

Business Identification Number : _____

Confidential

Survey of 1500 businesses in Lomé January 2015

<i>RESERVED FOR DATA ENTRY SPECIALISTS</i>		
Heading	Name	Code
Batch number	n/a	/ _ / _
Data entry specialist 1		/ _
Data entry specialist 2		/ _
Proofreader		/ _

1. SECTION 1 : INITIAL CONTACT

To complete before the interview

1.1 Business name : _____

1.2 Business identification number : _____

1.3 Last name of the person to be surveyed : _____

1.4 Given name of the person to be surveyed : _____

1.5 Industry : _____

1.6 Status : / _ /

1 = Surveyed in September 2014, still had a business

2 = Surveyed in September 2014 but didn't have a business anymore

3 = Not surveyed in September 2014

1.7 Interviewer number : / _ / _ /

1.8 Supervision area number : / _ /

To complete before the interview (Interviewer)

1.9 Date of the initial contact (dd/mm/yyyy): / _ / _ / _ _ / _ _ / _ _ / _ _

1.10 Time of the initial contact: / _ _ / _ _

Instructions for the interviewer appear in bold italics.

Interviewer : Hello, my name is _____. Are you **Mr./Ms./Miss [say the full name of the person on your list and confirm that you are talking with the right person]** ?

I am here on behalf of Innovations for Poverty Action (IPA), a nonprofit research institution that aims to find innovative solutions for the challenges to development in many different countries. We are conducting a study in Togo with 1,500 businesses to understand the challenges that micro and small enterprises are facing. One of our collaborators visited you **[in September 2014, if interviewed, and if not, between October 2013 and January 2014]** to talk to you about your business and yourself. We have returned today to ask you some more questions about you and your business. **Ɔdi, Ɔkɔnyee nye _____ .Woa nye aƆtɔ / aƆnɔ [Migblɔ Ɔme Ɔkɔ kple Ɔkɔ evelia siwo le agbaleƆ dzi eye miade dzesi be miele nu Ɔm kple ame si dze.]**

Meva le dɔwɔƆ si wɔ mɔnu yeyewo Ɔudɔ hena aƆahoho fe aheadada Ɔu, numekuku dɔwɔƆ afe si wɔ dɔ ga Ɔ taƆodzinu afeke manme hena Ɔufofo yeyewo kpɔkpɔ na kuxi siwo le mɔ xem na dukɔ gefewo Ɔ gyɔdede kpɔkpɔ. Miele numekuku wɔm tso 1500 dɔwɔƆ sue siwo le Togo Ɔu alebe miade dzesi kuxi siwo ku Ɔ dɔwɔƆ sue siawo Ɔu. **[Le fe 2014 fe yleti asieke (anyɔnyɔ) lia mea ne enye wowo numekuku kple nyanufola alo le Ɔ2013 Ɔ .leti ewolia va se fe Ɔ2014 Ɔ .leti gbatɔ dzi la] hadɔwɔla afe va ku nu me tso mia Ɔ dɔwɔƆ, woa Ɔtɔ kple woa Ɔ Ɔu. Miegbugbɔ va egbe awɔ biabia afe wo na mi tso woakple mia Ɔ dɔwɔƆa Ɔu.**

1.11 Could you please confirm whether you were surveyed by me or by one of my colleagues? / **Ɔ, e miade Ɔu kafe dzi nam be nye alo nye hadɔwɔlawo dometɔ afe ku nu me kple mia ?..... /**
1 = Yes **(SKIP QUESTION 1.12 ET GO ON TO THE REST OF THE INTRODUCTION)**
2 = No

1.12 Was one of your associates interviewed by me or by one of my colleagues? / **Ɔ, e nye alo nye hadɔwɔlawo dometɔ afe ku nu me kple mia Ɔ dɔ kpefe-utɔwɔ dometɔ afe? ?..... /**
1 = Yes **(Ask to speak with the one who was surveyed.)**
2 = No **(DO NOT CONTINUE ; CALL YOUR SUPERVISOR.)**

The goal of this survey is to understand the situation and the characteristics of micro and small enterprises in order to identify the most appropriate programs to support these businesses and to improve existing programs. Even if this study has the advantage of providing information to support programs for businesses like yours, we can't guarantee your participation in these programs. Our survey today will take about one and a half hours, and we will want to come back to see you two more times over the course of the next two years. In order to thank you for your time and your participation in this survey, you will be entered in a raffle to win key chains, calculators, double SIM mobile phones, bottle openers, and planners. At the end of the survey, you can choose a ticket that will be opened to check whether you won a prize. If you participate in all four surveys, you will be entered in a raffle to win a motorcycle. You should also note that all the responses you provide will remain strictly confidential, and your identity will not be shared with anyone.

TaƆodzinu si le numekuku sia si lae nye dɔwɔƆ suewo Ɔ nɔnyɔme kple wo Ɔ fofowo gɔmesese be woade dzesi fofo vevi siwo dze hena asitɔtrɔ le esiwo li xoxo la ƆuƆ Togbɔ be numekuku sia ana be kpekpefe-Ɔu fofowo anya nu tso dɔwɔƆwo Ɔu abe miatɔ ene haƆa, miade Ɔu na mi kakafedzi be miakpɔ gome le fofowo me o. Mia Ɔ numekukua axɔ ga Ɔ feka kple afaƆkloe. Eye le Ɔ eve siwo gbɔna me la miedzo be miawɔ tsafiri awa mia gbɔ zi eve Ɔ hena akpedada na mi fe .e .yi si miegu kple mia Ɔ gomekpɔkpɔ le numekuku sia me la, miakpɔ gome le tonbola fe wona aƆ si me miade nɔ aƆu portes-clés, akonɔtabumɔwiwo, kple sim eve fe alomekaƆomɔwiwo, ahavunuwo kple dzesidegbalɔwo, ate nɔ va eme be mimaƆu naneke hã o. Le numekuku sia fe nuwuwo la , miade nɔ tia agbalɔvi (tiketi) Ɔka si woava bu enumake ne woade dzesi be miedu nane.

Ne miakpɔ gome le numekuku eneawo kataƆme la, miakpɔ gome le dzokeke fufu Ɔ tɔɔbola wɔna afe me. De dzesii haƆbe mia Ɔ Ɔufofowo kataƆ woawɔ wo Ɔu dɔ le .a .la blibo me eye mia Ɔ nyenyeye madze le aƆi afeke o.

Instructions for the interviewer appear in bold italics.

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1.13 Do you agree to participate in this survey ? \ e nelyfibe yeany numekuku dy sia mea?.../_/_/
1 = Yes (**SKIP TO QUESTION 1.18**)
2 = No

1.14 Why do you not wish to participate in the survey ? / Nu ka :uti miele didim be miakpy gome le numekuku sia me o ?/_/_/
(Do not read out the answers.)
1 = I don't have the time.
2 = I distrust surveys. (**END OF THE INTERVIEW ; CALL YOUR SUPERVISOR.**)
3 = I don't see the point in doing surveys. (**END OF THE INTERVIEW ; CALL YOUR SUPERVISOR.**)
4 = I would need my spouse's permission.
5 = I am upset with the PADSP because I wasn't selected.
6 = I am upset with the PADSP for another reason. (**Explain the reason in 1.14a.**)
7 = Other or no reason
a. Explain the reason : _____

1.15 If I were to come back at a date and time of your convenience, would you agree to participate in the survey ? / Ne metry va le aza(ple .e .iyi si dze mia :u la, miava xy fe dzi awy numekuku sia ?/_/_/
1 = Yes
2 = No (**END OF SURVEY**)

1.16 **Date of the appointment set (dd/mm/yyyy) :** /_/_/ /_/_/ /_/_/_/_/

1.17 **Time of the appointment set** /_/_/ /_/_/

END OF INTERVIEW

1.18 **To confirm : Interview location**/_/_/
1 = Business premises
2 = Residence
3 = Other
a. If other, explain : _____

1.19 Could you please remind me of your surname ? \Nya:u fola CE Dme :ky :

1.20 Could you please remind me of your given name(s)? \Nya:u fola CE :ky(wo) :

VERIFY THAT THE SURNAME AND GIVEN NAME ARE THE SAME AS ON YOUR SHEET.

