If participant does not know, ask to give best estimate.]

- 0 – no new ideas (1) **(Go to m2q37)**
- Other (please specify) (2)
  [» I: Write the number of ideas as indicated by respondent.]

m2q36 UA	Were the ideas that you had with regards to saving money or cutting down costs generally implemented, and if yes, by whom? *[» I: Read options. If participant asks for the meaning of "generally", refer to the majority of ideas.]* • No (1) • Yes, by myself (2) • Yes, by others (3)
m2q37 UA	In the past six months, how many ideas have you had with regards to improving your customer relationship? *[» I: Ask for number. If participant does not know, ask to give best estimate.]* • 0 – no new ideas (1) **(Go to m2q39)** • Other (please specify) (2) *[» I: Write the number of ideas as indicated by respondent.]*
m2q38 UA	Were the ideas that you had with regards to improving your customer relationship generally implemented, and if yes, by whom? *[» I: Read options. If participant asks for the meaning of "generally", refer to the majority of ideas.]* • No (1) • Yes, by myself (2) • Yes, by others (3)
m2q39 UA	In the past six months, how many ideas have you had with regards to the quality of your product or service? *[» I: Ask for number. If participant does not know, ask to give best estimate.]* • 0 – no new ideas (1) **(Go to m2q41)** • Other (please specify) (2) *[» I: Write the number of ideas as indicated by respondent.]*
m2q40 UA	Were the ideas that you had with regards to the quality of your product or service generally implemented, and if yes, by whom? *[» I: Read options. If participant asks for the meaning of "generally", refer to the majority of ideas.]* • No (1) • Yes, by myself (2) • Yes, by others (3)

Investments, loans, and assets

Code	Question
m2q41 UA	During the past six months have you made any large investment in your business? • Yes (1) • No (2) **(Go to m2q44)**

m2q42
MA

Where did the money for this investment come from? Select all that apply.

- My own savings (1)
- Loan from formal institution (bank, microfinance) (2)
- Informal loan or gift from family/friends (3)
- Informal loan from moneylender (4)
- Informal loan/contribution from your business partner (5)
- Reinvestment of firm's profits (6)
- Other (please specify) (94)

m2q43
OA

What was the amount of the investment in Jamaican dollars?
[» I: If participant does not know, ask to give best estimate.]

_____

m2q44
UA

I am now going to talk to you about the loans that were applied for and received by the company in the past six months. This is just about the loans related to the company's activity and not about loans requested for personal reasons.

	m2q44_a In the past six months, have you requested a loan from this lender?		**m2q44_b** In the past six months, have you received a loan from this type of lender?	
	Yes (1)	No (2)	Yes (1)	No (2)
1: An individual lender/ moneylender				
2: A microfinance institution				
3: Your partner (husband, wife, domestic partner)				
4: A family member or friend aside from your domestic partner				
5: A commercial bank				
6: Your business partner (if any)				
7: Other (please specify)				

m2q45
UA

Do you have an account at a bank or a microfinance institution? *[» I: They can be business accounts or personal accounts.]*

- Yes (1)
- No (2)

m2q46
OA

Now I am going to talk to you about the durable assets of the company. This concerns only the assets belonging to the company and not your personal assets.
In the past six months, how much did your purchases of this item cost in Jamaican dollars?
[» I: Write "0" if no purchase in that category. If participant does not know, ask to give best estimate. If still unknown, write "-1".]

- 1: Machines or equipment
- 2: Other work tools
- 3: Vehicles (car, motorcycle, bicycle, rickshaw, cart, etc.)
- 4: Furniture
- 5: Land, buildings, kiosks, or other facilities
- 6: Other assets (not including stock)

m2q47
UA

Do you have stock, such as goods to sell, manufacturing inputs, goods in course of production, and spare parts, that is currently kept at the business?

- Yes (1)
- No (2) **(Go to m2q49)**

m2q48
OA

What is the total value in Jamaican dollars of all the stock that you have at the business in terms of sales price?
[» I: If participant does not know, ask to give best estimate.]

_____

m2q49
UA

If your company were facing an unexpected situation and you needed to borrow J$20,000 within two weeks, would you be able to find a way to borrow that amount?

- Yes (1)
- No (2)

m2q50
UA

If your company were facing an unexpected situation and you needed to borrow J$100,000 for your company within two weeks, would you be able to find a way to borrow that amount?

