

NIGERIA YOUTH ENTERPRISE SURVEY – SECOND ROUND

ID Number [COPIED FROM SAMPLING FRAME] _____

Record number of interview attempts: _____

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

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

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

Date of interview _____

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

Name of Person being interviewed (SURNAME FIRST): _____

Other names person is known by: _____

Contact phone numbers for Respondent:

Landline _____ Mobile _____

Location of Interview:

Street address: _____ City [Write in] _____ State: _____ Region _____

Did interview occur at home or at the business address Home1 Business2

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

Business Address _____

State where business is headquartered [Include List] _____

State where owner lives [Include List]: _____

GPS Coordinates N _____ E _____ PDA Number: _____

Interview Start Time _____ [Include option for am or pm]

SECTION 0: ATTRITION SECTION

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

A1. Reason for attrition:

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

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

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

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

A3. Does the targeted respondent currently own a business?

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

A4. Approximately how many employees does this business have?

Write in number

Don't know, write in 998

A5. Where does this person currently live?

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

End Interview for Attritors

SECTION 1: PERSONAL INFORMATION

P1. Gender

1 = Male
2 = Female

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

1 = I live in the same Nigerian state now as I did at the start of 2012 -> go to P10

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

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

1 = Marriage

2 = Better business opportunities here

3 = Violence/insecurity in my old location

4 = To be closer to family members

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

6 = Other (specify) _____

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

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

Or OUTSIDE NIGERIA, USE CODE =66

P10. Imagine for a minute that you are living the best life you can possibly imagine. Now imagine that your life is the worst it could possibly be. Imagine a ladder with 10 steps. Suppose we say that the top of the ladder (step 10) represents the best possible life for you and the bottom (step 1) represents the worst possible life for you. Which step on the ladder best represents where you personally stand at the present time?

P11. Think about your life five years from today. Which step best represents where you personally will be on the ladder five years from now?

P10) Presently	P11) 5 year's time
10 High	10 High
9	9
8	8
7	7
6	6
5	5
4	4
3	3
2	2
1 Low	1 Low

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

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

P13: Backward Digit-span Recall

Interviewer: note, this question is one that has been found in other countries to help predict the performance of some types of businesses. The purpose of doing it here is to see whether this applies in Nigeria. The reason for doing this test should only be explained if the interviewee asks "why are you having me do this?"

INTERVIEWER: Start with the card with 3 numbers marked on it, listed as card number 3. Tell the enterprise owner the following:

Show the card

I am now going to show you a card with several numbers written on it. I will show you the card for 10 seconds. I will then wait 10 seconds, and ask you to repeat the numbers back to me *in reverse order*. For example, if I showed you this card:

[INTERVIEWER: pull out card with three digits 7-5-2 on it and show it to the owner.]

Then you would look at this card, remember the numbers, and after 10 seconds repeat back to me in reverse order 2-5-7.

Okay, let's start with a card with 4 numbers on it.

INTERVIEWER: Show them the card with 4 numbers on it for 10 seconds, then wait for 10 seconds, and ask them to repeat the numbers back to you in reverse order. If they get the numbers correct on the first attempt, mark 1 for correct in the box and move onto the next card with 5 numbers on it. Otherwise, if they do not get the numbers right, mark 2 for incorrect in the box, and move onto the next section.

	1=correct (If 1 go to the next card)	2=wrong (If 2 go to next section)
a. 4 numbers (1,4,9,5)	1	2
b. 5 numbers(2,7,8,3,9)	1	2
c. 6 numbers(9,4,6,2,5,1)	1	2
d. 7 numbers(1,6,2,5,4,7,3)	1	2
e. 8 numbers(6,4,5,3,7,9,2,8)	1	2
f. 9 numbers(5,8,1,7,3,9,6,4,2)	1	2
g. 10 numbers(5,4,9,2,6,8,5,1,3,7)	1	2
h. 11numbers(9,3,8,2,6,7,3,5,1,9,4)	1	2

Note: if the interview is being conducted over the phone, the interviewer should read the numbers slowly over the phone, and then ask the respondent to repeat back in reverse order.