1.21 Could you please give me your telephone numbers? \Nya=ufola CE kaCimý xexleñe :

a. Respondent's telephone number 1 : /__ / __ / __ / __ /

b. Respondent's telephone number 2 : /__ / __ / __ / __ /

c. Respondent's telephone number 3: /__ / __ / __ / __ /

1.22 **Confirm : the person was surveyed in September 2014** /__ /

1 = Surveyed in September 2014 and still had a business

2 = Surveyed in September 2014 but didn't have a business anymore

3 = Not surveyed in September 2014 (**SKIP TO QUESTION 1.24**)

1.23 Have you changed residences since September 2014 ? / , e mietry nyCE le fe 2014 fe yleti asieke (anyonyo) lia mea ? /__ /

1 = Yes (**SKIP TO QUESTION 1.25**)

2 = No (**SKIP TO QUESTION 1.26**)

1.24 Have you changed residences since October 2013 ? / , e mietry nyCE le CE 2013 CE .leti ewolia mea ? /__ /

1 = Yes

2 = No (**SKIP TO QUESTION 1.26**)

1.25 Now I am going to ask you about your current place of residence. \Mabia nya woetsó (ku fe) woányCE =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 = Attiégoú

8 = Amoutiévé / Doulassamé

9 = Baguida

10 = Bè

11 = Bé Kpota / DzifaKpota

12 = Dzagblé

13 = Didjolé

14 = Gbadago

15 = Gbossimé /Adewui/Dogbéavou

16 = Hédzranawoé

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 = Wuiti / Novissi

30 = Grand marché / Dekon

31 = Akodessewa / Port / Zoro Bar

32 = Adakpamé / Kagomé

33 = Ablogamé

29 = Other

c. Street number \ ACEme CE xexleñe : /__ /__ /__ /__ /

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

Business Identification Number : _____

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

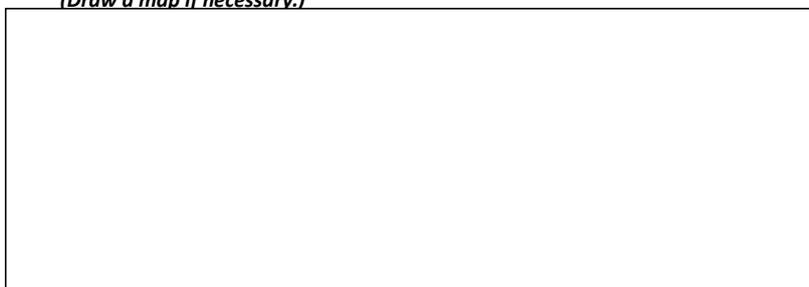
(If the person does not know it, look to see whether you can verify it. If not, go on to the next question.)

e. The home is not far from \ **AĆa medidi tso** :

VERIFY WHETHER THIS IS A WELL-KNOWN LOCATION.

f. Directions to the home \ **Mýfiafia ne woade dzesi aĆa me ayi** :

(Draw a map if necessary.)



g. Are you the owner of the house ? \ **ee nenye aĆa tya**? /___/

1 = Yes **(SKIP TO QUESTION 1.26)**

2 = No

h. Name of the owner \ **AĆa ty Ć ÷ký** : _____

1.26 In case we try to contact you for more details in the future and we do not manage to reach you, could you provide us with contact information for two people (personal or professional contacts) who could assist us in reaching you ? \ **Ne mæle didim be mæĆ nu kple wo hena nyamefe fe bubuwo eye mæte ÷u le kekem fe ÷utiwoè fe, fe ate ÷u ana ame eve bubu Ć xexleñe si akpe fe mia ÷u be mæke fe ÷u woà ? Esia ate ÷u anye woăkaĆmý alo dýwýĆa ty.**

a. Surname of Contact 1 \ **Ame 1 si woakpý Ć Ćme ÷ký** : _____

b. Given name of Contact 1 \ **Ame 1 si woakpý Ć ÷ký** : _____

Instructions for the interviewer appear in bold italics.

c. What is Contact 1's relationship with you? \ Kadede si le ame 1 si woakpý kple nyanufela dome: / / /

(Only one answer)

- | | |
|-------------------------|--------------------------------------|
| 1 = Spouse | 7 = Friend |
| 2 = Mother/Father | 8 = Employee |
| 3 = Child | 9 = Supplier |
| 4 = Brother/Sister | 10 = Distributor |
| 5 = Other family member | 11 = Other personal relationship |
| 6 = Neighbor | 12 = Other professional relationship |

d. Telephone number 1 for Contact 1 \ Ame 1 si woakpý Ɛ kaƆmý :

/ / / / / / / / / /

e. Telephone number 2 for Contact 1 \ Ame 1 si woakpý Ɛ kaƆmý :

/ / / / / / / / / /

f. Surname of Contact 2 \ Ame 2 si woakpý Ɛ Ɔme -ky: _____

g. Given name of Contact 2 \ Ame 2 si woakpý Ɛ -ky : _____

h. What is Contact 2's relationship with you ? \ Kadede si le ame 2 si woakpý kple nyanufela dome: / / /

(Only one answer)

- | | |
|-------------------------|--------------------------------------|
| 1 = Spouse | 7 = Friend |
| 2 = Mother/Father | 8 = Employee |
| 3 = Child | 9 = Supplier |
| 4 = Brother/Sister | 10 = Distributor |
| 5 = Other family member | 11 = Other personal relationship |
| 6 = Neighbor | 12 = Other professional relationship |

i. Telephone number 1 for Contact 2 \ Ame 2 si woakpý Ɛ kaƆmý :

/ / / / / / / / / /

j. Telephone number 2 for Contact 2 \ Ame 2 si woakpý Ɛ kaƆmý :

/ / / / / / / / / /

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2. SECTION 2 : THE COMPANY'S EXISTENCE

2.1 **Confirm : Status** /_/_/

- 1 = Surveyed in September 2014 and still had a business
- 2 = Surveyed in September 2014 but didn't have a business anymore (**SKIP TO QUESTION 2.10**)
- 3 = Wasn't surveyed in September 2014

2.2 **[In September 2014 if surveyed, if not, between October 2013 and January 2014]**, we spoke with you about your company, which was called [**say the name of the company on your list**] and which operated in [**say the industry indicated on your list**]. Do you still work for this company ?

Zi mamlɔe si wowa numekuku kple mi, woku nu me kple mi tso miaɔe dɔwɔɔɔ si ɔky nye [Migblɔ dɔwɔɔɔ ɔe ɔky abe alesi woɔye fi le agbaleɔ dzi ene] eye dɔwɔwɔɔ nye [Migblɔ dɔwɔɔɔ si le agbaleɔ dzi] Miega le dɔ wɔm na dɔwɔɔɔ maa ? /_/_/

- 1 = Yes
- 2 = No, because the company was closed down (**SKIP TO QUESTION 2.4**)
- 3 = No, for another reason (**SKIP TO QUESTION 2.7**)

2.3 Our interview will be about this company, even if you have other businesses now. / **Miaɔe numekukua aku fe dɔwɔɔɔ sia ɔu, nenyɛ be miefo bubuwo fifia haɔ**

(SKIP TO SECTION 3, QUESTION 1)

2.4 What was the main reason that the company was closed down? / **Tafodzi vevie ka ɔuti dɔwɔɔɔ tu eɔe ɔyɔɔɔ ?** /_/_/_/

(Do not read out the answers!!)

- 1 = Problems with regulation or tax payments
- 2 = Lack of clients
- 3 = Too much competition
- 4 = Lack of technical skills
- 5 = Problems with financial management
- 6 = The business owner was sick
- 7 = Family obligations (child, sick relative, death in the family, etc.)
- 8 = Interest in opening another business
- 9 = Opportunity to have a salaried job
- 10 = The business owner retired
- 11 = The business owner traveled
- 12 = Other

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

2.5 When was the company shut down ? / **.e .iyi ka mee wo tui ?**

- a. Month : /_/_/_/
- b. Year : /_/_/_/_/_/

2.6 In the next 12 months, do you intend to relaunch this company again?/

Le .leti wui eve siwo gbɔna me, fe miesusu be miagbugbɔ ɔu dɔwɔɔɔ sia ?/_/_/_/

- 1 = Yes (**SKIP TO QUESTION 2.10**)
- 2 = No (**SKIP TO QUESTION 2.10**)
- 98 = Doesn't know (**SKIP TO QUESTION 2.10**)

Instructions for the interviewer appear in bold italics.

2.7 What is the main reason why you no longer work for this company? / Nu kae nye tafodzinu vevie si ta miegale dý wým le dýwýŋe sia me o? (Do not read out the answers !!)

..... / _ / _ /

1 = I wanted to invest in a new company instead

2 = I found a salaried job opportunity

3 = I had family obligations (child, sick relative, death in the family, etc.)

4 = I moved

5 = I retired

6 = I sold the company

7 = I passed the company on to a family member

8 = I was sick

9 = I traveled

10 = Other

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

2.8 When did you stop working for this company? / .e. iyi ka mee miegbe dý le dýwýŋe sia?

a. Month: / _ / _ /

b. Year: / _ / _ / _ / _ /

2.9 In the next 12 months, do you intend to start working for this company again? / Le .Jeti wui eve si wogbýna me, miewý susu agbugbý dze dýwýwý gýme na dýwýŋe sia?

