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## **Appendix 1**

### **BIOGRAPHICAL DATA INTERVIEW GUIDE**

1. Can you please tell me a bit about yourself before and after you started this enterprise?
2. What can you say are some of the major highlights in your life during this period?
3. What are some of the major events that happened to you, which you will always remember?
4. Are there some people you always admired before you started your enterprise? If so tell me a bit about them.
5. How did your past experience influence your decision to start the enterprise?
6. What are some of the important events that led you to start your enterprise?
7. How and why did you come to start this enterprise?
8. In this area how are business or entrepreneurs seen and viewed by the general community?
9. Do you believe that anyone can be an entrepreneur?
10. What are some of the common beliefs about entrepreneurs and business people in this area?
11. How do they affect the success of entrepreneurs and how do you deal with them personally?
12. What are some of the common characteristics of entrepreneurs?
13. Who are the best people to employ in business – family members, friends or anyone?
14. Who were the most important people who helped you to start and expand your enterprise?
15. Was there an entrepreneur in your family before?
16. Why do most entrepreneurs fail to succeed in business?
17. How do most entrepreneurs conceive their ideas – through training? or it is an inborn thing?

## Appendix 2

### THE SOCIAL CAPITAL ASSESSMENT TOOL

#### PART 1

Type of business ..... Respondent .....

Date of the interview .....

1.
  - a. In which year was this enterprise established?
  - b. How long has it been operating?    Years
  - c. What line of business is the enterprise in?
  
  - d. Who established it then? (1) Male.....(2) Female..... (3) Family.....
  - e. Who is the current owner? (1) Male.....(2) Female..... (3) Family.....
  - f. What is the estimated value of the enterprise?
  
2. What is the educational level of the owner?

Years at school	
Primary education (7years)	
ZJC (9 years)	
Ordinary Level (11 years)	
Advanced Level	
Advanced Level with a certificate	
Advanced Level and a diploma	
Degree and above	

3. How many workers were there when it was established and now?

When you started	Now

4. What were the reasons for establishing the enterprise?
  - 1
  - 2
  - 3
  - 4
  - 5
  - 6
  
- 5a. What were the sources of ideas to establish your enterprise?
  - 1
  - 2
  - 3
  - 4
  - 5
  - 6

- 5b. Location of the sources of ideas – Inside or outside the district?

- 6a. List your major sources of your start-up capital and reasons for each option.

- 1
- 2
- 3
- 4
- 5

6b. List your major sources of ideas to expand your enterprise.

- 1
- 2
- 3
- 4
- 5
- 6

Location –Inside/outside the district

6c. List your major sources of capital for expanding your enterprise?

- 1
- 2
- 3
- 4
- 5

6d. Where did this come from—within or outside the district?

7a. How do you select people to employ?

- 1
- 2
- 3
- 4

7b. Who are the best people to employ?

- 1 Relatives and friends
- 2 Anyone who qualifies

7c. Why do you prefer to select employees from the above?

- 1
- 2
- 3
- 4
- 5

8. Other than financial rewards, what else do you use to facilitate intra-enterprise cooperation at your enterprise?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8

Reasons?

9a. Do you sometimes sit down and plan the enterprise activities with the workers?

Yes	No
-----	----

9b. If yes, how often do you plan with your workers at this enterprise?

9c. What are the benefits of planning with workers?

- 1
- 2
- 3
- 4
- 5
- 6

9d. Who will you leave in charge of the enterprise suppose you are going away for some time?  
Give reasons.

9e. In the kind of business you are in, are there other entrepreneurs?

9f. What makes one to be more successful in this line of business? Explain.

- 1
- 2
- 3
- 4
- 5



## PART 2

### A. Groups and Networks

10. I'd like to start by asking you about the groups or organisations, networks, associations to which you belong. These could be formally organised groups or just groups of people who get together regularly to do an activity or talk about things. As I read the following list of groups, please tell me if you belong to such a group. If yes, tell me if you are in this group, and whether you participate actively in the group's decision making.

Type of organisation or group	Name of organisation or group and its origin In this district or outside
A. Credit group or cooperative	
B. Production related group	
C. Traders or Business Association	
D. Professional Association	
E. Religious or spiritual group	
F. Social association	
G. Community-based NGO/Government initiated group	
H. Others	

11. Compared to five years ago, do you participate in more or fewer groups/associations?

- 1 More
- 2 Same number
- 3 Fewer

12. Of all the groups/associations to which you belong, which are the most important to your enterprise?
13. How many times in the past 12 months did you participate in this group/association's activities, e.g. by attending meetings or doing group/association's work?
14. How does one become a member of this group/association?
- 1 Born into the group
  - 2 Required to join
  - 3 Invited
  - 4 Voluntary choice
  - 5 Other (specify) .....
15. How much money or goods have you contributed to this group/association in the past 12 months?
16. How many days of work have you given to this group/association in the past 12 months?
17. What is the main benefit from joining this group/association?
- 1 Improves my enterprise's operations
  - 2 Important in times of emergency/in future
  - 3 Benefits the community
  - 4 Enjoyment/Recreation
  - 5 Spiritual, social status, self-esteem
  - 6 Other (specify) .....
18. Does the group/association help your enterprise get access to any of the following services?