- Yes (1)
- No (2)

Module 3: Triangle Game 1

Instructions

During the remaining part of this session, we are going to play two games that can increase the value of money you will receive after completing this interview. You will play 2 games; the first game will consist of 6 rounds, while the second game will only have 1 round. You will be rewarded for only 1 round, either of Game 1 or Game 2.

The round you are rewarded for will be randomly selected at the end of the survey in the following way. This envelope contains two pieces of paper *[» I: Show envelope A and papers to respondent]*, one saying Game 1 and the other Game 2. At the end of the interview, you will draw one piece of paper from the box. If you pick Game 2, you will be compensated according to your performance in that game. If, on the other hand, you pick Game 1, we will ask you to draw another piece of paper from this second envelope *[» I: Show envelope B and papers to respondent]* to determine the number of the round of Game 1 that will determine your compensation.

You can choose not to play any game or quit the game at any time. However, in this case, you will not have the chance to increase the value of money that you will receive for completing the survey.

Let us start with Game 1. For Game 1, you will count the number of triangles in a figure that we will show you. There are difficult and easy figures. We will play the game for six rounds. We will start with an easy figure in the first round and continue with a difficult figure in the second round. From the third round, you can choose whether you want to play the easy or the difficult version of the game before each round. Remember, if you finish the whole interview you will get J$ 3,000. This game will give you the chance to increase that amount depending on your choices and performance.

- If you choose the difficult version and give the correct answer, your additional reward will be J$ 2,000 if this round is selected at the end of the survey.
- If you choose the easy version and give the correct answer, your additional reward will be J$ 500 if this round is selected at the end of the survey.

I remind you that you can be rewarded for only one round of this game. You will know which one only at the end of this interview, so please play all the rounds as if they were the one that counts.

Here you see an example for an easy and a difficult figure. *[» I: Give example sheet to the participant and show corresponding solution sheet.]*

These are the solutions of the two example figures. As you see, the difficult one has many “inner triangles” *[» I: Show a couple of “inner” triangles on the example sheet.]*. You should not forget to count those as well.

Code	Question
m3q0 UA	We are now going to present you with an easy figure in the first round and a difficult figure in the second. From the third round, you can choose the level of difficulty prior to each round. Now that you have had a look at the example figures, would you mind telling me which one you would choose for round 3 right now? Don`t worry, you can still correct your choice after playing the first two rounds. • Easy (1) • Difficult (2) You will receive a blank sheet of paper to take notes if you wish. *[» I: Give blank sheet to the participant.]*
m3q1_a OA	Let us start with an easy figure in round 1. This will give you the chance to win J$500 more. How many triangles do you see in this figure? *[» I: Give sheet "Easy Figure Round 1" to the participant.]* You have 60 seconds to count them. You should flip the paper with the figure when you have the final answer. *[» I: Click start when participant is given the sheet. Read prompts with remaining time as they appear on the screen. Write "-1" if no number is provided; » P: Allow interviewer to store time taken to answer by showing a start and stop button on screen. Show prompts "You have 30 seconds remaining", "You have 10 seconds remaining" and "Time expired" at the appropriate time. Store time taken to answer as a separate variable (***m3q1_b***).]*
m3q1_c UA	*[» P: Note if the participant answered this round correctly.]* • You answered correctly (1) • You did not answer correctly (2) • You did not answer at all (3) *[» P/I: If 1 selected show/read "Congratulations, you got the correct answer. If this round is selected after you have played all four rounds, you will get J$ 500 in addition to the J$ 3,000". If 2 or 3 selected show "I am sorry, this is not the correct number; the correct number was [» P: Show correct number]. If this round is selected after you have played all rounds, this will not add any value to your reward".]*
m3q1_d UA	*[» I: Show the sheet with solutions only of explicitly asked. Note if participant asked to see the solutions.]* • Yes, participant asked for the solutions (1) • No, participant did NOT ask for the solutions (2)
m3q2_a OA	Alright, now let us move on to a difficult figure in round 2. This will give you the chance to win J$2,000 more. How many triangles do you see in this figure? *[» I: Give sheet "Difficult Figure Round 2" to the participant.]*. You have 60 seconds to count them. Flip the paper with the figure when you have the final answer. *[» I: Click start when participant is given the sheet. Read prompts with remaining time as they appear on the screen. Write "-1" if no number is provided; » P: Allow interviewer to store time taken to answer by showing a start and stop button on screen. Show prompts "You have 30 seconds remaining", "You have 10 seconds remaining" and "Time expired" at the appropriate time. . Store time taken to answer as a separate variable (***m3q2_b***).]*
m3q2_c	*[» P: Note if the participant answered this round correctly.]*

