

NIGERIA GROWTH-FOCUSED SME SURVEY IDENTIFYING INFORMATION AND INTRODUCTION

ID Number [entrep_id] _____
Name of person to be interviewed: _____
Firm name to be interviewed: _____
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 _____

NOTE: the interview should take place with the OWNER of the firm.

Introduction: this survey is being conducted by TNSRMS on behalf of the World Bank. Its purpose is to help better understand the growth process of enterprises in priority sectors, the challenges your business faces, and your use of different market services and government programs. 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. Your participation in this survey is voluntary, and you have the right to refuse to answer any question. However, the information provided will be most useful if we can receive responses from all firms. 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 participation certificate and a towel.

Name of Person being interviewed (SURNAME FIRST): _____

Gender of person being interviewed: 1= Male, 2 = Female

Age of Person being interviewed: _____

Other names person is known by: _____

Contact phone numbers for Respondent:

Landline _____ **Mobile** _____

Location of Interview:

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

The interview should take place at the location of the business.

Business Address _____

PDA Number: _____

GPS coordinates of Business: _____ **N** _____ **E**

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

SECTION 0: ATTRITION

NOTE: 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 the interview multiple times |
| 3 = Respondent has moved to another area/region |
| 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 |

NOTE: This next set of questions should be asked of neighbors, other family members, etc. if the SME owner cannot be located this time around or they refuse to participate anymore in the survey. If the reason for attrition is refusal – and the ENUMERATOR can observe the owner and whether or not he or she has a business – then the ENUMERATOR can be one of the information suppliers in A2.

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 paid employees does this business have (excluding the owner)?

Write in number

[Don't know, write in 999]

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: CURRENT OPERATING STATUS

1. **Do you currently operate the business [*Firm name*]?**
 - 1 = Yes -> Section 3
 - 2 = No

2. **What is the current status of the business [*Firm name*]?**
 - 1 = Business is not operating this month, but I plan to re-open it soon.
 - 2 = Business has been sold or given to another person to operate
 - 3 = Business is permanently closed down
 - 4 = I never operated the business [*Firm name*]
 - 5 = Other (specify)

3. **When was the last time you made a sale in business [*Firm name*]?**
 - a. Month _____
 - b. Year _____

4. **What is the main reason you are not operating [*Firm name*]?**
 - 1 = Business was not profitable
 - 2 = Own or family illness
 - 3 = A better job opportunity came along
 - 4 = I started a different business
 - 5 = I found the work too tiring or hours too long
 - 6 = Shut down by a government inspector
 - 7 = Other (specify) _____

5. **Do you currently operate a different firm?**
 - 1 = Yes
 - 2 = No -> go to question 9

6. **What is the name of this other firm? _____**

7. **What is the industry of this other firm?**
 - 1 = ICT
 - 2 = Entertainment
 - 3 = Light manufacturing
 - 4 = Hospitality and Tourism
 - 5 = Construction
 - 6 = Other (specify) _____

8. **When did you start this firm?**
 - a. Month _____
 - b. Year _____

Go to Section 3, and answer the rest of the survey about this new firm.

9. 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 section 7**

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

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

i. Respondent answer _____

ii. Industry code

| | |
|--|--|
| | |
|--|--|

iii. Occupation code:

| | |
|--|--|
| | |
|--|--|

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

| |
|--|
| |
|--|

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

| |
|--|
| |
|--|

Go to section 7

SECTION 2: ABOUT THE BUSINESS

1. What is the main activity of the business?

ENUMERATOR: Put in detailed description – e.g. raising, drying, smoking and selling catfish ; computer repair and sale of security systems ; baking cakes and catering.

Respondent's answer: _____

2. How many other businesses located within a 30 minute drive of your business also are engaged in this activity? (give your best estimate) _____

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

ENUMERATOR: 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 | |

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

ENUMERATOR: CHECK CONSISTENCY IN Q3, THAT IS, Q3A MUST BE CODED AS YES.

| | |
|-----------------|--|
| Write in | |
|-----------------|--|

[Or code 998 = does not have one; Or 999 = does not know]

5. Who are your main customers ?

- 1 = Individual consumers
- 2 = Other small businesses
- 3 = A large business
- 4 = Government
- 5 = Export markets
- 6 = Other (specify) _____

6. Approximately how many paying customers did your business have in the last month? _____

7. Has your business been operating in the same location for the last year?

- 1 = Yes -> Q9
- 2 = No

8. What was the change in business location you made?

- 1 = Movement within the same city
- 2 = Movement from another location, but within the same state
- 3 = Movement from another state
- 4 = The business was not operating one year ago
- 5 = Other

| | | |
|----------|--|--|
| 9 | <p>How do you sell your products/services <i>in the primary part</i> of your business [READ OUT ALL OPTIONS]?</p> <p><input type="checkbox"/> I make/manufacture my own products/services from materials/inputs that are then used by other businesses</p> <p><i>The respondent adds value to a product or transforms a raw material into an intermediate product and sell to other businesses, for example:</i></p> <ul style="list-style-type: none"> • <i>Millers turn maize/millet to flour and sell to a couple of bakeries that will then sell breads</i> • <i>A business producing fabrics will sell to tailors who will then produce shirts, blouses and trousers</i> • <i>A Palm oil producer selling most of his production to an agro processing firm</i> • <i>A construction company that build housing for final customers</i> <p><input type="checkbox"/> I make/manufacture my own final products/services from materials/inputs and sell it to final customers</p> <p><i>The respondent adds value to a product or transforms a raw material into a finished product and sell to final consumer, for example:</i></p> <ul style="list-style-type: none"> • <i>Millers turn maize/millet to flour and sell to household nearby</i> • <i>Metal fabricators convert iron bars to windows, doors, rails, etc. and sell to people in the local neighborhood who are constructing their personal houses or premises</i> • <i>A tailor makes shirts, blouses, trousers and sell it to Nigerian customers in his shop</i> • <i>A IT company designs and develops websites for final customers</i> • <i>An artist selling directly to final customers</i> <p><input type="checkbox"/> I make/manufacture my own final products/services from materials/inputs and sell it mainly to wholesalers, distributors and/or retailers</p> <p><i>The respondent adds value to a product or transforms a raw material into a finished product and sell to aggregators and/or retailers, for example:</i></p> <ul style="list-style-type: none"> • <i>A carpenter who makes chairs and tables and sell to a furniture shop</i> • <i>A tailor makes shirts, skirts, blouses, trousers, etc. from fabrics and sells to school uniform distributors</i> • <i>A movie, music producer who sells to distributors</i> | <p>b.3</p> <p>1</p> <p>2</p> <p>3</p> |
|----------|--|--|

| | | |
|--|--|-----------|
| | <input type="checkbox"/> I buy and resell goods/services only <i>There is no value addition to the product; the respondent just resells the product. For example:</i> <ul style="list-style-type: none"> • <i>A shopkeeper who buys and resells cooking oil, wheat flour, soap, etc. Even if they package it in small quantities they do not change the value of the product.</i> • <i>An online shopping platform is another example</i> • <i>A real estate company</i> | 4 |
| | <input type="checkbox"/> I buy materials/supplies to provide services <i>This applies to service providers who offer a service from the inputs or materials they buy, but do not transform these materials into something else. For instance:</i> <ul style="list-style-type: none"> • <i>A fumigator who fumigates people's homes using chemicals and pesticides they buy</i> • <i>A dry cleaning business which does laundry using water and detergents they buy</i> • <i>A school which offers education services using chalk, books, instruments, etc</i> • <i>A transportation company</i> • <i>Event planner or tour operator</i> | 5 |
| | <input type="checkbox"/> I run a hotel or a restaurant | 6 |
| | <input type="checkbox"/> DO NOT KNOW | -9 |

