

Baseline survey for the training and follow-up monitoring program for traditional and informal businesses in the commune of Lomé under the Private Sector Development Project (PADSP)

confidential

INITIAL CONTACT

To complete before the interview

1. Business name : _____
2. Business identification number : _____
3. Last name of the person to be surveyed : _____
4. Given name of the person to be surveyed : _____
5. Role of the person to be surveyed : _____
6. Date of the initial contact (dd/mm/yyyy) : /_/_/ /_/_/ /_/_/ /_/_/
7. Time of the initial contact : /_/_/ /_/_/
8. Code number for the interviewer handling the initial contact : /_/_/

IDENTIFICATION	
Commune : _____	
Supervision area number : _____	_ _
Interviewer number : _____	_ _
Questionnaire order number : _____	_ _

Interviewer : Hello, my name is _____.

I am here on behalf of the Private Sector Development Project (PADSP), a project funded by the World Bank. We are conducting a survey of 1,500 micro and small enterprises in the Commune of Lomé. The data collected will allow us to understand the challenges that micro and small enterprises are facing, the organization of these businesses, and the way in which the company's activities affect the households of the entrepreneurs. The interview could take about 3 hours. The information we collect will allow the development of support programs for businesses such as yours. However, your answers to the survey will not have any impact on your participation in the programs offered by the PADSP or by other projects based on this survey. For that reason, you should not expect any outcome or consequence from participating in this survey. Please note that your identity will not be linked to your answers and that all the information that you provide will be treated as strictly confidential. .

ö di, ÷kýnyee nye _____.

Meva le Dýwýŋ si kpáa ö usefofo na Dýwýŋ Nýfokuisiwo ö gýdedý nyawo gbý (PADSP – ö DNö), ÷kome, dýwýŋ sia si Xexeme gadzrafo na kpekpe÷u. Ma e nu me kum tso 1.500 dýwýŋ sue siwo le Lome Nutome ÷u. Nyanyanana siwo maéy ku fe dýwýŋ siawo ÷u ana ma e dzesi kuxi siwo ku fe dýwýŋ sue siawo ÷u, (kuxi siwo nye mýxenu na dýwýŋ siawo) dýwýŋ sue siawo fofo kple wo dýwýŋ ÷ usekpýkpý fe dýwýŋ-utinunyala e me dzi. Numekukua ate ÷u de ga e ty 3) klo. Nyanyanana siawo ana be ÷gýdedý siawo fofo ava me na dýwýŋ sue siawo abe týwo ma e. Le esia ta, wo e ufofo na numekuku siawo makpý ÷ usefe wo e fetsýleme na fofo si PADSP le nanam na dý bubu siwo wofo anyi le numekuku sia megebe o. De dzesii be mia e nyenyema dze le ÷ufofonana me o eye nyanyanana sia kata si ÷u a e nu le la, wowó e udý le . a. la blibo me.

To be completed during the interview (Interviewer)

9. **Confirmation** : Did you manage to speak with the respondent when you made the initial contact ?

1 = Yes

/

2 = No (**Skip to question 11**)

10. Do you agree to participate in this survey ? \, e nelye yeany numekuku dý sia mea ?

1 = Yes (**Skip to question 34**)

/

2 = No (**Skip to question 29**)

11. **With whom did you speak in regard to the respondent when you made the initial contact ? ...**

/

1 = An employee of the entrepreneur

2 = Apprentice

3 = Spouse of the business owner

4 = Child of the business owner

5 = Another relative of the business owner

6 = Neighbor of the entrepreneur

7 = Other

i. **If other, explain** : _____

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

12. **Why were you unable to speak with the respondent when you made the initial contact?**...../_/
- 1 = The entrepreneur was not there
 - 2 = The entrepreneur was too busy with another activity
 - 3 = Refused
 - 4 = Other
- i. **If other, explain :** _____
13. **Was an appointment made to meet with the respondent ?**...../_/
- 1 = Yes
 - 2 = No (**Skip to question 16**)
14. **Date of the appointment set (dd/mm/yyyy) :** /_/_/ /_/_/ /_/_/_/_/
15. **Time of the appointment :** /_/_/ /_/_/
16. **Date of the second contact made (dd/mm/yyyy) :** /_/_/ /_/_/ /_/_/_/_/
17. **Time of the second contact made :** /_/_/ /_/_/
18. **Interviewer code for the second contact made :** /_/_/
19. **Did you manage to speak to the respondent the second time you made contact ?** /_/_/
- 1 = Yes (**Skip to question 28**)
 - 2 = No
20. **With whom did you speak in regard to the respondent the second time you made contact ?**
/_/_/
- 1 = An employee of the entrepreneur
 - 2 = Apprentice
 - 3 = Spouse of the business owner
 - 4 = Child of the business owner
 - 5 = Another relative of the business owner
 - 6 = Neighbor of the entrepreneur
 - 7 = Other
- i. **If other, explain :** _____
21. **Why were you unable to speak with the respondent the second time you made contact ?**
...../_/
- 1 = The entrepreneur was not there
 - 2 = The entrepreneur was too busy with another activity
 - 3 = Refused
 - 4 = Other
- i. **If other, explain :** _____
22. **Date of the third contact made (dd/mm/yyyy) :** /_/_/ /_/_/ /_/_/_/_/
23. **Time of the third contact made :** /_/_/ /_/_/

24. **Interviewer code for the third contact made :** /__/_/
25. **Did you manage to speak to the respondent the third time you made contact ?...../___/**
 1 = Yes (**Skip to question 28**)
 2 = No
26. **With whom did you speak in regard to the respondent the third time you made contact ? .../___/**
 1 = An employee of the entrepreneur
 2 = Apprentice
 3 = Spouse of the business owner
 4 = Child of the business owner
 5 = Another relative of the business owner
 6 = Neighbor of the entrepreneur
 7 = Other
 i. **If other, explain :** _____
27. **Why were you unable to speak with the respondent the third time you made contact ?**
/___/
 1 = The entrepreneur was not there
 2 = The entrepreneur was too busy with another activity
 3 = Refused
 4 = Other
 i. **If other, explain :** _____
28. **Do you agree to participate in the survey ?...../___/**
 1 = Yes (**Skip to question 33**)
 2 = No
29. **Why do you not wish to participate in the survey ? /___/**
(Do not read the answers.)
 1 = Does not have the time
 2 = Distrusts surveys (**END OF INTERVIEW**)
 3 = Doesn't see the point in doing surveys (**END OF INTERVIEW**)
 4 = Would need spouse's permission
 5 = Other or no reason given
30. **If I were to come back at a date and time of your convenience, would you agree to participate in the survey ?..... /___/**
 1 = Yes
 2 = No (**END OF SURVEY**)
31. **Date of the appointment set (dd/mm/yyyy) :** /__/_/ /__/_/ /___/___/
32. **Time of the appointment set :** /__/_/ /__/_/

42. Business name \ **Dýwýŋŋ** : _____

- a. **To verify : Is the name really : /_/_/**
1 = The name of the business strictly speaking
2 = The business takes the name it is commonly known by

- b. Do you own multiple businesses that are still currently in operation ?
1 = Yes
2 = No

(If yes, it must be specified that the interview should concern only the enterprise that applied for the PADSP training program.)

43. **To verify : Location where the interview took place /_/_/**

- 1 = Business
2 = Residence
3 = Other

- a. **If other, explain :** _____

44. **To verify : Type of location**

If it is a building or room, ask :

Among the following options (in your home ; in another residence ; in a room, a store, a building, or a private space dedicated to the business), in what kind of locale is your business situated ? \ **Le tiatia siawo me la: le gbýwoè le nýŋŋ bubu me; le xý-goe feka me, le nudzrafoŋŋ alo xý si wotsý na dýwýŋŋ: teŋŋ kae miaŋŋ dýwýŋŋ la le?**

(Read out all the pertinent options) _____ /_/_/

- 1 = Specific public space \ **fiaha teŋŋ týxý**
2 = In a market \ **le asime**
3 = Car, truck, cart, or other movable vehicle \ **ûu vi, ûu gaŋŋkekevi alo ûu bubu ŋŋmevi**
4 = On site with clients \ **le nuŋŋelawo gbý**
5 = In your home \ **le gbýwoè**
6 = In another personal residence \ **le nýŋŋ bubu me**
7 = In a room, a store, a building, or a private space dedicated to the business \ **le xý-goe feka me, le nudzrafoŋŋ alo xý si wotsý na dýwýŋŋ**
8 = No fixed location (street vendor, transportation of passengers or goods) \ **teŋŋ gobii manýamesi**
9 = Other sort of location

- a. **If another sort of location, explain :**

45. Are you the owner, renter or user of the space in which the business is located ?

\ **, ee teŋŋ si neŋŋ la nye týwoà, fe nehayaea alo nele eme koa ?** /_/_/

- 1 = Owner
2 = Renter
3 = User (does not pay rent)

Business Identification Number : _____

46. Who owns the lot where the business is located ? / Ame ka tye nye teE (anyigba) si dýwýEa le ?

(Multiple answers are possible. Read out all of the responses. Write "1" if the person names that choice, otherwise write "2.")

- 1 = The business \ DýwýEa /__
- 2 = Myself \ Nye ÷uty..... /__
- 3 = A family member/family land \ Ame feka tso Emea me / Eme 'nyigba /__
- 4 = A friend \ XýlyEka..... /__
- 5 = A third party \ Ame bubu afe..... /__
- 6 = The government (public space) \ Dzifufu (fiaha teEwo) /__

47. Business location \ DýwýEa E fefefia

a. Neighborhood \ Ký me : **(Write down exactly what the person says.)**

b. **Neighborhood code :** /__ /__

- | | |
|--------------------------------|----------------------------------|
| 1 = Agbalépédogan | 16 = Hédrzanawoé |
| 2 = Agoé Assi yéyé | 17 = KagniKopé |
| 3 = AgoéAtchanvé | 18 = Klikamé |
| 4 = AgoéKossigan | 19 = Kégué |
| 5 = Avénou | 20 = Kodjoviakopé |
| 6 = Adidogomé – Awatamé | 21 = Nyekonakopé |
| 7 = Attiégon | 22 = Nukafu / Forever |
| 8 = Amoutiévé / Doulassamé | 23 = Togo 2000 |
| 9 = Baguida | 24 = Totsi / Adjidoadin / Avedji |
| 10 = Bè | 25 = TokoinHopital / Séminaire |
| 11 = Bé Kpota / DzifaKpodzi | 26 = Tokoin Lycée |
| 12 = Dzaglè | 27 = Wonyomé |
| 13 = Didjolé | 28 = Wuuiti / Novissi |
| 14 = Gbadago | 29 = Other |
| 15 = Gbossimé/Adewui/Dogbéavou | |

c. Street number or location in the market \ Xýa E xexleE (numE) alo teEa E nýbale asia me :..... /__ /__ /__ /__

(If the person does not know it, look to see whether you can verify it. If not, go on to the next question.)

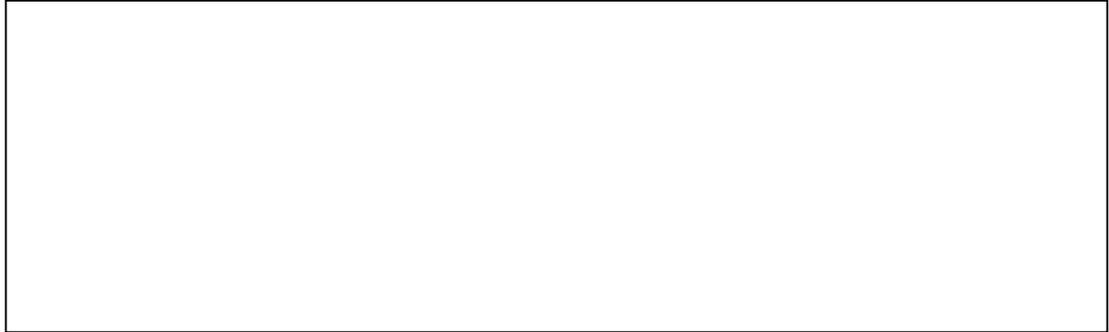
d. Number or name of the street \ Mý E -ký alo eE xexleE :..... /__ /__ /__ /__

(If the person does not know it, look to see whether you can verify it. If not, go on to the next question.)

e. The business is not far from \ DýwýEa medidi tso afisia gbý o :

f. Directions to the business \ Mýfiafia ne woade dzesi dýwýEa me ayi

(Draw a map if necessary.)



48. (If the business is not located at the business owner's residence ; the answer to question 44 is not 5.)

Now I am going to inquire about your place of residence. \ Mabilia nya woàso (ku fe) woànyE
-uti

a. Neighborhood \ Ký me (Write down exactly what the person says.)

b. **Neighborhood code :**

...../___/___

1 = Agbalépédogan

2 = Agoé Assi yéyé

3 = AgoéAtchanvé

4 = AgoéKossigan

5 = Avénou

6 = Adidogomé – Awatamé

7 = Attiégon

8 = Amoutiévé / Doulassamé

9 = Baguida

10 = Bè

11 = Bé Kpota / DzifaKpodzi

12 = Dzaglè

13 = Didjolé

14 = Gbadago

15 = Gbossimé

/Adewui/Dogbéavou

16 = Hédrzanawoé

17 = KagniKopé

18 = Klikamé

19 = Kégué

20 = Kodjoviakopé

21 = Nyekonakpoè

22 = Nukafu / Forever

23 = Togo 2000

24 = Totsi / Adjidoadin / Avedji

25 = TokoinHopital /Séminaire

26 = Tokoin Lycée

27 = Wonyomé

28 = Wuuti / Novissi

29 = Other

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c. House number \ **Aŋme ŋexleñe** : /_/_/_/_/

(If the person does not know it, look to see whether you can verify it. If not, go on to the next question.)

d. Number or name of the street \ **Mýa ŋ ÷ký alo xexleñe** :...../_/_/_/_/

(If the person does not know it, look to see whether you can verify it. If not, go on to the next question.)

e. The house is not far from \ **Aŋa medidi tso** :

f. Directions to the house \ **Mýfiafia ne woade dzesi aŋa me ayi** :

(Draw a map if necessary.)

g. Are you the owner of the house ? \ **, ee neny aŋa týa** ? /_/_/

1 = Yes ***(Skip to question 49)***

2 = No

h. Name of the owner \ **Aŋa tý ŋ ÷ký** : _____

49. In case we try to contact you for more details in the future and we do not manage to reach you, could you provide contact information for two people (personal or professional contacts) who could assist us in reaching you ? \ **Ne mǎle didim be mǎŋ nu kple wo hena nyamefefe**

bubuwo eye m^oete ÷u le kekem fe ÷utiwo^o fe, fe ate ÷u ana ame eve bubu E xexle^o ÷e si akpe fe mia ÷u be ma^oke fe ÷u wo^o ? Esia ate ÷u anye wo^oka^o E m^oy alo d^ow^oy^o E a ty.

a. Surname of Contact 1 \ Ame 1 si woakp^y E E me ÷ky :

b. Given name of Contact 1 \ Ame 1 si woakp^y E ÷ky :

c. Contact 1's relationship with the respondent \ Kadede si le ame 1 si woakp^y kple nyanufela dome: / / /

(Only one answer.)

1 = Spouse

2 = Mother/Father

3 = Child

4 = Brother/Sister

5 = Other family member

6 = Neighbor

7 = Friend

8 = Employee

9 = Supplier

10 = Distributor

11 = Other personal relationship

12 = Other professional relationship

d. Telephone number for Contact 1 \ Ame 1 si woakp^y E ka^o E m^oy :

/ / / / / / / / / / / /

e. Surname of Contact 2 \ Ame 2 si woakp^y E E me ÷ky:

f. Given name of Contact 2 \ Ame 2 si woakp^y E ÷ky :

g. Contact 2's relationship with the respondent \ Kadede si le ame 2 si woakp^y kple nyanufela dome: / / /

(Only one answer.)

1 = Spouse

2 = Mother/Father

3 = Child

4 = Brother/Sister

5 = Other family member

6 = Neighbor

7 = Friend

8 = Employee

9 = Supplier

10 = Distributor

11 = Other personal relationship

12 = Other professional relationship

h. Telephone number for Contact 2 \ Ame 2 si woakp^y E ka^o E m^oy :

/ / / / / / / / / / / /

Business Identification Number : _____

SECTION 2 : INFORMATION ON THE BUSINESS

SECTION 2.1 : Information on the enterprise’s launch and its industry

50. Are you the owner, the manager, or both the owner and manager of the business ? \ , ee nenyé dýteEfofa, edzikpýla alo teEatý kple edzikpýla le dýwýEa ?..... /___/

(Only one answer !)

- 1 = Just the owner
- 2 = Just the manager
- 3 = Owner and manager

51. What year did the business start its activity ? \ Šeeka mee dýwýEa dze eE dýwýnawo gýme ?...../___/___/___/

52. **If the interviewee is the owner (Q50 = 1, 3) :**

Are there owners other than yourself in this company ? \ , ee dýteEfofa bubu gale dýwýEa siwo nye dýatýwoa ? /___/

- 1 = Yes
- 2 = No **(Skip to question 55)**

53. How many owners does the company have right now (counting yourself) ? \ DýteEfofa nenie le dýwýEa si le egbe me ? /___/

54. For each owner of the company, could you please state your relationship with the person, that person’s gender, and whether that person is younger than 35 years of age ? \ Ku fe dýteEfofa fe sia fe ÷uti la, gblý kadede si le woðkple amea dome, nenyé ÷utsu alo nyínu eye nenyé be eE Eamede 35 o alo ewu 35.

