

**NIGERIA YOUTH ENTERPRISE SURVEY – THIRD ROUND**

**ID Number [COPIED FROM SAMPLING FRAME]**\_\_\_\_\_

**Record number of interview attempts:**\_\_\_\_\_

*An interview attempt consists of a phone call to set up an interview, whether or not this phone call is answered; an attempted meeting in-person with the Respondent, etc.*

*NOTE: at the first point of contact (whether by phone to set up an interview or in-person, the following information should be obtained)*

- *Do you currently operate a business*\_\_\_\_\_ *1 = Yes 2 = No* \_\_\_\_\_
- *If yes, how many paid employees do you have (excluding yourself)*\_\_\_\_\_

**Date of interview**\_\_\_\_\_

Introduction: this survey is being conducted by TNSRMS on behalf of the World bank, DFID and YouWin. Its purpose is to help better understand the growth process of enterprises being run by Nigerian youth, as well as the development process of youths thinking about starting a business. The results of this survey will be kept confidential and will be used for research purposes and to inform policy as it relates to business environment. No information will be presented from this research which could be used to identify any individual business. As compensation for participating in this survey you will receive towels and pamphlets containing past results. We will also conduct a raffle among all respondents and winners have the chance of winning phones or Samsung Galaxy tablets.

**Name of Person being interviewed (SURNAME FIRST):**\_\_\_\_\_

**Other names person is known by:**\_\_\_\_\_

**Contact phone numbers for Respondent:**

**Landline**\_\_\_\_\_ **Mobile**\_\_\_\_\_

**Location of Interview:**

**Street address:**\_\_\_\_\_ **City [Write in]**\_\_\_\_\_ **State:** \_\_\_\_\_ **Region**\_\_\_\_\_

**Did interview occur at home or at the business address** Home .....1 Business .....2

**Write in Home Address: Same as above.....1 Different from above [WRITE IN]**\_\_\_\_\_

**Business Address** \_\_\_\_\_

**State where business is headquartered [Include List]** \_\_\_\_\_

**State where owner lives [Include List]:** \_\_\_\_\_

**PDA Number:** \_\_\_\_\_

**Interview Start Time** \_\_\_\_\_ **[Include option for am or pm]**

**SECTION 0: ATTRITION SECTION**

*This section should only be filled in for individuals who it was not possible to interview after repeated attempts.*

A1. Reason for attrition:

1 = Respondent refused to participate despite multiple attempts
2 = Respondent found, but has rescheduled an interview multiple times
3 = Respondent has moved to another area Record new address and contact details, so they can be attempted to be interviewed at this new address _____
4 = Respondent not found
5 = Respondent verified as deceased (end survey)
<b>6 = Not Applicable (if all the options are not applicable to that Respondent) GO TO SECTION 1</b>

*This is a set of questions to be asked of neighbors, other family members, etc. if the person cannot be located this time around, or if they refuse to participate anymore in the survey. If the reason for attrition is refusal and the interviewer can observe the owner and whether or not he or she has a business, then the interviewer can be one of the information suppliers in 2.*

A2. Who is supplying information about the business (more than one person possible)? MCP

Co-business owner to the intended Respondent	<b>1</b>
A relation to the intended Respondent	<b>2</b>
Friend to the intended Respondent	<b>3</b>
Others...specify	<b>4</b>

A3. Does the targeted respondent currently own a business?

1 = Yes
2 = No -> A5
3= Don't know -> A5

A4. Approximately how many employees does this business have?

Write in number

**Don't know, write in 998**

A5. Where does this person currently live?

1 = In the same city as the survey
2 = In a different location in Nigeria
3 = Outside of Nigeria
<b>4 = Could not be established</b>

*End Interview for Attritors*

**SECTION 1: PERSONAL INFORMATION**

P1. Gender

1 = Male
2 = Female

P2. Migration: Which of the following best describes where you live today compared to where you lived at the start of 2012?