Record:

1 = Question done in person

2 =Question done over the phone

3 = Individual refused to do the question

SECTION 2: SCREENER ON BUSINESS OWNERSHIP

SC. Do you currently operate a business?

1 = Yes -> Answer Sections 3 to 9, Section R and Section 14
2 = No -> Answer Sections 10 to 14, and Section R.

SECTION 3: ABOUT YOUR BUSINESS

B1. How many businesses do you currently operate? _____

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

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

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

(Interviewer: Put in detailed description)

Respondent's answer : _____

--	--	--

B3. Did you start this business in 2013 ?

1= Yes

2 = No -> B5

B3.b. Which month in 2013 did you start this business ?

a. Code in Month

INT: SINGLE CODE ONLY

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

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

INT: SHOW CARD; SINGLE CODE ONLY

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

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

INT: SHOW CARD; SINGLE CODE ONLY

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

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

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

Write in

Or code 998 = does not have one

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

INT: SHOW CARD; SINGLE CODE ONLY

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

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

Write in number

SECTION 4: EMPLOYMENT IN YOUR FIRM

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

a. Hours in the last week _____

b. Hours in a normal week _____

EF2. Aside from your business...

INT : WRITE IN 9998 IF NONE

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

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

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

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

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

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

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

EF4. How many workers in total have you hired in 2013?

INT : WRITE IN 998 IF NONE AND SKIP TO Q7

Write in number

EF5. *If answer to 4 is more than zero.* Can you tell me a bit more about the last three workers hired in 2013 who are still working with you

5.1 Worker 1 hired in 2013

a. First name of worker:

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

5.2 Worker 2 hired in 2013 – ask same questions as above

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

5.3 Worker 3 hired in 2013 –

u.	First name of worker:
v.	Number of months working for you

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

EF6. How many workers have you hired in 2013 that are no longer working for you?

Write in number

EF7. How many of the workers working for you are not Nigerians?

Write in number

SECTION 5: INNOVATION

IN1. Has your firm introduced new **products or services** during 2013?

If the firm was just started in 2013, then the answer should be yes

1. Yes
2. No Go to IN8
3. Don't know Go to IN8

IN2. What is the main new product or service introduced? _____

INT: SINGLE RESPONSE ONLY

IN3. Which of the following best characterizes your new products or services?

INT: SHOW CARD; SINGLE CODE ONLY

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

IN4. Which of the following best describes the new product or service?

1. It is a new design or variation of a previously existing product or service
2. It is a new product / service line

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

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

IN6. What percentage of sales in 2013 to date were accounted for by new products or services introduced this year?

a. That replaced existing products or services			
b. That were additions to your product or service line			

IN8. In 2013, has your firm significantly improved an existing product or service previously sold by the firm? *If the firm was started in 2013, the answer should be no.*

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

IN9. Has the firm introduced new or improved business **processes** in 2013? (examples might include a new production method, a new quality control system, a new accounting system, or a new delivery system).

1. Yes
2. No Go to IN12
3. Don't know Go to IN12

IN10. What is the main new process introduced?

IN12. Has your firm done any of following in 2013? (Mark answer for each)

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

IN13. Has your firm done any of the following in 2013? (Mark answer for each)

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

IN14. What is the total amount spent by your firm in researching and developing new products and processes in 2013? _____ Naira

IN15. Does your firm use the internet?

1. Yes
2. No Go to IN18

3. Don't know Go to IN18

IN16. Which of the following does your firm use the internet for?

	Yes	No
1. For email	1	2
2. For selling products or services to clients	1	2
3. For advertising through a home page	1	2
4. Finding out information about your industry	1	2
5. Ordering supplies	1	2

IN17. Does your firm maintain a website?

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

IN18. Has your firm used a consulting service in 2013?

1. Yes
2. No Go to IN21
3. Don't know Go to IN21

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

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

IN20. How many hours of consulting services did you use in 2013 to date? _____

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

1. Yes
2. No

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

SECTION 6: FINANCING YOUR BUSINESS

FB2. Think about the investment you made to start the business. If you were to start the firm today with the same equipment, inventories, etc., how much would you need to invest in:

a. Land and Buildings	
b. Machinery, equipment and working capital	

FB3. Do you have a bank account (e.g: savings, current, fixed deposit) you use for your business?