UA

- You answered correctly (1)
- You did not answer correctly (2)
- You did not answer at all (3)

[» P/I: If 1 selected show/read "Congratulations, you got the correct answer. If this round is selected after you have played all four rounds, you will get $J 2,000 in addition to the J$ 3,000". If 2 or 3 selected show "I am sorry, this is not the correct number; the correct number was [» P: Show correct number]. If this round is selected after you have played all rounds, this will not add any value to your reward".]

m3q2_d

UA

[» I: Show the sheet with solutions only of explicitly asked. Note if participant asked to see the solutions.]

- Yes, participant asked for the solutions (1)
- No, participant did NOT ask for the solutions (2)

m3q3

UA

Now we are going to play the third round of the game. In each of the remaining four rounds, again, you have 60 seconds to count the number of triangles in the figure. Before each round, I will ask you whether you want to play the easy or the difficult version of the game. *[» P: Register the round of game being played.]*

- Round 3 (1)
- Round 4 (2)
- Round 5 (3)
- Round 6 (4)

[» P: For each round, repeat the following questions: m3q3_a to m3q3_d]

m3q3_a

UA

Which version of the game do you want to play in round *[» P: Display round as selected in m3q3.]*?

- Easy (1) *[» I: Read "This will give you the chance to win J$500 more."]*
- Difficult (2) *[» I: Read "This will give you the chance to win J$2,000 more."]*

m3q3_b

OA

How many triangles are there in this figure? *[» I: Show card with easy/difficult figure for respective round]*. You have 60 seconds from the moment I click start. Flip the paper with the figure when you have the final answer.

*[» I: Click start when participant is given the sheet. Read prompts with remaining time as they appear on the screen. Write "-1" if no number is provided; » P: Allow interviewer to store time taken to answer by showing a start and stop button on screen. Show prompts "You have 30 seconds remaining", "You have 10 seconds remaining" and "Time expired" at the appropriate time. Store time taken to answer as a separate variable (***m3q3_c***).]*

m3q2_d

UA

[» P: Note if the participant answered this round correctly.]

- You answered correctly (1)
- You did not answer correctly (2)
- You did not answer at all (3)

[» P/I: If 1 selected show/read "Congratulations, you got the correct answer. If this round is selected after you have played all four rounds, you will get J$ 500 / J$ 2,000 in addition to the J$ 3,000". If 2 or 3 selected show "I am sorry, this is not the correct number; the correct number was [» P: Show correct number]. If this round is selected after you have played all rounds, this will not add any value to your reward".]

m3q3_e
UA

[» I: Show the sheet with solutions only of explicitly asked. Note if participant asked to see the solutions.]

- Yes, participant asked for the solutions (1)
- No, participant did NOT ask for the solutions (2)

[» I: Move to next round; » P: Return to m3q3 three additional times.]

m3q3_f
UA

[» I: Note if the respondent completed all rounds of this game.]

- Respondent completed all rounds of Game 1 (1)
- Respondent did not complete all rounds. He quit at round (please specify) (2)

m3q4_a
UA

You will have one more chance to play the game in our final interview with you, which will be the last of this kind, and will happen in approximately six months. We will leave you a sheet with examples and correct solutions so that you can practice. Do you want to play the easy or the difficult version of the game in the next interview?

- Easy (1) **(Go to m4q0)**
- Difficult (2) **(Go to m4q0)**
- None (98)
- Don't know, no answer (99) **(Go to m4q0)**

m3q4_b
OA

Why aren't you interested in either version of the game?

[» I: Probe reasons.]

_____

Module 4: Household

Thank you for completing Game 1! Now, I am going to ask you some questions about your household.