1 = I live in the same Nigerian state now as I did at the start of 2012 -> go to P12

2 = I live in a different Nigerian state now than where I lived at the start of 2012 -> P3

P3 Reason for moving: what was your main reason for moving?

1 = Marriage

2 = Better business opportunities here

3 = Violence/insecurity in my old location

4 = To be closer to family members

5 = For access to better educational options for myself or my family

6 = Other (specify)\_\_\_\_\_

P4 Which state did you live in at the start of 2012?

<b>STATE</b>	<b>CODE</b>
Abia	1
Adamawa	2
Akwa Ibom	3
Anambra	4
Bauchi	5
Bayelsa	6
Benue	7
Borno	8
Cross Rivers	9
Delta	10
Ebonyi	11
Edo	12
Ekiti	13
Enugu	14
FCT-Abuja	15
Gombe	16
Imo	17
Jigawa	18
Kaduna	19
Kano	20
Katsina	21
Kebbi	22
Kogi	23
Kwara	24
Lagos	25
Nasarawa	26
Niger	27
Ogun	28
Ondo	29
Osun	30
Oyo	31
Plateau	32
Rivers	33
Sokoto	34
Taraba	35
Yobe	36
Zamfara	37

Or OUTSIDE NIGERIA, USE CODE =66

P12. How confident are you in your ability to do each of the following: (1 = not at all confident, 2 = somewhat confident, 3 = confident, 4= very confident, 9 = no answer/refuse to answer)

	<b>Very Confident</b>	<b>Confident</b>	<b>Somewhat Confident</b>	<b>Not at all confident</b>	<b>N/A Refused</b>
a. Come up with an idea for a new business product or service	4	3	2	1	9
b. Estimate accurately the costs of a new business venture	4	3	2	1	9
c. Estimate customer demand for a new product or service	4	3	2	1	9
d. Sell a product or service to a customer you are meeting for the first time	4	3	2	1	9
e. Identify good employees who can help a business grow	4	3	2	1	9
f. Inspire, encourage, and motivate employees	4	3	2	1	9
g. Find suppliers who will sell you raw materials at the best price	4	3	2	1	9
h. Persuade a bank to lend you money to finance a business venture	4	3	2	1	9
i. Correctly value a business if you were to buy an existing business from someone else	4	3	2	1	9

**SECTION 2: SCREENER ON BUSINESS OWNERSHIP**

**SC. Do you currently operate a business?**

1 = Yes -> Answer Sections 3 to 9 and Section 14

2 = No -> Answer Sections 9 to 14.

**SECTION 3: ABOUT YOUR BUSINESS**

B1. How many businesses do you currently operate? \_\_\_\_\_

*Note, if you produce multiple products but still operate it as a joint business where you keep at most one set of books, the answer should be 1. Only answer more than 1 if you operate distinct businesses.*

*If more than one business, answer the remainder of the questions about the business you spend most hours working in*

B2. What is the nature of your business or what does your activity consist of?

**(Interviewer: Put in detailed description)**

Respondent's answer : \_\_\_\_\_

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B3. Did you start this business in 2014 ?

1= Yes

2 = No -> B5

B3.b. Which month in 2014 did you start this business ?

a. Code in Month

**INT: SINGLE CODE ONLY**

January	1
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	10
November	11
December	12

B5. What is this firm's current legal ownership status ?

**INT: SHOW CARD; SINGLE CODE ONLY**

1 = Sole proprietorship
2 = Partnership
3= Private limited liability company (Ltd)
4 = Public limited liability company (Plc)
5 = Incorporated trustee company
6 = Unlimited liability company
5 = Other (specify)_____

B6. Which of the following forms of business registration does your business have ?

**INT: SHOW CARD; SINGLE CODE ONLY**

a. Registration of business name with the Corporate Affairs Commission	Yes.....1 No.....2
b. Municipal license [Local or State Government Business Permit]	Yes.....1 No.....2
c. Income tax registration	
d. VAT registration	
e. License to display a sign	

B7. What is your business's RC number if you have one ?