1. Yes
2. No

FB4. Has your business taken a loan from any source (including loans from family and friends) in 2013?

1 = Yes
2 = No - > go to FB9

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

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

FB6. What was the total amount of loans you took out for your business in 2013?

_____ Naira

FB7. What was the main purpose of these loans?

INT: SINGLE CODE ONLY

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

FB8. Did you apply for any loans in 2013 that you were turned down for?

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

FB8B Did you attend any workshops in the last 6 months organized by the YouWin program to help introduce firms to banks/help firms learn about accessing finance?

1 = Yes

2 = No -> FB9

FB8C Did you receive any financing as a result of attending this workshop?

1 = Yes

2 = No

FB9. Did you receive any new investments in your business from partners, shareholders, or other equity-holders in 2013?

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

FB10. How much new investment did you receive?

INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES

--

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

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

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

INT: SINGLE CODE ONLY

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

SECTION 7: BUSINESS FINANCIALS

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

1. Yes
2. No -> BF3

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

INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES

--

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

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

BF3. During 2013 have you purchased any machinery, equipment, land or buildings for your business that totals more than 100,000 Naira in value?

1= Yes
2= No -> BF5

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

INT: WRITE IN EXACT AMOUNT AND CODE IN APPROPRIATE CATEGORIES

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

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

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

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

TOTAL MONTHLY SALES LAST MONTH

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

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

BF6. Can you tell me the total revenues of your business for 2013 to date? Naira_____

TOTAL REVENUE FOR 2013

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

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

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

INT: SINGLE CODE ONLY

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

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

1 = Higher than one year ago by% (WRITE IN)
2= Lower than one year ago% (WRITE IN)

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

TOTAL INCOME EARNED LAST MONTH

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

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

BF10. What were your PROFITS during the best month for sales this year? Naira_____

TOTAL PROFITS EARNED

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

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

BF11. Which month was this?

INT: SINGLE CODE ONLY

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

BF12. Can you tell me about the product or service you sell the most?

a. What is this product or service? (WRITE IN)
b. How much do you sell each unit of this product or service for (i.e what is the price per unit)?
UNIT OF MEASUREMENT (e.g. 1 chicken, or 1 webpage design) _____
PRICE PER UNIT (WRITE IN)
c. How much does it cost you to produce each unit of this product or service? (WRITE IN)
d. How many units of this product or service did you sell last month? (WRITE IN)

RANGE CHECKS:

- a. CHECK THAT COST PER UNIT IN c IS NOT GREATER THAN THE PRICE PER UNIT IN b.
 - i. If not, record corrected price per unit here _____
 - ii. And corrected cost per unit here _____
- b. CHECK THAT PRICE PER UNIT(b) * NUMBER OF UNITS SOLD (d) IS LESS THAN OR EQUAL TO TOTAL SALES MADE OF ALL PRODUCTS IN THE PAST MONTH (BF5).
 - i. If not, record corrected last month total sales here _____
 - ii. And corrected price per unit here _____
 - iii. And corrected number of units sold here _____

SECTION 8: BUSINESS PRACTICES

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

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

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

1. Yes 2. No 99. No competitor

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

1. Yes 2. No 99. No competitor

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

1. Yes 2. No

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

1. Yes 2. No 99. No former customer

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

1. Yes 2. No

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

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

1. Yes 2. No

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

1. Yes

2. No

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

1. Yes 2. No

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

1. Yes 2. No

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

1. Yes

2. No

3. No supplier -> BP12

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

1. Yes

2. No

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

1. Yes

2. No → BP15

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

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

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

1. Yes
2. No

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

1. Yes	2. No
--------	-------

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

INT SHOW CARD

1. Never
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often

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

1. Yes
2. No → go to B27

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

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

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

1. Yes	2. No
--------	-------

X.1. In the past six months have you been asked to pay a bribe or protection fee in running your business?

1 = Yes

2 = No

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

1 = Yes 2 = No

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

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

SECTION 9: PARTICIPATION IN THE YOUWIN PROGRAM

PE3. We will now talk specifically about the Youth Enterprise with Innovation in Nigeria (YouWin!) program last year. Were you one of the YouWin award winners from the first round of the YouWin program?