..... / _ / _ /

1 = Yes

2 = No

98 = Doesn't know

2.10 What are you doing at the present? / Nu ka wým miele le fifi me? / _ / _ /

Do not read out the answers !!! If the person has several occupations, you should ask which one brings in the most income.

1 = Paid employee in the same industry

2 = Paid employee in another industry

3 = Head of a company in the same industry

4 = Head of a company in another industry

5 = Unpaid worker in a family business

6 = Unpaid worker on a family farm

7 = Unpaid worker in another company

8 = Not working, searching for a salaried position

9 = Not working, not looking for work

10 = Temp or seasonal worker

11 = Student, apprentice

12 = Retired

13 = Other

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

2.11 How long have you been in your current situation? / Tso .e. iyi ka me miele nýnyme sia me?

a. Month: / _ / _ /

b. Year: / _ / _ / _ / _ /

2.12 Are you currently the owner or the manager of a company? / , e mienye dýteŋe fola alo dýdzikpýla le dýwýŋe a fe fifia? / _ /

1 = Yes (SKIP TO SECTION 3, QUESTION 1)

2 = No

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- 2.13 Do you meet with a group of entrepreneurs ?/ **dee miedoa ga kple dotefedolawo le fufofo ade mea ?**..... / /
- 1 = Yes
 - 2 = No (**SKIP TO SECTION 5, QUESTION 2**)

For the table, first fill out the first column. Then, fill it in line by line.

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No.	Group name / <i>fufofoa fe nko</i>	When did you start meeting with this group ? / <i>ye ka yi miedze gododo sia gome kple fufofo sia ?</i>		In the past 12 months, how often did you meet with this group ? / <i>Zi nenie miewya gododowo kple hatsotso sia ?</i>		How many entrepreneurs come to these meetings normally, not including you ? / <i>Dote fe dola nenie vana gododo siawo me le do dowo nu tovovo na miawo nuto ?</i>	<i>If the person started meeting with the group before January 2013, go on to the following line.</i> Was the group founded by the participants in PADSP's training program ? / <i>Ame siwo kpo gome le PADSP fe tutu do a mee do fufofo sia anyia ?</i> 1 = Yes 2 = No
		Month <i>Write « 98 » if the person can't remember the month</i>	Year	Number of times	Unit 1 = Week 2 = Month 3 = Year		
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
1							
2							
3							
4							
5							

Instructions for the interviewer appear in bold italics.

3.4 LET YOUR SUPERVISOR KNOW TO COME BY TO GET THE GPS COORDINATES :

	Degrees (ddd)	Minutes (mm.mmm)	Direction
GPS Latitude	/ _ / _ / _ /	/ _ / _ / . / _ / _ / _ /	N
GPS Longitude	/ _ / _ / _ /	/ _ / _ / . / _ / _ / _ /	E

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

, ee teŋ si neŋ la nye týwoè, fe nehayæa alo nele eme koa? / / _ /

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

3.6 Who owns the lot where the business is located ?/ Ame ka týe nye teŋ (anyigba) si dýwýŋEa le ?

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

- 1 = The business \ DýwýŋEa / _ /
- 2 = Myself \ Nye ÷uty / _ /
- 3 = A member of the family/family land \ Ame feka tso ŋmea me / ŋme 'nyigba / _ /
- 4 = A friend \ Xýlŋfeka / _ /
- 5 = A third party \ Ame bubu afe / _ /
- 6 = The government (public space) \ Dzi fu fu (fiaha teŋEwo) / _ /

3.7 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 nýŋE bubu me, le xý:goe feka me, le nudzrafoŋE alo xý si wotsý na dýwýŋEa: teŋE kae miaŋE dýwýŋE la le? / _ /

(Read out all the pertinent options.)

- 1 = Specific public space \ fiaha teŋE týxý
- 2 = In a market \ le asime
- 3 = Car, truck, cart, or other movable vehicle \ úu vi, úu gaŋkekevi alo úu bubu ŋmevi
- 4 = On site with clients \ le nuŋelawo gbý
- 5 = In your home \ le gbýwoè (SKIP TO SECTION 4, QUESTION 1)
- 6 = In another personal residence \ le nýŋE bubu me
- 7 = In a room, a store, a building, or a private space dedicated to the business \ le xý:goe feka me, le nudzrafoŋE alo xý si wotsý na dýwýŋEa
- 8 = No fixed location (street vendor, transportation of passengers or goods, etc.) \ teŋE gobii manýamesi (SKIP TO SECTION 4, QUESTION 1)
- 9 = Other type of location
 - a. If another type of location, explain : _____

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3.8 Business location \ DýwýEa E fefefia

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

b. **Neighborhood code :** / _ / _ /

- | | |
|--------------------------------|-----------------------------------|
| 1 = Agbalépédogan | 17 = KagniKopé |
| 2 = Agoé Assi yéyé | 18 = Klikamé |
| 3 = AgoéAtchanvé | 19 = Kégué |
| 4 = AgoéKossigan | 20 = Kodjoviakopé |
| 5 = Avénou | 21 = Nyekonakpoè |
| 6 = Adidogomé – Awatamé | 22 = Nukafu / Forever |
| 7 = Attiéguou | 23 = Togo 2000 |
| 8 = Amoutiévé / Doulassamé | 24 = Totsi / Adjidoadin / Avedji |
| 9 = Baguida | 25 = TokoinHopital / Séminaire |
| 10 = Bè | 26 = Tokoin Lycée |
| 11 = Bé Kpota / DzifaKpota | 27 = Wonyomé |
| 12 = Dzagblé | 28 = Wuiti / Novissi |
| 13 = Didjolé | 30 = Grand marché / Dekon |
| 14 = Gbadago | 31 = Akodessewa / Port / Zoro Bar |
| 15 = Gbossimé/Adewui/Dogbéavou | 32 = Adakpamé / Kagomé |
| 16 = Hédzranawoé | 33 = Ablogamé |
| | 29 = Other |

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- c. Street number or location in the market \ Xýa (E xexleñe (numeñó) alo teEa (E nybale 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 \ MýE ÷ký alo eE 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 business is not far from \ DýwýEa medidi tso afisia gbý o :

Verify that this is a well-known place.

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

(Draw a map if necessary.)

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4. SECTION 4 : INFORMATION ON THE BUSINESS

4.1 What is the main industry that your company is engaged in? By main industry, I mean the business sector that brings in the most revenue. \ Dýwýna týxý kae le dýwýŋe si? Wowýna fe sia fe ŋe týxýnyenye, magblý 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.**/_/_/_/_/

4.2 Does your company conduct business in another industry? \ , e woedýwýŋe gawýa dý bubua?/_/_/

1 = Yes

2 = No (**SKIP TO QUESTION 4.4**)

4.3 What is the second most important business sector for the company? \ Ekae nye dýwýna ewelia si le ewie wu le dýwýŋe?

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

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

4.4 How many companies engage in the same line of business as you and are less than 15 minutes away on foot from your business?/ Dwoŋe nenie woakpo si te de mia ŋu le miniti wui at5 fe azolizozo me, eye wole miafe dwoŋa sia togbui wom?/_/_/_/_/

(For the main line of business)

4.5 Now I am going to ask you several questions about a typical week for you. By typical week, I mean a week of ordinary activity, where things go as usual. How many days a week is your business open?/ Azýŋabia nya afe wo mi heku fe dýwý kwasifa feka :-u : le dýwý kwasifa me, medi be magblý be alesi dya yinae kokoko le kwasifa fe sia fe me ene? ökeke neni dzie dýwýŋe ŋua ŋy alo wya dý le kwasifa me?...../_/_/

4.6 How many hours a day is your business open? \ Gaŋŋe nenie dýwýŋe wya dý alo ŋua ŋy le dýwýŋe?/_/_/_/

4.7 In a typical week, about how many hours do you personally work for your company? Also include the time you spend purchasing merchandise or materials, doing production, serving or waiting for customers, or other activities of the company? / Le dýwý kwasifa afe me , ale si dya yinae kokoko, gaŋŋe nenie mia :-uty miewya dý le dýwýŋe me? Mitsý .e.iyi si me miŋe nudzadzrawo, alo dýwýnuwo, awý dý, axý nuŋelawo alo akpý mý na wo alo wya dý bubuwo le dýwýŋe haŋde eme/_/_/_/_/

4.8 How many customers to you serve in a typical week? / Nuŋela nene gbý nekpyna le dýwý kwasifa feka me?/_/_/_/_/

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

Now I am going to ask you questions about the last six months. / Azýŋawý biabia na mi heku fe .leti ade siwo va yi :-u

Instructions for the interviewer appear in bold italics.

4.9 Did your business roll out new products or services in the past six months? \ Woèadzýa, fee wogahe nudzadzra alo dý bubu va .leti ade (6) siwo va yi la mea ?