The enumerator should first understand whether the business transform inputs/materials/raw materials into something else (being product or services). If yes, the next question is who the main customers are: final customers, companies that aggregate or re-sell, or other businesses that will re-transform the product.

| | | |
|-----------|---|-----------------|
| 10 | What percentage of this business' sales are: | Percent: |
| | <input type="checkbox"/> In the city where your business operates | b4a % |
| | <input type="checkbox"/> In the state (excluded your city) where your business operates | b4b % |
| | <input type="checkbox"/> In another state of Nigeria | b4c % |
| | <input type="checkbox"/> Outside Nigeria (sales abroad and/or exports) | b4d % |
| | <input type="checkbox"/> DO NOT KNOW | -9 |
| | <input type="checkbox"/> Not relevant | -8 |

Please refer to an average month or the average for this fiscal year. By sales/revenue/turn over we mean all the money that come into the business before incurring any expense. Let the respondent divide 100% of the sales across where the customers who buys from the business come from. Give the respondent the geographical location e.g. Lagos city, other places within Abuja state excluding the city. Be specific on the area you are referring to and let the respondent divide the sales accordingly. A respondent may have many customers from one area but may not necessary be the area that makes the highest contribution to the revenue. Do your best to get a good estimate but do not insist on an answer if the respondent does not know.

| | | |
|-----------|--|----------------|
| 11 | What percentage of all material inputs or supplies purchased were: | Percent |
| | <input type="checkbox"/> Material inputs or supplies produced in Nigeria | b5a % |
| | <input type="checkbox"/> Materials inputs or supplies produced abroad | b5b % |
| | <input type="checkbox"/> DO NOT KNOW | -9 |
| | <input type="checkbox"/> Not relevant | -8 |

Please refer to an average month or the average for this fiscal year. Here we look at raw materials, intermediate goods and/or final products that are bought and re-sold.

| | | |
|-----------|--|-----------|
| 12 | Where do you operate your business? | b6 |
| | <input type="checkbox"/> Home (inside the residence) | 1 |
| | <input type="checkbox"/> Home (in a dedicated room) | 2 |
| | <input type="checkbox"/> On the street at a Roadside or cart (no physical building) | 3 |
| | <input type="checkbox"/> On the street – using a car or truck (e.g. taxi driver, delivery person). | 4 |
| | <input type="checkbox"/> Shop located in a traditional market | 5 |
| | <input type="checkbox"/> Shop located in a commercial area shop | 6 |
| | <input type="checkbox"/> In an office/space located in a building | 7 |
| | <input type="checkbox"/> In a stand-alone building (e.g. factory or office building) | 8 |
| | <input type="checkbox"/> At the client’s home or business location | 9 |
| | <input type="checkbox"/> DO NOT KNOW | -9 |
| | <input type="checkbox"/> Other. Specify _____ | 88 |

The business locations are arranged from the least established to the most established. If a respondent operates business from two locations preference should be given to the most established location. For example if a business bakes bread from their home and then have distribution centre at commercial building in the city, the commercial building would be recorded as the business location.

| | | |
|-----------|---|-----------|
| 13 | During the past twelve months, for how many months was your business running, that is, offering products and/or services? | b7 |
| | <input type="checkbox"/> Less than 6 months | 1 |
| | <input type="checkbox"/> 3-6 months | 2 |
| | <input type="checkbox"/> 7-9 months | 3 |
| | <input type="checkbox"/> 10-11 months | 4 |
| | <input type="checkbox"/> 12 months | 5 |
| | <input type="checkbox"/> DO NOT KNOW | -9 |

This refers to the number of months the business was offering a product or service in exchange for money. Even for a seasonal business like agriculture where a farmer plants maize for 6 months and harvest for 2 months and this is the practice all year round then the business was operational for 12 months.

SECTION 3: OWNER CHARACTERISTICS

1. How many hours per week do you personally spend working in your business?

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

2. Aside from this business...

ENUMERATOR: WRITE IN 0 IF NONE

2a. In a normal week, how many hours do you also spend working elsewhere to earn money (i.e., another paying job)?

2b. In a normal week, how many hours do you also spend working in other businesses that you own?

3A. Consider the most recent two weeks in which you worked full-time in your business. Imagine you worked 100 hours during this two-week period. How did you spend your time across different areas of the business? Divide the 100 hours across the areas listed below.

ENUMERATOR: show the firm a card with these categories on it, so they can decide how to allocate their time. Slowly read and explain each of the listed business areas one-by-one. Next, ask the respondent to allocate a "number of hours" to each of the areas. It is okay if some options are given '0' hours, while other areas are allocated more hours. But enter a number for each option according to how much time the respondent says he currently spends on that area of the business.

1 = PRODUCTION: the buying/sourcing of inputs, manufacturing of goods, making/assembling of products, or delivery of services offered by the business.

- Hours spent: _____ [between 0-100]

2 = HUMAN RESOURCES: the management, monitoring, payroll, or training of employees and other staff in the business.

- Hours spent: _____ [between 0-100]

3 = LOOKING AFTER PHYSICAL ASSETS: the maintenance, repair, or replacement of physical assets in the business (e.g. equipment, machines, tools, vehicles, buildings, electronics).

- Hours spent: _____ [between 0-100]

4 = ACCOUNTING: the daily book-keeping (e.g. recording sales, purchases, expenditures) and reporting (e.g. general ledger, income statement, balance sheet) to maintain accounting records.

- Hours spent: _____ [between 0-100]

5 = FINANCE: the analyzing and planning of finances (e.g. performance ratios, cash flow, profit margins, benchmarks, cost controls, feasibility studies) to make decisions for the future.

- Hours spent: _____ [between 0-100]

6 = MARKETING: the market research, advertising (e.g. tv, radio, flyers), promoting, pricing, branding, or digital marketing (search, e-commerce, social media) of existing products/services.

- Hours spent: _____ [between 0-100]

7 = SALES: the management of customer relationships, generating leads and closing sales, need/problem evaluation, cold calling, loyalty programs, or professional salesforce plans/pay.