Code	Question
m4q1 OA	How many people are there in your household?
m4q2 OA	How many income earners are there in your household?
m4q3 OA	What is the minimum amount in Jamaican dollars per month (after taxes) that you would accept to work as an employee in a decent job?
m4q4 OA	In the last full month (*[» P: Show last full month]*), how much did you spend in Jamaican Dollars in the following categories? Please estimate the expenses paid by you personally in total and then for each of the following categories. *[» I: Emphasize personal expenses. If someone else paid for an item or no money was spent on it, write "0". If participant does not know, ask to give best estimate. If respondent really cannot provide a number, write "-1".]* • 1: Total expenses *[» I: Write down as estimated by respondent, do not compute total.]* • 2: Food and drinks consumed at home • 3: Food and drinks consumed outside the home • 4: Transportation • 5: Telephone and Internet (personal use) • 6: Housing (rent, electricity, water, gas, wood for heating, etc.) *[» I: If the respondent shares housing expenditures with others, ask how much he/she personally contributed.]* • 7: Education • 8: Health care • 9: Charity/Church donations • 10: Other expenses (for insurance, clothing, for example)
m4q5 UA	Now I am going to ask you questions about decision-making in your household. Please tell me the main person responsible for making the following decisions. Please, choose among the following options *[» I: Place show card in front of the participant and read the options.]*.

		Myself only	My spouse/ partner only	Me and my spouse/ partner	Others	Me and others	None	Not Applicable / Does not want to answer
1	The daily household expenses	(1)	(2)	(3)	(4)	(5)	(6)	(99)
2	How to use your income	(1)	(2)	(3)	(4)	(5)	(6)	(99)
3	What to do in case of illness	(1)	(2)	(3)	(4)	(5)	(6)	(99)
4	Whether you invest in a business or not	(1)	(2)	(3)	(4)	(5)	(6)	(99)
5	Whether you work at a business or not	(1)	(2)	(3)	(4)	(5)	(6)	(99)

Module 5: Triangle Game 2

Instructions

Now, we are going to play the second game, which consists of one round only. I am going to present you one additional figure. This game will be slightly different because we will ask you to tell us not only how many triangles you see, but also to draw every triangle that you see in the figure.

To draw the triangles, I will give you several pieces of paper, each with one identical copy of the figure. I will ask you to shade *one triangle per piece of paper*. You can pick as many small pieces of paper as you want. Just remember to shade only one triangle per figure!

In this game you will only have one round and you will have one choice to make before solving the figure of this round. You can either choose to solve it by yourself, or you can ask for assistance.

- If you choose to solve it by yourself, this would add J$ 2,000 to the reward if you solve it correctly and this game is selected at the end of the survey.
- If you ask for assistance, I will tell you the number of triangles that you need to draw and I will give you the exact number of small sheets that you need. But in that case you add only J$ 1,000 if you get the triangles correctly and this game is selected at the end of the survey.

Code	Question
m5q1_a UA	Would you like to play this game on your own or would you like to be assisted? • On own (1) • Assisted (2)
m5q1_b UA	Here is the figure for this game.*[» I: Show card "Figure Game 2".]* Now, that you have seen the figure, would you like to play this game on your own or would you like to be assisted? You can change your previous choice, if you want. • On own (1) **(Go to m5q2)** • Assisted (2) **(Go to m5q3)**
m5q2 OA	*[» I: Place a deck of 15 small sheets of paper with a copy of card "Figure Game 2" in front of the participant.]* You have 120 seconds from now on to draw every triangle you see in this figure. *[» I: Select start when participant begins and stop when he/she ends. Read prompts with remaining time as they appear on the screen. Enter participant`s response below. Write "-1" if no number is provided; » P: Allow interviewer to store time taken to answer by showing a start and stop button on screen. Show prompts "You have 60 seconds remaining", "You have 30 seconds remaining", "You have 10 seconds remaining" and "Time expired" at the appropriate time. Store time taken to answer as a separate variable (***m5q4***).]*

m5q3
OA

Alright, let me assist you: In this figure, there are 10 triangles. Here you have 10 pieces of paper to use. You have 120 seconds from now to draw every triangle you see in this figure.
[» I: Give respondent 10 sheets of paper with a copy of card Game 2 Triangle and select start when participant begins.] You have 120 seconds from now on to draw every triangle you see in this figure.
*[» I: Select start when participant begins and stop when he/she ends. Read prompts with remaining time as they appear on the screen. Enter participant`s response below. Write "-1" if no number is provided;; » P: Allow interviewer to store time taken to answer by showing a start and stop button on screen. Show prompts "You have 60 seconds remaining", "You have 30 seconds remaining", "You have 10 seconds remaining" and "Time expired" at the appropriate time. Store time taken to answer as a separate variable (***m5q4***).]*

m5q6
UA

[» I: Note if the participant answered this round correctly.]