1 = Yes /_/_/_/

2 = No (SKIP TO QUESTION 4.12)

98 = I don't know (SKIP TO QUESTION 4.12)

4.10 How many new products or services did you introduce over the past six months? / Nudzadzra alo dowona yeye nenie miehe va dowofea me le yleti ade siwo va yi la mea ?

..... /_/_/_/_/

4.11 Which is the main new product or service that you introduced in the past six months? By main, I mean the one product or service among your new ones that contributed the most to your revenue. \ Nudzadzra yeye kae nede adzýa (dýwýĚa) me le .leti ade (6) siwo va yi la mea ? Nudzadzra kae hea gakpýkpý gefe vae?

a. Is this new product or service : \ Nu yeye sia siva, fee :...../_/_/

b. (Read out all the answers !! Only one answer.)

1 = Invented by the company based on its own ideas \ DýwýĚa -utýe fe fe go kple eĚ susua

2 = Invented by the company but inspired by ideas seen elsewhere \ DýwýĚa -utýe fe fe go, vý la exý susu tso ame bubu gbý

3 = Purchased from a supplier \ DýwýĚa ěee le nudzra la si

4 = Other

i. If other, explain : _____

4.12 In the past six months, how many business ideas have you had, even if you didn't implement them? By business ideas, I mean ideas for new product or service lines, new companies, or meaningful improvements to your company. / Le yleti ade siwo va yi me, adzo fe susu vovovo nenie mieĚe, nenyé be womekpo eme vava o há ? To adzo fe susu vovovowo me , medi be magblo nudzadzra alo dowona yeyewo fe susuĚe, alo DýwýĚe yeyewo, alo asitro vevie le dýwýĚa me. /_/_/_/_/_/

IF 4.12=0, SKIP TO QUESTION 4.14

a. Could you please describe to me in detail the most innovative idea that you had? / ěe miate nu ěe nu me nam tsitotsito tso adzo susu yeye si mieĚe la ěutia?

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b. What really differentiates it from what is usually done on the market?/ Nu kae de vovototo adzo susu sia kple esi wom wole fifia la dome?

4.13 I'd like to verify with you that I wrote your answers down correctly. **For questions 4.12a to 4.12b, only read the answers aloud and verify that they are coherent, complete, and readable, and that they properly convey the idea of the interviewee.** / Medi vevie be mawú numetoto kple mi ade dzesii nyuie be me-ly mia-ufowowo nyuie.

4.14 In the past six months, what changes have you made within your company? By change, I mean all modifications, even small ones, that you have made to improve your business. \ Le .leti ade siwo va yi me, tytry kawoe miewy le mia- dwy-? Medi be magbly, tytry vovovo siwo kata miehe va dwy-, alekeke wole sue ha-ena mia- dwy- nyonyo.

List all the changes that the entrepreneur mentions, one change per number. If the person stops talking or says he or she didn't make any, ask :

Think one more time. In the past six months have you introduced a[nother] change, even a minor one, to improve your business ?

If the person repeats that there weren't any changes, or any more changes, go on to the next question.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

a. **Confirm that the person made at least one change..... / /**

1 = Yes

2 = No (SKIP TO QUESTION 4.16)

b. For what change did you assume the most active role ? By active, I mean that you were the most involved or that you put in the most effort personally in implementing the change. / Týtrý ka me mie bi le wuã? Medi be magblý týtrý si me mia -utý miewý dý le wuã (-utila ɔple susu fe fewo me)

The questions that follow are going to be about this change that you just mentioned.. / **Bibia siwo gbýna aku fe týtrý si dzi mietý asii la.**

It is important to have as detailed a description as possible for the following questions.

- g. What was the difference between the change that you introduced and what your competitor(s) did ? / Nu kae nye vovototo le týrý sí mie he va mia dýwýe kple nudzrala bubu tý dome ?

(SKIP TO QUESTION 4.15)

- h. What did you do when your competitor copied your idea ? / Nu kae miewý esime nudzrala bubu wý mia susu ÷u dý ?

4.15 I'd like to verify with you that I wrote down your answers correctly. **For questions 4.14 to 4.14h, only read the answers aloud and verify that they are coherent, complete, and readable, and that they properly convey the idea of the interviewee.** / Medi vevie be mawý numetoto kple mi ade dzeii nyuie be me ÷y mia ÷u fofowo nyuie.

4.16 Now I am going to ask you questions about how often you do certain things for your business. / Azýhawý biabia na mi ku fe zi alesí miewýa nanewo le mia dýwýe me ÷u .

(Provide the sheet to the interviewees who know how to read.)

Please tell me whether you do each of these activities 1 : Never, 2 : About once a month, 3 : About once a week, 4 : Daily. You could also respond by giving just the number that corresponds to your answer. / Mifo nya ÷u ne miewý nu sia dometý afe ale : feka : gbe fe o, eve : abe zi feka ene le .leti me, etý abe zi feka ene le kwasifa me, ene : gbesiagbe

REPEAT « IN THE PAST SIX MONTHS, HOW OFTEN » BEFORE READING EACH LINE.

N°	In the past six months, how often : Le .leti ade siwo va yi me fee, alekee nudzadzra nye :	Never \ Gbe fe o	About once a month \ Abe zi fekeene le .leti me	About once a week \ Abe zi fekeene le kwasifa me	Daily \ Gbesiagbe
A	have you visited one of your competitors in order to become familiar with their products? \ Tsafifi (-kutsatsa) le nudzrala bubuwo gbý ne na ke fe nu siwo dzram wolea ÷u ?	1	2	3	4
AA	have you visited one of your competitors to learn the competitors' prices? \ Tsafifi (-kutsatsa) le nudzrala bubuwo gbý ne na ke fe ho nenie wole edzram ÷u ?	1	2	3	4
B	have you asked your customers whether there are products or services that they wish you would offer ? \ ee nebia nugýme wo ñu ÷e lawo ku fe nu siwo wodina le nudzadzrawo kple dýwýnawo ÷u le dýwýe ÷u tia	1	2	3	4

Instructions for the interviewer appear in bold italics.

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N°	<p>In the past six months, how often : <i>Le .leti ade siwo va yi me fee, alekee nudzadzra nye :</i></p>	Never \ Gbefe o	About once a month \ Abe zi fekeene le .leti me	About once a week \ Abe zi fekeene le kwasi fa me	Daily \ Gbesingbe
C	have you asked your customers if they are satisfied with your products or services? \ <i>Mie wya biabia ade dzesii be mia nudzadzrawo alo dyywywo dzea dzi na nu elawo ?</i>	1	2	3	4
D	have you assessed whether there's a need or a demand for your product or service on the market? \ <i>, ee ne doa nugyme ku fe hia hia Ele nudzadzra -uti le dyywea -u alo le asia me -ua ?</i>	1	2	3	4
E	have you sought out new markets? \ <i>, ee ne dia asitsa nudzadzrawo mynu bubua</i>	1	2	3	4
F	have you offered promotions to attract customers? \ <i>, ee nefifina nudzadzrawo (E asi dzi hena asiyyya?)</i>	1	2	3	4
G	have you identified new potential customers, suppliers, or competitors? \ <i>, ee ne dea dze nu elawo yeye bubuwo, ame siwo si ne dea nu le kple nudzadzrawo bubu siwo ate -u ava emea?</i>	1	2	3	4
H	have you negotiated with suppliers to get a better price? \ <i>, ee ne dia nu elawo kple ame si gbeyee ne dea nu le hena asityry le nu elawo -ua</i>	1	2	3	4
I	have you compared your suppliers' prices or product quality with those of other suppliers? \ <i>, ee ne sya wo nudzadzrawo (E asi alo wo elawo nyonyo le nu elawo gbeyee kple ame bubuwo tyia ?</i>	1	2	3	4
J	have you run out of stock or inputs? \ <i>, ee ne doa kuxi le nu elawo alo nudzadzrawo (E mademade -utia ?</i>	1	2	3	4
K	have you made an inventory of your stock? \ <i>, ee ne sya akyta le wo nudzadzrawo -utia ?</i>	1	2	3	4
L	have you analyzed whether the sales of your major products or services have increased, decreased, or stayed the same? \ <i>, ee ne kua nu me ku fe wo nudzadzrawo veviwo -uti ne nye ga yi dzi, alo efifi alo asityry meva e -u oa ?</i>	1	2	3	4
M	have you analyzed your company's performance in order to identify ways to improve performance? \ <i>, ee ne dea -ku fe tytry si vaa eme le dyywawo me le dyywea -u ne nade dze ale si natry asi le e -utia ?</i>	1	2	3	4
N	have you discussed your business ideas with friends, family, consultants, or other entrepreneurs? \ <i>, ee ne dzroa nu me kple xylylywo, Gmety, dya -uti -ubulawo alo dya -utinunyalawo ku fe susu si le asiwo dea dya (E nyonyo -utia ?</i>	1	2	3	4
O	have you sought additional capital for your company? \ <i>, ee ne dia ga mynu bubu hena dyywea ?</i>	1	2	3	4
P	have you consulted the internet, magazines, newspapers, or books in order to learn about new developments in your industry? \ <i>, ee ne dia internet dzi, alo kpya nyadzidy gba le wo alo agba le bubuwo me hena keke fe nu yeyewo -u hena dyywea ?</i>	1	2	3	4
Q	have you talked with other entrepreneurs in your industry about production techniques, suppliers, or new developments in your market? \ <i>, ee ne doa dze (E nu) kple dya -utinunyalawo bubuwo ku fe dyywea -u le afa -u yeyewo -uti na asimetywo kple ame siwo si ne dea nu lea ?</i>	1	2	3	4
R	have you actively sought new techniques for production, marketing, or administration? \ <i>, ee didi vevi le asiwo dea ku fe nu yeyewo -uti, marketing alo dyywea (E kpykply -utia</i>	1	2	3	4
S	have you changed the way your products and services are presented to make them more attractive? \ <i>Mie trya asi le mia nudzadzrawo alo</i>	1	2	3	4