- Hours spent: _____ [between 0-100]

8 = INNOVATIONS: the research and development of new products/services to improve benefits, new processes to increase efficiency, or new market opportunities to grow the business.

- Hours spent: _____ [between 0-100]

9 = INVESTMENTS: the pursuit of external funding sources (e.g. loans, grants, equity) to invest in projects that can increase business performance and expansion.

- Hours spent: _____ [between 0-100]

10 = PARTNERSHIPS: the development of strategic partnerships (e.g. trade associations, global distributors or suppliers, standard boards, endorsements) to enhance reputation and reach.

- Hours spent: _____ [between 0-100]

11 = SLACK TIME: time spent waiting around for customers to come to the firm, time spent waiting for suppliers to show up, or time in which you otherwise had nothing specific to do.

- Hours spent: _____ [between 0-100]

12 = TRAVEL: time spent sitting in traffic, commuting to/from your business, or travelling on longer trips.

- Hours spent: _____ [between 0-100]

13 = OTHER: (specify) _____

- Hours spent: _____ [between 0-100]

NOTE: The "Total Hours" must add up to 100. Create a rule in survey that auto-calculates sum of hours across the 13 categories then does not allow enumerator to proceed until the total adds to 100.

3B. In the last two weeks, what percentage of your time was spent on EXTERNALLY focused activities (as opposed to internal activities)?

We are interested in how much you focused on business related interactions, meetings, events or actions that were located outside your office/building – i.e., beyond the boundaries of your firm.

- Percentage of time spent: _____ [between 0-100%]

3C. In the last two weeks, what percentage of your time was spent on FUTURE focused activities (as opposed to present day activities)?

We want to know how much you focused on business related interactions, meetings, events or actions that will happen at least three months from today – if not many years into the future.

- Percentage of time spent: _____ [between 0-100%]

4. Do you have a written schedule for your activities each day? In other words, do you use a planner, diary or calendar to manage your time? (This schedule could be in a paper or electronic format.)

- 1 = Yes
- 2 = No → skip Q5

5. May I see your schedule for today?

- 1 = Was able to verify a written schedule exists for today.
- 2 = Was not able to verify a written schedule exists.

6. For the majority of your post-secondary EDUCATION (i.e., all schooling completed after the end of secondary school/high school), what was the main area in which you specialized (i.e., focused your training and studies)?

ENUMERATOR: DO NOT READ ALL OPTIONS. Have the respondent explain his educational background and the kinds of topics he studied. Based on this discussion, choose the best option and get the respondent to confirm. If needed, review the options until the respondent agrees on one.

| |
|---|
| 1 = Business – General Management |
| 2 = Business – Marketing / Sales |
| 3 = Business – Finance / Accounting |
| 4 = Business – Operations / Supply Chain |
| 5 = Economics |
| 6 = Mathematics / Statistics |
| 7 = Engineering (e.g. mechanical, electrical, electronic, civil) |
| 8 = Computer Science (e.g. software, programming, systems) |
| 9 = Hard Sciences (e.g. biology, chemistry, physics) |
| 10 = Medicine (e.g. surgeons, doctors, nurses) |
| 11 = Social Sciences (e.g. psychology, sociology, anthropology, politics) |
| 12 = Education (e.g. teaching, administration) |
| 13 = Communications (e.g. media, languages) |
| 14 = Arts (e.g. design, artistic production, performing arts) |
| 15 = Other (specify): _____ |
| 995 = has not undertaken post-secondary education |
| 999 = Do not know (or does not apply) |

7A. In your entire career, how many years of experience do you have working in SALARIED JOBS? This only includes jobs where you were paid a regular wage every month as an employee at a company or organization.

Enter the total number of years that you have worked in salaried jobs (i.e., not as an owner running your own business)?

ENUMERATOR: Enter "0" if respondent has never had a salaried job before. Also, use "0.5" increments to capture "half years" if needed. For example, if the respondent says she previously worked in wage jobs at two different companies for a total of seven and a half years, then enter "7.5" as the response.

Total Years: _____ *If answer is 0, skip to Question 8.*

7B. For the majority of your career (i.e., experience at all salaried jobs prior to running this SME), what was your main area of SPECIALIZATION?

In other words, what was the "business function" where you spent most of your time and focused most of your attention?

ENUMERATOR: DO NOT READ ALL OPTIONS. Have the respondent explain his prior career and the kinds of jobs/positions he had before starting the current business. Based on this discussion, choose the best option and get the respondent to confirm. If needed, review the options until the respondent agrees on one.

| |
|--|
| 1 = GENERAL MANAGEMENT (e.g. administration, country/region manager, division head, Chief Operating Officer, etc) |
| 2 = MARKETING (e.g. Chief Marketing Officer, VP Marketing, VP Customer Relations, customer service rep, product manager, etc) |
| 3 = SALES (e.g. Chief Revenue Officer, VP Sales, account executive, sales manager, sales rep, etc) |
| 4 = FINANCE (e.g., Chief Financial Officer, VP Finance, financial analyst, stock broker, equity dealer, capital markets, etc) |
| 5 = ACCOUNTING (e.g. accountant, auditor, book-keeper, etc) |
| 6 = TECHNICAL / R&D (e.g. Chief Technical Officer, Chief Information Officer, VP Engineering, programmer, engineer, data scientist, research & development, etc) |
| 7 = OPERATIONS (e.g., director of manufacturing, production manager, head of procurement, supply chain specialist, etc) |
| 8 = LEGAL (e.g. chief counsel, lawyer, paralegal, etc) |
| 9 = CONSULTING (e.g., management consulting, general advisory services, strategy consulting, etc) |
| 10 = HUMAN RESOURCES (e.g., director of human resources, human development manager, employee trainer, instructor, etc) |
| 11 = OTHER (specify): _____ |

8A. Do you hold a formal skill certification? This is separate from a college or university degree. We want to know if you have a professional designation from an official organization or agency.

For example, someone working in the area of finance/accounting could have a Chartered Accounting (CA) designation that shows they passed a specialized exam and allows them to carry out certain duties and responsibilities.

For example, someone working in the area of marketing/sales could have a Professional Certified Marketer (PCM) designation that demonstrates they have passed a specialized exam and have the skills to manage specific marketing activities.