**INT: CHECK CONSISTENCY IN Q6, THAT IS, Q6A MUST BE CODED AS YES**

**Write in**

**Or code 998 = does not have one**

B8. What type of accounts do you keep for income, expenses, etc. of your business ?

**INT: SHOW CARD; SINGLE CODE ONLY**

1= Formal accounting using the services of a professional accountant
2= Formal accounting using a professional in the firm i.e. an employee of your business
3= Personal record keeping or other records
4= Does not do any accounting
5= Other (specify)

B12. Approximately how many customers does your business have in a typical week? \_\_\_\_\_

**Write in number**

**SECTION 4: EMPLOYMENT IN YOUR FIRM**

EF1. How many hours a week do you personally spend working in your business?

a. Hours in the last week _____
b. Hours in a normal week _____

EF2. Aside from your business...

**INT : WRITE IN 9998 IF NONE**

EF2a. How many hours do you also spend working to earn money elsewhere in a normal week? .....

EF2b. How many hours do you also spend working in other businesses in a normal week? .....

EF3. Tell me how many of the following types of workers you currently have working in your business: **[Do not count yourself in any of these categories]**

	<b>Current (a)</b>
1. Wage or Salaried Workers	
2. Casual or Daily paid Workers	
3. Partners	
4. Unpaid workers	
5. Total number of workers (sum of 1-4)	

**(Interviewer: Ask each category separately. Examine 1-4 total.)**

999. Don't know/ Can't say/ refused to answer

RANGE CHECK: IF THE NUMBER OF WORKERS IN ANY CATEGORY IS GREATER THAN 25, CHECK THAT YOU HAVE RECORDED THIS CORRECTLY AND ASK IF YOU CAN'T SEE THIS MANY WORKERS WORKING

EF4. How many workers in total have you hired in 2014?

**INT : WRITE IN 998 IF NONE AND SKIP TO Q7**

<b>Write in number</b>
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EF5. *If answer to 4 is more than zero.* Can you tell me a bit more about the last three workers hired in 2014 who are still working with you

**5.1 Worker 1 hired in 2014**

a. First name of worker:
b. Is this worker related to you? (1 = yes, 2= no)
c. Age of worker
d. Gender of worker (1=Male, 2 = Female)
e. What type of employee are they (1 = Salary or wage, 2 = casual worker, 3 = commission, 4 = unpaid, 5 = other (specify))
f. What is their education level (1 = Did not complete high school, 2 = completed high school, 3 = some post-high school education)
g. What job do they do in your company?_____
h. What were they doing before they joined your company? (1=unemployed, 2= student, 3=working in another job, 4 = running their own business, 5 = other (specify))
i. How much do you pay them per month?_____
j. Are they registered for PAYE taxes? (1 = Yes, 2 = No)

**5.2 Worker 2 hired in 2014 – ask same questions as above**

k. First name of worker:
l. Is this worker related to you? (1 = yes, 2= no)
m. Age of worker
n. Gender of worker (1=Male, 2 = Female)
o. What type of employee are they (1 = Salary or wage, 2 = casual worker, 3 = commission, 4 = unpaid, 5 = other (specify))
p. What is their education level (1 = Did not complete high school, 2 = completed high school, 3 = some post-high school education)
q. What job do they do in your company?_____
r. What were they doing before they joined your company? (1=unemployed, 2= student, 3=working in another job, 4 = running their own business, 5 = other (specify))
s. How much do you pay them per month?_____
t. Are they registered for PAYE taxes? (1 = Yes, 2 = No)

**5.3 Worker 3 hired in 2014 –**

u. First name of worker:
v. Is this worker related to you? (1 = yes, 2= no)
w. Age of worker
x. Gender of worker (1=Male, 2 = Female)
y. What type of employee are they (1 = Salary or wage, 2 = casual worker, 3 = commission, 4 = unpaid, 5 = other (specify))
z. What is their education level (1 = Did not complete high school, 2 = completed high school, 3 = some post-high school education)
aa. What job do they do in your company? _____
bb. What were they doing before they joined your company? (1=unemployed, 2= student, 3=working in another job, 4 = running their own business, 5 = other (specify))
cc. How much do you pay them per month? _____
dd. Are they registered for PAYE taxes? (1 = Yes, 2 = No)

EF6. How many workers have you hired in 2014 that are no longer working for you?