Instructions for the interviewer appear in bold italics.

N°	<p>In the past six months, how often : Le .leti ade siwo va yi me fee, alekee nudzadzra nýe :</p>	Never \ Gbefe o	About once a month \ Abe zi fekeene le .leti me	About once a week \ Abe zi fekeene le kwasi fa me	Daily \ Gbesigbe
	<p>dýwýwýwo nu be woanyakpýa alebe nu Òelawo nagatefe mia-u tsý wua ?</p>				

We have finished the questions about the frequency of certain activities. ***(Take back the sheet.)***

4.17 In the past six months, have you calculated your production costs or the cost for service delivery ? / **Le .leti ade siwo va yi me, miewý aký-ta ku fe mia Ò nu siwo kata Ònieza Òlo dý siwo kata Ò miewý la -ua ?**..... / /
(Production cost : What you spent to manufacture your product, not counting the machinery, equipment, or work tools. Cost for service delivery : What you spent to be able to provide this service.)

/gasiwoza Òa dý Òwýwý le dýwý Òame)

1 = Yes

2 = No

4.18 In the past six months, have you calculated your earnings or your losses ? / **Le .leti ade siwo va yi me miewý mia Ò nukpý fedziwo alo fe fu fuwo Ò aký-tawoa ?** / /

1 = Yes

2 = No

4.19 What product or service contributes the most to your earnings ? / **Nudzadzra alo ðowona kae he mia fe videwo ðe ngo wú ?**

a. ***Confirm : The person knew after less than one minute the product or service that contributed the most to that person's earnings :*** / /

1 = Yes

2 = No

4.20 Do you set sales goals for your company ? / **, ee tafodzinu le asiwo òle nudzadzra me na dýwý Òa ?**..... / /

1 = Yes

2 = No ***(SKIP TO QUESTION 4.22)***

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4.21 How frequently do you compare your actual sales to the goals set ? \ , ofo kamee ne wya numekuku tso nudzadzrawo kple tafodzinu si le asiwo d'ifi le dya w'w' me -u? **(Read out all the answers.)** /_/_
 1 = Never
 2 = About once a month
 3 = About once a week
 4 = Daily

4.22 In the past six months, have you asked clients who don't come into your business anymore why they stopped coming ? / Le yleti ade siwo va yi me , de miebia nuflela siwo megale vavam o la nu si ta womegale miafe dowofea me vam oa ? /_/_
 1 = Yes
 2 = No
 3 = There aren't any customers who no longer come into the business.

4.23 In the past six months, have you asked a supplier which products sell well in your business sector ? / Le yleti ade siwo va yi me , de miewo biabia na nudzadza si flem wole nyuie le miafe downa me nua ? /_/_
 1 = Yes
 2 = No
 3 = The supplier doesn't have any knowledge about my sector.

4.24 In the past six months, have you already used the following forms of advertising ? \ Le .leti ade (6) siwo va yi me la, fee new' d' - utigbe d'efe siwo - u dya ?

(Read each line!)

N°	Form of advertising	Answer 1 = Yes 2 = No
A	Written press \ Nyadz' dz' 'gbale	/_/_
B	Radio or television \ Didi E nukp' m' kple didi E nusem'	/_/_
C	Classified ads through a professional, economic, or religious organization \ Gbe d'efe sue to d'w' hahab' b' , gadim' nu hab' b' , sub' sub' hab' b' me	/_/_
D	Fair \ Asifia nudzadrza	/_/_
E	Posters, flyers, or business cards \ Gbe d'efe t' flowo , dzesid' d'w' - u gbale iwo , dzeside amefokui 'gbale i	/_/_
F	Word of mouth \ Nufofo tso dowofea nu na ame aq' si ha agblo' na ame bubu	/_/_

a. In the past six months, have you used another type of advertising ? / Le yleti ade siwo va yi me, de miewo boblododo bubu monu aq' nu doa? /_/_
 1 = Yes
 2 = No

4.25 Do you keep a document in which you record 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 'gbale i hena - kule kple dzesidede gazazawo , ak' - tametoto kple bubuawo , si akpe fe d'w' - u le asiwo a' /_/_
 1 = Yes
 2 = No **(SKIP TO QUESTION 4.29)**

Instructions for the interviewer appear in bold italics.

a. Could you please show me this document ? \ Me fe kuku, nate ÷u atsý agbalešiwò fiam mahaÈ /_/_/

1 = Yes
2 = No

4.26 Do you record all the purchases and sales for the company ? / ðee mienloa dwo fea fe nu siwo katà mieflena kple nu siwo katà miedzrana ðe agbalè ađe mea? /_/_/

1 = Yes
2 = No

4.27 Are you able to use your account books to know how much money your company has at any given time? / ðee miate nju awo miafe gakõntagbalèwo nju ðo alebe mianya yeawo katà yi ga home si le dwo fea sia? /_/_/

1 = Yes
2 = No

4.28 If you wished to request a loan from a bank and the bank was asking for written proof that you would have enough money each month after having paid the company's expenses to make the loan payment, would your account books let you prove that to the bank ? / Ne miedi be miabia gadodo tso gadzraðofe ađe si, eye wòdi be yeakpo kakaðedzigbalè be yleti ðe sia ðe la, ga ate nju anò dwo fea si nenyè be exe eñu fewo katà vo , ðee miafe gakõntagbalèwo ate nju na kakaðedzi nenem gadzraðofe hena ga si wòdo la xexea ? /_/_/_/

1 = Yes
2 = No
98 =Doesn't know

4.29 Does your company have a written budget ? \ , ee woèdýwýEa ÷ly gakaka ÷uti fofo da fia ? /_/_/_/

(Written budget: we mean a written document in which one projects the expenses and proceeds of the company, and the inflow and outflow of money.) /agbalè si me ga siwýavazā alo ga si ava dýwýEa me la le).

1 = Yes
2 = No **(SKIP TO QUESTION 4.30)**
98 =Doesn't know **(SKIP TO QUESTION 4.30)**

a. Could you please show it to me ? \ Me fe kuku, fee nate ÷u atsýe afiam mahaÈ **Was the respondent able to show it to you ?...../_/_/**

1 = Yes
2 = No

b. Does your budget include the sum that you will need to spend each month for rent, electricity, maintenance for equipment, transportation, advertising, and other indirect costs for the company ? / ðee miafe dwo fea fe gakaka de dzesi yleti sia yleti fe dziðegbenūsekadi fe, xofe, dwo nuwo lele ðe te, uuðoðo, boblododo kple zazā bubuwo oa?..... /_/_/

1 = Yes
2 = No

Business Identification Number : _____

- c. Do you have a budget that indicates the costs that your company will face in the course of this year ? / **dee miafe dowofea wo gakaka daqi doqo aqe hena fe blibo sia fe zazawo oa ?** /__/
1 = Yes
2 = No

- 4.30 Do you combine the money from your business with your own money or savings ? \ , e **nebafe woega kple Dɔwɔɔa tɔa ?**...../__/
1 = Yes
2 = No

4.31 In the past full month, how much did you incur in expenses (in CFA francs) for the company in the following categories? \ Le yleti susue le blibo me sia me la, ga home kae nezañe FCFA me, le dýwýÇe me le nu siwo gbýna 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 wýatro wý gbugbý dzra :		
B	Payments for electricity, gas, water, coal : \ Latriki, gaz, tsi, aka ÇEÇe :		
C	Salaries or allowances paid to employees : \ Fetu kple adzý xexe na dýwýlawo:		
D	Loan payments : \ Gadodowo xexe :		
E	Payments for telephone service and internet usage : \ KaÇtafe (Credit) kple internet		
F	Maintenance or upkeep for equipment or the building : \ Mýfa-uwo alo dýwýÇe ÇE xýa dzadzrafo :		
G	Transportation and travel : \ Mýzýzýwo kple vufofowo :		
H	Payments for rental equipment, machines, and tools : \ Mýfa-u vovovowo dada na fexexe :		
I	Rent for real estate, building, and land : \ Xý, anyigba dada		
J	Payment for market site(s) : <i>If the business is not in a market, you could put « 0 » and go on to the next line.</i> \ TeÇe xýxý le asime		
K	Taxes or duties : \ Amlykýe 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

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

4.32 What [was your revenue/were your profits] in [time period] ? \ Nu kawoe nye woemia \ nukp'fedziwo le [.eyi.i.me] ?
 (Fill in line by line. If the person says that his/her profits were negative, write down the loss in parentheses and with the symbol « - ».)