Include the respondent if an owner.

Number of the business owner \ dýteEfofa E nýba	What this person’s relationship with you ? \ Kadede kae le ame sia kple woðdome ? 1 = Self 2 = Your spouse (husband/wife) 3 = Another member of your family 4 = A friend or neighbor 5 = A third party (a)	What gender is this person ? \ Ame ka Emevie nye ame la ? 1 = Female 2 = Male (b)	Is this person under 35 years of age ? \ Ame sia fe, fee wofo abe Ee35? 1 = Yes 2 = No (c)
1			
2			
3			
4			
5			

55. **(If owner/managing owner—Q 50 = 1, 3)**

Were you also the owner when the business launched ? \ , e neàye dýteEfofa le dýwýEa E gýmedzedze mea ? /___/

- 1 = Yes **(Skip to question 56)**
- 2 = No

- a. What year did you become the owner of the enterprise ? \ Šeeka mee nezu dýwýEa E dýteEfoła ? /__/_/___/
- b. How did you become the owner of the enterprise ? \Ale kee newý va zu dýwýEa E dýteEfoła ? /__/
 1 = Inheritance \ Domenyinu
 2 = Purchase \ NuEeE
 3 = Other \ Bubu

i. **If other, explain** \ Dzesidede bubu : _____

56. **(If the respondent is the manager or managing owner—Q50 =2, 3)**

Were you the manager of the company when it was founded ? \, ee nenyé dzikpýła le dýwýEa E gýmedzedze mea ?..... /__/

- 1 = Yes **(Skip to question 57.)**
 2 = No

- a. What year did you become the manager of the company ? \ Šeeka mee nezu dzikpýła na dýwýEa ?/___/___/

57. What is the main line of business that your company is engaged in ? By main line of business, I mean the area of business that brings in the most revenue. \ Dýwýna týxý kae le dýwýEa si ? Wowýna fe sia fe E týxýnyenyé, mágbly be nudzadzra si hea gakpýkpý gefe vanae.

a. **Write down exactly what the person says** _____

b. **Enter the industry code using the options at the end of the document...../___/___/**

58. Does your company conduct business in other industries ? \, e woədýwýEa gawýa dý bubua ? /__/

- 1 = Yes
 2 = No **(Skip to question 60)**

59. What is the second most important business sector for the company ? \ Ekae nye dýwýna evelia si le vevie wu le dýwýEa?

a. **Write down exactly what the person says** _____

b. **Enter the industry code using the options at the end of the document**/___/___/

60. What brought you to choose or join your main line of business ? \ Nu kae dýwoeġa be netia alo awý dý týxý sia ? /___/___/

(One answer only. Do not read out the answers !)

- 1 = The work hours are flexible.
 2 = I have friends or family that work in the industry (family tradition).
 3 = I feel passionate about this industry.
 4 = This industry is profitable.

Business Identification Number : _____

- 5 = I was trained/educated in this field.
- 6 = This industry does not require a lot of investment.
- 7 = I had no other options for finding employment.
- 8 = Neighborhood demand/good business opportunity.
- 9 = This is an industry with ongoing demand.
- 10 = Other

a. **If other, explain :** _____

61. When you founded or joined this company, would you have preferred to invest in another industry than the one that you actually chose at the start ? \ Esi neva d'w'ya e sia me fe, fe nek'p'ye be yeade ga d'w'yna bubu me wu esi gy'me nedze gba'ra ?...../_/_/

1 = Yes

2 = No (**Skip to question 62**)

a. What industry would you have preferred to invest in ? \ D'w'yna ka mee nedi be yeade gae ?

i. **Write down exactly what the person says**

ii. **Enter the industry code using the options at the end of the document**
...../_/_/_/

b. What is the main reason that you didn't invest in or go into this industry ? \ Nu kae nye wo'afodzina gba'li si w'ye be mega gbug'by yi d'w'ya e sia me o ?

...../_/_/

(One answer only. Do not read out the answers !)

- 1 = I didn't have enough money to invest in the other line of business.
- 2 = I tried to get a loan to invest in it, but my application was rejected.
- 3 = I didn't have the technical expertise to operate in the industry.
- 4 = I didn't know the suppliers.
- 5 = I didn't know that someone like me could work in this industry.
- 6 = I was afraid that I wouldn't be able to succeed in the industry.
- 7 = I don't know.
- 8 = Other

i. **If other, explain :** _____

62. Since the company launched, has it changed its main line of business ? \ Esi me d'w'ya e sia dze d'ya gy'me fe, fe wo'lyi d'w'yna bubu le adz'ya mea ?

...../_/_/

1 = Yes

2 = No

SECTION 2.2: Employees

63. How many people work for your company, not including yourself ? Include family members who work for the company, unpaid workers, temporary workers, apprentices, managers, and owners who work for the company. \ Ame nenie w'ya d'ya le d'w'ya e, wo'e-ut'ya man'y'mee ? \ Na'sy wo'e'emet'ya siwo le d'ya w'ym le d'w'ya e afe me, d'w'yla siwo mex'ya fetu o, .eyi.i me

dýwýla, dýsrýEawo, dýdzikpýlawo kple dý 'EÉy siwo wýa dý le dýwýEa, woè-utý manýmee.
Na ame siwo wýa dý le dýwýEa la E -kýwo nam /_/_/

If the answer is 0, skip to question 66.

If the answer is greater than 10, skip to question 65.

64. ***(If the business has fewer than 11 employees—Q63<=10)***

Now I'm going to ask you about each of the people who work at your company, not including you. Please give me the surnames and given names of each of the people who work at your company. \ Mabia nya woèku fe ame siwo wýa dý le dýwýEa, woè-utý manýmee. Naèly ame siwo wýa dý le dýwýEa la E -kýwo nam.

(First fully complete the left-most column, and then fill in an entire line before going on to the next line.)

Business Identification Number : _____

Nº	Surname and given name \ Šome ÷ký kple woè:utý woè:ký (a)	What gender is [name] ? 1 = Male 2 = Female \ Ame ka Gmevie [amea ÷utý ÷ký] ? (b)	Is this person a family member ? 1 = Yes 2 = No \ , ee amea nye Gmetýa ? (c)	Is this person employed for a fixed term or in the short term ? 1 = Yes 2 = No \ , e woè na .eyi .i. afe alo .eyi .i. kpui afe? (d)	What is [name]'s main role ? * \ Dý ka Gmevie ame la wýna [amea ÷utý ÷ký] ? * (e)	What is [name]'s level of education ? ** \ Nusrýfoe kae le amea si [amea ÷utý ÷ký] ? ** (f)	How many hours does this person work for the company in a typical week ? Gme \ GaGme wówýna le dýwýfoe le kwasi fa si sý la me ? (g)	How much to you pay [name], including allowances ? \ Ho nenie neèena [amea ÷utý ÷ký] adzywo haèe eme? (Put « 0 » if the company pays neither a salary nor allowances) (h)	How frequently do you pay [name] ? *** \ , ofo ka dzie nexea fea fo [amea ÷utý ÷ký] ? *** (i)	Was [name] referred for this job position by a member of the family or a friend ? (j)
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

* Q64e: 1 = Apprentice, 2 = Production, providing services, 3 = Administration, accounting, finance, marketing, 4 = Manager (including the owners that work for the company), 5 = Courier or assistant responsible for miscellaneous tasks

** Q64f: 1 = No degree, 2 = Certificate of First Level Studies (CEPD) or Certificate of General Secondary Education (BEPC), 3 = Baccalaureate or vocational certification such as work-study contracts (CFA), the Certificate of Professional Competence (CAP), the Certificate of Professional Studies (BEP), or equivalent, 4 = Degree higher than the baccalaureate (secondary school diploma)

*** Q64i: 1 = Daily, 2 = Weekly, 3 = Every two weeks, 4 = Monthly, 5 = Annually, 6 = Never

(If work is paid for on an ad hoc basis, note down the time it typically takes to complete the work or the approximate frequency of payment.)

SKIP TO QUESTION 66

Instructions for the interviewer appear in bold italics.

65. (If the company has more than 10 employees—Q63>10—fully complete one line before going on to the next.)

	Job function Dýwýna	How many people are employed as [job function] ? Ame nenie le dýwýfoesia [] ? (If the answer for any space below is 0, move on to the following line.)	How many of these are women ? Le foesia, nyýnu nenie li ? (If any of the answers below is a 0, go on to column 4.)	Of these women, how many are family members ? Le foesia, nyýnu nenie nye metý le dya me ?	How many of these are men ? Le foesia, -utsu nenie li ? (If any of the answers below is a 0, go on to column 6)	Of these men, how many are family members ? Le foesia, -utsu nenie nye metý le dya me ?	How many hours do the people who are employed as [] usually work each week? Gafene nenie dýwýlawo sia [] wyna dý le kwasi fa me ?	What is the typical salary for the job of [], including allowances ? Ho nenie woxe na dýwýfoesia [] ? (Total in CFA francs. Put « 0 » if the company pays neither salary nor allowances.)	How often to you pay this salary ? * ofo ka nue woxea fea fo ? *
	N° de question	1	2	3	4	5	6	7	8
A	Apprentices Dýsryti								
B	Production or providing services Dýwýalodýwýna fefefia								
C	Administration, accounting, finance, marketing Dýwýtaný, Gaký-tameto, Ga-udýwý, marketing								
D	Managers (including the owners that work at the company) Dýdzikpýlaga kple dý 'etý siwo wya dý le dýwý								
E	Couriers or assistants responsible for miscellaneous tasks Dýtsýla le dya fo vovovowo								
F	Temporary workers not yet mentioned Dýwýla siwo dýwý mexý hafe o								
G	Total Šu (Do not ask for the total ; calculate it yourself.)								

* Q65.8 : 1 = Daily, 2 = Weekly, 3 = Every two weeks, 4 = Monthly, 5 = Annually, 6 = Never

VERIFY THAT THE TOTAL NUMBER OF EMPLOYEES IN THE TABLE IS THE SAME AS IN QUESTION 63.

Business Identification Number : _____

a. Of all your employees or apprentices, how many have the following education levels :

N°	Level of education	Number
A	No degree	/ / /
B	Certificate of First Level Studies (CEPD) or Certificate of General Secondary Education (BEPC)	/ / /
C	Baccalaureate (BAC) or vocational certification such as work-study contracts (CFA), the Certificate of Professional Competence (CAP), the Certificate of Professional Studies (BEP), or equivalent	/ / /
D	Degree higher than the baccalaureate (secondary school)	/ / /
E	Total : Add up 62a, 62b, 62c, and 62d yourself. (Do not read out.)	/ / /

VERIFY THAT THE TOTAL IS THE SAME AS IN QUESTION 63 !

66. How many days a week is your business open ? \ ö keke neni dzie dýwýEa ûua ûý alo wýa dý le kwasifa me ?...../ / /

67. How many hours a day is your business open ? \ GaEe nenie dýwýEa wýa dý alo ûua ûý le dýwýEa ? / / /

68. Do you have a job with fixed hours on your typical work day or work week ? \ , e neèý fofo fe dý si naèý le ÷kekea me dzia alo le kwasifa mea ?...../ / /

1 = Yes

2 = No (**Skip to question 69**)

a. Do you usually manage to keep to this schedule ? \ , e neèe ÷u zýna fe dýwýfofo sia dzi pýpýpýa ?...../ / /

1 = Yes

2 = No

69. Let's suppose that you're going to hire someone. Please rank the following three criteria in order of importance to your hiring decision. The criteria are : A) Part of the family, friend circle, or the same social groups ; B) Professional experience and skills ; C) Degree or other training. \ Mòtsýe be nedi axý ame yeye fe dýa me. , o nu siawo fe nýnýme si dze la me nam ale na ame afe xýxý. Esiawoe nye : A amewo E amedzi zizi, anye Emea me tý, na xýlýw alo na habýbý siwo sý kple wo nýewo: B Nu siwo amea srýÈe eE dýwýwý siwo va yi la me, ÷utete na dýa wýwý, dýa nya wýwý alo dýa E wýwý nyuie : C , asefigbaleÈalo tutufoxýxý

Number	Criterion	Rank
A	Part of the family, friend circle, or the same social groups	/ / /
B	Professional experience and skills	/ / /
C	Degree or other training	/ / /

70. Who needs to approve major decisions for the company, such as the budget, big purchases, and new suppliers ? \ Ame kae ate ÷u ada asi fe nyametsotso ku fe dýwýEa ÷u le gakaka ÷uti fofo ÷u, nuEe gawo, adzýtý yeyewo ?/ / /

(Do not read out the answers !)

1 = The respondent can make the decisions alone.

2 = The respondent has to consult with other owners to make big decisions.

3 = The respondent has to consult with his or her spouse to make big decisions.

4 = Another owner handles most of the decisions.

5 = The spouse of the respondent handles most of the decisions.

6 = Other

a. If other, explain: _____

71. Who manages the business in your absence (due to illness, vacation, training, travel) ? \ Ame kae kpáa dýwýŋe dzi le woènavamava me (dýleŋ, mýkeke, tutufo, mýzýzý) ?

...../___/

(Do not read out the answers !)

- 1 = Spouse
- 2 = Family member who is not a business partner
- 3 = Family member who is a business partner
- 4 = Business partner who is not a family member
- 5 = Employee / Apprentice / Manager
- 6 = Friend / Neighbor
- 7 = Nobody ; the company is closed for business when I am absent.
- 8 = Other

a. **If other, explain :** _____

72. We don't want this to be the case, but if it so happened that you were never able to work or manage the business again, what would happen to the company ? \ Menye moŋe didi o, ne eva eme be magate

÷u awý dya gbe fe o alo magate ÷u akplý dýwýŋe o fe, nu kae ava me le dýwýŋe ?...../___/

(One answer only. Do not read out the answers !)

- 1 = The business would close.
- 2 = My business partners who are members of the family would carry on with the business.
- 3 = My family members who are not business partners would manage the company.
- 4 = The company would be sold.
- 5 = My business partners (not members of the family) would carry on with the business.
- 6 = The manager or another employee would ensure that the company be managed in the same fashion.
- 7 = I don't know. / I have never thought about it.
- 8 = Other

a. **If other, explain :** _____

SECTION 2.3 : Products or services

73. How many products and/or services to you offer ? \ Dýwýna alo nu vovovo kawoe le woè dýwýŋe ?

/___/___/___/

If the business only provides services, skip to question 74.

a. Of the products offered, how many are produced or manufactured by your company ? \ Ku fe nu siwo miewýna ÷u la, nenie woè-utý newýna le woèdýwýŋe me ?

/___/

Verify that Q73>=Q73a.

74. How do you determine the price of these products or services ? \ Ale kee newýna kaa ga na nudzadzrawo le dýwýŋe me ?...../___/

(Do not read out the answers ! One answer only. If the interviewee gives several answers, ask which one is the most important in making the decision.)

- 1 = I determine my price in relation to the price offered by my competitors.

Business Identification Number : _____

2 = I use a price set by the manufacturer.

3 = I determine the price based on the cost of production, production time, or the effort required.

4 = I determine the price based on the purchase price of the merchandise.

5 = Other

a. **If other, explain :** _____

75. Are the prices set or negotiable ? \ Ku fe nudzraga ÷uti la, fee woawý 606se hafi a0ee loo alo nenema koe ?/___/

1 = Set prices \ Gakaka dafi

2 = Negotiable prices \ Ga si ÷u woawý 606se le

76. Are any discounts made for certain customers ? \ , ee wofea ga dzi na nu0ela afewoa ?/___/

1 = Yes

2 = No (**Skip to question 77**)

a. To what kinds of clients do you give discounts ? Nu0ela kawoe xýna fedzia ?

(Possible to give several answers. Do not read out the answers ! Write « 1 » if discounts are given to that type of client ; otherwise, write « 2 ».)

1 = Those I know personally/___/

2 = Those who pay the bill in full...../___/

3 = Those who buy in bulk...../___/

4 = Regular customers...../___/

5 = Others...../___/

i. **If others, explain :** _____

77. Are you used to buying goods or inputs from the same suppliers ?

\ , ee ne0ena woè nudzadzrawo le nudzrala feka mawo sia ?/___/

1 = Yes

2 = No

a. Over the past three months, how many different suppliers have you bought goods or inputs from ? \ Nudzrala nenie dzraa nu na woè .../___/

78. Has your business rolled out a new product or service in the past three years ? \ Woèadzýa, fee wogahe nudzadzra alo dý bubu va le 0eetý(3) siwo va yi la mea ?

1 = Yes

2 = No (**Skip to question 83**)

98 = I don't know (**Skip to question 83**)

79. What is the main new product or service that you rolled out in the past three years ? By main, I mean the new product or service that has brought in the most revenue. \ Nudzadzra yeye kae nede adzýa (dýwý0ea) me le 0eetý(3) siwo va yi la me ? Nudzadzra kae hea gakpýkpý gefe?

a. Is this new product or service : \ , ee nudzadzra sia alo dýwýna sia enye :

...../___/

(Read out all the answers! Mark one answer only.)