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes → 8B |
| 999 = Do not know (or does not apply) |

8B. ENUMERATOR: Select the “business function” (or specialization) that fits most closely with this respondent’s Certification or Designation.

| |
|--|
| 1 = GENERAL MANAGEMENT (e.g. administration, country/region manager, division head, Chief Operating Officer, etc) |
| 2 = MARKETING (e.g. Chief Marketing Officer, VP Marketing, VP Customer Relations, customer service rep, product manager, etc) |
| 3 = SALES (e.g. Chief Revenue Officer, VP Sales, account executive, sales manager, sales rep, etc) |
| 4 = FINANCE (e.g., Chief Financial Officer, VP Finance, financial analyst, stock broker, equity dealer, capital markets, etc) |
| 5 = ACCOUNTING (e.g. accountant, auditor, book-keeper, etc) |
| 6 = TECHNICAL / R&D (e.g. Chief Technical Officer, Chief Information Officer, VP Engineering, programmer, engineer, data scientist, research & development, etc) |
| 7 = OPERATIONS (e.g., director of manufacturing, production manager, head of procurement, supply chain specialist, etc) |
| 8 = LEGAL (e.g. chief counsel, lawyer, paralegal, etc) |
| 9 = CONSULTING (e.g., management consulting, general advisory services, strategy consulting, etc) |
| 10 = HUMAN RESOURCES (e.g., director of human resources, human development manager, employee trainer, instructor, etc) |
| 11 = OTHER (specify): _____ |

9A. Are you a member of any professional associations? Please only choose “Yes” if you are currently a member (i.e., you attend meetings, you actively network with other members, you paid your dues/fees for this year).

For example, someone working in the area of finance/accounting could belong to the Association of National Accountants of Nigeria or Institute of Chartered Accountants of Nigeria

For example, someone working in the area of marketing/sales could belong to the National Institute of Marketing of Nigeria.

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes → 9B |
| 999 = Do not know (or does not apply) |

9B. ENUMERATOR: Select the “business function” (or specialization) that fits most closely with this respondent’s Association Membership.

| |
|--|
| 1 = GENERAL MANAGEMENT (e.g. administration, country/region manager, division head, Chief Operating Officer, etc) |
| 2 = MARKETING (e.g. Chief Marketing Officer, VP Marketing, VP Customer Relations, customer service rep, product manager, etc) |
| 3 = SALES (e.g. Chief Revenue Officer, VP Sales, account executive, sales manager, sales rep, etc) |
| 4 = FINANCE (e.g., Chief Financial Officer, VP Finance, financial analyst, stock broker, equity dealer, capital markets, etc) |
| 5 = ACCOUNTING (e.g. accountant, auditor, book-keeper, etc) |
| 6 = TECHNICAL / R&D (e.g. Chief Technical Officer, Chief Information Officer, VP Engineering, programmer, engineer, data scientist, research & development, etc) |
| 7 = OPERATIONS (e.g., director of manufacturing, production manager, head of procurement, supply chain specialist, etc) |
| 8 = LEGAL (e.g. chief counsel, lawyer, paralegal, etc) |
| 9 = CONSULTING (e.g., management consulting, general advisory services, strategy consulting, etc) |
| 10 = HUMAN RESOURCES (e.g., director of human resources, human development manager, employee trainer, instructor, etc) |
| 11 = OTHER (specify): _____ |

10. Overall, how would YOU describe yourself as a business professional? In other words, what type of “business function” are you?

| |
|---|
| <p>1 = “I’m a General Manager”</p> <p>GENERAL MANAGEMENT (e.g. administration, country/region manager, division head, Chief Operating Officer, etc)</p> |
| <p>2 = “I’m a Marketer”</p> <p>MARKETING (e.g. Chief Marketing Officer, VP Marketing, VP Customer Relations, customer service rep, product manager, etc)</p> |
| <p>3 = “I’m a Salesman”</p> <p>SALES (e.g. Chief Revenue Officer, VP Sales, account executive, sales manager, sales rep, etc)</p> |
| <p>4 = “I’m a Finance Guy”</p> <p>FINANCE (e.g., Chief Financial Officer, VP Finance, financial analyst, stock broker, equity dealer, capital markets, etc)</p> |
| <p>5 = “I’m an Accountant”</p> <p>ACCOUNTING (e.g. accountant, auditor, book-keeper, etc)</p> |
| <p>6 = “I’m an Engineer” ...or... “I’m a Programmer”</p> <p>TECHNICAL / R&D (e.g. Chief Technical Officer, Chief Information Officer, VP Engineering, programmer, engineer, data scientist, research & development, etc)</p> |
| <p>7 = “I’m an Ops Guy”</p> <p>OPERATIONS (e.g., director of manufacturing, production manager, head of procurement, supply chain specialist, etc)</p> |
| <p>8 = “I’m a Lawyer”</p> <p>LEGAL (e.g. chief counsel, lawyer, paralegal, etc)</p> |
| <p>9 = “I’m a Consultant”</p> <p>CONSULTING (e.g., management consulting, general advisory services, strategy consulting, etc)</p> |
| <p>10 = “I’m an HR Specialist”</p> <p>HUMAN RESOURCES (e.g., director of human resources, human development manager, employee trainer, instructor, etc)</p> |
| <p>11 = “I’m a _____[OTHER: specify]_____”</p> |

11A. Over the last 3 months, how often did you let someone else (e.g. employees, partners, service providers) take RESPONSIBILITY for a business-related task that you previously did yourself?

- 1 = Never
- 2 = Rarely
- 3 = Occasionally
- 4 = Often
- 5 = Always

11B. Over the last 3 months, how often did you give up CONTROL over a certain duty so that you would have more time to concentrate on the important areas of your business?

- 1 = Never
- 2 = Rarely
- 3 = Occasionally
- 4 = Often
- 5 = Always

11C. Over the last 3 months, how often did you EMPOWER someone in your business “to do more so you could do less” of a given activity?

- 1 = Never
- 2 = Rarely
- 3 = Occasionally
- 4 = Often
- 5 = Always

11D. Over the last 3 months, how often did you DELEGATE a job (that you used to do on your own) to a different person or unit in your organization?

- 1 = Never
- 2 = Rarely
- 3 = Occasionally
- 4 = Often
- 5 = Always

11E. Over the last 3 months, how often did you get someone to HELP YOU reach a business goal because you had too many things to do at once?

- 1 = Never
- 2 = Rarely
- 3 = Occasionally
- 4 = Often
- 5 = Always

SECTION 4: BUSINESS PRACTICES

INTRODUCTION (READ TO RESPONDENT):

In the following set of questions, we will ask you about certain business practices that you may or may not be implementing in your business. Please only respond “Yes” if you have implemented this business practice at least one time in the PAST 3 MONTHS. It is okay if you are not doing every activity we describe and not all the practices we ask about may make sense for all businesses to do. We are just trying to understand more about what is being done in your business.

ENUMERATOR: Probe very carefully on these questions and use the descriptions provided in the questions to guide you. If a respondent answers “Yes”, make sure s/he can provide evidence and thoroughly describe how this business practice was implemented. Only choose the “Yes” response if you can verify (with evidence, explanations or examples) that the respondent has carried out this business practice in the past three months. Note: most SMEs do not undertake the majority of these business practices. It is okay if a respondent does a few or none of the practices at all in any category. Do not enter responses based on sympathy! And avoid any false positives.

FINANCE (I): BOOK-KEEPING

1A. Over the last 3 months, did the firm record all MONEY IN to the business (sales) on a daily or weekly basis? This includes sales in cash (i.e., money collected immediately) or sales in credit (i.e., the payment will be made on another date).