<b>Write in number</b>
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EF7. How many of the workers working for you are not Nigerians?

<b>Write in number</b>
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EF8. If you are still running your business 5 years from now, how many employees do you expect to have? \_\_\_\_\_

**SECTION 5: INNOVATION**

IN1. Has your firm introduced new **products or services** during 2014?  
*If the firm was just started in 2014, then the answer should be yes*

1. Yes
2. No <b>Go to IN8</b>
3. Don't know <b>Go to IN8</b>

IN2. What is the main new product or service introduced? \_\_\_\_\_  
**INT: SINGLE RESPONSE ONLY**

IN3. Which of the following best characterizes your new products or services?  
**INT: SHOW CARD; SINGLE CODE ONLY**

1. They are new for my firm, but other firms in my city offer them
2. They are new for my city, but other firms in Nigeria offer them
3. They are new for Nigeria, but available elsewhere in the world
4. They are new for the world

IN5. Which of the following best describes the main new product or service introduced?

1. It was invented by the firm, from our own ideas
2. It was developed by the firm, based on ideas seen elsewhere
3. It was purchased from a supplier
4. Other (specify) _____

IN8. In 2014, has your firm significantly improved an existing product or service previously sold by the firm? *If the firm was started in 2014, the answer should be no.*

1. Yes
2. No
3. Don't know

IN9. Has the firm introduced new or improved business **processes** in 2014? (examples might include a new production method, a new quality control system, a new accounting system, or a new delivery system).

1. Yes
2. No <b>Go to IN12</b>
3. Don't know <b>Go to IN12</b>

IN10. What is the main new process introduced?

\_\_\_\_\_

IN12. Has your firm done any of following in 2014? (Mark answer for each)

	Yes	No
a. Implemented new design or packaging to give a product a new or significantly changed look, or significantly changed the way you display merchandise.	1	2
b. Introduced a new channel for selling your goods and services, such as licensing to others, selling in a new type of place, etc.	1	2
c. Introduced a new method of pricing your goods or services, such as a new type of special offer, or a new way of varying the price according to demand.	1	2
d. Introduced a new way of promoting or advertising your products or services.	1	2
e. Changed or introduced new business processes, such as introduction of a new database, use of a new monitoring system, introduction of supply chain management or other new business practices.	1	2
f. Changed the way work is organized in your firm, by changing the number of levels in your hierarchy, or the way workers work together, or giving more control over certain processes to other workers in your firm.	1	2
g. Introduced new quality control standards for suppliers or subcontractors	1	2

IN13. Has your firm done any of the following in 2014? (Mark answer for each)

	Yes	No
a. Opened a new shop or production location	1	2
b. Outsourced a production activity that was previously conducted by the firm	1	2
c. Licensed a new technology from another firm	1	2
d. Brought in-house a production activity that was previously outsourced	1	2
e. Introduced a new in-house training program	1	2
f. Obtained a new quality accreditation (ISO 9000)	1	2

IN14. What is the total amount spent by your firm in researching and developing new products and processes in 2014? \_\_\_\_\_ Naira

IN15. Does your firm use the internet?

1. Yes
2. No <b>Go to IN18</b>
3. Don't know <b>Go to IN18</b>

IN17. Does your firm maintain a website?

1. Yes (Write in website name.....)
2. No
3. Don't know

IN18. Has your firm used a consulting service in 2014?