- 1 = A variation, different brand, or new model of an existing product or service. \ Nu si trýna, dzesidede bubu, alo nu yeyesi fo adzýa me alo nu si li xoxo
- 2 = A new product line or new service. \ Adzý yeye si va dýwýEa me

b. Was this new product or service...? \ Nu yeye sia siva, fee : /___/
(Read out all the answers ! Mark one answer only.)

- 1 = Invented by the company based on its own ideas \ DýwýEa ÷utýe fe fe go kple eE susua
- 2 = Invented by the company but inspired by ideas found elsewhere \ DýwýEa ÷utýe fe fe go, vý la exý susu tso ame bubu gbý
- 3 = Purchased from a supplier on my own initiative \ DýwýEa Ee le nudzrala si to dýwýEa ÷utý E susufefe me
- 4 = Purchased from a supplier, because I saw my competitors had this product \ DýwýEa Ee le nudzrala gbý elabe mekpýe le nudzrala bubuwo gbý
- 5 = Purchased from a supplier based on a request from clients \ DýwýEa Ee le nudzrala gbý le nudzralaa E afa÷ufofo nu
- 6 = Other
 - i. **If other, explain :** _____

80. Among the new products or services you rolled out in the past three years, do you have any that were... : \ Le nudzadzra siwo ÷utidy newý le EeýEsiwo va yi me la, fe nu yeye mawo nye :

a. New to the neighborhood at the time you introduced them? \ Nu yeye na kya me, esi netsýwo vae ? /___/

- 1 = Yes
- 2 = No **(Skip to question 81)**

b. New to Togo at the time you introduced them? \ Nu yeye na Togo esi me netsýwo vae ? /___/

- 1 = Yes
- 2 = No **(Skip to question 81)**

81. Give your two main reasons for having introduced new products or services, in order of importance. \ Yý nu eve si ta netsý nudzadzra alo dýwýwý siawo de wo dýwýEa me.
(Do not read out the answers !)

a. First reason \ Nu gbaýý :/___/

- 1 = To replace a product or service that has gone out of fashion or doesn't sell well
- 2 = To expand the products or services offered
- 3 = To gain access to new markets or to increase market share
- 4 = To cope with new competitors
- 5 = To comply with regulations or standards
- 6 = To offer products or services that weren't yet available in the neighborhood
- 7 = Because clients asked for it
- 8 = To improve quality
- 9 = Other

i. **If other, explain :** _____

Business Identification Number : _____

- b. Second reason \ Nu evelia :/___/
- 1 = To replace a product or service that has gone out of fashion or doesn't sell well
 - 2 = To expand the products or services offered
 - 3 = To gain access to new markets or to increase market share
 - 4 = To cope with new competitors
 - 5 = To comply with regulations or standards
 - 6 = To offer products or services that weren't yet available in the neighborhood
 - 7 = Because clients asked for it
 - 8 = To improve quality
 - 9 = Other
- i. ***If other, explain :*** _____

82. What percentage of sales over the past 12 months comes from products or services introduced over the last three years ? \ Le woñudzadzrawo me fee, kawoe nekpy be nedzra nyuie fe alafa dzi wu le .leti wui eve siwo va yi me alo nu yeve siwo netsy va woñudzadzrawo me le Cetyi siwo va yi la me ?? /___/___%

SECTION 2.4 : Financial information

83. In the past 12 full months, how much did you incur in expenses (in CFA francs) for the company in the following categories ? \ Le Anyiny 2013 sia me la, ga home kae nezañe FCFA me, le dywya me le nu siwo gbyna ale la me ?

Write down « 0 » if the company did not incur any expenses in a category.

	Type of expense	Calculation <i>(optional)</i>	Total in CFA francs
a	Purchase of inputs and/or goods for resale : \ Nudzadra alo nu siwo wyatro wy gbugby dzra :		
b	Payments for electricity, gas, water, coal : \ Latriki, gaz, tsi, aka CCE :		
c	Salaries or benefits paid to employees : \ Fetu kple adzy xexe na dywylawo:		
d	Loan payments : \ Gadodowo xexe :		
e	Payments for telephone service and internet usage : \ KaCtafe (Credit) kple internet		
f	Maintenance or upkeep for equipment or the building : \ Myfa-uwo alo dywya CCE xyadzadzrafo :		
g	Transportation and travel : \ Myzyzywo kple vufowowo :		

	Type of expense	Calculation <i>(optional)</i>	Total in CFA francs
h	Payments for rental equipment, machines, and tools : \ Mýfa-ù vovovowo dada na fexexe :		
i	Rent for real estate, building, and land : \ Xý, anyigba dada		
j	Payment for market site(s) : \ TeE xýxý le asime		
k	Taxes or duties : \ Amlykúe alo tiketwo :		
L	Payments for incidentals or gifts to facilitate transactions : \ Tamea kple ga nana fe nanewo ta		
m	Other expenses (explain) : \ Gazazañbubuwo, neli la woade dzesii :		

a. **Fill in the following answer yourself. Do not ask the question. Were these totals provided with the help of written materials or from memory ?**/___/

1 = Written materials

2 = Memory

84. Is the business seasonal ? By seasonal I mean that the activity of the business depends heavily on the time of the year. \ , eyi. i me dýwoea ? Egýmee nye DýwýEa E dýwo ku fe E me .eyi. iawo ÷utia ? /___/

1 = Yes

2 = No (**Skip to question 85**)

Key for a and b below :

1 = January \ Dzove

7 = July \ Siamlym

12 = December \ Dzome

2 = February \ Dzozde

8 = August \ Dasiamime

3 = March \ Tedoxe

9 = September \ Anyínyy

4 = April \ Afýfiy

10 = October \ Kele

5 = May \ Damý

11 = November \

6 = June \ Masa

Adeýmekpýxe

a. During which months is business most profitable ? Indicate up to three months in order of importance. \ , leti ka(wo) me dýwoe hea vife vanae? Mide dzesii va se fe .leti etýñe fofo nu .leti fe .leti yome le nukpýkpýwo nu.

i. The most profitable month \ , leti gbañy si he vife gefe vae :/___/

ii. The second most profitable month \ , leti evelia si he vife gefe vae :/___/

iii. The third most profitable month \ , leti etýñia si he vife gefe vae :/___/

b. During which months is business the least profitable ? Indicate up to three months in order of relevance. \ , leti ka(wo) mee dýwýnawo mehea vife vanae o? Mide dzesii va se fe .leti etýñe fofo nu .leti fe .leti yome le nukpýkpýwo nu .

i. The least profitable month \ , leti gbañy si mehe vife vae o :/___/

ii. The second least profitable month \ , leti evelia si mehe vife vae o :/___/

iii. The third least profitable month \ , leti etýñia si mehe vife vae o :/___/

Business Identification Number : _____

85. What [was your revenue/were your profits] in [time period] ? \ Nu kawoe nye woñia [nukpýfedziwo] le [.eyi. i. me] ?
 (Fill in line by line.)

N°	Period \\ ,. eyi. i. me	Revenue in CFA francs (sales) \\ Nudzadzra le ga FCFA me (1)			Profits in CFA francs (company revenue after having paid all expenses and employee salaries, but before paying your own salary) \\ Vife le FCFA me (DýwýEa E nukpýfedzi, ne dýwýEa xe fe fe sia fe, dýwýlawo E fetuwo, hafi woaxe wohaEýwoE) (2)		
		Estimated minimum \\ Asixýxý suetý (optional) (i)	Best estimate \\ Asixýxý nyuitý (ii)	Estimated maximum \\ Asixýxý kýkýtý (optional) (iii)	Estimated minimum \\ Asixýxý suetý (optional) (i)	Best estimate \\ Asixýxý nyuitý (ii)	Estimated maximum \\ Asixýxý kýkýtý (optional) (iii)
A	Last week \\ Kwasi fa si va yi						
B	The last full month \\ ,. leti susýea le blibo me						
C	Two months ago \\ ,. leti evee nye esi						
D	The past 12 months \\ Le .leti wuieve siwo va yi la me						

Check the total sales and the total profits. If the profits (column 2) are greater than the sales (column 1), verify the totals with the respondent.

- a. Fill in the following answer yourself. Do not ask the question. Were these totals provided with the help of written materials or from memory ?/___/
 1 = Written materials
 2 = Memory

86. Now I am going to ask you about the tools, machines, land, buildings, vehicles, and other assets belonging to the company. \ Fifia mabia mi nya ku fe mý fa-uwo mýwo, anyigbawo, xýwo, ûwo kple nunýamesi bubu siwo le dýwýEa E nunýamesi woe eye menye mia -uty týwo o. Mele akpe dam na mi do -gý be miede dze si dýwýEa E nunýamesi siwo kataEe esi la kple woE home (FCFA) si le wo si la. Miate -u abu ga home si miaxe le nanewo E lifýfý ta kple esiwo li fi emawo. Mabia tso miasi be móa nam ga home si miezaEa nuEe bubuwo le .leti wuieve siwo va yi la me.

(Fill in line by line.)

N°	Asset type \ Nu siwo li fifia	Number of [assets] owned by the company \ DýwýEa E nunýamesiwo Write « 0 » if the company does not own any, and skip to column 3. (1)	Approximate value in current condition (in CFA francs) \ Ga home si woaka nae le .eyi. i. sia me le FCFA me (2)	In the past 12 months, how much did you spend to acquire [assets], in CFA francs ? \ Le .leti wuieve siwo va yi me la, ga home nenie miezaEe nuEe wo me : (3)
A	Machines or equipment \ Mý alo nunýsiwo			
B	Other work tools \ Dýwýnu bubuwo			
C	Vehicles (car, motorcycle, bicycle, rickshaw, cart, etc.) \ Mý siwo taya le gýme na (ûu, dzokeke, gasý, kekevi...)			
D	Furniture \ Xýmenuwo			
E	Land, buildings, kiosks, or other facilities \ Anyigba, xýtutuwo, fiasewo alo nu bubuwo			
F	Other physical assets (not including your stock): \ Nu kpý kple -ku siwo li fifia (siwo mele dzesidedewo me o : (Explain.)			

87. Do you have stock, such as goods to sell, manufacturing inputs, goods in the course of production, and spare parts, that is currently kept at the business ? \ , ee nuEe a fewo gale nudzrafoEe abe nudzadzra, agblemenukuwo, nu siwo woava Ee, mý, keke alo ûu -utinuwo siwo gale dýwýEa sia ?...../___/

1 = Yes **(Skip to question 88)**

2 = No **(If the company is not in retail, skip to question 89)**

Business Identification Number : _____

- a. You stated that you don't have any stock, but you are in the retail business. I am asking about the items that you could sell right now. Are you sure that you don't have any stock? \ Miedee dzesi be nudzrafoe la o. Mabia be nudzadza siwo miadzra le .eyi .i. sia me fe ?, ee mieka fe edzi be naneke mele nudzrafoe la oa ?
...../___/
1 = Yes, I'm sure.
2 = No, I do have stock. **(Skip to question 88)**
- b. **Write down the reason why the person is in retail but does not carry any stock. Skip to question 89.**
- _____
- _____

88. What is the total value of all the stock that you have at the business in terms of sales price? \ Nu siwo le nudzrafoe la o homee nye ka?

	XOF
--	-----

89. Do you pay yourself a regular fixed salary? \, ee miexya fetu feka +kume .leti sia .letia ?
...../___/
1 = Yes
2 = No

SECTION 2.5 : Access to financing

90. What was the total capital when the company launched? \ Ho nenie ny dyywe si hafi wođe dya gyime ?
(Write down « 98 » if the respondent doesn't know.)

	XOF
--	-----

91. How much of this initial capital was borrowed? \ Ho nenie nye gadodo na dyywo gymedzedze?
(Write down « 98 » if the respondent doesn't know. Put « 0 » if none was borrowed.)

	XOF
--	-----

**Check that the amount borrowed is not greater than the total capital.
(Q91<=Q90)**

92. How much time went by between the moment you got the idea to found or join this business enterprise and the time you actually founded it or took your position ?..... /__/

Le susu (fefe) wýwý le DýwýŇa fofo alo gege fe eme megbe la, .eyi .i. nenie va yi ěafi DýwýŇa ũu ũýtru alo dze dýwýwý gýme alo neyi DýwýŇa sia me zi gbaŷy ?

- 1 = There was no time in between the two
- 2 = A few weeks
- 3 = 1 month
- 4 = 2-3 months
- 5 = 4-6 months
- 6 = 7-12 months
- 7 = 1-2 years
- 8 = More than 2 years

93. What did you do between the moment that you got the idea to found or join this business enterprise and the time that you actually founded the business or took your position ?

...../__/

Le .eyi .i. si me nený susu wým le dýwýŇa fofo alo gege fe dýwýŇa me ÷u kple .eyi .i. si dzi tututu dýwýŇa ũu ũý alo dze egýme alo neyi dýwýŇa sia me zi gbaŷy fe, nu kae dzý le gaŇŇe ma me ?

(One answer only. Do not read out the answers !!)

- 1 = I didn't do anything in particular.
- 2 = I got training or did an apprenticeship in the industry.
- 3 = I saved money to invest in the industry.
- 4 = I looked for ways to finance the business beyond saving money.
- 5 = I worked as a supplier in the industry.
- 6 = I prepared a business plan or a strategy to get a start in this line of business.
- 7 = Other

a. ***If other, explain :*** _____

Business Identification Number : _____

94. Now I am going to ask you about the loans that you applied for and received for the business enterprise. This only concerns loans related to the activity of the business and not loans that you sought for personal reasons.

Mabia woèbe nafo nya siwo le tafloa me ÷uti ku fe gadodo si nebia hexý na Dýwý. Menye gadodo na woè:utý woèzazafo.

(Fill out line by line.)

N°	Type of lender Gadodo ÷mevi si woàye	How many times did you seek financing from [lender] ? Zi nenie nebia gadodo tso [] ? (1) <i>(If any space is marked « 0 », move on to the following line.)</i>	How many times did you receive financing from [lender] ? Zi nenie neàý gadodo tso [] ? (2) <i>(If any space is marked « 0 », move on to the following line.)</i>	When did you last get this type of loan ? „ eka. i neðo ga sia zi mamle?			Total remaining to pay for loans from [lender] Ho neni si susý tso gadodo siwo neàý ÷uti tso [] <i>(Write « 0 » if nothing is owed.)</i> (6)
				Month „ leti (3) <i>(Write the corresponding number 1-12.)</i>	Year Šeè (4)	Loan amount Gadodo susýe si nexý ÷ home (5)	
A	An individual private lender / moneylender / gadziga Ame ÷utý ÷ gadodo / Gadzigadola (Gadziga)						
B	A microfinance institution Gadzrafo ÷ sue ÷ nufoanyi						
C	Your partner (a spouse or live-in partner) Woðkpefe:utý (-utsu alo nyýnu)						
D	A family member or a friend (not your partner) Šometý alo xýlý ÷o vovo na woè kpefe:utý						
E	A commercial bank A dzýdodo Gadzrafo ÷						
F	A tontine (not a microfinance institution) \ Sý dzýdzý (Le gadzrafo ÷ sue ÷ nufoanyi godo)						

Instructions for the interviewer appear in bold italics.

95. ***(If the person has never applied for a loan with a commercial bank or a microfinance institution)***

What is the main reason that you have never asked for a loan from a commercial bank or a microfinance institution ?..... /_/_/

Susu gobi ka tae mebia gadodo tso Adzɔdodo Gadzrafo Ce alo Gadzrafo Ce sue Nufoanyi si kpɔ o ?

(One answer only. Do not read out the answers!)

- 1 = I didn't need to borrow funds.
- 2 = The interest rate is too high.
- 3 = Because of the required guarantee or pledged savings.
- 4 = I didn't understand the conditions to have a loan.
- 5 = It was too complicated to apply for a loan.
- 6 = Needing to pay incidental expenses to receive a loan.
- 7 = My business isn't registered.
- 8 = I don't trust these kinds of institutions.
- 9 = My religion doesn't allow me to borrow under these terms.
- 10 = Distance between my business and the banks or microfinance institutions.
- 11 = Other

a. ***If other, explain:*** _____

96. ***(If the number of loans applied for from commercial banks or microfinance institutions is greater than the number received)***

The last time that your application for credit with a commercial bank or microfinance institution was turned down, did the financial institution tell you why your application was declined ? \

Le .eyi .i. mamle si wogbe wo gadodo si new na Gadzrafo Ce alo Gadzrafo Ce sue Nufoanyi afe fe, fee wogblɔ nu si ta wogbe fo na woa ?...../_/_/

- 1 = Yes
- 2 = No ***(Skip to question 97)***
- 98 = Doesn't recall or refuses to answer ***(Skip to question 97)***

a. What are the reasons? \ **Nu ka tae (Susu ka tae) ?**
(Possible to list several answers. Do not read out the answers ! Write « 1 » if the person mentioned the reason and « 2 » if not.)

- 1 = The guarantee was not acceptable./_/_/
- 2 = There was no guarantee./_/_/
- 3 = The project was not deemed profitable enough./_/_/
- 4 = There were problems related to my previous credits./_/_/
- 5 = The loan application was incomplete./_/_/
- 6 = Other/_/_/

i. ***If other, explain:*** _____

(If the person has never received a loan, skip to question 100.)