Choose 'Yes' only if this record was maintained regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: The SME must have done this for ALL “money in” (sales) transactions during the last three months. The figures need to actually be recorded somewhere (i.e. written down in a book or on a computer). Also, the information should be organized in such a way that the SME can easily access and use the records when needed.

For example,

- *Handwritten notes organized in a book: the SME has a book where it writes down all its sales each day.*
- *Electronic notes organized on the computer: the SME uses Excel spreadsheets to track its sales from each day.*
- *Accounting software: the SME uses QuickBooks to record all sales transactions.*
- *The following examples would NOT qualify:*
 - *Using only a receipt book (where the sale amount is listed and the customer also gets a copy) does not qualify – because money ‘in’ must be tracked on a regular basis.*
 - *Tossing scraps of paper (e.g. notes on customer sales) in a drawer does not qualify – because the “money in” records must be organized together in a book or on a computer.*

| |
|---|
| 0 = No |
| 1 = Yes (evidence verified) → 1B |
| 2 = Yes but evidence not provided -> 1C |
| 999 = Do not know (or does not apply) |

1B. ENUMERATOR: For verification, please take a photo of the system used by the SME to maintain this Sales record.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

1C: ENUMERATOR: Why was evidence not provided?

1 = Owner claims documents are stored in a different location, such as their home

2 = Interview took place by phone

3 = Interview did not take place at the business

4= Other (specify) _____

2A. Over the last 3 months, did the firm record all MONEY OUT of the business (purchases, expenditures) on a daily or weekly basis? This includes all costs incurred in the running of the business.

Choose 'Yes' only if this record was maintained regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: The SME must have done this for ALL "money out" (purchases, expenditures) during the last three months. The figures need to actually be recorded somewhere (i.e. written down in a book or on a computer). Also, the information should be organized in such a way that the SME can easily access and use the records when needed.

For example,

- *Handwritten notes organized in a book: the SME has a book where all costs are written down each day.*
- *Electronic notes organized on the computer: the SME uses Excel to track daily business costs.*
- *Accounting software: the SME uses QuickBooks to record all purchases and expenditures.*
- *The following examples would NOT qualify:*
 - *Storing receipts or invoices (e.g. from purchases of stock or supplies) in a drawer does not qualify – because the money out records must be organized together in a book or on a computer.*

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| 0 = No |
| 1 = Yes (evidence verified) → 2B |
| 2= Yes but evidence not provided -> 2C |
| 999 = Do not know (or does not apply) |

2B. ENUMERATOR: For verification, please take a photo of the system used by the SME to maintain this Costs record.

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|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

2C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4= Other (specify) _____

5A. Over the last 3 months, did the firm prepare an INCOME STATEMENT (also called PROFIT AND LOSS STATEMENT or P&L) that reports finances on a monthly or quarterly basis?

Choose 'Yes' only if this report was generated regularly (e.g. monthly, quarterly) within the last three months.

ENUMERATOR: This is a formal document (written or electronic) stating the actual revenues obtained (upper half of statement) and expenses incurred (lower half of statement) over a specific accounting period (e.g. each month, quarter or year). At the bottom of this Income Statement it should display a calculation of the net profits or losses (i.e. net income) realized by the business during the specified period.

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|--|
| 0 = No |
| 1 = Yes (evidence verified) → 5B |
| 2= Yes but evidence not provided -> 5C |
| 999 = Do not know (or does not apply) |

5B. ENUMERATOR: For verification, please take a photo of the SME's most recently completed Income Statement.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

5C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4= Other (specify) _____

6A. Over the last year, did the firm prepare a BALANCE SHEET that reports the business' assets, liabilities and equity at a specific point in time?

Choose 'Yes' only if this report was generated within the last year.

ENUMERATOR: This is a formal document (written or electronic) stating the business' assets, liabilities and equity at a specific point in time (e.g. 31 December or end of the calendar year). It is also referred to as a Statement of Financial Position.

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|--|
| 0 = No |
| 1 = Yes (evidence verified) → 6B |
| 2= Yes but evidence not provided -> 6C |
| 999 = Do not know (or does not apply) |

6B. ENUMERATOR: For verification, please take a photo of the SME's most recently completed Balance Sheet.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

6C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4= Other (specify) _____

FINANCE (III): ANALYZING

7A. Over the last 3 months, did the firm analyze a STATEMENT OF CASH FLOW to understand the availability, sources and uses of cash in your business?

Choose 'Yes' only if this analysis was conducted and used to make business decisions within the last three months.

ENUMERATOR: This most likely involves analyzing a formal document (written or electronic) – called a Statement of Cash Flow – that shows the movement of cash in the business over a specific accounting period (e.g. a month, quarter or year), including how cash was generated (e.g. through operations or loans) and how it was used (e.g. in payments for raw materials, payments to suppliers, salaries, etc.), as well as how much cash is available.

For example,

- *The SME reviews its Statement of Cash Flow every month to determine how well the business is generating and using cash. Based on this information, the SME owner reviews the business' credit policy, and finds that too many sales are made on credit, which the business has a difficult time recovering.*
- *The SME uses the information from the Statement of Cash Flow to negotiate new payment terms with its suppliers, because payments to suppliers are due before the business has recovered sufficient sales income, leading to a situation where the business does not have enough cash available to pay suppliers on time.*
- *The SME reviews the Statement of Cash Flow for the past three years to predict future cash flow, and uses this information to make financial decisions for the year ahead.*

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|--|
| 0 = No |
| 1 = Yes (evidence shown or examples given) |
| 999 = Do not know (or does not apply) |

8A. Over the last 3 months, did the firm analyze which products/services are the MOST PROFITABLE for the business (e.g. by checking volume, price, cost of goods and margin per unit)?

Choose 'Yes' only if this analysis was conducted and used to make business decisions within the last three months.

ENUMERATOR: The SME must have done this regularly during the past month. The SME must understand the difference between profit (price minus cost of goods) and volume (total quantity sold) for a given product/service. It's also important to understand that Cost of Goods Sold (COGS) includes: materials, direct labor, energy costs, and any other costs directly incurred in the production of the product/service (e.g. transportation costs to transport raw materials to the business). In addition the SME must demonstrate that it has compared multiple products/services in order to identify which one makes the most profits (or money) for the business. If so, the SME should be able to easily describe which product/service actually makes the most profits.