N°	Period \\, eyi.i.me	Revenue in CFA francs (sales) \\ Nudzadzra le ga FCFA me			Profits in CFA francs (company revenue after having paid all current expenses and employee salaries, but before paying your own salary) \\ Vifele FCFA me (D'w'ya \ E nukp'fedzi, ne d'w'ya \ E xe fe fe sia fe, d'w'ylawo \ E fetuwo, hafi woaxe woha'lywo)		
		Estimated minimum \\ Asix'xy suety (optional) (i)	Best estimate \\ Asix'xy nyuity (ii)	Estimated maximum \\ Asix'xy ky'kyty (optional) (iii)	Estimated minimum \\ Asix'xy suety (optional) (i)	Best estimate \\ Asix'xy nyuity (ii)	Estimated maximum \\ Asix'xy ky'kyty (optional) (iii)
A	Last week \\ Kwasifa si va yi						
B	The last full month \\, leti sus'yea le blibo me						
C	Two months ago \\, leti evee nye esi						

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

Instructions for the interviewer appear in bold italics.

4.33 Now I am going to ask you about the tools, machines, lots of land, buildings, vehicles, and other assets of the company. This concerns the assets belonging to the company and not your personal assets. You can think of the amount that you will pay to replace these assets with others that are in a similar condition. \ Fifia mabia mi nya ku fe my fa:uwo mywo, anyigbawo, xywo, ũwo kple nunyamesi bubu siwo le dywye -uti. Dywye -uti nunyamesiwoe eye menye mia -uty tywo o. Miate zu abu ga home si miaxe le nunyamesi siwo le lifyfy ta kple esiwo li fi emawo.

(Fill in the table line by line.)

N°	Assets Nunyamesiwo	Calculation (optional)	Number of [assets] that the company owns Dywye -uti nunyamesiwo Put « 0 » if the company does not have any and skip to column 3. (1)	Approximate value in CFA francs in their current state Ga home si woaka nae le .eyi. i sia me le FCFA me (2)	In the past 12 months, how much did your purchases of [asset] cost in CFA francs ? Le .leti wuiveve siwo va yi me la, ga home nenie miezaŋle nunyamesiwo me : (3)
A	Machines or equipment My alo nunyisiwo				
B	Other work tools Dywyinu bubuwo				
C	Vehicles (car, motorcycle, bicycle, rickshaw, cart, etc.) My siwo taya le gyime na (ŋu, dzokeke, gasy, kekevi...)				
D	Furniture Xymenuwo				
E	Land, buildings, kiosks, or other facilities Anyigba, xytutuwo, fiasewo alo nu bubuwo				
F	Other assets (not including stock) : Nunyamesiwo bubuwo (nunyamesiwo afewo gale nudzrafo me le eme o) (explain)				

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

4.34 Do you have stock, such as goods to sell, manufacturing inputs, goods in course of production, and spare parts, that is currently kept at the business? \ , ee nuCECE afewo gale nudzrafoCE abe nudzadzra, agblemenukuwo, nu siwo woava CE, my, keke alo uu ÷utinuwo siwo gale dýwýCEa sia?...../___/

1 = Yes **(SKIP TO QUESTION 4.35)**

2 = No **(IF THE COMPANY IS NOT IN RETAIL, SKIP TO QUESTION 4.36)**

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 nuCECE siwo le nudzrafoCEa feke meli o. Mabia be nudzadzra siwo miadzra le .eyi.i sia me fe? , ee mieka fe edzi be naneke mele nudzrafoCEa oa?..... /___/

1 = Yes, I'm sure of it. I don't have any stock. **(SKIP TO QUESTION 4.36)**

2 = No, I have stock.

4.35 What is the total value of all the stock that you have at the business in terms of sales prices, including inputs? \ Nu siwo le nudzrafoCE la CE homee nye ka?

	XOF
--	-----

4.36 I am now going to ask you about the loans that were applied for and received for the company in the past 12 months. This is just about the loans related to the company's activity and not the loans requested for personal reasons.

Mabia woðe nafo nya siwo le tafoa me ÷uti ku fe gadodo si nebia hexý na DýwýEa. Menye gadodo na woè-utý woðazab.

(Fill in line by line.)

N°	Type of lender Gadodo Emevi si woàye	In the past 12 months, how many times did you request credit from [type of lender] ? Le ýleti wui eve siwo va yi me Zi nenie nebia gadodo tso [] ? (1)	In the past 12 months, how many times did you receive a loan from [type of lender] ? Le ýleti wui eve siwo va yi me Zi nenie neáý gadodo tso [] ? (2)	If columns 1 and 2 are 0, skip to column 4 Amount of the last loan received Gadodo susýe si nexý E home (3)	Balance remaining for the loans from [type of lender] Ho neni si susý tso gadodo siwo neáý ÷uti tso [] (Write « 0 » if nothing is owed) (4)
A	An individual lender/moneylender/gadziga Ame ÷utý E gadodo / Gadzigadola (Gadziga)				
B	A microfinance institution GadzrafoE sue E nufoanyi				
C	Your partner (husband, wife, domestic partner) Woðpefe÷utý (-utsu alo nyýnu)				
D	A family member or friend, not counting your domestic partner Somety alo xýlyfo vovo na woðpefe÷utý				
E	A commercial bank Adzýdodo GadzrafoE				
F	A tontine (not including microfinance institutions) \ Sý dzýdzý (Le gadzrafoE sue E nufoanyi godo)				

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

4.37 Do you have an account at a bank or a microfinance institution ? \ e gagbaletɛ le asiwo le Gadzrafo ɛ alo Gadzrafo ɛ sue Nufoanyia fe mea ? /_/_/

1 = Yes

2 = No (**SKIP TO QUESTION 4.38**)

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 ? \ Agbaletɛ sia fe, fe wo ɛ dɔwɔ ɛ a -kɔ me alo le wo ɛ utɔ wo ɛ kɔ me loo alo gagbaletɛ a evee li : feka na dɔwɔ ɛ a eye evee li na fokuiwoa ? /_/_/

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

4.38 If your company were facing an unexpected situation 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 wo ɛ dɔwɔ ɛ a ge fe kuxi makpɔmɔna afe me eye nebia ɛ gadodo fra ɛ akpe blaaty ɛ (50.000) FCFA le kwasi fa eve me na dɔwɔ ɛ a fe, fe mɔnukpɔkpɔ le asiwo ɛ be nakpɔe adoa ? /_/_/

1 = Yes

2 = No (**SKIP TO QUESTION 4.40**)

4.39 If your company were facing an unexpected situation 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 wo ɛ dɔwɔ ɛ a ge fe kuxi makpɔmɔna afe me eye nebia ɛ gadodo fra ɛ akpe alafa feka kple blaaty ɛ « alafa feka kple alafa » (150.000) FCFA le kwasi fa eve me na dɔwɔ ɛ a fe, fe mɔnukpɔkpɔ le asiwo ɛ be nakpɔe adoa ? /_/_/

1 = Yes

2 = No

4.40 If your company were facing an unexpected situation 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 wo ɛ dɔwɔ ɛ a ge fe kuxi makpɔmɔna afe me eye nebia ɛ gadodo na dɔwɔ ɛ a le kwasi fa eve me fe, ho nenie nate -u ado ?

	XOF
--	-----

Verify that the answer to 4.40 is consistent with the answers to 4.38 and 4.39

4.41 Do you meet with a group of entrepreneurs ? / dee miedoa ga kple dɔtefedɔlawo le fufofo aɔe mea ? /_/_/

1 = Yes

2 = No (**SKIP TO QUESTION 4.48**)

For the table, start by filling in the first column. Then, fill it in line by line.