- You answered correctly (1)
- You did not answer correctly (2)
- You did not answer at all (3)

[» P/I: If 1 selected show/read "Congratulations, you got the correct answer. If this round is selected after you have played all four rounds, this will add a value of J$ 1,000 (if assisted) / J$ 2,000 (if not assisted) to the reward." If 2 or 3 selected show "I am sorry, this is not the correct solution. If this round is selected after you have played all rounds, this will not add any value to your reward."

Thank you for completing the second game! We will determine the game and the round that will be rewarded at the end of the survey.

Module 6: Psychology

Overcoming barriers task

Code	Question
m6q1 UA	Now, I will present you two difficult situations. Imagine that these two situations occur in a business that you own. Tell me what one could do in such situations; use your creativity. *[» P: Randomly select between code 1 and code 2. Record selection.]* • Barrier 1 ("Money"): Imagine that you are out of money and that you cannot buy the necessary supplies. What would you do? (1) • Barrier 2 ("Employee"): Imagine that one of your employees who is very important for the business order that you're currently working on, suddenly quits his job. What do you do? (2) *[» I: Read to the respondent the barrier that is shown on the screen.]*
m6q2 UA	Do you have a solution to overcome the barrier? *[» I: Ask participants to briefly describe what they would do. If 1 selected, record the response as verbatim as possible.]* • Yes (please specify) (1) • No (2) **(Go to m6q5)**
m6q3 UA	Pretend for a moment that this does not work. *[» I: Repeat the barrier again and ask for a different solution as follows. If 1 selected, record the response as verbatim as possible.]* Do you have a different solution to overcome this barrier? • Yes (respondent proposes new solution) (please specify) (1) • No (respondent does not propose new solution) (2) **(Go to m6q5)** *[» I: Also select, if the respondent repeats a previous response or the response has only a bit of variation, e.g. the first solution is "I ask my father for help" and the next answer is "I ask my brother for help".]* *[» P: Continuously return to m6q3 until interviewer selects 2 in m6q3 or respondent has offered five different solutions to the barrier (including the solution offered in **m6q2**).]*
m6q5 UA	*[» P: Show second barrier which was not randomly selected in **m6q1**. Record selection; » I: Read to the respondent the barrier that is shown on the screen.]* • Barrier 1 ("Money"): Imagine that you are out of money and that you cannot buy the necessary supplies. What would you do? (1) • Barrier 2 ("Employee"): Imagine that one of your employees who is very important for the business order that you're currently working on, suddenly quits his job. What do you do? (2)
m6q6 UA	Do you have a solution to overcome the barrier? *[» I: Ask participants to briefly describe what they would do. If 1 selected, record the response as verbatim as possible.]* • Yes (please specify) (1) • No (2) **(Go to next section of module)**

m6q7
UA

Pretend for a moment that this does not work. *[» I: Repeat the barrier again and ask for a different solution as follows. If 1 selected, record the response as verbatim as possible.]*
Do you have a different solution to overcome this barrier?

- Yes (respondent proposes new solution) (please specify) (1)
- No (respondent does not propose new solution) (2) **(Go to next section of module)**

[» I: Also select, if the respondent repeats a previous response or the response has only a bit of variation, e.g. the first solution is "I ask my father for help" and the next answer is "I ask my brother for help".]
[» P: Continuously return to m6q7 until interviewer selects 2 in m6q3 or respondent has offered five different solutions to the barrier.]

Likert scales

In the next section, I will pass some sheets of paper with statements to you. I would like you to read out loud all the statements one by one from the top to the bottom, and to indicate to what extent you agree or disagree with each of the statements. You indicate your agreement by telling me the rating you choose on the SHOW CARD we give you. Please only select one rating per statement.

[» P: Rotate questions m6q9, m6q10_a (first table), m6q10_b (second table), m6q12, m6q13. Randomly select one of these questions to appear first, and then follow the order for the remaining. Show instruction above before randomization.]