1. Yes
2. No <b>Go to IN21</b>
3. Don't know <b>Go to IN21</b>

IN19. What were the main areas the consultancy services was used for? *(Multiple answers possible, mark each answer given)*

1. Production
2. Product design
3. Firm management
4. Finance
5. Marketing
6. Other (specify)

IN20. How many hours of consulting services did you use in 2014 to date? \_\_\_\_\_

IN21. Do you have a business mentor who you discuss business matters with at least once every 2 to 3 months?

1. Yes
2. No

IN22. How many other business owners do you discuss business matters such as pricing, staffing, marketing, or other business issues at least once a month with? \_\_\_\_\_

**SECTION 6: FINANCING YOUR BUSINESS**

FB4. Has your business taken a loan from any source (including loans from family and friends) in 2014?

1 = Yes
2= No -> go to FB9

FB5. Which of the following sources did you take loans from? (multiple answers possible)

a.	Bank -> FB5A
b.	Microfinance organization -> FB5A
c.	Moneylender -> FB5A
d.	NGO
e.	Family or Friends
f.	Other (specify)_____

FB5A: What is the ANNUAL interest rate you are charged on this loan? (If you have multiple loans, the interest rate on the largest loan)\_\_\_\_\_ % per year.

FB6. What was the total amount of loans you took out for your business in 2014?

\_\_\_\_\_ Naira

FB7. What was the main purpose of these loans?

**INT: SINGLE CODE ONLY**

1= Working capital
2 = Fixed equipment
3= Buildings or Land
4 = Product development
5 = Other (specify)

FB8. Did you apply for any loans in 2014 that you were turned down for?

1 = Yes
2 = No
3= Did not apply for a loan

FB8A: If you wanted a loan for 5 million Naira, what do you think is the percent chance (chances out of 100) that a bank would lend you this amount of money? Remember 0 is they definitely won't lend the money, 100 means they definitely will. Percent chance \_\_\_\_\_

FB9. Did you receive any new investments in your business from partners, shareholders, or other equity-holders in 2014?

1 = Yes
2 = No -> <b>GO TO THE NEXT SECTION</b>

FB10. How much new investment did you receive?

**INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES**

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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FB11. What was the main use of this new investment?

**INT: SINGLE CODE ONLY**

1= Working capital
2 = Fixed equipment
3 = Buildings or Land
4 = Product development
5 = Other (specify)

**SECTION 7: BUSINESS FINANCIALS**

BF1. Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?

1. Yes
2. No           -> <b>BF3</b>

BF2. At market prices, what is the value you calculate of your current inventories?

**INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES**

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF3. During 2014 have you purchased any machinery, equipment, land or buildings for your business that totals more than 100,000 Naira in value?

1= Yes
2= No -> <b>BF4a</b>



BF4. How much in total did you spend this year on:

**INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES**

a. New Machinery and equipment	b. New land and buildings

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF4a: Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your business or activity. Please tell me the approximate value of your assets in each of the following categories (regardless of which year you purchased them). Think of the value as how much it would cost you to replace the assets with ones in similar condition

Item	Value (Naira)	
	Owned value (a)	Rented (monthly rental) (b)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Site (including land and buildings)		
6. Other physical assets (exclud. inventories)		
7. Total value of assets in business		

BF5. Can you tell me the total monthly sales of your business in THE LAST MONTH from all sources, including manufacturing, trade and services? Naira \_\_\_\_\_

<b>TOTAL MONTHLY SALES LAST MONTH</b>

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF6. Can you tell me the total revenues of your business for 2014 to date? Naira \_\_\_\_\_

<b>TOTAL REVENUE FOR 2014</b>

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF7. How do your sales now compare to your sales one year ago?

**INT: SINGLE CODE ONLY**

1= Lower than one year ago
2= Same as one year ago -> BF9
3= Higher than one year ago
4= I was not in business one year ago -> BF9

BF8. What percentage higher (or lower) are your sales now compared to one year ago?