Business Identification Number : _____

97. What was the main purpose of the last loan that you received? \ **Tafodzinu ka tae neɣ́y gadodo mamleɛ́?** /__/

(Do not read out the answers ! Consider the last loan received regardless of the financing source. Only one answer, the most important purpose.)

- 1 = To acquire, upgrade, or repair machines, equipment, or tools
- 2 = To acquire, improve, or repair a space, land, a building, or a vehicle for business activity
- 3 = To pay off the company's debts
- 4 = To increase or renew stock
- 5 = To purchase inputs or manufacturing materials
- 6 = To pay wages, rent, or other current expenses
- 7 = To found the company
- 8 = Needs not related to the business
- 9 = Other business needs

a. **If other business needs, explain :** _____

98. What type of guarantee did you have to make for the last loan you received ? \ **Nu ka tututue netsý de awoba alo tsýna haɛ́ nexý gadodo mamleɛ́?** /__/

(Consider the last loan received regardless of the financing source. Do not read out the answers!)

- 1 = Physical collateral or monetary security
- 2 = Directly enforceable or moral guarantee **(Skip to question 100)**
- 3 = Physical collateral or monetary security and a directly enforceable or moral guarantee
- 4 = Government guarantee (state program) **(Skip to question 100)**
- 5 = No guarantee **(Skip to question 100)**

99. What was the amount of the guarantee? \ **Ho nenie nye awýba nu la ?**

	XOF
--	-----

100. Did you buy stock or inputs on credit in the past 12 months ?... /__/, **ee neɛ́ nudzadzrawo dafi alo nu si woagbugbý trý asi le ÷u agbana le .leti wuieve siwo va yi la mea**

- 1 = Yes, often \ **pÓ.e afewo .i. (edziedzi)**
- 2 = Yes, but rarely \ **pÓ.eyi.i.afewo**
- 3 = No \ **O**

101. Do you have an account at a bank or a microfinance institution ? \ **, e gagbaleɛ́ le asiwo le Gadzrafoɛ́ alo Gadzrafoɛ́sue Nufoanyia fe mea ?**...../__/

- 1 = Yes
- 2 = Non **(Skip to question 102)**

a. Is the account in the company's name or your name, or do you have two accounts, one in the company's name and one in your personal name? \ **Agbaleɛ́ sia fe, fe wote dýwýɛ́ ÷ký me alo le woè-utý woè-úy me loo alo gagbaleɛ́ e evelia na foka na dýwýɛ́ eye evelia na fokuiwoà ?**...../__/

- 1 = I have an account in the company's name.
- 2 = I have an account in my personal name.
- 3 = I have both an account in the company's name and one in my own name.

102. If your company were facing an unexpected crisis and you needed to borrow 5,000 CFA francs for your company within two weeks, would you be able to find a way to borrow that

amount ? \ Ne woèdýwýEa ge fe kuxi makpýmýna afe me eye nehiaġadodo fraġke atýĚ
 (5.000) FCFA le kwasifa eve me na dýwýEa fe, fee mýnukpýkpý le asiwoðe nakpýe adoa ?
 /_/_/
 1 = Yes
 2 = No (***Skip to question 106***)

103. If your company were facing an unexpected crisis and you needed to borrow 20,000 CFA francs for your company within two weeks, would you be able to find a way to borrow that amount ? \ Ne woèdýwýEa ge fe kuxi makpýmýna afe me eye nehiaġadodo fraġke blaeye
 (20.000) FCFA le kwasifa eve me na dýwýEa fe, fee mýnukpýkpý le asiwoðe nakpýe adoa ?
 /_/_/
 1 = Yes
 2 = No (***Skip to question 106***)

104. If your company were facing an unexpected crisis and you needed to borrow 50,000 CFA francs for your company within two weeks, would you be able to find a way to borrow that amount ? \ Ne woèdýwýEa ge fe kuxi makpýmýna afe me eye nehiaġadodo fraġke blaatyĚ(50.000)
 FCFA le kwasifa eve me na dýwýEa fe, fee mýnukpýkpý le asiwoðe nakpýe adoa ?
 /_/_/
 1 = Yes
 2 = No (***Skip to question 106***)

105. If your company were facing an unexpected crisis and you needed to borrow 150,000 CFA francs for your company within two weeks, would you be able to find a way to borrow that amount ? \ Ne woèdýwýEa ge fe kuxi makpýmýna afe me eye nehiaġadodo fraġke
 alafa feka kple blaatyĚ alafa feka kple afaĚ (150.000) FCFA le kwasifa eve me na
 dýwýEa fe, fee mýnukpýkpý le asiwoðe nakpýe adoa ? /_/_/
 1 = Yes
 2 = No

106. If your company were facing an unexpected crisis and you needed to borrow money for your company within two weeks, what would be the maximum amount that you would be able to borrow ? \ Ne woèdýwýEa ge fe kuxi makpýmýna afe me eye nehiaġadodo na dýwýEa le
 kwasifa eve me fe, ho nenie nate ÷u ado ?

	XOF
--	-----

Business Identification Number : _____

107. If you were in this situation of needing to borrow money within a two-week period, who could lend it to you ? Indicate up to two sources in order of the amount you could borrow. \ **Ne kuxi sia le dziwoè ale be nado ga le kwasifa eve me fe, amekae adoe na woè ?**

a. First source : /_/_/_/

- 1 = Spouse
- 2 = Family member or friend
- 3 = Other company, supplier, or distributor
- 4 = Microfinance institution
- 5 = Bank or other financial institution
- 6 = Private lender / moneylender (gadzigà)
- 7 = Government agency
- 8 = NGO, professional association, or religious organization
- 9 = Tontine
- 10 = Other

i. **If other, explain:** _____

b. Second source : /_/_/_/

- 1 = Spouse
- 2 = Family member or friend
- 3 = Other company, supplier, or distributor
- 4 = Microfinance institution
- 5 = Bank or other financial institution
- 6 = Private lender / moneylender (gadzigà)
- 7 = Government agency
- 8 = NGO, professional association, or religious organization
- 9 = Tontine
- 10 = Other
- 11 = None

i. **If other, explain:** _____

108. How many times have you received donations or gifts from the following individuals for your business, without necessary preconditions ? \ **Zi nenie neàý kpekpefe-u alo nunana na woè dýwýÇa tso ame siwo gbýna ale la gbý ?**

(Fill in line by line.)

N°	Individuals Amewo	How many times did you receive a donation or gift from [individual] for your company ? Zi nenie neàý kpekpefe-u alo nunana tso [] na woè dýwýÇa? If no gift was received, write « 0 » and go on to the next line. (1)	The last time you received a donation or gift from [individual] , what was the value in CFA francs? Zi mamleÈ si neàý kpekpefe-u alo nunana tso [], ho nenie (ga home kae) le FCFA? (2)
A	Friend \ XýlýÈ		
B	Your family \ WoèÇme		

N°	Individuals Amewo	How many times did you receive a donation or gift from [individual] for your company? Zi nenie neɔ́y kpekpefe-u alo nunana tso [] na woè dýwýEa? If no gift was received, write « 0 » and go on to the next line. (1)	The last time you received a donation or gift from [individual] , what was the value in CFA francs? Zi mamleE si neɔ́y kpekpefe-u alo nunana tso [], ho nenie (ga home kae) le FCFA? (2)
C	Your partner/spouse \ Woè kpefe-utý (éutsu alo nyýnu)		
D	Your partner's family \ Woè kpefe-utý E Eme		
E	Supplier \ Ame siwo si neEa nu le		
F	Professional relationships other than suppliers \ Dýwýkadede bubu to vovo na ame siwo si neEa nu le		

SECTION 2.6 : Activities related to the company

109. Is your enterprise a member of the Regional Trade Chamber (Chambre Régionale des Métiers) OR registered with the Delegation for Informal Sector Organization (DOSI), commonly called informal? \ **, ee nede dzesi woèdýwýEa le nutome 'dzýdolawo (Chambre Régionale des Métiers) gbý loo alo 'Délégation à l'Organisation du Secteur Informel (DOSI), si woyýna be Informel (nu si womede dzesi o) gbýa ?**/___

- 1 = Yes
- 2 = No

110. Does your company have an economic operator identification card? \ **, ee woèdýwýEa xy asitsalawo E dzeside 'gbaleEia ?** /___

- 1 = Yes
- 2 = No (**Skip to question 111**)

a. Date the card was issued \ **, eyi.i si me neɔ́y woèxleEne la**

____/____/____

111. Is your company registered with the Chamber of Commerce and Industry of Togo (CCIT) or the Business Formalities Center (CFE)? \ **, e wode dzesi (wo-ly) woèdýwýEa fe AdzýdolawodýwýE «Chambre de Commerce et de l'Industrie du Togo 'CCIT'» gbaleEne loo alo dzeside adzýdolawo dýwýE (Centre de Formalités des Entreprises 'CFE') gbýa ?** /___

- 1 = Yes
- 2 = No (**Skip to question 112**)

Business Identification Number : _____

a. Issue date for your Trade and Personal Property Credit Register (RCCM) number \ , eyi. i
 si me neèy woèexleñe la le RCCM :
 /_/_/_/_/_/_/_/_/_/_/

112. Do you belong to a union or other professional association? \ , ee dýwýCa le dýwýlawo CE
 habýbý 'syndicat' alo dýwýhabýbýa fe mea?..... /_/_/
 1 = Yes
 2 = No

113. Does your company have a written business plan ? \ , ee woèdýwýCa ÷ly dýwýfofo si dzi
 woèzyñoa ? /_/_/_/
 1 = Yes
 2 = No
 3 = In process
 98 = Don't know

114. Do you maintain a document in which you keep track of accounting transactions such as
 inflows and outflows of money, inventory, or elements that allow you to compile the balance
 sheet for the company? \ , ee gaky-ta 'gbaleñi hena ÷kuleñe kple dzesidede gazazañwo,
 aký-tametoto kple bubuawo, si akpe fe dýwýCa ÷u le asiwoaè?/_/_/
 1 = Yes
 2 = No (**Skip to question 115**)

N°	Transaction Dýa wýwý	Do you have a dedicated document for recording [transaction type]: Agbaleñi afe le asiwoaku fe dýwo fefe ko ÷utia ? 1 = Yes 2 = No (a)
1	Purchases of goods or inputs Nu siwo li /alo nu siwo woagbugbý dzra CE	
2	Sales of products or services Dýwýlawo dzadzra	
3	Funds (inflow and outflow of money) AEmegafaka (ga si va eme - gazazañe	
4	Inventory \ aký-tametoto	

b. Could you please show me these documents ? \ Me fe kuku, nate ÷u atsý agbaleñiawo
 fiam mahañ
Was the respondent able to show them to you ?...../_/_/
 1 = Yes (**Skip to question 116**)
 2 = No (**Skip to question 116**)

115. Why do you not maintain a document in which you keep track of accounting transactions such as inflows and outflows of money, inventory, or elements that allow you to compile the balance sheet for the company? \ Nu ka tae gaky:-ta 'gbalefi si me nade dzesi, ga siwo va, gazazawo, aký:-tametoto hena ege aký:-ta le dywýgea . . . eyi . imeký:-ta :-u mele asiwofo?/_/_/

(Do not read out the answers!)

- 1 = I don't see the point in it, or it isn't a priority for my business.
- 2 = I don't know how to set it up / I haven't found someone who knows how to do it.
- 3 = It's too expensive to pay the personnel or purchase the necessary supplies to do it.
- 4 = I don't know about the existence of these types of documents.
- 5 = Other :

a. **If other, explain:** _____

116. Does your company have a written budget? \ ee woedýwýgea :-ly gakaka :-uti fofo da fia?/_/_/

- 1 = Yes
- 2 = No **(Skip to question 117)**
- 98 = Don't know **(Skip to question 117)**

a. Could you please show it to me? \ Mefe kuku, fee nate :-u atsye afiam mahaE
Was the respondent able to show it to you?...../_/_/
 1 = Yes
 2 = No

117. Do you give receipts to your customers? \ ee ne nana nuOegbalefi nuOelawoa/_/_/

- 1 = Yes, systematically \ pOe fofonu
- 2 = Yes, but not systematically \ pOnenye le fofonu
- 3 = Yes, for big purchases \ pOe nuOe le agbýsýsý me v́y teti megbe
- 4 = Yes, if the customer asks for one \ pOnenye be nuOela bia agbalefi a
- 5 = No \ O

118. Do you keep the receipts from the purchases you make from suppliers? \ ee netsýna woè agblefi fe nuOe dzi gbena fe (dana fe) nudzra la gbýa?/_/_/

- 1 = Yes
- 2 = No **(Skip to question 118b)**

a. Could you please show them to me? \ Mefe kuku, fee nate :-u atsý agbalefiawo fiam mahaE
Was the respondent able to show them to you?/_/_/
 1 = Yes
 2 = No

b. Do your suppliers offer you receipts? \ ee ame siwo gbý nele nu le la gbýa agbalefi fe nuOe dzi nya na woa?/_/_/

- 1 = Yes
- 2 = No

Business Identification Number : _____

119. Now I am going to ask you some questions about the future of your business. This concerns planning for the activities that you intend to undertake in the future and not what you do right now. For each of the following activities, please tell me if you don't have plans, if you have started to plan, or if you have detailed plans. Do you have plans to :

Mabia nyawo woeku fe woedýwýEa E tsyme ÷uti. Eku fe dýwýna siwo dýwýEa awa wý ÷u, eye menye le esiwo wým wole fe fifia ÷uti o. Le dýwýna siwo gbýna ale megbe la, naegblý esiwo ÷u fofo mele o, esiwo ÷u nedze fofo wýwý le alo fofo le fesiafe ÷uti wý xoxo. , ofowo le asiwoè ?

N°	Do you have plans to : Dýwýna fofo le asiwoèku fe :	Possible answers		
		I have no plans. , ofowo meli o	I have started planning. Medze fofo wó wýwý gýme	I have detailed plans. , ofo si ÷uti ký le asinye
A	Collect data on suppliers, customers, or competitors ? \ Numekuku ku fe ame siwo si neEa nu le, ame siwo va Ee nu kple nudzrala bubuwo	1	2	3
B	Acquire additional capital for your company? \ Adi gakpýtsoE bubu na dýwýEa ?	1	2	3
C	Improve your company's marketing efforts, for example, with a promotion or advertising ? \ Boblododo le dýwýEa E nudzadzra ÷uti (marketing) le kpýfe ÷u me, asiyýy alo gbeEfe nudzadzra la	1	2	3
D	Visit one of your competitors to become familiar with the products offered ? \ Tsafifi (÷kutsatsa) le nudzrala bubuwo gbý ne nake fe nu siwo dzram wole ÷uti	1	2	3

120. In the past six months, how often :

Le .leti ade siwo va yi me fee, alekee nudzadzra nýe

(Read out all the possible answers. Give the card with the methods to the respondent.)