	1 Yes 2 No
A. Business training	
B. Recruitment of workers	
C. New products	
D. Credit or Savings	
E. Business technology	
F. Marketing information	
G. Other (specify)	

19. Thinking about the members of this group/association, are most of them from the same...

	1 Yes 2 No
A. Neighbourhood/Village	
B. Family or Kin group	
C. Religion	
D. Gender	
E. Age	
F. Other	

Give reasons.

20. Do members mostly have the same...

1 Yes 2 No

A. Occupation	
B. Educational background or level	

21. In the past five years has membership in the group/association declined, remained the same, or increased?

- 1 Declined
- 2 Remained the same
- 3 Increased

22. Do you work or interact with other entrepreneurs with similar goals in the village/neighbourhood?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

What are the benefits?

23. Do you work or interact with other entrepreneurs with similar goals outside the village/neighbourhood?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

What are the benefits?

24. Do you work or interact with other entrepreneurs with different goals in the village/neighbourhood?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

What are the benefits?

25. Do you work or interact with other entrepreneurs with different goals outside the village/neighbourhood?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

What are the benefits?

26. What is your most important source of expertise or advice?

- 1 From within the membership
- 2 From other sources within the community
- 3 From sources outside the community

## B. Trust and Solidarity

27. Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?

1. People can be trusted
2. You can't be too careful

28. In general, do you agree or disagree with the following statements?

	<ol style="list-style-type: none"> <li>1 Agree strongly</li> <li>2 Agree somewhat</li> <li>3 Neither agree or disagree</li> <li>4 Disagree somewhat</li> <li>5 Disagree strongly</li> </ol>
A. Most people in this village/neighbourhood are willing to help if you need it.	
B. In this village/neighbourhood, one has to be alert or someone is likely to take advantage of you.	

## C. Information and Communication

29. What are your main sources of information about entrepreneurship?

1. Relatives, friends and neighbours
2. Community bulletin board
3. Local market
4. Community or local newspaper
5. National newspaper
6. Radio
7. Television
8. Groups or associations
9. Business or work associates
10. Political associates
11. Community leaders
12. An agent of the government
13. NGOs
14. Internet

30. How many times in the past 12 months did you participate in group/associational activities, e.g. by attending meetings or doing group work?

31a. In each of the above associations and organisations to which you are a member, do you trust members?

Yes                      No

31b. Are you active in decision-making process of the organisations?

Yes                      No

32. How does one become a member of this group?

- 1
- 2

- 3
- 4
- 5

33. How many days of work did your enterprise give to this group in the past 12 months?

34. What are the main benefits of joining this group?

- 1
- 2
- 3
- 4
- 5
- 6

35. Thinking about the members of the groups, are most of them from the same...

- 1 Yes
- 2 No

A. District	
B. Gender	
C. Age	

36. Do members mostly have the same...

- 1 Yes
- 2 No

Occupation	
Educational background or level	

37. Does this enterprise interact with other similar entrepreneurs in the district?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

38. Does this enterprise interact with other with similar entrepreneurs outside the district?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

39. Does this enterprise work or interact with other entrepreneurs in the district?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

40. Does this enterprise work or interact with other with different entrepreneurs outside the district?

- 1 No
- 2 Yes, occasionally
- 3 Yes, frequently

41. What are the most important sources of expertise or advice for this enterprise?

- 1
- 2
- 3

4

42. Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? Explain.

43. How many contacts do you have with the following?

- a) Other entrepreneurs in general =
- b) Entrepreneurs in similar business =
- c) Entrepreneurs in different line of business =
- d) Entrepreneurs outside the district =
- e) Bankers =
- f) Civil servants =

44. What are the benefits of such contacts?

- 1
- 2
- 3
- 4

**Part 3 (Used to capture data that was not captured by the previous tool)**  
**Social Networks and Information Flows**

- 1. Type of enterprise ..... Name of respondent .....
- Date of the interview .....
- 2. Membership of associations

Type	No. of meetings per month	Trust members yes=1 no=0	Hours spent per month	Decision-making active/not active yes=1 no=0	Membership homogeneous =1 heterogeneous =0	Origin of members inside district=1 outside=0
Religious						
Financial						
Production						
Social						
Professional						
Government initiated						

3a. What is the estimated value of the enterprise .....

3b. What is the estimated annual income .....

3c. Number of years of experience in this business .... years of experience elsewhere ....

4. Contacts maintained

	Number
Owner managers of other enterprises	
Entrepreneurs in same line of business	
Entrepreneurs in different line of business	
Entrepreneurs outside the district	



Entrepreneurs with larger businesses	
Contacts with bank officials	
Contacts with civil servants	
Others	

5. Who are the best people to employ? friends, relatives, anyone who qualifies? Explain.
6. How many workers are employed at your enterprise? Now .....? When you started .....?
7. List your main sources of information.
  - 1
  - 2
  - 3
  - 4
  - 5
8. What are the products and services offered by your enterprise?

When you started	Now	Removed products/services