1 = Higher than one year ago by .....% <b>(WRITE IN)</b>
2= Lower than one year ago .....% <b>(WRITE IN)</b>

BF9. What was the total income the business earned during the last month after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the PROFITS of your business during the last month?

<b>TOTAL INCOME EARNED LAST MONTH</b>

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF10. What were your PROFITS during the best month for sales this year? Naira \_\_\_\_\_

TOTAL PROFITS EARNED

Less than N250, 000	1
N250,000 - N500, 000	2
N500, 000 - N750,000	3
N751, 000 – N1, 000,000	4
N1, 000, 001 – N1, 250, 000	5
N1, 250, 001 – N1, 500, 000	6
N1, 500, 001 – N2, 000, 000	7
N2, 000, 001 – N3, 000, 000	8
N3, 000, 001 – N4, 000, 000	9
N4, 000, 001 – N5, 000, 000	10
N5, 000, 001 – N7, 500, 000	11
N7, 500, 001 – N10, 000, 000	12
Above N10, 000, 000	13

CHECK: ALSO WRITE THE AMOUNT IN WORDS (E.G. 5.5 MILLION NAIRA)

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BF11. Which month was this?

**INT: SINGLE CODE ONLY**

January	1
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	10
November	11
December	12

**SECTION 8: BUSINESS PRACTICES**

BP. Which of the following have you done in the last three months?

*(Mark 1=Yes, 2=No for each)*

BP1. Visited one of your competitor's businesses to see what prices they are charging?

1. Yes      2. No      99. No competitor

BP2. Visited one of your competitor's businesses to see what products they have available for sale?

1. Yes      2. No      99. No competitor

BP3. Asked your existing customers whether there are any other products they would like you to sell or produce?

1. Yes      2. No

BP4. Talked with a former customer to find out why they have stopped buying from your business?

1. Yes      2. No      99. No former customer

BP5. Asked a supplier about which products are selling well in your industry?

1. Yes      2. No

99. Supplier has no knowledge of industry (eg. provides general inputs)

BP6. In the last three months have you used any special offer to attract customers e.g. promos, special price discounts etc?

1. Yes      2. No

BP7. In the last six months, have you done any form of advertising?

1. Yes
2. No

BP8. Have you used any method to measure the effectiveness of the advertising?

1. Yes      2. No

BP9. Do you normally make suggestions of other items that customers might want to buy?

1. Yes      2. No

BP10. In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials or goods purchased?

1. Yes
2. No
3. No supplier -> BP12

BP11. In the last three months, have you compared the prices or quality offered by alternate suppliers/sources of raw materials or purchased goods to the supplier/source you have?

1. Yes      2. No

BP12. Do you keep goods to sell, or raw materials to use in providing a service?

1. Yes
2. No → BP15

BP13. How frequently do you run out of stock of these inventories or raw materials?

- 1. Never, I always have enough on hand → BP15
- 2. Not very frequent, once every 6 months or so
- 3. Once every three months
- 4. Once a month or more frequent

BP15. Do you have a record-keeping system which allows you to know how much stock you have on hand at any point in time?

1. Yes

2. No

BP17. Do you record every purchase and sale made by the business?

1. Yes

2. No

BP18. Are you able to use your records to see how much cash your business has on hand at any point in time?

1. Yes

2. No

BP19. Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?

1. Yes

2. No

BP20. Have you worked out the cost to you of each main product you sell?

1. Yes

2. No

BP21. Do you know which goods you make the most profit per item selling?

1. Yes

2. No

BP22. Do you have a written budget which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?

1. Yes

2. No

BP23. If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?

1. Yes

2. No

BP24. How frequently do you review the financial strength/performance of your business and analyze/identify areas for improvement?

**INT SHOW CARD**

1. Never

2. Once a year or less frequent

3. Two or three times a year

4. Monthly or more often

BP25. Do you have a target set for sales over the next year?