N°	In the past six months, how often : Le .leti ade siwo va yi me fee, alekee nudzadzra nýe :	Never \ Gbefe o	About once a month \ Abe zi feke ene le .leti me	About once a week \ Abe zi feke ene le kwasi-fame	Every day \ Gbe sia gbe
A	have you visited your competitors to become familiar with their products or prices ? \ Tsafifi (÷kutsatsa) le nudzrala bubuwo gbý ne nake fe nu siwo dzram wole kple ho nenie wole edzrom ÷u ?	1	2	3	4
B	have you asked your customers if there are products or services that they would like you to offer ? \ , ee nebia nugýme woènuEelawo ku fe nu siwo wodina le nudzadzrawo kple dýwýnawo ÷u le dýwýEa ÷utia	1	2	3	4

N°	In the past six months, how often : Le .leti ade siwo va yi me fee, alekee nudzadzra nýe :	Never \ Gbefe o	About once a month \ Abe zi feke ene le .leti me	About once a week \ Abe zi feke ene le kwasi fa me	Every day \ Gbe sia gbe
C	have you evaluated whether there is a need or demand for your product or service in the market ? \ , ee neđoa nugýme ku fe hiañiañe nudzadzra ÷uti le dýwýĊe ÷u alo le asia me ÷ua ?	1	2	3	4
D	have you looked for new markets ? \ , ee neđia asitsaĊe mýnu bubua	1	2	3	4
E	have you offered promotions to attract customers ? \ , ee nefifina nudzadzrawo Ċe asi dzi hena asiyýyá?	1	2	3	4
F	have you identified new potential customers, suppliers, or competitors ? \ , ee neđea dzesi nuĊela yeye bubuwo, ame siwo si neĊe ÷u le kple nudzadzra bubu siwo ate ÷u ava emea?	1	2	3	4
G	have you negotiated with suppliers to get a better price ? \ , ee neđia nuĊega kple ame si gbý neĊe ÷u le hena asityítrý le nuĊega ÷ua	1	2	3	4
H	have you compared the prices or quality of products of your suppliers with those of other suppliers ? \ , ee nešya woñudzadzrawo Ċe asi alo woĊe nyonyo le nuĊelawo gbý kple ame bubwo tya ?	1	2	3	4
I	have you had shortfalls of stock or inputs ? \ , ee neđoa kuxi le nuĊedafi alo nunýamesiwo Ċe mademade ÷utia ?	1	2	3	4
J	have you done an inventory of your stock ? \ , ee nešya aký-ta le wo nuĊedafiwu ÷utia ?	1	2	3	4
K	have you analyzed whether the sales of your main products have increased, decreased, or stayed the same ? \ , ee nekua nu me ku fe woñ nudzadzrawo veviwo ÷uti neñye ga yi dzi, alo efifi alo asityítrý meva e÷u oa ?	1	2	3	4
L	have you analyzed your company's performance in order to find ways to improve performance ? \ , ee neđea ÷u ku fe týtrý si vaa eme le dýwýnawo me le dýwýĊe ÷u ne nade dzesi ale si natry asi le e÷utia ?	1	2	3	4
M	have you discussed your business ideas with friends, family, consultants, or other entrepreneurs ? \ , ee neđzroa nu me kple xýlyñwo, Ċmetý, dya÷uti÷ubulawo alo dya÷utinunyalawo ku fe susu si le asiwoñ dya Ċe nyonyo ÷utia ?	1	2	3	4
N	have you sought additional capital for your company ? \ , ee neđia ga mýnu bubu hena dýwýĊe ?	1	2	3	4
O	have you consulted the internet, magazines, newspapers, or books to learn news about your industry ? \ , ee nešya internet dzi, alo kpýa nyadzýdzý 'gbaleñwo alo agbaleñwo bubuwo me hena keke fe nu yeyewo ÷u hena dýwýĊe ?	1	2	3	4
P	have you had discussions related to manufacturing techniques, suppliers, or market news with other businesspeople in your industry ? \ , ee neđoa dze (Ċa nu) kple dya÷utinunyalawo bubuwo ku fe dýwýĊe ÷u le afa÷u yeyewo ÷uti na asimetýwo kple ame siwo si neĊe ÷u le ?	1	2	3	4
Q	have you actively looked for new methods of production, marketing, or administration ? \ , ee didi vevi le asiwoñ ku fe nu yeyewo ÷uti, marketing alo dýwýĊe Ċe kpýkplý ÷utia	1	2	3	4

Business Identification Number : _____

121. Do you set sales goals in your company? \ ee tafodzinu le asiwoðe nudzadzra me na dýwýŒa ? /_/_/

1 = Yes

2 = No (**Skip to question 123**)

122. How often to you compare your actual sales to the set goals? \ , ofo kamee newá numekuku tso nudzadzrawo kple tafodzinu si le asiwoðifi le dýa wýwý me -u?

1 = Never

/_/_/

2 = About once a month

3 = About once a week

4 = Every day

SECTION 2.7 : Customers, services provided to customers, and competitors

123. How many customers do you serve in the course of a typical week? By typical week, I mean a week of ordinary activity, where things occur as usual. \ NuŒela nenie gbý nekápýna le dýwý kwasifa feka me ? Medi be magblý be ale si dýa yinae kokoko le kwasifa fe sia fe me ene. /_/_/_/_/_/

(If a customer comes in twice a week, that customer should count twice.)

124. Among the following groups – individual consumers, family members/friends, businesses/entrepreneurs, the government, or NGOs – which are the top two groups of customers that you have, in order of importance? By importance, I mean greatest in number. \ Le hatsotso siwo gbýna ale, ame feka nuŒelawo, Œemetýwo, xýlýŒo, dýwýŒe kple dýa-utinunyalawo, dziɸufua alo dýwýŒe nýfokuisiwo, kawoe nye eve gbaŒýwo siwo Œea nu le agbýsýsý me wu ? Le eve siawo me ame kawoe sýgbý wu

(The respondent could name up to two groups in order of importance.)

a. Most important group of customers \ Hatsotso gbaŒý si me amewo le wu..../_/_/

1 = Individual consumers

2 = Family members / friends

3 = Businesses / entrepreneurs

4 = Government

5 = NGOs

6 = Others

i. **If others, explain:** _____

b. Second most important group of customers \ Hatsotso evelia si me amewo le wu../_/_/

1 = Individual consumers

2 = Family members / friends

3 = Businesses / entrepreneurs

4 = Government

5 = NGOs

6 = Others

7 = There isn't a second group

i. **If others, explain:** _____

125. What do you do to pick up new customers? \ **Alekee newýna hea nuĊela yeyewo vaa gbýwoe**
(Do not read out the answers. Write « 1 » if the respondent picks the answer and « 2 » if not.)

Answer	Method	Key 1 = Yes 2 = No
A	Through family contacts \ To Ċme kadedewo me	/ <input type="checkbox"/>
B	Strategic location and signage in front of the business \ TeĊ si dýwýĊa le kple dzesifia nu-ý:ly si le dýwýĊa dzi	/ <input type="checkbox"/>
C	Recommendations or referrals \ Didibiabiawo alo kpýdzidzewo	/ <input type="checkbox"/>
D	Traveling to or calling potential customers \ Afýfe fe yi alo yýyý wýwý na nuĊela yeyewo.	/ <input type="checkbox"/>
E	Advertising campaigns (radio, television, posters, flyers, etc.) \ Dý-utigbeĊfe fe le DutoĊ nudzadza me (didiĊ nusemý, didiĊ nukpýmý, gbeĊfe fe le tafla gaĊwo dzi, nyamefe 'gbaleĊwo le dýwýĊa -uti	/ <input type="checkbox"/>
F	Participating in a fair \ Gomekpýkpý le dutoĊ asifia nudzraĊwo me	/ <input type="checkbox"/>
I	If other methods, explain :	/ <input type="checkbox"/>

126. In the past six months, have you already used the following advertising media? \ **Le .leti ade**
(6) siwo va yi me la, fee newý dý-utigbeĊfe fe siawo -udýa ?

(Read out each line!)

N°	Advertising medium	Answer 1 = Yes 2 = No
A	Written press \ Nyadzýdzý 'gbaleĊ	/ <input type="checkbox"/>
B	Radio or television \ DidiĊ nukpýmý kple didiĊ nusemý	/ <input type="checkbox"/>
C	Classified ads through a professional, trade, or religious association \ GbeĊfe fe sue to dýwýhahabýbý, gadimýnuhabýbý, subýsubý habýbý me	/ <input type="checkbox"/>
D	Fair \ Asifia nudzadza	/ <input type="checkbox"/>
E	Posters, flyers, or business cards \ GbeĊfe taflaflowo, dzesidedýwýĊa-u gbaleĊwo, dzeside amefokui 'gbaleĊi	/ <input type="checkbox"/>

Business Identification Number : _____

127. What is the most important method that you use to differentiate your products or services from those of your competitors, in order of importance? \ Mýnu vevi ka ÷utidýe newýna dea vovototo woñudzadzrawo alo dýwýnawo le nudzraa bubuwo gbý le vevienyenye me ? /_/_/

(Do not read out the answers !)

- 1 = Price
- 2 = Quality of the products or services
- 3 = Product packaging
- 4 = Offering different brands for the products
- 5 = Offering the option to buy on credit
- 6 = Offering complementary services or products
- 7 = Using different equipment or inputs
- 8 = Cleanliness/hygienic premises
- 9 = Better customer service
- 10 = A greater variety of products or services
- 11 = Proximity to customers
- 12 = Other
- 98 = I don't try to distinguish my products or services from those of my competitors

a. **If other, explain :** _____

128. Do you also sell your goods or services on credit ? \ ee neðzrana woñunýamesiwo alo dýwýnawo agbanaa ? /_/_/

- 1 = Yes
- 2 = No **(Skip to question 132)**

129. Do you record client debt obligations in a document? \ ee neèlýna nugbana Oelawo Oe ÷ký fe agbaletíaa ? /_/_/

- 1 = Yes
- 2 = No **(Skip to question 130)**

a. Could you please show it to me ? \ Mefekuku mate ÷u kpý agbaletíaa **Was the respondent able to show it to you ?** /_/_/

- 1 = Yes
- 2 = No **(Skip to question 130)**

b. **Assess the quality of the documents shown to you :** /_/_/

- 1 = It's a credit register or a similar well-organized document.
- 2 = These are poorly organized documents.

130. Do you actively try to collect customer debts? \ ee neði vevie be yeaxý gawoño le nugbana Oelawo sia ? /_/_/

- 1 = Yes **(Skip to question 132)**
- 2 = No

131. Why don't you actively try to collect them? \ Nu ka tae medina be yeaxýe le si enumake o ?
..... /_/_/

(Do not read out the answer ! One answer only.)

- 1 = I trust my customers.
- 2 = I don't know how to go about collecting them.
- 3 = I'm afraid of losing my customers.
- 4 = I don't need that money yet.
- 5 = Other

i. **If other, explain :** _____

132. How long would it take on foot, by zemidjan (motorcycle taxi), or in a vehicle to go to another business that offers roughly the same products and services that you do ? \ GaCC nenie nazý, afo Zemidjan, alo úu ayi dýwýE bubu si me wodzraa woènudzadzrawo Emevi le?

a. **Number :** /_/_/

b. **Unit of time :** /_/_/

- 1 = Minutes
- 2 = Hours
- 3 = Days

c. **Mode of transportation :** /_/_/

- 1 = On foot
- 2 = By zemidjan
- 3 = In a vehicle
- 4 = Street vendor

d. **Put « 1 » if there is no competition :** /_/_/

133. If your biggest competitor lowered the price of the main product or service by 10%, what would you do to the price of your product or service ? \ Neva eme be dýwýE bubu si dzrana woènudzadzrawo Emevi ma fe ewo E ala dzi (10%) le nudzadzrawo dzi fe, aleke nawýe tywo wo ÷uti ? /_/_/

(Do not read out the answers!)

- 1 = I would lower my price by more than 10%.
- 2 = I would lower my price by 10%.
- 3 = I would lower my price by less than 10%.
- 4 = I would keep the price unchanged.
- 5 = I would raise the price of this main product.
- 6 = I would calculate whether I should change my price.
- 7 = The prices are set by an association or union ; I would follow the price of the association or union.
- 98 = I don't know.

134. Out of ten companies in your industry the same size as yours, would yours be among the five most successful ? \ Ku fe adzýdýwýE ewo siwo le abe woèdýwýE ene la, nede dzesii be yetýa le ÷gýdede kpým le atýEbaýwo domea ? /_/_/

- 1 = Yes
- 2 = No **(Skip to question 135)**

Business Identification Number : _____

- a. Out of ten companies in your industry the same size as yours, would yours be one of the top two most successful ones ? \ Ku fe adzidywye ewo siwo le abe woodywye ene la, nede dzesi be yetya le gydede kpym le eve gbaowo domea? / ___/
 1 = Oui
 2 = Non **(Skip to question 135)**
- b. Out of ten companies in your industry the same same size as yours, would yours be the most successful company ? \ Ku fe adzidywye ewo siwo le abe woodywye ene la, nede dzesi be yetya le gydede kpym wua ? / ___/
 1 = Yes
 2 = No

SECTION 3 : INFORMATION ON THE ENTREPRENEUR

SECTION 3.1 : Personality and attitudes

135. Now I am going to present you with several expressions that describe people’s behavior in a variety of situations. Please indicate how precisely each statement describes you, saying for each of the following phrases whether you 1 : strongly disagree, 2 : disagree somewhat, 3 : neither agree nor disagree, 4 : agree somewhat, or 5 : strongly agree. Your answers concern your character as you are most often and not as you wish to be in the future. There will be two exercises like this in total in our survey, each taking about 10 minutes.

Fifia matsy nyagbygbly vovovo siwo fena amewo CE nynyme fiana le nudzydzy gefewo me afia woèGblý nu si tututu fee fia le agbaleE dzi la, fe nynyme fe sia fe gyime eye nagbly nya ku fe nyafykpe siawo ÷u nam ale, deka meda asi fe edzi kura o, alo eve meda asi fe edzi o, etyEneda asi fe edzi alo ene meda asi fe edzi o alo atyEneda asi fe edzi ÷uty. MiaCE ÷ufofo siawo ku fe nu siwo mienye fifia eye menye nu si miedi be yewoava zu o. Le CECE me la, maCE numekukua ku fe nu eve ÷uti abe esiawo ene eye fe sia fe le miniti ewo (10) me.

(Give the respondents who can read the card in French. Give the respondents who are illiterate the card with the images.)

N°	Statement	Strongly disagree \ Nyeme da asi fe edzi kura o	Disagree somewhat \ NyemelyE fe edzi o	Neither agree nor disagree \ Nyemegbe hafo eye nyemelythaE	Agree somewhat \ MelyE fe edzi	Strongly agree \ MelyE fe edzi vevie
A	I get upset easily. \ Medoa dziku bybye.	1	2	3	4	5
B	I love order. \ MelyE fofo.	1	2	3	4	5
C	When I make a mistake, I get several ideas to correct it right away. \ Ne mewy vodada la, enumake susuwo vana nam ne efyy fo.	1	2	3	4	5
D	I prefer complex problems to simple ones. \ MelyE kuxi sese wo wu byyewo alo wodzoeawo.	1	2	3	4	5

N°	Statement	Strongly disagree \ Nyeme da asi fe edzi kura o	Disagree somewhat \ Nyemelye fe edzi o	Neither agree nor disagree \ Nyemegbe hafo eye nyemelyhafo	Agree somewhat \ Melye fe edzi	Strongly agree \ Melye fe edzi vevie
E	As soon as a problem arises, I look for an immediate solution. \ Ne kuxi afe va la, media ÷ufofo enumake.	1	2	3	4	5
F	This company is very important to me. \ DýwýE sia le vevie nam.	1	2	3	4	5
G	It's exciting to look for new solutions to meet people's needs. \ Enye dzidzýdonu nam be madi ÷ufofo yeyewo na amewo E hiahiafo.	1	2	3	4	5
H	I do my work without delay. \ Mewýa nye dýwo enumake .eyi. i. maný÷ui	1	2	3	4	5
I	When I make a mistake at work, I correct it right away. \ Ne mewý vodada le dýwýEa la, mefýnae fo enumake.	1	2	3	4	5
J	I prefer my life to be full of riddles to solve. \ Media be nye agbe nayý fuE kple alobalo siwo ÷u woabu tame le hena ÷ufofo kpýkpý nae.	1	2	3	4	5
K	I have a gift for implementing ideas. \ o utete le asinye le susufefewo me.	1	2	3	4	5
L	It would be easy for me to find another job. \ Ele býbýe nam be makpý dý bubu.	1	2	3	4	5
M	I am motivated to find the means to improve the existing products or services on the market. \ Enyý le menye be madi mýnuwo na asityýrý le nudzadzra alo dýwýna siwo li fifia ÷uti.	1	2	3	4	5
N	I get frequent mood swings. (My mood changes quickly.) \ Nye nýnýme trýna kabakaba.	1	2	3	4	5
O	I have a vivid imagination. \ Mefea abla le susufefe me	1	2	3	4	5
P	I don't lose sight of my goal, even if I make mistakes. \ Nyemebúna nye tafodzinu nenyé be mewý vodada gý hafo	1	2	3	4	5
Q	I love having responsibilities for managing situations that require a lot of reflection. \ Melye dý÷uný (responsabilités) ale be mate ÷u wý susu ku fe dý kple nudzýdzý sesefo ÷uti.	1	2	3	4	5
R	I gave up other job opportunities to pursue business activities at this company. \ Mefe asi le mýnukpýkpý bubuwo ÷uti bene mayi dýwýna siwo le dýwýE sia me tý dzi.	1	2	3	4	5
S	I really like finding new ideas for products or services to offer clients. \ Maði eye mače afa÷u yeyewo ku fe dýa E nyonyo ÷uti na nuEelawo doa dzidzý nam.	1	2	3	4	5

N°	Statement	Strongly disagree \ Nyeme da asi fe edzi kura o	Disagree somewhat \ Nyemelye fe edzi o	Neither agree nor disagree \ Nyemegbe hafo eye nyemelyha	Agree somewhat \ Melye fe edzi	Strongly agree \ Melye fe edzi vevie
T	I don't talk a lot. \ NyemeGa nu sygbý o	1	2	3	4	5
U	If it's possible to fix an error, I usually know how to do it. \ Ne woate ÷u adzra vodada afe fo la, menyae ale si tututu woawoe	1	2	3	4	5
V	I'm not interested in others' problems. \ Nyeme tsýna fe le eme na ame bubuwo E kuxiwo o	1	2	3	4	5
W	I often forget to put my things back in their places. \ Me-lyna be enuenu (edziedzi) be matsý nu siwo nye týnye la dafe wo teE.	1	2	3	4	5
X	I often think about issues and situations, even when they don't personally concern me. \ Mefea susu enuenu ku fe nu siwo doga (seseE kple kuxi afewo ÷uti, nenyè be wo mekam o gý haE	1	2	3	4	5
Y	I would be easy for me to find another source of income without working for this company. \ Any býbýe nam be makpý ga mýnu bubu nenyè be nyemele dýwýE sia me o gý haE	1	2	3	4	5
Z	I'm excited about finding the right staff for my company. \ MaGE dýwýla siwo dze na nye dýwýEa nye nu si doa dzidzý nam	1	2	3	4	5
AA	I feel at ease. Mefedzi fi (me vo).	1	2	3	4	5
AB	I'm not interested in abstract ideas. \ Nyemetsýna fe le eme na nu siwo meli tututu o.	1	2	3	4	5
AC	Whenever I have the chance to be actively involved in something, I take it. \ Nenyè be mýnukpýkpý li be makpý gome blibo le dýwýna afe me la, melyha	1	2	3	4	5
AD	Being an entrepreneur is an important part of my identity. \ Ame ÷utý E dýwýna gýmefoanyi nye nu xýasi afe na nye nyenyè.	1	2	3	4	5

136. Now I am going to read you statements by two different company leaders. For each situation, please tell me whether you are exactly like Entrepreneur A, more like Entrepreneur A, like neither Entrepreneur A nor Entrepreneur B, more like Entrepreneur B, or exactly like Entrepreneur B. Here's the first scenario :

Maxledy ebe nyagbygblywo na mi. Le fe sia fe me la, nagbly nam nenybe nele pypypy abe dywy-utinunyala A ene, abe eya ene, alo mele nenema o eye mele haabe dywy-utinunyala B haabe o, alo nele ale dywy-utinunyala B ene alo nele pypypy abe eya ene. Kpy nnyime gbaty fa :

N°	Statement	Exactly like A	More like A	Like neither A nor B	More like B	Exactly like B
1	<p>Entrepreneur A : « If I make enough money to meet my family's needs, that's enough for me. » Dywy-utinunyala A : « Ne mekpý ga si akpefe ÷unye maký nye e me fe dzi la, esia su nam. »</p> <p>Entrepreneur B : « I want my business to grow as much as possible. » Dywy-utinunyala B : « Medi be nye dywy-utinunyala nekpy takeke ale si ko woete ÷ui ».</p>	1	2	3	4	5
2	<p>Entrepreneur A : « I'm doing this work until I can find a better job. » Dywy-utinunyala A : « Mawý dy sia va se fe esime makpy dy bubu si anyo wu esia. »</p> <p>Entrepreneur B : « I love being a business owner and my own boss. I don't want another job. » Dywy-utinunyala B : « Melye be manye dywy-utinunyala le nye dy me. Nyemegale bubu dim o ».</p>	1	2	3	4	5

137. How much would you have to make a month to be willing to shut down your business and work for a salary? \ Fetu ho nenie nyo na woèwu be nany eye natu dywy-utinunyala hena dy bubu?