[» I: Present Show Card to participant and explain the meaning of the numbers as follows:]

- 1 = You strongly disagree with the statement
- 2 = You disagree with the statement
- 3 = You neither agree nor disagree with the statement
- 4 = You agree with the statement
- 5 = You strongly agree with the statement

	m6q9 UA,	Strongly disagree	Disagree	Neither nor	Agree	Strongly agree
1	I often monitor how well I perform the tasks and requirements of running a business.	(1)	(2)	(3)	(4)	(5)
2	I often determine which things I do not understand well and adjust my strategies accordingly.	(1)	(2)	(3)	(4)	(5)
3	I think about what skills need the most practice.	(1)	(2)	(3)	(4)	(5)
4	I notice in which areas I make the most mistakes and focus on improving these areas.	(1)	(2)	(3)	(4)	(5)
5	I prefer complex to simple problems.	(1)	(2)	(3)	(4)	(5)
6	I like to have the responsibility of handling a situation that requires a lot of thinking.	(1)	(2)	(3)	(4)	(5)
7	I would rather do something that is sure to challenge my thinking abilities than something that requires little thought.	(1)	(2)	(3)	(4)	(5)
8	I prefer my life to be filled with puzzles that I must solve.	(1)	(2)	(3)	(4)	(5)
9	I always want more money.	(1)	(2)	(3)	(4)	(5)
10	Actually, I am kind of greedy for money.	(1)	(2)	(3)	(4)	(5)
11	As soon as I have achieved my wealth goal, I start to plan for a higher wealth goal.	(1)	(2)	(3)	(4)	(5)
12	My life motto is “more money is better”	(1)	(2)	(3)	(4)	(5)
13	I love my work.	(1)	(2)	(3)	(4)	(5)
14	I accomplish a lot of work because I love my job.	(1)	(2)	(3)	(4)	(5)
15	I look forward to returning to work when I am away from work.	(1)	(2)	(3)	(4)	(5)
16	Sometimes I wish I could be at work when I am not.	(1)	(2)	(3)	(4)	(5)
17	I derive most of my life satisfaction from my work.	(1)	(2)	(3)	(4)	(5)

	m6q10_a I see myself as someone who … UA,	Strongly disagree	Disagree	Neither nor	Agree	Strongly agree
1	is reserved, quiet.	(1)	(2)	(3)	(4)	(5)
2	is inventive.	(1)	(2)	(3)	(4)	(5)
3	tends to be disorganized.	(1)	(2)	(3)	(4)	(5)
4	worries a lot.	(1)	(2)	(3)	(4)	(5)
5	is sometimes rude to others.	(1)	(2)	(3)	(4)	(5)
6	tends to be quiet.	(1)	(2)	(3)	(4)	(5)
7	likes to reflect, play with ideas.	(1)	(2)	(3)	(4)	(5)
8	tends to be lazy.	(1)	(2)	(3)	(4)	(5)
9	is relaxed, handles stress well.	(1)	(2)	(3)	(4)	(5)
10	is considerate and kind to almost everyone.	(1)	(2)	(3)	(4)	(5)
11	is talkative.	(1)	(2)	(3)	(4)	(5)
12	has an active imagination.	(1)	(2)	(3)	(4)	(5)
13	does a thorough job.	(1)	(2)	(3)	(4)	(5)
14	gets nervous easily.	(1)	(2)	(3)	(4)	(5)
15	has a forgiving nature.	(1)	(2)	(3)	(4)	(5)
16	is outgoing, sociable.	(1)	(2)	(3)	(4)	(5)
17	values artistic, aesthetic experiences.	(1)	(2)	(3)	(4)	(5)
18	does things efficiently.	(1)	(2)	(3)	(4)	(5)
19	is sometimes shy, inhibited.	(1)	(2)	(3)	(4)	(5)
20	is original, comes up with new ideas.	(1)	(2)	(3)	(4)	(5)
21	persists until the task is finished.	(1)	(2)	(3)	(4)	(5)

	m6q10_b UA,	Strongly disagree	Disagree	Neither nor	Agree	Strongly agree
22	I get chores done right away.	(1)	(2)	(3)	(4)	(5)
23	I find it difficult to get down to work.	(1)	(2)	(3)	(4)	(5)
24	I am always prepared.	(1)	(2)	(3)	(4)	(5)
25	I waste my time.	(1)	(2)	(3)	(4)	(5)
26	I start tasks right away.	(1)	(2)	(3)	(4)	(5)
27	I need a push to get started.	(1)	(2)	(3)	(4)	(5)
28	I get to work at once.	(1)	(2)	(3)	(4)	(5)
29	I have difficulty starting tasks.	(1)	(2)	(3)	(4)	(5)
30	I carry out my plans.	(1)	(2)	(3)	(4)	(5)
31	I postpone decisions.	(1)	(2)	(3)	(4)	(5)