3 = Yes -> PE8

4 = No

PE4: Did you, your spouse, or another household member, apply for the second round Women's only YouWin program?

1 = Yes, I did

2 = Yes, my spouse did

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

3 = No -> next section

PE5: Were you, your spouse, or another household member, chosen as a winner in the Women's YouWin program?

1 = Yes

2 = No -> next section

PE8. How much money has your business received from the YouWin! program to date? _____

TOTAL INCOME EARNED

N0 (No money)	1
Less than N250, 000	2
N250,000 - N500, 000	3
N500, 000 - N750,000	4
N751, 000 – N1, 000,000	5
N1, 000, 001 – N1, 250, 000	6
N1, 250, 001 – N1, 500, 000	7
N1, 500, 001 – N2, 000, 000	8
N2, 000, 001 – N3, 000, 000	9
N3, 000, 001 – N4, 000, 000	10
N4, 000, 001 – N5, 000, 000	11
N5, 000, 001 – N7, 500, 000	12
N7, 500, 001 – N10, 000, 000	13
Above N10, 000, 000	14

PE10. If *greater than zero*. How much did you spend on the following?

INT: MULTIPLE CODES POSSIBLE. TOTAL MUST ADD UP TO AMOUNT AT PE9. READ OUT, CODE 000 IF ITEM NOT APPLICABLE

1.	Raw Materials/Working Capital -----
2.	Business Equipment or Machinery -----
3.	Land or Buildings for my Business -----
4.	Hiring a Consultant -----
5.	Product Development -----
6.	Household needs (e.g. home repair, family illness, etc.)
7.	Gifts or help to other family members, including those not living in your household
8.	Other (specify)_____

PE10B: After winning, have you received more requests for financial help from family members or friends than you did before winning?

1 = Yes

2 = No

PE11. Have you participated in the School for Start-ups program/Entrepreneurship Bootcamps offered to YouWin! winners?

1= Yes
2= No -> PE12

PE12. Have you made any changes to the business as a result of what you have learned in these events ?

1= Yes -> what? _____

9. = No

PE13. How many of the other winners do you talk business with at least once every 2-3 months?

WRITE IN

PE14. Has winning the YouWin! competition changed your business in any of the following ways?

	YES	NO
a. Given you more confidence in your ability to succeed in business	1	2
b. Increased the reputation of your business allowing you to get new customers	1	2
c. Provided you with access to bank financing	1	2
d. Reduced the amount of harassment or requests for bribes you receive from officials	1	2
e. Increased the amount of harassment or requests for bribes you receive from officials	1	2
f. Increased the amount of requests for help you get from extended family	1	2

SECTION 10: BUSINESSES WHICH HAVE CLOSED DOWN

BC1. At any time in 2013 have you owned and operated a business which is now closed down or sold to someone else?

1 = Yes

2 = No - > **Section 11**

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

a. Respondent's answer : _____

b. ISIC revision 4 3-digit code:

--	--	--

BC3. When in 2013 did this business close down or get sold?

a. Code in Month

INT: SINGLE CODE ONLY

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

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

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

1 = Other (specify) _____

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

1 = Close the business

2 = Sell it to someone else -> BC6

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

1 = I mainly sold them off

2 = I mainly used them for home use -> section 11

3 = Other (specify) _____ -> section 11

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

_____ Naira

SECTION 11: CURRENT WORK STATUS OF NON-BUSINESS OWNERS

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

1 = Wage or salary worker

2 = Casual worker

3 = Paid on commission or other basis

4 = Agricultural worker

5 = Other form of paid work (specify) _____

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

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

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

ii. Respondent answer _____

iii. Industry code

--	--

iv. Occupation code:

--	--

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

--

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

--

SECTION 12: PLANS AND PROGRESS TOWARDS STARTING A NEW BUSINESS

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

1 = Yes -> PN3

2= No

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

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

Then go to the next section

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

a. Respondent's answer : _____

b. ISIC revision 4 3-digit code

--	--	--

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

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

1 = Yes

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

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

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

SECTION 13: PARTICIPATION IN GOVERNMENT PROGRAMS FOR PROSPECTIVE ENTREPRENEURS

YE3. We will now talk specifically about the Youth Enterprise with Innovation in Nigeria (YouWin!) program last year. Were you one of the YouWin award winners from the first round of the YouWin program?