	XOF
--	-----

Put « 7 » if the interviewee says he/she wouldn't shut down the company for anything in the world.

Business Identification Number : _____

138. **(Give the card with the scale to the respondents who can read.)**

On a scale going from 1 to 5 with 1 = not confident at all, 2 = not really confident, 3 = neither confident nor lacking confidence, 4 = rather confident, 5 = very confident, what is your level of confidence in your ability to :

Le fofo sia tso 1 va se fe 5 esi me 1 = Nyemeka fe edzi kura o, 2 = nyemeka fe edzi tututu o, 3 = nyemenya ne mekafe edzi loo alo nyemeka fe edzi o, 4 = meka fe edzi, et 5 = mekafe edzi tututu, fofo kae le asiwoe kakafedzi fe woè:utete ÷u :

N°	How confident are you in your ability to :	Not at all confident	Not really confident	Neither confident nor lacking confidence	Rather confident	Very confident
A	Found a company ? \ Dýwýfofo anyi ?	1	2	3	4	5
B	Spot business opportunities well? \ ò kulelé nyui fe dýa fofo mýnukpýkpýwo ÷u le dýa me?	1	2	3	4	5
C	Ensure the business is marketed well? \ ò kulelé fe dýwýfofo marketing ÷utia ?	1	2	3	4	5
D	Set the prices of products or services well ? \ Asikaka nyui na nudzadzawo fe dýwýfofo nudzraga ÷u nyuie?	1	2	3	4	5
E	Negotiate well with other businessmen ? \ Šofofo wýwý kple adzýdola bubuwoa ?	1	2	3	4	5
F	Manage a team of personnel well ? \ Dýwýfofo siwo le dýwýfofo kpýkpý nyuiea ?	1	2	3	4	5
G	Manage a company well ? \ Dýwýfofo kpýkpý nyuiea ?	1	2	3	4	5
H	Write a good business plan? \ Dýwýfofo nyui ÷ý:ly hena efofo ÷gýddea ?	1	2	3	4	5
I	Find capital financing when a business launches ? \ Gakpekpefe ÷u kpýkpý na dýwýfofo gýme fofo anyia ?	1	2	3	4	5

139. In your opinion, is it appropriate for a woman to work in one of the following trades ? \ Le woè nukpýkpý nu fe, fee woànyo be nyínu nawý dý le dýwýfofo siawo mea ?

(Read out each line!)

N°	Trade	Acceptable for a woman 1 = Yes 2 = No (1)
A	Mason \ Xýtula (Bikla)	/__
B	Market vendor \ A si me nudzrala	/__
C	Hairdresser \ afofo	/__
D	Mechanic \ Gbededý	/__
E	Roadside food vendor \ Nufufudzrala le mýtý	/__
F	Carpenter \ Nukpala (Kapita)	/__

- a. In your opinion, is it appropriate for a man to work in one of the following trades? \ Le woè nukpýkpý nu fe, fee woànyo be ÷utsu nawý dý le dýwýE siawo mea ?

(Read out each line!)

N°	Trade	Acceptable for a man 1 = Yes 2 = No (2)
A	Mason \ Xýtula (Bikla)	/_/_
B	Market vendor \ Asime nudzrala	/_/_
C	Hairdresser \ , aGGE	/_/_
D	Mechanic \ Gbededý	/_/_
E	Roadside food vendor \ Nufufudzrala le mýtý	/_/_
F	Carpenter \ Nukpala (Kapita)	/_/_

140. Let's suppose that you have to open a new business enterprise and you have the choice between eight types of business. For each business, profit can vary according to whether the business has a good month or a bad month. The probability of each situation is 50%. The profit for each business in good and bad months is shown in the table below (meaning the amount you have left over after having paid all expenses and the salaries of employees, not including yours). If you had to invest in one of these business, which one would you choose? \ Moátsýe be nele dýwýE yeye nu ûum eye dýwýE enyi (8) vovovowoe wonye. Le dýwýE fe sia fe me la, nukpýkpýwo to vovo tso wonýewo gbý nenyè be wodzra nu nyuie le .letia me alo womedzrae nyuie le .letia me o (.letime nudzadzra mede wo dzi o). Le ewýwýme (le gosia me) la woakpý bla atýE fe alafa dzi (50%). DýwýE fe sia fe E nukpýkpý le .leti nyui alo .leti výE me la le taflo (dzesidegbaleE si gbýna ale la me. Egýme enye be ga si susý le fetuwo xexe na dýwýlawo kple gazazaE o me le esime woè fetu mele eme o. Ne ava me be ana kpekpefe-u la, kae naáý ?
- /_/_

Show the card with the table to the respondent.

Business	Code	Profit in a bad month	Profit in a good month
Business 1	1	15,000 XOF	15,000 XOF
Business 2	2	13,500 XOF	28,500 XOF
Business 3	3	12,000 XOF	36,000 XOF
Business 4	4	10,500 XOF	37,500 XOF
Business 5	5	9,000 XOF	45,000 XOF
Business 6	6	6,000 XOF	48,000 XOF
Business 7	7	3,000 XOF	57,000 XOF
Business 8	8	0 XOF	60,000 XOF

Business Identification Number : _____

141. Picture for a moment the best possible life you could have. **(PAUSE)** \ De ÷ugble .eyi.i.vi afe le agbe nyuie si naný la ÷u. **(PAUSE)**

Now, picture for a moment the worst possible life you could have. **(PAUSE)** \ Fífia de ÷ugble .eyi.i.vi afe le agbe vlo si nate ÷u aný la ÷u, yi ÷ugbledede dzi ku fe agbe manyomanyo si nate ÷u aný ÷u. **(PAUSE)**

(Show the card with the image of the ladders.)

Let's suppose that the bottom of the ladder represents the worst possible life that you can imagine, while the top of the ladder is the best possible life you can imagine. \ Ne mætsýe be atsrykpui la gýme nye agbe vlo kekeake eye atsrykpui la tame nye agbe nyui tý wu.

a. Where on the ladder represents your current situation ? \ Atsrykpui **Ɛ foƐ** kae nye woè nýnýme fífi tý?/___/

(When showing the image, move your finger quickly from bottom to top and back down.)

b. Where on the ladder represents the situation where you would hope to be in a year ? \ Atsrykpui **Ɛ foƐ** kae fe woè nýnýme si nedi be yeany le **Ɛ efeka** si gbýna me ?... /___/

(When showing the image, move your finger quickly from bottom to top and back down.)

c. Where on the ladder represents the situation where you would hope to be in 10 years? \ Atsrykpui **Ɛ foƐ** kae fe woè nýnýme si nedi be yeany le **Ɛ ewo** si gbýna me ? /___/

(When showing the image, move your finger quickly from bottom to top and back down.)

SECTION 3.2 : Your ideas

142. Now I am going to show you 12 images. Each image has a frame with symbols in two rows and two columns that make up a pattern. Within the frame, there's a missing piece. You must find the right piece to complete the pattern among the six (6) options below the frame. You can circle your answer on the sheet. You will have five minutes, and you are going to try to complete as many images as possible. You can skip an image and come back to it later. \ Fífia, matsý nutata wui eve (12) afia woè Nutata fe sia fe le nýnýme afe me kple flitete eve me le kpýtýtý eve si nye kpýfe÷u. Mædi le tiatia ade (6) siwo le flitete la gýme ne woè zu nýnýmetata nyuítý. Miniti atý (5) naný mia si na nýnýmetata siawo **Ɛ fýfýkpe**. Miate ÷u wý wu nutata feka eye emegbe nagatry fe e÷uti

If the person is interrupted during this exercise, collect the images and give them back later for the person to finish the five minutes of work. Indicate the answers below.

Exercise code	Exercise	Possible answers					
a	B1	1	2	3	4	5	6
b	B2	1	2	3	4	5	6
c	B3	1	2	3	4	5	6
d	B4	1	2	3	4	5	6
e	B5	1	2	3	4	5	6
f	B6	1	2	3	4	5	6
g	B7	1	2	3	4	5	6
h	B8	1	2	3	4	5	6
i	B9	1	2	3	4	5	6
j	B10	1	2	3	4	5	6
k	B11	1	2	3	4	5	6
l	B12	1	2	3	4	5	6

143. As before, I am going to present you with several statements that describe the behavior of people in general in a variety of situations. Please indicate how well each statement describes you, saying for each of the following phrases where you 1 : strongly disagree, 2 : disagree somewhat, 3 : neither agree nor disagree, 4 : agree somewhat, or 5 : strongly agree. Your answers concern your character as you usually are and not as you wish to be in the future. \ Abe tsaEne la, magatsy nyagbe afewo fia woesi. Ce nu tso ame gefewo Ce ninyime -uti le go gefe me. Gblý nu si tututu dzedede siawo le gbýgbým, eye nyafýkpe siawo menyawo me la, nagblý nam ne melyEfe edzi kura o, alo meda asi fe edzi o, alo nelyEfe edzi alo melyEfe edzi o, alo nelyEfe edzi vevie. Woè:ufowowo aku fe ninyime siwo me nenyna .e afewo .i. -uti eye menyeye nu si nedi lava zu o

(Give the card in French to the respondents who can read. Give the card with the images to illiterate respondents.)

N°	Statement	Strongly disagree \ Nyeme da asi fe edzi kura o	Disagree somewhat \ NyemelyEfe edzi o	Neither agree nor disagree \ Nyemegbe hafo eve nvenamelyhafo	Agree somewhat \ MelyEfe edzi	Strongly agree \ MelyE fe edzi vevie
A	I interact with several different people during meetings. \ MeCa nu kple ame Ce mevi gefewo le moCe gododowo me.	1	2	3	4	5
B	I sense the feelings of others. \ Mesea ame bubuwo Ce sesele aEne.	1	2	3	4	5
C	I'm excited about finding new opportunities in my area. \ Di mynukpýkpý yeyewo tso nye dzýtsoCe loa dzi dzý nam.	1	2	3	4	5
D	If I can't avoid making mistakes, my strong point would be dealing with the error in a short time. \ Ne nye mate -u gbe	1	2	3	4	5

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

N°	Statement	Strongly disagree \ Nyeme da esi fe	Disagree somewhat \ Nyemelye fe edzi o	Neither agree nor disagree \ Nyemegbe hafo eve nvemelife	Agree somewhat \ Melyife edzi	Strongly agree \ Melye fe edzi vevie
	vodadawo wýwý o la, nye ÷usekpýkpý fe edzie nye be mafýefo kaba.					
E	I am really pleased when we hit or exceed sales targets. \ Mekkpya dzidzy ÷uty nenyè be mætafodzinua zu wýwý alo mækpý deme fe nudzadzra tafozinua dzi wu.	1	2	3	4	5
F	I prefer a task that's intellectual, challenging, and significant to a task that's not very important but that doesn't require a lot of thinking. \ Melyife si na wofea susu, dy sesekeple dy si le vevie wu dygblye si wynaè be womefea afa÷u sygbý o.	1	2	3	4	5
G	In general, I consider myself someone who thinks often about entrepreneurship. \ Enuenu la, mekpýa fokui nye abe ame si bua tame afo eya ÷uty ta dýwýene.	1	2	3	4	5
H	I amuse people at parties. \ Medoa dzidzy na amewo le azafoewo.	1	2	3	4	5
I	I'm interested in thinking in the abstract. \ Susu fefe le nu siwo meli o ÷uti doa dzidzy nam.	1	2	3	4	5
J	I take the initiative immediately even when others don't. \ Mexya ÷gy na nuwýnawo nenyè be ame bubuwo mele ewým o.	1	2	3	4	5
K	I love this company a lot. \ Melyife dýwýe sia ÷utýe.	1	2	3	4	5
L	I'm excited about expanding my business by offering new products or services. \ Nye dýwýna (dýwýfuia) takeke ku fe nu yeyewo dede dýwýe me naa vivisesem (doa dzidzy nam).	1	2	3	4	5
M	I have difficulty understanding abstract ideas. \ Nu si meli o gymesese seseke nam.	1	2	3	4	5
N	I really love tasks that require you to identify new solutions to problems. \ Melyife dýwýna siwo hiaha be woakpy ÷ufofo na kuxi yeyewo ÷uty.	1	2	3	4	5
O	I tend to hold back. \ Menyá megbe le dýwýnawo ÷uti	1	2	3	4	5
P	It's stimulating to take a small business and make it grow. \ Awý Dýwýe sue woazu Dýwýe xy ÷ky (Dýwýe gañnye nu si ÷aame.	1	2	3	4	5
Q	I quickly use opportunities in order to reach my goals. \ Mewya mýnukpýkpýwo ÷uti dy hena nye tafodzinuwo kpýkpý.	1	2	3	4	5
R	I'm not really interested in others. \ Nyemetsya feke le eme sygbý na ame bubuwo o.	1	2	3	4	5
S	I make blunders. \ Mewýna nu manyomanyowo.	1	2	3	4	5
T	I rarely feel sad. \ Melea blanui .eyi. i. afe wo.	1	2	3	4	5
U	I actively tackle problems. \ Mewya kuxiwo ÷uti dy wewie.	1	2	3	4	5
V	I don't have a lot of imagination. \ Susufefe mevana nam	1	2	3	4	5

Instructions for the interviewer appear in bold italics.

N°	Statement	Strongly disagree \ Nyeme da esi fe	Disagree somewhat \ Nyemelye fe edzi o	Neither agree nor disagree \ Nyemegbe hafo eve nvemel yhafo	Agree somewhat \ Melye fe edzi	Strongly agree \ Melye fe edzi vevie
	kaba o.					
W	I'm excited about growing the number and type of products and services that the company offers. \ Ana DýwýEa nadzi fe dzi kple nudzadzra yeyewo doa dzidzy nam	1	2	3	4	5
X	I am motivated by the idea of relying on my ideas to attain my goals. \ Susufefewo hena nye tafodzinuwo E mevava doa dzo lafe nam.	1	2	3	4	5
Y	Normally I do more than what's expected of me. \ Mewya dy wu esiwo wobia tso asinye.	1	2	3	4	5
Z	I'm satisfied when I spend hours deliberating problems. \ Mepya udzedze ne mewy .eyi. i. ge fe hena ufokpky na kuxiwo.	1	2	3	4	5

144. Now we are going to play a little game to see what your ideas are on certain subjects. It isn't important whether you give the correct response or not. We just want to understand your reasoning. Suppose you have 100,000 CFA francs in a savings account and the interest rate is 10% annually. \ Fifia mewy fefe vi afe ne miakpy miaE susufefe a fewo fa. oufofo nyuity alo manyomanyo nana mehialakpa o. , eko mede anya miaE susufefewo gymefefe. Maysye be fraakpe alafa feka (100.000 F) le asiwo de gafogadzrafoE eye kpyfedzigasixxy (taux d'interet) nye ewo fe alafa dzi (10%) le Eefeka me

- a. After one year, how much money do you think you will have in your account if you do not withdraw any more before then ? \ Le Eefeka megbe la, ho nenie nesusu be any asiwo de gadzrafoE neny be mexy feke le e-uti o

	XOF
--	-----

(If the respondent has no idea, you should enter « 98 ».)