	m6q12 *In the last six months, …* UA,	Strongly disagree	Disagree	Neither nor	Agree	Strongly agree
1	I often set goals but later chose to pursue different ones.	(1)	(2)	(3)	(4)	(5)
2	I have been obsessed with certain ideas or projects for a short time but later lost interest.	(1)	(2)	(3)	(4)	(5)
3	I had difficulty maintaining my focus on projects that took more than a few weeks to complete.	(1)	(2)	(3)	(4)	(5)
4	New ideas and projects sometimes distracted me from previous ones.	(1)	(2)	(3)	(4)	(5)
5	I finished whatever I began.	(1)	(2)	(3)	(4)	(5)
6	Setbacks did not discourage me.	(1)	(2)	(3)	(4)	(5)
7	I was diligent.	(1)	(2)	(3)	(4)	(5)
8	I was a hard worker.	(1)	(2)	(3)	(4)	(5)

	m6q13 *In the last six months, …* UA,	Strongly disagree	Disagree	Neither nor	Agree	Strongly agree
1	If things could not be done on time, I didn't worry about it.	(1)	(2)	(3)	(4)	(5)
2	When I wanted to achieve something, I set goals and considered specific means for reaching those goals.	(1)	(2)	(3)	(4)	(5)
3	I met my obligations to other people and authorities on time.	(1)	(2)	(3)	(4)	(5)
4	Before making a decision, I weighed the costs against the benefits.	(1)	(2)	(3)	(4)	(5)
5	I completed projects on time by making steady progress.	(1)	(2)	(3)	(4)	(5)
6	I was able to resist temptations when I knew that there was work to be done.	(1)	(2)	(3)	(4)	(5)
7	I kept working at difficult, uninteresting tasks if they helped me get ahead.	(1)	(2)	(3)	(4)	(5)
8	When I experienced a setback, I usually managed to stay focused.	(1)	(2)	(3)	(4)	(5)
9	I liked to experiment in order to find long-term solutions to problems.	(1)	(2)	(3)	(4)	(5)
10	I kept on trying until I achieved my goals, even if I had to go the extra mile.	(1)	(2)	(3)	(4)	(5)
11	I searched for an opportunity in every problem I encountered.	(1)	(2)	(3)	(4)	(5)
12	When I made plans, I immediately came up with a back-up plan.	(1)	(2)	(3)	(4)	(5)

Think about your behavior in the last six months. To what extent do you agree with the following statements? I'll now present you with new rating. Again, please only select one rating per statement.

[» I: Present Show Card to participant and explain the meaning of the numbers as follows:]

- 1 = You strongly disagree with the statement
- 2 = You disagree with the statement
- 3 = You somewhat disagree with the statement
- 4 = You neither agree nor disagree with the statement
- 5 = You somewhat agree with the statement

- 6 = You agree with the statement
- 7 = You strongly agree with the statement

	m6q14 *In the last six months, ...* UA,	Strongly disagree	Disagree	Somewhat Disagree	Neither nor	Somewhat Agree	Agree	Strongly agree
1	I actively attacked problems	(1)	(2)	(3)	(4)	(5)	(6)	(7)
2	I took initiative immediately even when others did not	(1)	(2)	(3)	(4)	(5)	(6)	(7)
3	I used opportunities quickly in order to attain my goals	(1)	(2)	(3)	(4)	(5)	(6)	(7)
4	Whenever there was a chance to get actively involved, I took it	(1)	(2)	(3)	(4)	(5)	(6)	(7)
5	I searched for solutions immediately whenever something went wrong	(1)	(2)	(3)	(4)	(5)	(6)	(7)
6	I usually did more than I was asked to do	(1)	(2)	(3)	(4)	(5)	(6)	(7)
7	I have been particularly good at realizing ideas	(1)	(2)	(3)	(4)	(5)	(6)	(7)
8	I generally saw things through to the end	(1)	(2)	(3)	(4)	(5)	(6)	(7)
9	Unfinished tasks have really bothered me	(1)	(2)	(3)	(4)	(5)	(6)	(7)
10	I hated to stop once I got going on something	(1)	(2)	(3)	(4)	(5)	(6)	(7)
11	I finished whatever I started	(1)	(2)	(3)	(4)	(5)	(6)	(7)
12	I can think of many times when I persisted with work when others quit	(1)	(2)	(3)	(4)	(5)	(6)	(7)
13	I continued to work on hard projects even when others oppose me	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Module 7: Course