1 = Yes - >YE8

2 =No

YE4: Did you, your spouse, or another household member apply for the second round Women's only YouWin program?

1 = Yes, I did

2= Yes, my spouse did

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

4 = No - > next section

YE5: Were you, your spouse, or another household member chosen as a winner in the Women's YouWin program?

1= Yes

2 = No -> next section

YE9.How much money has your business received from the YouWin! program to date? _____

TOTAL MONEY RECEIVED

N0 (No money)	1
Less than N250, 000	2
N250,000 - N500, 000	3
N500, 000 - N750,000	4
N751, 000 – N1, 000,000	5
N1, 000, 001 – N1, 250, 000	6
N1, 250, 001 – N1, 500, 000	7
N1, 500, 001 – N2, 000, 000	8
N2, 000, 001 – N3, 000, 000	9
N3, 000, 001 – N4, 000, 000	10
N4, 000, 001 – N5, 000, 000	11
N5, 000, 001 – N7, 500, 000	12
N7, 500, 001 – N10, 000, 000	13
Above N10, 000, 000	14

YE10 *If greater than zero.* How much did you spend on the following?

INT: MULTIPLE CODES POSSIBLE. TOTAL MUST ADD UP TO AMOUNT AT YE9. READ OUT, CODE 000 IF ITEM NOT APPLICABLE

- 3 Raw Materials/Working Capital
- 4 Business Equipment or Machinery
- 5 Land or Buildings for my Business
- 6 Hiring a Consultant
- 7 Product Development

8	Household needs (e.g. home repair, family illness, etc.)
9	Gifts or help to other family members, including those not living in your household
10	Other (specify)_____

YE10B: After winning, have you received more requests for financial help from family members or friends than you did before winning?

1 = Yes

2 = No

YE11. Have you participated in the School for Start-ups program/Entrepreneurship Bootcamps offered to YouWin winners?

b.= Yes

c.= No -> Q14

YE12. Have you made any changes to your plans to start a business as a result of what you have learned in these events ?

1= Yes -> what? _____

C. = No

SECTION R: RAVEN TEST – to be done by all individuals

This will only be able to be done for individuals interviewed in person, and will not be possible for phone interviews.

Show the pictures

I will show you a series of pictures. Each picture has figures in two rows and three columns. One figure is missing. You should find the missing part required to complete a pattern. You will be given 5 minutes. During that time, do as many as possible. Feel free to skip a picture and come back later..

(Record answers)

INTERVIEWER: The respondent needs 5 minutes of uninterrupted time. If they do get interrupted, take the pictures back and return it to them for the remaining time.

EXAMPLES – SHOW QUESTIONS B3 and B4 as examples to make sure they understand

B3 1 2 3 4 5 6 (correct answer is 1)

B4 1 2 3 4 **5** 6 (correct answer is 2)

Now have them

C1 1 2 3 4 5 6 7 8

C2 1 2 3 4 5 6 7 8

C3 1 2 3 4 5 6 7 8

C4 1 2 3 4 5 6 7 8

C5 1 2 3 4 5 6 7 8

C6 1 2 3 4 5 6 7 8

C7 1 2 3 4 5 6 7 8

C8 1 2 3 4 5 6 7 8

C9 1 2 3 4 5 6 7 8

C10 1 2 3 4 5 6 7 8

C11 1 2 3 4 5 6 7 8

C12 1 2 3 4 5 6 7 8

SECTION 14: FUTURE FOLLOW-UP

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

Contact 1:

Name: _____

Relationship to you: _____

Contact phone number(s): _____

Contact email: _____

Contact address: _____

Contact 2:

Name: _____

Relationship to you: _____

Contact phone number(s): _____

Contact email: _____

Contact address: _____

End survey

INTERVIEWER OBSERVED DETAILS AND IMPRESSIONS

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

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

Any other comments or notes from interviewer should be recorded here _____

Interviewer name: _____

Interview End Time _____

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