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

4.42 In the past 12 months, have you received money in the form of loans or gifts, for your business or for a business project, from one of these groups or from one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miexo gadodo alo ganana ađe le miafe dowafea fe nko me alo le dowafe ađe dodo anyi me to fufofo siwo me miele dometo ađe alo tso ame ađe si le fufofo siwo me mielea ? /_/_/

- 1 = Yes
- 2 = No

Commented [EM1]: This question also appears in Section 2.

4.43 In the past 12 months, have you found new suppliers through one of the groups or through one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miekpo nudzrala yeyewo to fufofo siwo me miele la dometo ađe alo to ame ađe le fufofo siwo me miele la dometo ađe dzia ? /_/_/

- 1 = Yes
- 2 = No

4.44 In the past 12 months, have you found new clients through one of these groups or through one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miekpo nuflela yeyewo to fufofo siwo me miele la dometo ađe dzia ? /_/_/

- 1 = Yes
- 2 = No

4.45 In the past 12 months, have you shared inputs, tools, equipment, or employees with one of the groups or with one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miema nu siwo nudo miwona le dowafea, dawonuwo, mɔɔɔɔɔɔɔɔ alo dawolawo kple fufofowo dometo ađe alo ame ađe le fufofo siwo me miele la? /_/_/

- 1 = Yes
- 2 = No

4.46 In the past 12 months, have you purchased inputs or stock in bulk with one of the groups or with one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miefle nu siwo nudo miwona le dowafea alo nuɔɔɔɔɔɔɔɔ siwo le nudzrafoɔɔ le agbo soso me kple fufofowo dometo ađe alo ame ađe le fufofo siwo me miele la? /_/_/

- 1 = Yes
- 2 = No

4.47 In the past 12 months, have you made changes to your company following ideas or support given by one of the groups or by one of the members of the groups that you belong to? / Le yleti wui eve siwo va yi me , dee miwɔ tɔtrɔwo le miafe dowafea to fufofo siwo me miele fe susudedewo alo kpekpedenjuwo me alo to ame ađe dzi le nenem fufofowo mea ? /_/_/

- 1 = Yes
- 2 = No (**SKIP TO QUESTION 4.48**)

- a. What type(s) of changes have you made following the ideas or support given by the groups that you belong to ? / **Tɔtrɔ ka fomevi (wo) miewɔ to fufofo siwo me miele fe susudeɛwo alo fe kpekpeɛnjuwo me ?**
(Do not read out the answers !! Multiple answers possible. Write « 1 » if the person mentions the answer and « 2 » if not.)
- Introduction of a new product or service / /
 - Change in production process / /
 - Change in customer service or reception..... / /
 - Modification in the company's management or administration... / /
 - New marketing strategy / /
 - Change in facilities..... / /
 - If other, explain : _____

4.48 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 wya dɛ le dɛwɛɛa, woɛ-utɛ manɛmee ? Nabsɛ woɛɛmetɛ siwo le dɛ wɛm le dɛwɛɛa fe me, dɛwɛɛa siwo mexɛa fetu o, .eyi. i me dɛwɛɛa, dɛsrɛɛawo, dɛzɛkɛpɛlawo kple dɛ 'ɛtɛ siwo wya dɛ le dɛwɛɛa, woɛ-utɛ manɛmee. Na ame siwo wya dɛ le dɛwɛɛa la ɛ -kɛwo nam** / / /

IF 4.48 = 0, SKIP TO QUESTION 5.1

- a. Of these, how many are paid for their work, how many only receive allowances for transportation or subsistence, and how many do not receive any remuneration ? / **Le ame siawo dome, nenie xɛa fetu, nenie xɛa uufoga alo nufuga eye nenie mexɛa ga afeke o ?**
- How many are paid for their work? / **Nenie xɛa fetu ?** / / /
 - How many only receive a transportation or subsistence allowance? / **Nenie xɛa uufoga alo nufuga ?**..... / / /
 - How many receive no remuneration? / **Nenie me xɛa ga afeke o ?** / / /

Verify that the total from 4.48ai to 4.48aiii is equal to 4.48.

- b. Of these, how many have a written contract with you, whether for work, for an internship, or for an apprenticeship ? / **Le ame siawo dome , nenie Wɛ ɛɛɛe alo tutufoxɛ le nusɛrɛɛ mege ɛ agbaleɛple mi ?** / / /

Verify that 4.48b is less than or equal to 4.48.

- c. In the past six months, have you sent your employees for training, not counting your apprentices or interns ? / **Le .leti ade siwo va yi me, miefo mia ɛ dɛwɛɛawo fe tutufoxɛ ɛ afe, esiwo me mia ɛ dɛsrɛɛawo mele oa ?** /
- 1 = Yes
2 = No
- d. In the past six months, have you yourself given training to your employees, not counting your apprentices or interns ? / **Le .leti ade siwo va yi me , fe mia ÷utɛ miena tutufo afewo mia ɛ dɛwɛɛawo , esiwo me mia ɛ dɛsrɛɛawo mele oa ?** /
- 1 = Yes
2 = No

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- e. In the past six months, how often have you evaluated your employees' performance ? / **Le .leti ade siwo va yi me , zi nenie miedoa mia dýwýlawo nenyawýwo gymee ?**
(Give the sheet to the persons who know how to read. Read out all the answers.)
/___/
- 1 = Never
 - 2= About once a month
 - 3 = About once a week
 - 4 = Daily
- f. In the past six months, how often have you given feedback to your employees about their work? / **Le .leti ade siwo va yi me , zi nenie miefea nu me kple mia dýwýlawo ku fe wo dý ÷u ?** *(Read out all the answers.)* /___/
- 1 = Never
 - 2= About once a month
 - 3 = About once a week
 - 4 = Daily

5. SECTION 5 : INFORMATION ABOUT YOU AND YOUR IDEAS

This brings us to the last part of our survey, which is about you and your ideas. / **Esiae akpló mí yi numekuku sia fe dofe mbeto si ku de mi kple miafe susu dedewo nu.**

- 5.1 How many companies do you currently own or manage, not including this one? / **Dýwý nenie mienye dýte fola alo dýdzikpýla na le fifi me esia manýme ?**
(This only concerns enterprises that still exist.) /___/

IF Q5.1=0, SKIP TO QUESTION 5.2

Nº	Period \\, eyi. i me	In the last full month, what was the total of the profits for the companies that you currently own or manage, not including this one ? By profit, I mean the company's revenue, after having paid all the current expenses for the business and the employees' salaries, but before having paid you a salary. / ...leti susýea le blibo me, nenie nye dýwý siwo mienye dýte fola alo dýdzikpýla na le fifi me esia manýme n nukpýfedziwo ? Nukpýfedzi siawo nye ga si susý le esime mie xe dýwýlawo n fetuwo, eye miewý gazaza ubuwo hafi dýte fola ahe fe na efokui.		
		Estimated minimum \\ Asixýxy suety <i>(optional)</i> (i)	Best estimate \\ Asixýxy nyuity (ii)	Estimated maximum \\ Asixýxy kýkýty <i>(optional)</i> (iii)
A	The last full month \\, leti susýea le blibo me			

Instructions for the interviewer appear in bold italics.

Business Identification Number : _____

- 5.7 When I have a big project to do / **Ne ele be mawɔ ɔɔɔo gā aɔe la** :/___/
1 = Often I take too much time thinking about where to start. / **Zi geɔe la , mehua susu yeɔyi didi aɔe ku ɔe mɔ si dzi madze egome tsoe la ŋu**
2 = I don't have any trouble starting. / **Nyemekpɔa kuxi be madze egome o**
- 5.8 When several things go wrong on the same day / **Ne nu geɔewo mele edzi dzem le ŋkekea me o la**:/___/
1 = Normally I don't know how to face it. / **Le ɔɔɔo nu la , nye menya alesi makpe akɔe o**
2 = I carry on like it was nothing. / **Meyia ɔɔɔɔɔɔ dzi abe naneke medzɔ va yi o ene (Meyia ɔɔɔɔɔɔ dzi megbe makpɔe)**
- 5.9 When I've given my all to do a very good job and it doesn't work / **Ne mezā nye ŋusē katā be mawɔ ɔo nyuie aɔe, eye mele edzi dzem o** :/___/
1 = I don't have too much trouble starting another job. / **Nyemekpɔ kuxi sɔgbɔ aɔeke be madze ɔo bubu gome o**
2 = I have trouble doing anything else. / **Mekpɔ kuxi be mawɔ nu bubu aɔe**
- 5.10 When I have an obligation to do something boring or uninteresting / **Ne enye dzizizi nam be mawɔ nane si mahe nuɔɔɔɔa alo viɔe aɔeke vae o** :/___/
1 = I do it and I get it over with. / **Mewɔnae, eye mewua enu zi ɔeka**
2 = It normally takes time before I do it. / **Exɔa yeɔyi geɔe hafi mewɔnae**

5.11 Now I am going to present you with several statements that describe people's behavior in general in different situations. Please indicate how well each statement describes your behavior over the past six months, by telling me for each of the following statements whether you : ***(Show the card with the words to the respondents who know how to read. Show the card with the images to the respondents who don't know how to read.)***

1 : strongly disagree, 2 : disagree somewhat, 3 : neither agree nor disagree, 4 : agree somewhat ou 5 : strongly agree.