- b. After two years, how much money do you think you will have in your account if you don't withdraw the money before that point ? \ Le Eeve megbe la, ho nenie nesusu be any asiwo de gadzrafoE neny be mexy feke le e-uti o?

	XOF
--	-----

(If the respondent has no idea, you should enter « 98 ».)

145. Suppose that in two years your revenue doubles and the prices of all the goods and products that you buy also double. In 2015, how much would you be able to buy with your revenue ? \ Tsye be le Eeve mele la, wo nukpkyfedzi dzi fe edzi akpa eve eye miaE nunyamesiwo kple nudzadzra siwo mieE ha dzi fe edzi. Le Ee 2015 me fe, ame nenie ate u aE nu kple eE nukpky fe nu dzi?/___/___/

(Read out all the answers except the last one.)

Business Identification Number : _____

- 1 = More than now \ Wu egbetý
- 2 = The same as now \ Abe egbetý ene
- 3 = Less than now \ Mesu egbetý o
- 98 = **(Do not read out.)** Doesn't know

146. Suppose that you saw the same model of fan in two different stores. The initial price in both stores was 10,000 CFA francs. One store was offering a discount of 1,500 CFA francs and the other was offering a discount of 10%. Which would be the better price, the one with the discount of 1,500 CFA francs or the one with the 10% discount ? \ Miatsýe be nekpý yagbýnu maġpýpý le nudzrafo Ćvovovo eve me. Nudzrafo Ćfeka fe akpe feka alafa atýġ(1500F) le edzi eye bubu haġfe ewo fe alafa dzi (10%) le edzi. Ameke Ćasie nye ÷utý÷utýa le ? Ame si fe 1500 F alo 10% sie nudzadzra Ćasixýxý nyuitýa lea ? /_/_/

- 1 = The discount of 1,500 CFA francs \ 1500 dzifefe
- 2 = The 10% discount \ 10% dzifefe
- 3 = They are the same price \ Nu feka le wo si
- 98 = **(Do not read out.)** I have no idea, not even a rough one.

147. Suppose that you received a loan of 100,000 CFA francs that you are going to pay back over one year. The interest on the extension of credit amounts to 6,000 CFA francs. What's the approximate annual interest rate ? \ Moatsýe be nedo ga fraġakpe alafa feka (100.000 F) si naġe le Ćefeka megbe. Gadodo Ćkpýfedzigasixýxý de fraġakpe ade (6000 F). Kae lanye kpýfedzigasixýxý le Ćefeka me ? /_/_/

(Read out all the answers except the last one.)

- 1 = 3%
- 2 = 6%
- 3 = 9%
- 4 = 12%
- 98 = **(Do not read out.)** I have no idea, not even a rough one.

148. Kodjo borrowed some money from a moneylender (gadziga) in order to buy clothing for his children. What do you think about the use of the loan ? \ Kodjo do ga le gadzigatý gbý hena awu ĆĆe ne viawo. Nu kae nye woġsusu le gadodo sia ÷uti ? /_/_/

(Read out all the answers except the last one.)

- 1 = That's a useful loan. \ gadodo si ahe vife va woġye
- 2 = That's not a useful loan. \ gadodo sia mahe vife va o
- 98 = **(Do not read out.)** I don't know.

149. Ablavi is preparing a budget for her business. What should she include in the budget ? \ Ablavi le gakaka gbaleġi wým. Nu kawoe aný agbaleġia me ? /_/_/

(Read out all the answers except the last one.)

- 1 = Only the revenues \ Gakpýkpý fefeko
- 2 = Only the expenses \ Gazazaġfefeko
- 3 = The revenues and the expenses \ Gakpýkpý kple gazazaġ
- 98 = **(Do not read out.)** Doesn't know

150. Between a regular bank account (current account) and a savings account, which offers a better interest rate? \ Le asitsyGadzrafoE kple gafofigadzrafoE dome la eka E kpýfedzigasixýxýe ade ame dzi wu? /_/_/

(Read out all the answers except the last one.)

1 = Current account \ AsitsyGadzrafoE

2 = Savings account \ GafofigadzrafoE

3 = It's the same interest rate for both types of account \ Kpýfedzigasixýxý fekae le gadzrafoE eveawo si

98 = *(Do not read out.)* I'm not familiar with these two types of account / Doesn't know

SECTION 3.3 : Reactions to hypothetical situations

151. Please list all the possible uses for a brick. To put it another way, what could you do with a brick? Think about uses that aren't typical or conventional as well. \ ö lý nu siwo katawotsýna xýtukpe wýnae. Le go bubu me nu kae wotsýna xýtukpe wýnae? , e susu (bu tame) ku fe nu siwo wometsýna xýtukpe wýna edziedzi o kple esiwo mele fofome o ÷uti

(Allow the respondent to give you answers for three minutes. If the person finishes before the three minutes are up, encourage the person twice in a row to think of other ideas before going on to the next question. Don't ask the person to explain !)

a. Idea 1 : _____

b. Idea 2 : _____

c. Idea 3 : _____

d. Idea 4 : _____

e. Idea 5 : _____

f. Idea 6 : _____

g. Idea 7 : _____

h. Idea 8 : _____

i. Idea 9 : _____

j. Idea 10 : _____

k. Idea 11 : _____

l. Idea 12 : _____

m. Idea 13 : _____

n. Idea 14 : _____

o. Idea 15 : _____

152. Now I am going to present you with a situation that could happen in your company. Please imagine that you find yourself in this situation, even if in reality you do not have the problem described. Imagine that you have recently begun to modernise your business. Your bank has promised you the necessary resources. Suddenly, the bank changes its credit rules and tells you that you will not receive any more additional resources. Have you ever been in a situation like that? \ Fifia matsý nýny me afe si ate ÷u avame le woèDýwýEa me afia woèBui be ne ne nýny me sia me ne ÷ye be mele eme tom o haE Bui be ne ne týtrýyeyewo (asitytrý yeyewo) hem va DýwýEa me. WoèGadzrafoEa do ga si dze la na woèEnumake gadzrafoEa trý eE fofowýwý le gadodo sewo ÷uti eye woèblý na woèbe magate ÷u axý gadodo bubu fe edzi o. , ee neò nýny me sia me kpýa (fee kuxi sia va dziwoèkpýa) ?

Business Identification Number : _____

1 = Yes
2 = No

/_/_/

153. Now imagine that you are facing this type of situation. I am going to read you five steps that one could take in such a situation. Please rank the responses from 1 to 5 where 1 is the answer that best corresponds to what you would do in a situation of this kind and 5 is the answer that corresponds the least to what you would do in a situation of this kind. Please listen to all the options before answering me. \ Bui be (susui be) nínýme sia kpa:ký woèMaxleÉwýna atý(5) si woàte ÷u awý le nínýme sia me na woè, o ÷ufofo siawo fe wo nyewo yome tso 1 va se fe 5 lia dzi afi si 1 nye ÷ufofo si sý fe e:u wu kple nu si naèawý eye nagawýe be 5 nanye esi masý fe enu o kple nu si naèawý le nenem nínýme ma me. , oto eye nase biabia siawo nyuie haèi nawý tiatia le ÷ufofoa wýwý me.

(Give the card with the table to the respondents who know how to read. Even if you give the card to the respondent, read out all the options. If the interviewee wants to answer before you reach the end of the list, ask politely to let you finish the list, and afterward you will confirm the respondent's choice.)

N°	Please rank the answers from 1 to 5. 1 is the answer that best corresponds to your personal choice, and 5 is the answer that corresponds the least to your personal choice.	Ranking of your choices
A	I look for another bank that will support me. \ Mele gadzrafoÉ bubu si akpefe ÷unye la dim	/_/_/
B	I reduce the budget for the modernization. \ Metrý asi le gakaka ÷uti fe týtrý fe .eyi. iawo ÷u wýnawo ÷uti.	/_/_/
C	I ask my employees to give money and become co-owners. \ Mebia tso dýwýlanye si be woana ga eye woazu adzýdodoa menýlawo.	/_/_/
D	I postpone the modernization. \ Mewýna týtrý fe .eyi. iawo ÷u le .eyi. i. bubu me.	/_/_/
E	I ask a moneylender or my family to give me money. \ Mebia ga tso gadziga dola alo nye Émetýwo si be woana gam.	/_/_/

SECTION 3.4 : Education and professional experience

154. What is the highest degree you have earned? \ Kae nye woèfasefigbale Ìkíkýtý si neèý la? /_/_/_/

- | | |
|--|---------------------------------------|
| 1 = No degree | 7 = Baccalaureate (BAC 1) |
| 2 = Certificate of First Level Studies (CEPD) | 8 = BAC 2 or the equivalent |
| 3 = CFA, or equivalent | 9 = BAC+2 years of higher education |
| 4 = Certificate of General Secondary Education (BEPC) | 10 = BAC+3 years of higher education |
| 5 = Certificate of Professional Studies (BEP), BP, or equivalent | 11 = BAC+4 years of higher education |
| 6 = Certificate of Professional Competence (CAP) | 12 = BAC +5 years of higher education |
| | 13 = Doctorate |

155. **If the person has a degree lower than a BAC 2 (Q154<8) :**

What is the last grade level/year that you completed in your formal education? \ , oÈ kae neèfo le woè sukudede me ? /_/_/_/

- | | |
|--------------------------------------|------------------------------|
| 1 = Never attended | 8 = 6th grade (=6ème) |
| 2 = Preschool (Cours Préparatoire 1) | 9 = 7th grade (=5ème) |
| 3 = 1st grade (=CP2) | 10 = 8th grade (=4ème) |
| 4 = 2nd grade (=Cours Elémentaire 1) | 11 = 9th grade (=3ème) |
| 5 = 3rd grade (=CE2) | 12 = 10th grade (=2nd) |
| 6 = 4th grade (=Cours Moyen 1) | 13 = 11th grade (=1er) |
| 7 = 5th grade (=CM2) | 14 = 12th grade (=Terminale) |

156. **If the person earned a baccalaureate (BAC) or a degree higher than the BAC (Q154>=8) :**

How many years of higher education did you complete? \ Šeènenie neèwý le sukukýký foÈwo dede me ? /_/_/_/

Note that higher education includes courses both at universities and at higher-level vocational schools. The number of years that courses were actively taken should be counted, even if the person didn't pass any given year.

157. Have you ever taken a modular course or a seminar in business administration, entrepreneurship, or continuing education ? \ , ee nesrýñu tso gaký ÷ta ÷ububu alo kpý gome le nusrýñakpekpe si Ènu tso dýwýÈdzikpýkpý alo ame ÷utý È dýwýÈfofo alo asitýtrý le dý ÷uti kpýa ? /_/_/

- 1 = Yes
2 = No (**Go on to question 160**)

a. When did you last take this kind of course or seminar ? \ , eka. ie neèkpý gome le eme zi mamleÈ ?

i. Month \ , leti /_/_/_/

ii. Year \ Šeè /_/_/_/_/

158. What are the main modules or skills that were elaborated on in the training courses or seminars in business administration, entrepreneurship, or refresher training? \ Le woenuysryE me, nusryEakpekpewo ku fe dyywEedzikpypy, ame -utyE dyywE fofo, asityry le dy -utiE foE kawo dzie wotegbe fo wu ?

(Do not read out !! Multiple answers possible. Put « 1 » if the respondent mentions this type of course and « 2 » if not.)

- 1 = Accounting or financial management...../ _/
- 2 = Marketing or customer relations...../ _/
- 3 = Administration, purchasing, or logistics...../ _/
- 4 = Negotiation...../ _/
- 5 = Initiative personal motivation...../ _/
- 6 = Strategy or identifying business opportunities...../ _/
- 7 = Drafting a business plan / searching for financing...../ _/
- 8 = Succeeding in a market or in your industry/ _/
- 9 = Production techniques/ _/
- 10 = Other...../ _/

a. *If other, explain :* _____

159. How much time have you spent in total on taking courses or seminars in business administration, entrepreneurship, or continuing education over the past three years? \ „ eyi. i nenie nevy le nusysryE kple nusryEakpekpe ku fe dyywEedzikpypy, ame -utyE dyywE fofo kple asityry le dyywE -uti le EetyEsiwo va yi la me ?

a. **Number :** / _/ _/

b. **Unit of time:** / _/

- 1 = hours
- 2 = days
- 3 = weeks
- 4 = months
- 5 = years

160. How old were you when you started working for the first time, including time you spent as an apprentice ? \ Šeenenie nevy hafi dze dy gyime, woedysryEeyi. i. haE eme ?
... / _/ _/ years

161. For how many years did you work in the same area of business as your company before founding or joining your company, including time you spent as an apprentice ? \ Šeenenie nevy dy wy le dyywE sia tygbi me abe esi me ne la ene haE nefo tywya alo neva tywya me, woedysryE. haE eme ? / _/ _/

162. How many companies have you ever founded in your life, not including this company ? AdzdywE neni nu neü va se fe fifi, esia mele eme o ? / _/ _/ *(If none, write « 0 » and skip to Q167.)*

163. Year you founded your first company \ Šeësi me nefo dyywE gbaŷy :
/ _/ _/ _/ _/

164. Year you founded your most recent company \ Šeësi me nefo woedyywE yeyea :
/ _/ _/ _/ _/

165. How many are still operating and that you still manage or own, not counting this company?

\ Dýwýŋe nenie gale dý dzi esi neèye dzikpýla na, esi me neèe fifia la mele eme o ?
/___/

(If Q165=0, skip to question 167.)

166. For the companies that are still in existence and that you still manage or own outside of this one, please fill in the following information. \ Ku fe dýwýŋe siwo gali si neèye dzikpýla na, esi me neèe fifia la mele eme o la, fo biabia siwo gbýna ale la ÷uti :

Number of the company	Company name \ Dýwýŋe ÷ký (a)	Year founded \ See si me neèe egýme (b)	Industry \ Dýwýfoŋe (c) <i>(Use the industry codes at the end of the document.)</i>	Number of staff (paid, unpaid, family help, apprentices...) \ Dýwýŋe menýlawo ÷exleŋe (siwo xýa fetu, siwo mexýa fetu o, siwo xýa ÷ime kpekpefe-ù, dýsrýŋe siwo...) (d)	Profits in the last full month in CFA francs \ Dzi fedzi le Adeýmekpýxe ÷e 2013 le fraŋc CFA me <i>(The company's profit before the entrepreneur is paid a salary)</i> (e)
1		/___/___/___	/___/___	/___/___	
2		/___/___/___	/___/___	/___/___	
3		/___/___/___	/___/___	/___/___	
4		/___/___/___	/___/___	/___/___	
5		/___/___/___	/___/___	/___/___	

167. How often have you done the following over the past three months ? \ Aleke netsý wý dýwýna siawo le .leti etýsiwo va yi la :

Nº	Action \ Dýwýna	Never \ Gbefe	About once a month \ Le .leti feka me kloè	About once a week \ Le kwasi fa feka me	Every day \ Gbe sia gbe
A	Talk with friends or family in order to find a salaried position ? \ Šonu kple xýlŋe wo alo ÷metý hena fetu ný dý ÷ua fe kpýkpý ?	1	2	3	4
B	Submit an unsolicited job application or an application in response to a job ad for a salaried position ? \ Dýbiagbale ÷tsýtsý na enumake alo Yýy na dýwýwý fetuný ÷u afe ÷ufofo ?	1	2	3	4
C	Telephone or visit potential employers ? \ Ka ÷e alo tsafifi ayi dý ÷e afewo gbý	1	2	3	4

SECTION 3.5 : Information on the family and the social network of the entrepreneur

168. What's is your father's level of education ? \ Nusryfoe (sukudede foE) kae le tyvoesi ?
..... /_/_/

- 1 = Never attended school
- 2 = Elementary-level education (*complete or not*)
- 3 = Middle school/Junior high education (*complete or not*)
- 4 = High school education (*complete or not, or equivalent vocational training such as the CAP or the BEP*)
- 5 = Higher education
- 98 = Don't know

169. Was your father an entrepreneur outside of farming, raising livestock, and fishing ? \ , e tyvoenyedy' Ery kpya tovovo na agbledede, lahyinyi alo tybedeadea ? /_/_/

- 1 = Yes
- 2 = No (*Skip to question 171*)
- 98 = Don't know (*Skip to question 171*)

170. What industry did he work in? \ Dye mevi kae woey ?
(If he operated in several areas, indicate the main industry.)

- a. *Write exactly what the person says :* _____
- b. *Industry code referring to the key at the end of the document.....* /_/_/_/

171. What is your mother's level of education ? \ Nusryfoe (sukudede foE) kae le nyvoesi ?
..... /_/_/

- 1 = Never attended school
- 2 = Elementary-level education (*complete or not*)
- 3 = Middle school/Junior high education (*complete or not*)
- 4 = High school education (*complete or not, or equivalent vocational training such as the CAP or the BEP*)
- 5 = Higher education
- 98 = Don't know

172. Was your mother an entrepreneur outside of farming, raising livestock, and fishing ? \ , e nyvoenyedy' Ery kpya tovovo na agbledede, lahyinyi alo tybedeadea ?
/_/_/

- 1 = Yes
- 2 = No (*Skip to question 174*)
- 98 = Don't know (*Skip to question 174*)

173. What industry did she work in? \ Dye mevi kae woey ?
(If she operated in several areas, indicate the main industry.)

