

## APPENDIX D

# Survey Instruments Used

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### QUESTIONNAIRE FOR PROGRAM PARTICIPANTS

Please take a moment to answer the questions below. We will use your answers to these questions to make our program better. Thank you very much for helping us. *All of your answers will be kept strictly confidential.*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

1. How many adults live in your household, including yourself? \_\_\_\_\_

2. How many children live in your household, and what are their ages? \_\_\_\_\_

\_\_\_\_\_

3. What is your marital status?

\_\_\_\_\_ single, never married

\_\_\_\_\_ currently married

\_\_\_\_\_ single, previously married

4. How old were you when you had your first child? \_\_\_\_\_

5. What is your race/ethnicity?



- \_\_\_\_\_ college graduate
  - \_\_\_\_\_ postgraduate degree
  - \_\_\_\_\_ other (please explain)
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11. What are your average monthly sales from your business? This is the total amount of money you make with your business each month.

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12. Overall, have your business sales increased, decreased, or stayed about the same over the past year?

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13. What are your monthly business profits? This is the amount of money you make after you pay your business expenses.

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14. Overall, have your business profits increased, decreased, or stayed the same over the past year?

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15. What are the assets that you have in your business? Assets include space, inventory, equipment, and cars or trucks that you use for the business.

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16. How much do you think these assets are worth?

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17. Do you have any debts for your business?

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18. If you do have debts, please list where the debts are from and how much each debt is:

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19. Have you ever participated in job training? If yes, please describe what kind.

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20. Have you participated in other training or classes that have helped you in your business? If so, please list them below.

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21. How many years have you been running your current business?

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22. How many hours do you work in your business each week, on average?

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23. If you work in a job in addition to your business, how many hours do you work each week in that job, on average?

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24. Do you have any employees?

\_\_\_\_\_ yes

\_\_\_\_\_ no

25. If you do have employees, how many do you have?

\_\_\_\_\_ part-time employees

\_\_\_\_\_ full-time employees

26. If you do have employees, do you provide benefits for them?

\_\_\_\_\_ yes

\_\_\_\_\_ no

27. Do you have health insurance?

\_\_\_\_\_ yes

\_\_\_\_\_ no

28. If you do have health insurance, is it:

\_\_\_\_\_ through your business

\_\_\_\_\_ through your job

\_\_\_\_\_ through your spouse's job

\_\_\_\_\_ public insurance (Medicaid)

\_\_\_\_\_ other (please explain) \_\_\_\_\_

29. Do you have a retirement plan?

\_\_\_\_\_ yes

\_\_\_\_\_ no

30. If you do have a retirement plan, is it:

\_\_\_\_\_ through your business

\_\_\_\_\_ through your job

\_\_\_\_\_ through your spouse's job

\_\_\_\_\_ other (please explain) \_\_\_\_\_

31. Do you pay taxes on your business?

\_\_\_\_\_ yes

\_\_\_\_\_ no

**QUESTIONNAIRE FOR ADVISORY BOARD MEMBERS, EXPERTS**

*Inform respondent that all information given will be confidential.*

*Begin interview by telling the respondent about the project and the general topics that will be covered.*

1. Tell me about your history of involvement with the microenterprise movement.
2. What role can the microenterprise strategy play in helping a city/region rebound from economic distress?
3. In your opinion, what are the characteristics of successful entrepreneurs?
4. How would you define success for microenterprise programs?
5. What are the characteristics of a successful microenterprise program?
6. What kinds of microbusinesses are most likely to achieve economic development outcomes?
7. The EDA is concerned with creating jobs, enhancing the tax base, and generating income—in what ways do you think the microenterprise strategy can help to accomplish these goals?
8. Can you think of other ways/measures that we can assess the economic development potential of microenterprise programs?
9. Do you think that there are certain industry sectors that are more likely to yield success for entrepreneurs than others? Should microenterprise programs be steering their clients toward these sectors?
10. In order to make a difference with respect to the economic health of a city/region, a microenterprise program has to achieve scale. Are there programs that are doing this well?
11. Are there any other questions we should be asking that we have not yet asked?
12. Who else do you think we should interview about these issues?