- 1. Yes
- 2. No → go to B27

BP26. How frequently do you compare actual performance to your target?

1. Never / do not compare
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often

BP27. Have you made a budget of what costs facing your business are likely to be over the next year?

1. Yes	2. No
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**X.1. In the past six months have you been asked to pay a bribe or protection fee in running your business?**

1= Yes

2 = No

**X.2. Which of the following asked for a bribe or protection payment**

1 = Yes 2 = No

- a. Police or Military
- b. Government inspector
- c. YouWin program officer
- d. Boko Harem affiliates
- e. Other (specify)

**X.3. What is the total amount you paid in bribes or protection payments in the past 6 months? \_\_\_\_\_ Naira**

**SECTION 9: PARTICIPATION IN THE YOUWIN PROGRAM**

PY1. We will now talk specifically about the Youth Enterprise with Innovation in Nigeria (YouWin!) program last year. Were you one of the YouWin award winners from the first round of the YouWin program?

- 1 = Yes - >PY7
- 2 =No

PY2: Imagine you had won the YouWin! Competition in the first round. I would like you to tell me what you think you would be doing right now in terms of running a business or working.

- a) What do you think is the percent chance (out of 100) that you would be running a business today if you had won YouWin!? \_\_\_\_\_
- b) If you had won YouWin, and were running a business today, how many employees in total do you think you would have today?
- c) If you had won YouWin, and were running a business today, how much do you think your sales would have been for the last month?

PY3: Did you, your spouse, or another household member, apply for the second round Women's only YouWin program?

1 = Yes, I did

2= Yes, my spouse did

3 = Another household member (such as a daughter) applied

3 = No -> PY5

PY4: Were you, your spouse, or another household member, chosen as a winner in the Women's YouWin program?

1= Yes

2 = No

PY5: Did you apply for the third round of the YouWin competition?

1= Yes

2= No -> next section

PY6: Were you chosen as a winner in the third round of the YouWin competition?

1= Yes

2=No

Individuals who did not win YouWin now (PY1=2) Go to next Section

PY7: Imagine you had NOT won the YouWin! Competition in the first round. I would like you to tell me what you think you would be doing right now in terms of running a business or working.

- a) What do you think is the percent chance (out of 100) that you would be running a business today if you had NOT won YouWin!? \_\_\_\_\_
- b) If you had NOT won YouWin, and were running a business today, how many employees in total do you think you would have today?
- c) If you had NOT won YouWin, and were running a business today, how much do you think your sales would have been for the last month?



**SECTION 10: BUSINESSES WHICH HAVE CLOSED DOWN**

BC1. At any time in 2014 have you owned and operated a business which is now closed down or sold to someone else?

- 1 = Yes
- 2 = No -> **Section 11**

BC2. What type of business did you own and operate?

a. Respondent's answer : \_\_\_\_\_

b. ISIC revision 4 3-digit code:

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**BC3.** When in 2014 did this business close down or get sold?

a. Code in Month

**INT: SINGLE CODE ONLY**

January	1
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	10
November	11
December	12

BC4 .What was the main reason the business closed down or was sold?

- 1 = Business was not profitable
- 2 = Own or family illness
- 3 = A better job opportunity came along
- 4= I found the work too tiring or hours too long
- 5 = Shut down by a government inspector
- 1 = Other (specify) \_\_\_\_\_

BC4B: Did you close the business or sell it to someone else?

- 1 = Close the business
- 2 = Sell it to someone else -> BC6

BC5: What happened to the assets the business had when you shut the business?

- 1 = I mainly sold them off
- 2 = I mainly used them for home use -> section 11
- 3 = Other (specify) \_\_\_\_\_ -> section 11

BC6 how much did you receive from selling the business or its assets?

\_\_\_\_\_ Naira

**SECTION 11: CURRENT WORK STATUS OF NON-BUSINESS OWNERS**

NB1. In the last month did you work at all for pay as a wage or salary earner, casual worker, agricultural worker, commission worker, or other job?