Your answers concern your character as you usually are and not as how you wish to be in the future. You can also answer by just giving the number of the answer you choose.

Fifia matsý nyagbýgblý vovovo siwo fena amewo **Ċ** nýnýme fiana le nudzýdzý gefewo me afia woè Gblý nu si tututu fee fia le agbale Ċdzi la, fe nýnýme fe sia fe gýme le eye naǵblý nya ku fe nyafýkpe siawo ÷u nam nyenye be miený nýnýme siawo dometý afe me .leti ade siwo va yi ale, deka meða asi fe edzi kura o, alo eve meda asi fe edzi o, etýĊneda asi fe edzi alo ene meda asi fe edzi o alo atýĊneda asi fe edzi ÷utý. MiaĊ ÷ufofo siawo ku fe nu siwo mienye fifia eye menye nu si miedi be yewoava zu o.

Nº	In the past six months: / Le .leti ade siwo va yi me fe ne :	Strongly disagree \ Nyeme da asi fe edzi kura o	Disagree somewhat \ NyemelyĊ fe edzi o	Neither agree nor disagree \ Nyemegbe haib eye nyemelyhaib	Agree somewhat \ MelyĊ fe edzi	Strongly agree \ MelyĊ fe edzi vevie
A	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
B	I normally go beyond what is expected of me. \ Mewya dý wu esiwo wobia tso asinye.	1	2	3	4	5
C	Whenever I have the chance to be actively involved in something, I take it. \ Nyenye be mýnukpýkpý li be makpý gome blibo le dýwýna afe me la, melyha	1	2	3	4	5
D	I take the initiative immediately even when others don't. \ Mexya ÷gý na nuwýnawo nyenye be ame bubuwo mele ewým o.	1	2	3	4	5
E	I quickly use opportunities in order to reach my goals. \ Mewya mýnukpýkpýwo ÷uti dý hena nye tafodzínuwo kpýkpý.	1	2	3	4	5
F	I actively tackle problems. \ Mewya kuxiwo ÷uti dý wewie.	1	2	3	4	5
G	I have a gift for implementing ideas. \ õ utete le asinye le susu fefewo me.	1	2	3	4	5

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5.12 (Give the card with the scale to the respondents who know how to read.)

On a scale going from 1 to 5 where 1 = not confident at all, 2 = not really confident, 3 = neither confident nor lacking in confidence, 4 = rather confident, et 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 asi wo de kakafedzi fe wo e-utete -u :

N°	How confident are you in your ability to :	Not confident at all	Not really confident	Neither confident nor lacking in confidence	Rather confident	Very confident
A	Found a company ? \ Dýwýfofo anyi ?	1	2	3	4	5
B	Spot business opportunities well ? \ ò kulefe nyui fe dya e mýnukpýkpywo -u le dya me?	1	2	3	4	5
C	Ensure the business is marketed well ? \ ò kulefe fe dýwýfofo marketing -utia ?	1	2	3	4	5
D	Set the prices of products or services well ? \ Asikaka nyui na nudzadzawo fe dýwýfofo nudzaga -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 kpykply nyuiea ?	1	2	3	4	5
G	Manage a company well ? \ Dýwýfofo kpykply nyuiea ?	1	2	3	4	5
H	Write a good business plan ? \ Dýwýfofo nyui -y-ly hena efofo gýdedea ?	1	2	3	4	5
I	Find capital financing when a business launches ? \ Gakpekefe -u kpykpy na dýwýfofo gýme fofo anyia ?	1	2	3	4	5

5.13 Now I would like to ask you questions about the members of your household. How many people in your household are under 18 years of age ? Fifia , medi be mawo biabiawo na mi tso ame siwo le miafe fomea me nu. Ame nenie le miafe fomea me, eye womexo fe wui enyi haqe o?..... / / /

(Household: a group of people who normally live and eat together. In other words, the household is an ensemble of people, related or not, sharing the same meals, recognizing the authority of one same individual called the “head of household,” and in general having common resources and expenses. They most often live under the same roof, in the same courtyard or the same lot of land.)

(Ménage : ameha aqe si le du, eye woqua nu de du. Le gobubu me, ameha sia atso fome deka me, alo matso fome deka me o, adu nu de du, eye woano ame deka fe kpolokpote “ afeme dzikpola”, eye nunamesiwo kple zazawo katã nyena deka godoo. Zi geqe la wono du le afe deka me , le xonu deka alo dogba deka dzi.)

5.14 How many people in your household are 18 or over, not including you ? / Ame nenie le miafe fomea me, xo fe wui enyi alo xo wu fe wui enyi?..... / / /

If 5.14 = 0, SKIP TO QUESTION 5.15

Fill in the first column of the table and then fill it in line by line. Verify that the number of people in the table correspond to question 5.14.

Instructions for the interviewer appear in bold italics.

N°	<p>Could you please provide me with the given names of all the people in your household who are 18 years or older, not including yourself? / Miate ŋu yo ame siwo katā le miafe fomea me, eye woxo fē wui enyi alo woxo wú fē wui enyi, mia ŋuto miele eme o fe ŋkwo nam mahā?</p> <p style="text-align: center;">(a)</p>	<p>What's the main occupation of [given name]? / ŋkwo evelia fe dɔwɔna vevieto enye ka?</p> <p>Do not read out the answers !!</p> <p>1 = Paid employee 2 = Head of a company / self-employed 3 = Unpaid worker in a family business 4 = Unpaid worker on a family farm 5 = Unpaid worker in a different company 6 = Temporary or seasonal worker 7 = Student, apprentice, intern 8 = Domestic worker in your household (SKIP TO THE NEXT LINE) 9 = No occupation, looking for a salaried position (SKIP TO THE NEXT LINE) 10 = No occupation, not looking for work (SKIP TO THE NEXT LINE) 11 = Retired (SKIP TO THE NEXT LINE) 12 = If other, explain</p> <p style="text-align: center;">(b)</p>	<p>Approximately how much was [given name]'s income for this occupation in the past month? / Ho nenie do tso dɔwɔna sia me na ŋkwo evelia ne woatsɔ ŋku tsoe ayɔ yleti si va yi la me?</p> <p>Write "98" if the respondent doesn't know.</p> <p style="text-align: center;">(c)</p>
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Business Identification Number : _____

5.15 This brings us to the end of our interview. Just to be sure that I wrote down all your contact information correctly, could you please confirm your telephone numbers for me ? \ Mia **numekukuwo** ase fe afi sia. Ne maka fe dzi be me-ly **nia** **ka** **Gim**y xexleme nyie la, mi gbugby fo-u wo nam.

- a. Respondent's telephone number 1 /__ / __ / __ / __ /
- b. Respondent's telephone number 2 /__ / __ / __ / __ /
- c. Respondent's telephone number 3 /__ / __ / __ / __ /

VERIFY THAT THE NUMBERS ARE THE SAME AS IN SECTION 1, QUESTION 21.

Thank you very much for all the time you've given me. I hope you have an excellent day. / Akpe **fe .e.jyi si miegble fe mia -u ta . Mebia -kekea** **di** dzi dzedze nyuie na mi

5.16 **Time the interview ended :** /__ / __ / : /__ / __ /

5.17 **Raffle ticket number :** /__ / __ / __ / __ /

5.18 **Prize won in the raffle :** /__ / __ /

- 1 = Key chain
- 2 = Bottle opener
- 3 = Planner
- 4 = Double SIM mobile phone
- 5 = Calculator
- 6 = Nothing

5.19 **Confirm (DO NOT READ OUT !):** /__ /

- a. Language used in the interview
 - 1 = French
 - 2 = Ewe
 - 3 = Kabiye
 - 4 = Mix of Ewe and French
 - 5 = Mix of Kabiye and French
 - 6 = Other

a. **If other, explain :** _____
- b. Interview conditions

		Not at all	For part of the interview	During several parts	For the entire interview
A	There was a lot of noise during the interview.	1	2	3	4
B	I think that the interviewee answered truthfully.	1	2	3	4
C	The interviewee did other things during the interview.	1	2	3	4
D	The interview took place under good conditions.	1	2	3	4
E	There were other people around the interviewee who listened in on the interview.	1	2	3	4

Instructions for the interviewer appear in bold italics.

c. Comments on the interview conditions :

FOR THE SUPERVISOR		
Control date	Visa	Observations