## QUESTIONNAIRE FOR FUNDERS, GOVERNMENT PERSONNEL, PROGRAM PARTNERS

*Inform respondent that all information given will be confidential. Begin interview by telling the respondent about the project and the general topics that will be covered.*

1. Tell me about the history of your organization's involvement with [PROGRAM NAME].
2. Tell me about your own history of involvement with the microenterprise movement.
3. What is your role here at [NAME OF INSTITUTION]?
4. Tell me about the process that led to your organization becoming involved with [PROGRAM NAME].
5. Is [INSTITUTION NAME] satisfied with the results [PROGRAM NAME] is producing?
6. Do you require [PROGRAM NAME] to do any reporting of their results to you?
7. IF YES, what kind of reporting? How often?
8. Do you think [PROGRAM NAME] is successful?
9. How would you define success for [PROGRAM NAME]?
10. In your opinion, what are the characteristics of successful entrepreneurs?
11. In your opinion, what role can the microenterprise strategy play in helping a city/region to rebound from economic distress?
12. In your opinion, what role can [PROGRAM NAME] play to help low-income entrepreneurs achieve self-sufficiency?
13. How would you define success for microenterprise programs such as [PROGRAM NAME]?
14. What are the characteristics of a successful microenterprise program?
15. The EDA is concerned with creating jobs and generating income—in what ways do you think the microenterprise strategy can help to accomplish these goals?
16. The EDA may be interested in getting involved with the microenterprise strategy. In your opinion, what is the best way for this federal agency to get involved?
17. Are there any other questions we should be asking that we have not yet asked?
18. Who else do you think we should interview about these issues?
19. If I think of anything else to ask you, is it okay if I call you to follow up?

Thank you very much for your time. Here is my phone number and e-mail address so that you can contact me if you think of anything else or if you have any questions for me.

## INTERVIEW INSTRUMENT FOR PROGRAM CLIENTS

I'm \_\_\_\_\_ and I am doing a research study on self-employed people like you and on programs like [PROGRAM NAME]. Thank you for agreeing to meet with me today. We're doing some research to find out more about the people who use the [PROGRAM NAME].

I will be asking you questions about yourself and your business and your experiences at [PROGRAM NAME]. You don't need to know anything special. I just want to hear your story. You don't have to answer any questions that you don't want to answer.

Do you mind if I tape the interview? I use the tapes only so that I don't have to worry so much about writing everything down. If I tape it, I can focus more on you.

Everything you tell me will be kept confidential. I will not use your name in anything that I write so there will be no way to identify you from your answers. No one will have access to my notes or tapes except me and one other person who's helping with this research.

Do you have any questions for me before we begin?

[CHECK TO BE SURE TAPE RECORDER IS WORKING]

### Background

1. What made you interested in going into business for yourself?
2. Is this your first business or have you been self-employed in the past?
3. How did you learn how to (insert relevant skill: drive a taxi, make empanadas, etc.)?
4. What do you like best about being in business?
5. What do you like least about being in business?
6. How many hours a week do you work in your business?
7. Are you working more or less in your business now than when you started it? (PROBE: for explanation)
8. Has your business grown over the past year?

IF YES, continue with question #9

IF NO, move to question #10

9. What are the factors that you think have contributed to the growth of your business?
10. Why do you think your business has not grown? (PROBE: did they want it to grow or not?)

**Employees**

11. Do you have any employees?

IF NO, continue with question #12

IF YES, go to question #14

12. Would you like to be able to hire employees?

13. What do you think needs to happen before you are in a position to hire employees?

[MOVE TO QUESTION #23]

14. Tell me about your employees.

15. How many do you have?

16. How many hours does each work?

17. Did your employees have training in this line of business before you hired them?

18. Have you provided them with any additional training?

19. How much do you pay them?

20. Do you give your employees any benefits?

21. At what point did you decide to hire employees?

22. Do they work for you year-round?

23. Do you plan to grow your business by hiring more employees?

24. How did you find the people you hired? (PROBE: neighborhood connections, family, etc.)

25. Do your children help you in your business?

**Experience (with program name)**

26. Tell me about where you were at—with your business and in your life—when you came to [PROGRAM NAME]?

27. Why did you go to [PROGRAM NAME] originally?

28. Did you go anywhere else for help? (PROBE: SBA, SCORE, banks)

29. Have you gotten a loan from [PROGRAM NAME]?

IF YES, continue with question #30

IF NO, go to question #36

30. How big was your first loan?
31. What did you use your first loan for?
32. Have you received any other loans from [PROGRAM NAME]?  
  