1 = Wage or salary worker

2 = Casual worker

3 = Paid on commission or other basis

4 = Agricultural worker

5 = Other form of paid work (specify) \_\_\_\_\_

6 = Did not work for pay -> **Go to the next section**

NB2. What was this job and in what industry? (e.g. bank teller, farm worker, etc.)

*If more than one job, answer about the main job worked in*

i. Respondent answer \_\_\_\_\_

ii. Industry code

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iii. Occupation code:

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NB3. How many hours did you work in a typical week last month in this job?

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NB6. How much did you earn last month working in this job?

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**SECTION 12: PLANS AND PROGRESS TOWARDS STARTING A NEW BUSINESS**

PN1. Are you interested in starting a new business in the next 12 months?

1 = Yes -> PN3

2= No

PN2. Which of the following are reasons you are not interested in starting a new business?

	YES	NO
I am happy with the job I currently have	1	2
Need to care for children or other family members	1	2
I don't have the financing I need to start a business	1	2
I don't have any ideas about what type of business to start	1	2
I am not confident I could run a business	1	2
Other (specify) _____	1	2

***Then go to the next section***

PN3. What type of business would you like to start?

a. Respondent's answer : \_\_\_\_\_

b. ISIC revision 4 3-digit code

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or c. Respondent does not know which type of business they would like to start.

PN4. Have you identified the specific location where you expect to conduct this business ?

1 = Yes

2 = No -> **Go to the next section**

PN7. Have you taken any of the following steps towards opening a business?

	YES	No
a. Have talked to people in the location I wish to operate to gauge the demand for this new business	1	2
b. Worked out how much money you would need to start this new business	1	2
c. Visited some of the competitors for my proposed business to see how they operate and their prices	1	2
d. Taken a training course to get skills for this new line of business	1	2
e. Identified sources of financing to pay for the costs of starting a business	1	2
f. Applied for a bank loan to help start a business	1	2
g. Applied to a government program for funding or help in starting a business	1	2
h. Other (specify) _____	1	2

**SECTION 14: FUTURE FOLLOW-UP**

We hope to be able to come back in two years or so and check how your business is faring, as well as sharing some of the results of the research done with this data with you. In case you move or change phone numbers before this time, we would appreciate it if you could provide the contact details of two friends or family members who would be able to help us get in contact with you if you move. These details will also help us get in contact with you should you be selected for one of the phones or Samsung Galaxy tablets.

Contact 1:

Name: \_\_\_\_\_  
Relationship to you: \_\_\_\_\_  
Contact phone number(s): \_\_\_\_\_  
Contact email: \_\_\_\_\_  
Contact address: \_\_\_\_\_

Contact 2:

Name: \_\_\_\_\_  
Relationship to you: \_\_\_\_\_  
Contact phone number(s): \_\_\_\_\_  
Contact email: \_\_\_\_\_  
Contact address: \_\_\_\_\_

*End survey*

**INTERVIEWER OBSERVED DETAILS AND IMPRESSIONS**

**Interviewer, if the interview takes place at the firm please note the following:**

1. How many employees do you observe working in the firm? \_\_\_\_\_
2. Does the firm have any other locations where there are likely to be workers but which you are unable to observe?  
1 = Yes  
2 = No -> Q4
3. Which are these other locations? (1 = Yes, 2 = No for each)
  - a. Farm plots
  - b. Sales or delivery people working outside the firm
  - c. Other business locations
4. Does the business have a bright and visible sign that customers could use to identify the business?  
1 = Yes  
2 = No
5. Did the owner refer to accounts records at any point during the interview?  
1 = Yes  
2 = No

Any other comments or notes from interviewer should be recorded here \_\_\_\_\_

**Interviewer name:** \_\_\_\_\_ **Interview End Time** \_\_\_\_\_

REGION	CODE
South West	1
South South	2
South East	3
North East	4
North West	5
North Central	6