For example,

- Each time the business sells a product/service, the SME calculates the profit earned from the sale by recording the price paid by the customer then subtracting how much it cost (to buy, make, or provide the product/service). At the end of the day, the SME adds up the total profits for each type of product/service then examines which ones are making more money or less money for the business.*
- Each week the SME identifies the products/services with the highest sales volume (i.e. greatest quantity of units sold) and calculates the profit for each product/service (i.e. the price charged to customers less the cost to buy, make, or provide it). Next, the SME calculates the total profits earned from these more popular products/services (units sold x profit per unit) then determines which one generates the most income for the business.*

| |
|---|
| 0 = No |
| 1 = Yes (evidence shown or example given) |
| 999 = Do not know (or does not apply) |

9A. Over the last 3 months, did the firm use COST CONTROL mechanisms in the business by analyzing costs, identifying potential savings, and taking actions to reduce costs?

Choose 'Yes' only if this analysis was conducted and used to make business decisions within the last three months.

ENUMERATOR: The SME must have done this regularly during the past month. The MSME should be able to give details of what the identified cost savings were and how he/she implemented a change in the business to be able to reduce costs. In addition, the SME must be able to provide a specific example of how she or he identified possible cost savings (e.g. comparison of previous to current expenditures, reduction in a utility bill, lowered rent payment, decrease in interest on).

For example,

- The SME renegotiates contracts on a yearly basis (or more frequently), including refinancing their debt to obtain lower interest rates or renegotiating contracts with suppliers to get better purchase terms (e.g. higher discounts for early payments).*

- *The SME assesses and reduces unnecessary costs. For example, this could include activities such as:*
 - *Reducing excess labor by streamlining the total staff count of the business.*
 - *Improving worker skills so they can produce or sell more units in the same amount of time.*
 - *Finding cheaper sources of inputs (e.g. stock or supplies) by buying in bulk.*
 - *Developing new ways to provide the same goods at lower costs.*
 - *Cutting out excess waste of electricity, unnecessary processes, or equipment.*
 - *Reducing stock spoilage.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (example given) |
| 999 = Do not know (or does not apply) |

FINANCE (IV): PLANNING

10A. Over the last 3 months, did the firm prepare and use a BUDGET that states how much is expected in sales and costs for a future period (e.g. per month, per quarter)?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have a Budget that was created (previously) to estimate sales and costs in the most recent month, with the figures recorded in a book or on a computer.

For example,

- *At the beginning of each year, the SME creates a budget document that makes projections for the sales (e.g. money to be paid by customers for products/services) and costs (e.g. rent, purchases of stock and supplies, transport, electricity, maintenance, advertising, etc.) that it expects in the business each month.*
- *After reviewing the estimated budget for the upcoming month, the SME has a good estimate of the minimum costs that must get covered (throughout the month) and, thus, how much money in sales must be collected (from customers) in order to cover these costs (i.e. to break even).*

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|--|
| 0 = No |
| 1 = Yes (evidence verified) → 10B |
| 2 = Yes but evidence not provided -> 10C |
| 999 = Do not know (or does not apply) |

10B. ENUMERATOR: For verification, please take a photo of the SME's most recently completed Budget.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

10C. ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4 = Other (specify) _____

11A. Over the last year, did the firm set PERFORMANCE TARGETS (or financial goals) and compare its current performance (e.g. sales, profits) against them at least once per month?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have done this for at least one performance indicator during the last three months. The performance indicator is typically measured using a time reference (e.g. sales per day, sales per week, sales per month) or using percentage terms (e.g. 10% profit margin for a product/service, 50% debt-to-equity ratio for the business). Also, because the business's current performance must be compared to a previously established target (or financial goal), this target level of performance should be recorded somewhere (i.e. written down in a book or on a computer).

For example,

- *The SME uses its books to determine if its monthly profits exceeded its target for that month.*
- *At the beginning of each year, the SME set targets for the level of performance they aim to achieve in the future (e.g. to reach a certain amount of monthly sales before the end of the year), and then they compare their total sales each month against this benchmark.*
- *At the end of each month, the SME compares its current sales performance to the level that the business achieved during the same period last year (e.g. monthly sales in December this year compared to monthly sales in December last year).*
- *At the end of each week, the SME compares the current sales performance to the level that the business achieved in the prior week.*
- *The SME sets the goal of increasing its monthly profits by 25% within three months and it records this goal on a paper kept with the business records.*
- *The SME establishes the target of decreasing your debt obligations by 100% within the next year, and write this goal in a business notebook.*
- *The SME sets the goal of increasing its output-to-input ratio (i.e. sales-to-costs) by 30% over the next year.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

12A. Over the last 6 months, did the firm conduct FEASIBILITY STUDIES before starting a new venture or making a business investment (e.g. expanding into a new region, launching a new line or product, obtaining more efficient equipment)?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last six months.

ENUMERATOR: The SME must first identify what new venture or business investment it considered implementing or has implemented in the last six months. The SME should then describe the analysis conducted to determine whether or not the venture/investment was worthwhile to pursue. The findings of the analysis should actually be recorded somewhere.

For example,

- *The SME determines the financial feasibility of expanding into a new region by estimating potential sales revenues, fixed and variable costs, and break-even figures.*
- *The SME assesses the potential costs of launching a new product (e.g., purchase, production, delivery and marketing/sales costs) as well as the price they could charge for one unit to determine if it is a profitable product that could make them money.*
- *The SME evaluates if there exists enough money in the business each month (after paying salaries and expenses) to afford a loan for investing in better equipment.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

MARKETING (I): MARKETING STRATEGY

13A. Over the last 3 months, did the firm carry out structured research on CUSTOMERS to better understand their needs and preferences?

Choose 'Yes' only if this research was conducted and used to make business decisions within the last three months.

ENUMERATOR: The SME must provide evidence that this research was structured, systematic and purposeful (e.g. feedback surveys, focus groups, market research study). The SME must provide details on what he learned about the needs of a current or new customer based on this research. For example, it is a 'Yes' if the SME conducted the research itself – or hired an individual/firm – to do any of the following:

- *Interview 10 different customers to understand their needs, complaints, and whether there are additional products/services they'd like the SME to sell/produce. The questions are structured, extensive notes are taken, and key insights are identified.*
- *Research potential customers and market trends online.*
- *Complete a market study by analyzing databases that compile product and industry sales.*
- *Conduct one-on-one surveys with customers in the target market (individuals or businesses) to better understand their preferences and challenges – e.g. on the street, by phone, or at a business premise.*
- *Arrange focus groups of potential customers to get their direct feedback on a new service the SME intends to offer. The focus groups help the SME learn what factors are important to people when determining whether to purchase the service.*

For example, it is a 'No' if the SME:

- *Spoke with a couple of existing customers at random – but no notes were taken and the discussion was not structured.*
- *Talked to a few people (not customers) to learn about what people are interested in purchasing from this type of business – but no notes were taken and the discussion was not structured.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific examples given) |
| 999 = Do not know (or does not apply) |

14A. Over the last 3 months, did the firm carry out structured research on COMPETITORS to see what similar businesses were doing in the marketplace?

Choose 'Yes' only if this research was conducted and used to make business decisions within the last three months.

ENUMERATOR: The SME must provide evidence that this research was structured, systematic and purposeful (e.g. competitor profiles, surveys, market research study). The SME must provide details on what he learned from this research about the offerings of competing or similar businesses.