IF YES, continue with question #33  
IF NO, move to question #36
33. How big were these loans?
34. What did you use them for?
35. Was your experience getting other loans any different?
36. Are you active in the [PROGRAM NAME] program now?
37. IF NO, why not?
38. Do you plan to apply for more loans from [PROGRAM NAME] in the future?
39. IF YES, what will you use them for?
40. Has your participation in [PROGRAM NAME] affected your business?
41. IF YES, how?
42. Has your participation in [PROGRAM NAME] affected other areas of your life? (PROBE: involvement in the community, family, employment experiences)
43. What would you be doing now if you had not gone to [PROGRAM NAME]?
44. Do you plan to stay involved with [PROGRAM NAME] in the future?
45. What do you think would have happened if you had not gone to [PROGRAM NAME]?

### Household Finances

46. Where does the money that you need to run your household come from? (PROBE: work for wages, self-employment activity, public assistance, other household members)
47. How much money do you get each month from each of these sources? (try to get accurate figures)
48. Can you count on getting the same amount of money from each of these sources every month or is it different from one month to the next? (PROBE: for details on how and why it changes)
49. Overall, are each of these sources increasing, decreasing, or staying the same? (PROBE: about each source and for explanation)

50. Is your financial situation more stable than it was last year? Or less stable? (PROBE: for explanation)
51. Are you or is anyone in your household receiving any kind of public assistance? (PROBE: food stamps, medical assistance, housing subsidies, child-care subsidies, TANF, GAIN in CA)
52. Have you received public assistance in the past?

IF YES:

53. Tell me about your experiences with the welfare system. (PROBE: for how they felt, how they were treated by caseworkers, etc.)
54. How do you feel about welfare reform?
55. Do you have health insurance?
56. IF YES, where does it come from?
57. Do you have a retirement plan?
58. IF YES, where does it come from?

### **Business Finances**

59. How much do you depend on the income you get from your business for your financial situation?
60. How satisfied are you with the amount of money you are making with your business?
61. What do you do with the money that you make with your business? (PROBE: reinvest in business, use it to pay bills, save for another purpose)
62. How do you decide what you do with the money that you make with your business?
- IF THEY REINVEST, continue with question #63  
IF THEY DO NOT REINVEST, move to question #65
63. Tell me about the kinds of things that you invest in for your business. (PROBE: equipment, training, inventory, supplies, etc.)
64. About how much money do you put back into your business each month?
65. What are your goals for your business for this next year?
66. What problems do you have to solve in order to reach those goals?
67. How do you plan to solve these problems?

68. Besides your [PROGRAM NAME] loan, do you have any other business debts? (PROBE: loans from family and friends, credit cards, bank loans, lines of credit with suppliers)
69. Do you have a separate bank account for your business?
70. IF YES, how long have you had it?
71. Do you have a personal savings account or checking account?
- IF YES, continue with question #72  
IF NO, move to question #74
72. How long have you had it?
73. What are you saving for?
74. Do you own your home?
75. Do you pay taxes on your business?
76. Is your business licensed?
77. IF YES, what was the process of becoming licensed like?

### **Other Employment / Employment History**

78. What kind of work do you do?      OR  
  
What kind of work did you do?
79. What are the advantages and disadvantages to working compared with running your business?
80. How much money do you make at your job? OR  
  
How much money did you make at your job?
81. How long have you worked at that job? OR  
  
How long did you work at your last job?
82. Do you get any benefits from your job? OR  
  
Did you get any benefits from that job?
83. How do you feel about your current job? OR  
  
Why did you leave your last job?
84. What kind of job would you like to have?

85. What other kinds of jobs have you had?

### **Global Impact**

86. Do you belong to any groups or associations? (PROBE: for community groups, clubs, school- or church-related groups)

87. Do you belong to any groups that save or lend money? (describe these groups, if necessary)

88. Overall, have you been able to achieve the goals you set out to achieve when you started your business?

89. Why or why not?

90. In what ways do you think having a business has made a difference in your life?

91. In your opinion, what are the ingredients a small business person needs in order to be successful?

92. How do you define success, for yourself and for your business?

93. What kinds of resources could you use in order to make your business more successful?

94. How would you sum up your experiences?

95. How do you think things will look six months from now? A year? Five years? Ten years?

96. If you had to give advice to someone like you who was thinking about going into business, what would you tell them?

97. Is there anything I did not ask that I should have?

98. Do you have any other questions for me?

99. May I call you if I think of anything else I would like to ask you?

If you think of anything else you would like to tell me or add, you can leave a message for me at the [PROGRAM NAME] office.

Thank you very much for your participation. I very much appreciate your willingness to meet with me and to talk about your situation.