- a. *Write down exactly what the person says :* _____
- b. *Industry code referring to the key at the end of the document* /_/_/_/

174. How many brothers and sisters do you have, including half-brothers and half-sisters? \ Nyvi -utsu alo nyynu nenie le asiwoetyvoe vi alo nyvoe vi halefo fe eme ? /_/_/

175. How many of your brothers and sisters are entrepreneurs outside of farming, raising livestock, and fishing, including half-brothers and half-sisters ? \ Nyvi -utsu alo nyynu le woeme me nenie nye dy' Ery alo dywy-utinunyala le agbledede, lahyinyi alo tybedeadea ?

me ? Hleñyòwò Ì vi alo nýwò Ì vi hañfe eme
 /_/_/

VERIFY THAT Q175<=Q174

SECTION 4 : INFORMATION ON THE ENTREPRENEUR'S HOUSEHOLD

SECTION 4.1 : Household members

176. How many people are there in your household, including yourself? \ Ame nenie le aEwoè me, kpe fe fokuiwoè-u ?/_/_/

177. Now I am going to ask you about the number of people in your household in different age and gender categories, including yourself. How many [males/females] are between [ages] in your household? \ Mabilia nya woèku fe Emetýwo E xexleñe ÷uti le Eàyxy, ÷utsu alo nyýnu, woè-utý hañfe eme. Ame xexleñe nenie [ö utsuwa/Nyýnuwa] sie [E] le Emea me ?

(Write « 0 » in the space if there aren't any. Fill out the table line by line.)

Nº	Age (years)	Males (1)	Females (2)
A	Between 0 and 5		
B	Between 6 and 17		
C	Between 18 and 40		
D	Between 41 and 60		
E	Older than 61		

(Verify that the sum of all the cells equals the total number of people in the household.)

178. What is your relationship to the head of household? \ Kadede kae le woèkple Emefofoa dome?/_/_/

- 1=Head of household
- 2=Spouse
- 3 =Son/Daughter
- 4=Son-in-law/daughter-in-law
- 5=Grandchild
- 6=Parent of the head of household or the head of household's spouse
- 7=Other family member
- 8=Domestic servant
- 9=Not related

179. Are you currently married in the sense of a traditional, civil and/or religious marriage ? \ Nefesryñe týgbuikýnu gýmesese nu, le fiahawo tý nua alo subýsubýa fe tý nua?/_/_/

- 1 = Yes **(Skip to question 180)**
- 2 = No

a. Are you divorced or widowed ? \ Mi gbe mia nýny woyea alo esryñu gbale o? ...
 /_/_/

- 1 = Divorced
- 2 = Widowed
- 3 = No

Business Identification Number : _____

- b. Are you currently in a domestic partnership ? By a domestic partnership, I mean a situation where you share a life as a couple based solely on the consent of the partners and in a long-term arrangement. \ , e ne e ahi a z i me fifia ? Magblý be sry ã benýny le miasi eye mi ewý GCE be yewoany anyi didia ?/___/
- 1 = Yes
2 = No (*Skip to question 182a*)

180. What is your partner's level of education ? \ Nusry f o C E (sukude de fo C E) kae le sry ã wo ẽutsua/sry ã wo ẽyinu si ?/___/
- 1 = Never attended school
2 = Elementary-level education (*complete or not*)
3 = Middle school/Junior high education (*complete or not*)
4 = High school education (*complete or not, or equivalent vocational training such as the CAP or the BEP*)
5 = Higher education
98 = Don't know

181. How old is your partner? \ S e ẽnenie le sry ã wo ẽutsua si ?/___/

182. What is your partner's occupation? \ Dýwý fo C E kae le sry ã wo ẽutsua si ?/___/

- | | |
|----------------------|---|
| 1=Salaried employee | 7=Domestic servant |
| 2=Day laborer | 8=Migrant |
| 3=Self-employed | 9=Retired |
| 4=Employer | 10=Unemployed (actively looking for work) |
| 5=Family aide | 11=Not active on the job market |
| 6=Student/Apprentice | |

- a. Have you ever had a relationship with a partner who was an entrepreneur outside of farming, raising livestock, and fishing, even if you are no longer with that person ? \ , ee mie fo sry ã wo ẽ-utinyala to vo na agbledela la ã yila alo ty Gdela afe kpýa?/___/
- 1 = Yes
2 = No

SECTION 4.2 : Durable goods and assets

183. Now I am going to ask you about the durable goods that your household owns. You should not include the assets of your company. \ Mabilia nyawo wo ẽku fe nunýamesi siwo dý ã siwo le miasi le Gmea me. Megaxle ã wo ẽdýwý G E a tý fe eme o.

N°	ASSET	How many [assets] does your household own ? \ Nunyamesi siawo Gmevi nenie le Gmea si?	N°	ASSET	How many [assets] does your household own ? \ Nunyamesi siawo Gmevi nenie le Gmea si?
A	Car for personal use (not commercial) \ Woè:utý woâu (menye atsý tsa asi o)	/_/_/	H	Fan \ Yagbýnu	/_/_/
B	Motorcycle or motorbike for personal use (not commercial) \ Mý alo dzokeke si nye woèutý tý (menye atsý tsa asi o)	/_/_/	I	Satellite dish receiver	/_/_/
C	Refrigerator or freezer for personal use (not commercial) \ Nufamý (Réfrigéateur ou congélateur) si nye woèutý tý (menye atsý tsa asi o)	/_/_/	J	Computer+ printer+scanner \ Afa:ufemý kple e:utinuwo	/_/_/
D	Oven or stove	/_/_/	K	Armchairs+ couches \ Xýme anyinýzikpui	/_/_/
E	Coal iron \ Awuliga akatý	/_/_/	L	Chair+ tables \ Xýmezikpui (Ble:gý) + KplýÈ	/_/_/
F	Electric iron \ Awuliga Iatrikity	/_/_/	M	Armoire+ chest of drawers+ dressing tables+ sideboards \ AvýdrýÈ+ Nyýnu G dzadzrafo :utinuwo	/_/_/
G	Television + Video Player (VCD or DVD) \ Didi G nukpýmý + Nuxleñwo (Lecteur Vidéo+ VCD ou DVD)	/_/_/	N	Bed \ Abati	/_/_/

184. Do you save regularly? \ ee ne. Iaa woèga fe gadzrafo G edziedzia ?

...../_/_/

1 = Yes

2 = No (**Skip to question 186**)

185. How many CFA francs do you put aside in a typical month \ Ho nenie neè.lana le .leti feka me ?

	XOF
--	-----

186. How many CFA francs did you set aside last month ? \ Ho nenie neè.la le .leti si va yi la me ?

	XOF
--	-----

187. Do you combine the money from your business with your own money or savings? \ e ne G G woèga kple Dýwý G tya ?...../_/_/

1 = Yes

2 = No

Business Identification Number : _____

SECTION 4.3 : Household organization

188. Do you take care of children or dependent seniors ? \ , ee nekpýna feviwo alo ame tsitsiwo dzia ?...../ _/ _/

1 = Yes

2 = No (**Skip to question 189**)

a. How many hours a week do you spend on average taking care of children or dependent seniors ? \ , eyi .i. nenie nevína le kwasi fa feka me kpýa viwo alo ametsitsiwo gbý ? / _/ _/ _/ hours

b. Of this time, how many hours do you spend taking care of children or dependent seniors at the same time that you are working at your business ? \ Le .eyi .i. sia me, gaGBB nenie nevína le viwo alo ametsitsi GBbeleÉ -u le esime negale dýwým le woè-utý woèdýwýGB ? / _/ _/ heures

VERIFY THAT Q188A>=Q188B

189. 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. \ Fifia mabia woènya ku fe miaGB nyametsotso wýwý le miaGB me me. Yý ame si wýa nyametsotso si siwo gbýna ale. Amekae wýa nyametsotso alo GBsewo ku fe :

For each line, read out :

Who makes the decisions related to :

N°	Who makes the decisions related to : Mekae wýa nyametsotso ku fe :	The main person responsible for making decisions \ Ame gbaí si nye aGBý le nyametsotso me 1 = Myself 2 = Spouse 3 = Me and my spouse 4 = My father 5 = My mother 6 = My spouse's father 7 = My spouse's mother 8 = My son 9 = My daughter 10 = My brother 11 = My sister 12 = Other, explain
A	The daily household expenses Šomea GB gazazaĤe -keke feka me	/ _/ _/ _/ If other, explain :
B	How to use your revenue Alekee nazaĤwoègakpýkpý	/ _/ _/ _/ If other, explain :
C	What to do in case of illness Alekee načý le dýleĤi	/ _/ _/ _/ If other, explain :
D	<i>(If the household includes no children between the ages of 6 and 17 years, skip to the following line.)</i> Whether the childred attend school or not	/ _/ _/ _/ If other, explain :

N°	Who makes the decisions related to : Mekae wya nyametsotso ku fe:	The main person responsible for making decisions \ Ame gbaŋ si nye a Etý le nyametsotso me 1 = Myself 2 = Spouse 3 = Me and my spouse 4 = My father 5 = My mother 6 = My spouse's father 7 = My spouse's mother 8 = My son 9 = My daughter 10 = My brother 11 = My sister 12 = Other, explain
	Ne feviwo yina suku alo womeyina o	
E	Whether you work at your company or not Ne ewya dý le woðýwý Ea alo mewya dý o	/ / / If other, explain :
F	(If the interviewee is married or in a domestic partnership) Whether you and your partner use any forms of contraception or not \ Ne woðkple woè kpefe-utý miezaña atike na mýxexe na vi (mýfefe fe vi me)	/ / / If other, explain :

190. (Even if you are not married), in your opinion, who should have the most influence over the following decisions in a couple – the husband, the wife, or both equally ? \ **Le woè nukpýkpý nu fe, le sryñe** **E me, amekae akpý ÷useñe nyametsotso siwo gbýna ale dzi ? sryñetsu, sryñyñu alo wo kple eve?**

- 1 = The husband
- 2 = The wife
- 3 = Both should have the same influence

- a. Household purchases greater than 10,000 CFA francs \ **Nu** **E** **ewo le** **E** **meame wu frañkpe ewo (10.000 F) FCFA** / /
- b. Daily household purchases \ **Gbe sia gbe nu** **E** **ewo le** **E** **mea me** / /
- c. The personal purchases of the wife \ **Nyýnua ÷utý** **E** **nu** **E** **ewo** / /
- d. Lending money \ **Gadodowo** / /
- e. Borrowing money \ **Gadodowo na amewo** / /
- f. The wife's choice of profession \ **Nyýnua** **E** **tiañawýwý le** **e** **E** **dýwýna me** / /
- g. Whether the wife works at home or outside the home \ **Ne nyýnua le dý wým le** **a** **Ea me alo le egodo** / /
- h. The wife's work hours \ **Nyýnua** **E** **dýwý. eyi. iwo** / /
- i. The wife's participation in associations \ **Nyýnua** **E** **úñiñi le** **habýbýwo me** / /
- j. Family planning (having children) , **ofowýwý le vidzidzi ÷uti (woadzi vi)**... / /

191. *If the interviewee is a woman :*

On what condition can you do the following activities ? \ Nínýme ka mee mianý awý dý siwo gbýna ale ?

(Read out all the answers!)

1 = I can go alone without asking my husband or a male relative.

Nye ÷utý (nye feka) mate ÷u ayi gbemabia srýhýe alo ÷utsu afeke si te fe ÷unye (Gmetý) o

2 = I can go alone, but I need to have permission from my husband or a male relative. \ Nye

÷utý (nye feka) mate ÷u ayi v́y la maxý gbebiabia tso srýhýe alo ÷utsu Gmetý afe gbý

3 = I must be accompanied to go. \ Ame afe akplým fe asi hafi mayi

a. Go to the market to make purchases /_/_/

Ayi asime

b. Go to the clinic for medical needs..... /_/_/

Ayi dýyý (kýédzi) le dýle éyawo me

c. Visit relatives or friends in the neighborhood..... /_/_/

A fitsa yi Gmetý alo xýlýgbý le kya me

d. Visit relatives or friends in another neighborhood in Lomé /_/_/

A fitsa yi Gmetý alo xýlýgbý le Lome G ký bubu me

e. Visit relatives or friends in another city /_/_/

A fitsa yi Gmetý alo xýlýgbý le du bubu me

192. ***If the interviewee is a married man or in a domestic partnership :***

On what condition can your wife/partner do the following activities ? \ Nýny me ka mee srýwònynu any awý dý siwo gbýna ale ?

(Read out all the answers!)

1 =She can go alone without consulting me \ Eya feka ate ÷u ayi gbemabiae

2 = She can go alone, but she must have my permission first \ Eya efeka ate ÷u ayi, vý la axý gbebiabia tso gbýnye

3 = She must be accompanied to go \ Ame afe akplýe fo hafi woàyi

- a. Go to the market to make purchases /_/_
Ayí asime
- b. Go to the clinic for health needs..... /_/_
Ayí dýyý (ký Edzi) le dýle Eyawo me
- c. Visit relatives or friends in the neighborhood..... /_/_
A fitsa yi Gmetý alo xýlýgbý le kya me
- d. Visit relatives or friends in another neighborhood in Lomé /_/_
A fitsa yi Gmetý alo xýlýgbý le Lome G ký bubu me
- e. Visit relatives or friends in another city /_/_
A fitsa yi Gmetý alo xýlýgbý le du bubu me

193. We are aware that sometimes a female entrepreneur can be propositioned for sexual relations in return for support for her company. \ Mònyae be evaa eme le .e afewo .i. be ne nyýnu dýwý=utinunyala xý yyyý na dýwýna afe la wodina gbýdýdý kplii hafi dea dya asi nae alo wya kpekpefe÷u nae hena dýwý Gè G takeke.

- a. In your opinion, how many women out of 10 in Togo may have been propositioned for sexual relations in return for support for their company over the last 12 months ? \ Le woènkupýkpý nu le Togo fe, nyýnu nenie fe ame 10 dzi, si wodia gbýdýdý kplii hafi dea dý asi nae alo wya kpekpefe÷u nae hena dýwý Gè G takeke le .leti wui eve (12) siwo va yi la me ? /_/_/_

If Q193a=0, skip to question Q193c.

- b. In your opinion, out of 10 women who are propositioned, how many may have agreed to a sexual encounter in such a context ? \ Le woènkupýkpý nu fe, le nyýnu ewo (10) siwo wowya yyyý na me fe, nenie lýÈna gbýdýdý sia wýwý le nýny me sia me ?..... /_/_/_
- c. In your opinion, out of 10 women, how many women may have proposed sexual relations in exchange for support for their business, without being propositioned ? \ Le woènkupýkpý nu fe, le nyýnu ewo (10) dzi, nenie bia gbýdýdý sia le wofokui si hena wo G dýwý Gè G takeke, si womexý yyyý na dya wýwý gyÈnaÈ ?/_/_/_

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d. ***If the interviewee is a woman*** : Now I am going to ask you a personal question. I want to emphasize first of all that I am not asking about your behavior, but rather about requests coming from people other than your partner. In the past 12 months, has someone other than your partner propositioned you for sexual relations in return for support for your business ? \ **Fifia mabia nya txy woè Mebe mate gbe fe edzi be (mebe mabiawo) nyemele nya biam ku fe woè nyime -uti o vya biabiawo tso ame bubuwo gbý va to vovo na sry woè Le .leti wuieve (12) siwo va yi me la fee ame bubu to vovo na sry woè bia tso asiwoè be yeawý gbýdýdý kpli woè hena kpekpefe-u nana woè ywý Ce ?** /_/_/

- 1 = Yes
- 2 = No (***End of the interview***)
- 97 = Refused to answer (***End of the interview***)

e. ***If the interviewee is a woman and Q193d=1*** : Over the past 12 months, did this happen once, from time to time, or often ? \ **Le .leti wuieve (12) siwo va yi me la, fee nu sia va eme zi feka (1), gbe afewo gbe alo edziedzi ?** /_/_/

- 1 = Once
- 2 = From time to time
- 3 = Often
- 97 = Refused to answer

194. This brings us to the end of our interview. Just to be sure that I wrote down your contact information correctly, could you please confirm your telephone numbers? \ **Mia Ce numekukuwo ase fe afi sia. Ne maka fe dzi be me-lymnia Ce ka Cmý xexleme nyie la, mi gbugbý fo-u wo nam.**

- a. Respondent's Phone Number 1 /_/_/ _/_/ _/_/ _/_/
- b. Respondent's Phone Number 2 /_/_/ _/_/ _/_/ _/_/
- c. Respondent's Phone Number 3 /_/_/ _/_/ _/_/ _/_/

Thank you very much for all the time you've given me. I hope you have a wonderful day.

195. ***Time the interview ended*** : /_/_/ : /_/_/

FOR THE SUPERVISOR		
Inspection date	Visa	Observations

DATA ENTRY NOTES		
	FIRST INPUT	SECOND INPUT
DATE		
NAME OF DATA ENTRY SPECIALIST		