For example, it is a 'Yes' if the SME conducted the research itself – or hired an individual/firm – to do any of the following:

- *Create profiles on the strengths and weaknesses of competitors, including their cost structures, marketing strategies, novel or unique offerings, pricing models, distribution channels, customer types, etc.*
- *Identify the main competitors, understand whether their products/services are similar to (or a substitute for) the SME's own product/service sold in that same region or location.*
- *Conduct surveys with the SME's current customers (or suppliers) to learn about the quality and prices of the products/services offered by businesses in the same industry or sector.*
- *Research the competitive landscape in a systematic way: mapping the locations all competitive businesses in the same geographic region, stopping by each of these competitors, taking notes, and buying or sampling their offerings to test the quality.*

For example, it is a 'No' if the SME:

- *Stopped into a competitor at random to check out its products/services and prices – but no notes were taken and the visit was not structured, systematic or purposeful.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific examples given) |
| 999 = Do not know (or does not apply) |

15A. Over the last 3 months, did the firm carry out structured research on the MARKET POTENTIAL for one of its products/services?

Choose 'Yes' only if this research was conducted and used to make business decisions within the last three months.

ENUMERATOR: The SME must provide evidence that this research was structured, systematic and purposeful (e.g. it included segmentation, targeting, positioning, market sizing). The SME must provide details on what he learned from this research on the potential sales opportunity for one of its products/services to penetrate and increase share in a particular market.

For example,

- *Based on research, the SME takes steps to determine its TAM, SAM and SOM:*
 - *First, it “segments” the market into different groups of customers (e.g. based on demographic characteristics or behaviors). This helps to estimate the Total Available Market (TAM).*
 - *Second, it “targets” one segment to focus on by increasing the overlap between this customer group's needs/preferences and the value delivered by the SME's products/services. This helps to estimate the Serviceable Available Market (SAM).*
 - *Finally, it “positions” its products/services against any competitive offerings in a way that maximizes the SME's value proposition to its target segment (while also distancing itself from competitors). Based on this competitive positioning and the firm's capabilities, the SME makes optimistic estimations (upper bound) and pessimistic estimations (lower bound) on the penetration rate (or sales) of its products/services. This helps to estimate the potential market share or Serviceable Obtainable Market (SOM).*

- The SME evaluates industry trends to determine if there is potential to substantially grow the sales of their products/services (e.g., by stealing market share from other businesses or increasing the overall size of the market).
 - In addition, the SME also assesses its resources and know-how (e.g. money, equipment, technology, time, staff, skills, etc.) to determine if it is possible for their company to provide products/services on a large scale.

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific examples given) |
| 999 = Do not know (or does not apply) |

MARKETING (II): MARKETING TACTICS

16A. Over the last 3 months, did the SME PROMOTE your products/services to attract new customers or get customers to buy more?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have promoted one or more products/services during the last three months. The SME should be able to describe how their marketing efforts focused on promoting the products/services offered by the business – including details on the product/service of interest, the type of promotion used, and how effective it was at generating more sales.

For example,

- *The SME promoted the benefits of its products/services through television, radio, newspaper or magazine advertisements.*
- *The SME installed a large poster (e.g. billboard, street sign) outside of its business location that draws people’s attention and highlights one of the SME’s unique offerings.*
- *The SME distributed printed materials (e.g. flyers, brochures) around their city that outline the advantages of its products/services.*
- *The SME gave business cards to customers and other contacts (e.g. friends, family, partners) so they can promote their products/services through positive word-of-mouth.*
- *The SME showcased sample products using in-store displays so potential customers can interact with, touch or taste before buying.*
- *The SME had customer service staff demonstrating to potential customers how to use specific products/services in-store.*
- *The SME set up a booth at a trade fair or bazaar (in their city or outside their city) to promote and demonstrate how to use its products/services.*

| |
|---|
| 0 = No |
| 1 = Yes (evidence verified) → 16B |
| 2= Yes but evidence not provided -> 16C |
| 999 = Do not know (or does not apply) |

16B. ENUMERATOR: For verification, please take a photo of the SME's most recently used Promotional material, such as an advertisement, poster/billboard, flyer/brochure, business card, in-store display.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

16C. ENUMERATOR: Why was evidence not provided?

1 = Owner claims documents are stored in a different location, such as their home

2 = Interview took place by phone

3 = Interview did not take place at the business

4 = Promotional material all used up (e.g. flyers all given out)

5= Other (specify)_____

17A. Over the last 3 months, did the SME change the PRICES of its products/services to increase sales or profits? This includes initiating special offers or discounts.

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have changed the price of one or more products/services during the last three months. The SME should be able to describe the specific product/service, the pricing change implemented, and if it resulted in more sales. [Note: if the SME increased the price of a product/service because the costs increased, then choose "No" for this. We are only interested in situations where prices were strategically changed to increase sales or profits.]

For example,

- The SME decreased the price of a product/service by 10% in order to stimulate demand and increase overall sales (e.g. price decreases a little, but the quantity sold increases a lot).*
- The SME observed there was a lot of interest in one of its products/services because customers kept buying all available units each week. So the SME increased the price by 20% to increase the total amount of money it brings into the business from selling this product/service (e.g. price increases a lot, but the quantity sold does not change much).*
- The SME noticed that customers tended to buy the same two products/services in a bundle together. One of the products/services is a high-priced item and the other one is an average-priced item. To generate greater sales of the high-priced product/service the SME decreased the price of the average-priced item, which, in turn, attracted more people who buy both the average-priced and higher-priced product/service from their business.*
- The SME offers a limited-time "quantity discount" on a product/service so people are encouraged to buy more of it.*
- The SME hands out coupons for certain products/services (e.g. "buy two get one free" coupon, "2-for-1" coupon) to people passing by its business location or at public events like concerts.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example provided) |
| 999 = Do not know (or does not apply) |

18A. Over the last 3 months, did the SME use a BRANDING strategy for its business (or one of its products/services)?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have purposefully and systematically developed a “brand” strategy in order to identify its products/services from other offerings and to differentiate them from competitors. And it must have implemented this brand strategy on a regular basis during the last three months. The SME should also be able to explain how its marketing activities developed and communicated the brand, which, in turn, increased customer awareness and sales.