Code	Question
m7q1 UA	Have you taken a course or a seminar in business administration, entrepreneurship, or have you been through continuing education in the past 12 months? • Yes (1) • No (2) **(Go to m8q1)**
m7q2 UA	When did you last take this kind of course or seminar? *[»I: Record month,* **m7q2_a***]* • January (1) • February (2) • March (3) • April (4) • May (5) • June (6) • July (7) • August (8) • September (9) • October (10) • November (11) • December (12) *[»I: Record year, e.g. 2017,* **m7q2_b***]*
m7q3 MA	What are the main modules or skills that were elaborated in these courses/training you took in the last 12 months? Select all that apply. *[»I: Read options one by one, asking for each one if it applies.]* • Accounting or financial management (1) • Marketing or customer relations (2) • Administration, purchasing, or logistics (3) • Negotiation (4) • Initiative or personal motivation (5) • Strategy or identifying business opportunities (6) • Drafting a business plan / searching for financing (7) • Succeeding in a market or in your industry (8) • Setting goals (9) • Innovation (10) • Production techniques (11) • Other (please specify) (94)
m7q4 UA	In the last 12 months, how much time in total did you spend on average taking these courses or seminars in management, entrepreneurship, or continuing education in the last 12 months? • Between 1 and 5 hours (1) • Between 6 and 10 hours (2)

- Between 11 and 20 hours (3)
- Between 21 and 30 hours (4)
- Between 31 and 40 hours (5)
- More than 40 hours (6)

m7q5 UA

Thinking of all the classroom training or courses you have taken in the past 12 months, please tell me to what extent you agree with the statement: "I can put the training/course content to good use"?

- Strongly Disagree (1)
- Somewhat Disagree (2)
- Neither Agree nor Disagree (3)
- Somewhat Agree (4)
- Strongly Agree (5)

m7q6 UA

In the last six months did you get new suppliers/clients through people you met at business training groups?

- Yes (1)
- No (2)

Module 8: Closure and Rewards

This brings us to the end of our interview.

Code	Question
m8q1 UA	We would like to contact you again in about six months to invite you for an interview like this one. Do you agree to be contacted? • Yes (1) • No (2)
m8q2 UA	Congratulations, you have reached the end of the survey. Now, please pick a sheet of paper first to see which of the two games that you played throughout this interview will determine the final value of your reward. *[» I: Present envelope with two sheets ("Game 1" and "Game 2") from which participants can make their selection. Enter game selected.]* • Game 1 picked (1) **(Go to m8q3)** • Game 2 picked (2) **(Go to m8q4)**
m8q3 UA	You picked game 1. Now, please pick another sheet to determine which of the six rounds that you played in game 1 will determine the final value of your reward. *[» I: Present envelope with six sheets ("Round 1" through "Round 6") from which participants can make their selection. Enter round selected.]* • Round 1 (1) • Round 2 (2) • Round 3 (3) • Round 4 (4) • Round 5 (5) • Round 6 (6)
m8q4 UA	*[» P: Store if the automatically store if the respondent gave a correct answer in the selected game/round.]* • Yes, correct answer for the selected round (1) *[» P/I: Show/read "Congratulations, the value of your reward has increased by J$ 500 (if easy round in game 1 selected) / J$ 1,000 (if assisted in game 2) / J$ 2,000 (if difficult round in game 1 selected or <u>not</u> assisted in game 2)."]* • No, incorrect answer for the selected round (2) *[» P/I: Show/read "I am sorry, but you did not solve the task in this round. The value of your reward will remain at J$ 3,000."]* *[» P/I: Show/read as follows:]* Alright, the final value of the reward will be *[P: Show total value of the reward]*." *[» I: Hand over the device to the respondent to sign]* I *[» P: Show first and last name from master file.]* hereby certify that I have received the aforementioned amount for participation in this research exercise.

Thank you very much for all the time that you have given me!!! I hope you have a wonderful day!

[» I: End survey.]

m8q6

UA

[» I: Assess interview conditions.]

		Not at all	Not really	During a part of the interview	Throughout the interview
1	There was a lot of noise during the interview.	(1)	(2)	(3)	(4)
2	I think that the interviewee answered truthfully.	(1)	(2)	(3)	(4)
3	The interviewee did other things during the interview.	(1)	(2)	(3)	(4)
4	There were other people around the interviewee who listened in on the interview.	(1)	(2)	(3)	(4)

m8q7

OA

[» I: Write down any comments you have about the interview. If you have no particular remarks, write "No comments".]

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