For example, when developing and implementing its Brand Strategy, the SME could have considered different factors:

- *Tangible elements – the identifiable markers that customers see:*
 - *Names (label or text; establishes brand identity)*
 - *Logos (symbol or design; distinguishes offering/company)*
 - *Slogans (tagline or words; represents brand in some way)*
- *Intangible elements – what resides in the hearts and minds of customers:*
 - *Promises (reputation; confidence in future experience)*
 - *Stories (shared narratives; imaginative but meaningful)*
 - *Mental schemata (concepts or nodes linked together)*
- *Brand ‘building’ criteria:*
 - *Memorable (easy to say, read, spell and remember)*
 - *Meaningful (credible & suggestive of category/purpose)*
 - *Likeable (induce positive feelings; aesthetically pleasing)*
- *Brand ‘defending’ criteria:*
 - *Transferable (extend into new products or geographies)*
 - *Adaptable (long-lasting but updatable)*
 - *Protectable (legally defensible; e.g. trademarks)*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

MARKETING (III): SALES TACTICS

19A. Over the last 3 months, did the SME use a CUSTOMER RELATIONSHIP MANAGEMENT (CRM) system to record customer information (e.g. address, phone number, purchase history, preferences)?

Choose 'Yes' only if this activity was implemented regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: The SME must have done this with more than one customer on a regular basis during the last three months. The SME must provide proof by showing you where/how the information is recorded (e.g. computer database or paper-based system). In addition, the SME needs to demonstrate the follow-up activities that are being done to enhance the customer relationship (e.g. updates on new products/services, limited time offers on certain stock items, special discounts).

For example,

- *The SME has a book, computer document, or software where it records all customer information (e.g. name, birthday, phone number, email address, items purchased, preferences, needs).*
- *The SME organizes customer details according to relevant categories (e.g. by types of products/services purchased/interested in, way purchases are made, amount of money spent, frequency of purchases, etc.)*
- *The SME reaches out to customers in their database to update them on new products/services, wish them happy birthday, or send other relevant notifications (e.g. they use SMS, emails, etc. directed to the customers in the database).*

| |
|--|
| 0 = No |
| 1 = Yes (evidence verified) → 19B |
| 2 = Yes but evidence not provided -> 19C |
| 999 = Do not know (or does not apply) |

19B. ENUMERATOR: For verification, please take a photo of the SME's most recent customer entry into its CRM system.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

19C. ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4 = Other (specify) _____

20A. Over the last 3 months, did the SME use any post-purchase LOYALTY PROGRAMS to retain existing customers and encourage repeat sales?

Choose 'Yes' only if this activity was implemented regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: The SME must have introduced or used a loyalty program with more than one customer during the last three months. The SME should be able to describe how the program works and why it increases the loyalty of customers. The SME must also provide you with proof that the loyalty program exists (e.g. webpage detailing program and rules, physical loyalty cards, list of customers signed up, contracts with percentage discounts for repeat customers).

For example,

- *The SME introduced a loyalty card that customers use to get every 10th purchase of the product/service free.*
- *The SME has a tiered loyalty program (e.g. bronze, silver, gold) based on the sales or usage of customers – each tier of the loyalty program comes with additional benefits to these customers such as better service, free perks, and cash back on total sales each year.*
- *The SME has a satisfaction program for the most loyal customers whereby a manager calls the VIP customer to ask if he is happy with the product/service purchased and overall buying experience.*
- *The SME gives discounts for repeat customers (e.g. 10% off the listed price or a 15% reduction on the contract).*
- *The SME sets up a rewards system (e.g. through discounts, points, extra services) for customers who remain loyal and/or bring in new customers.*
- *The SME generates positive buzz about their products/services by rewarding loyal customers.*
- *The SME develops marketing content that is intended to generate positive word-of-mouth conversations amongst loyal customers and their networks.*

| |
|--|
| 0 = No |
| 1 = Yes (evidence verified) → 20B |
| 2 = Yes but evidence not provided -> 20C |
| 999 = Do not know (or does not apply) |

20B. ENUMERATOR: For verification, please take a photo of the SME’s most recent Loyalty Program card, offer or webpage.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

20C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner claims documents are stored in a different location, such as their home
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4 = Other (specify) _____

21A. Over the last 3 months, did the SME have a professional SALESFORCE – led by a sales manager or executive – that focused on increasing the top line revenues of the business?

Choose 'Yes' only if this activity was implemented regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: The SME must have a structured approach to generating revenues through a salesforce or professional sales team. This salesforce must have been led by a senior manager (e.g. VP of Sales, Head of Business Development). There could be just one sales person (or many) on this team, but it must have been engaged and operational during the last three months. The SME should be able to describe the details of how the salesforce is able to bring in clients and sell the products/services.

For example,

- The SME has one or more staff dedicated to selling its products/services.*
- The SME has divided its customers by geographic regions (or other segmentation schemes) and allocated individual sales professionals exclusively to each region.*
- The SME’s salesforce finds, qualifies, and follows-up on leads, sales opportunities, and potential customers in order to meet its revenue targets every month or quarter.*
- The SME’s sales team is able to explain what the company offers and is able to up-sell, negotiate prices, and close orders.*
- The SME’s salesforce uses “push” strategies (e.g. cold calling, door-to-door selling) in order to meet prospective customers and sell them on their products/services.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific details provided) |
| 999 = Do not know (or does not apply) |

MARKETING (III): DIGITAL MARKETING

28A. Does the SME currently have a functioning WEBSITE for its business?

ENUMERATOR: The website must be a standalone website for the business. This does NOT include a facebook, twitter, or pinterest page, or sales page on a platform like Konga. It should have its own independent URL/web address such as www.companyname.com.ng.

| |
|--|
| 0 = No -> skip to Q23 |
| 1 = Yes (only if can record the address) |
| 999 = Do not know (or does not apply) |

28B: ENUMERATOR: carefully type the address of the website. Make sure to include the dots, do not include spaces unless they are in the website name. A website address is different from an email or twitter handle – there should not be any @ symbols in the address. It should look like www.companyname.com.ng or similar.

Website address: _____

22A. Over the last 3 months, did the SME use any SEARCH ENGINE marketing tools to improve the customer traffic or online visibility of its business website?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must prove that it has been using Search Engine marketing tools such as 'unpaid' search engine optimization (SEO) or 'paid' search engine ad campaigns.

For example, in order to generate more traffic to its business website, the SME:

- *Promotes this website by increasing its visibility in search engine results pages (SERPs) through 'paid' advertising (e.g. Google AdWords, Microsoft Bing Ads).*
- *Implements search engine optimization (SEO) processes by adjusting or rewriting its website content (and website architecture) to achieve a higher ranking in search engine results pages.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

23A. Over the last 3 months, did the SME use any E-COMMERCE platforms to sell its products/services through an online channel?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have sold one or more products/services through an E-Commerce platform during the last three months. This means customers not only searched for information about the SME's products/services online, but also ordered and paid for their purchases using this platform.

For example,

- **OWN WEBSITE:** The SME provides functionality on its own business website so that customers can complete online transactions to pay for the products/services they buy (e.g. E-Commerce via the SME's own website).
- **THIRD-PARTY WEBSITE:** The SME sells one or more of its products/services on an E-Commerce platform such as Konga, Jumia, OLX, eBay, Amazon, Alibaba, Taobao, etc.
 - The SME tracks online orders and fulfills them according to the specific requirements of the E-Commerce platform.
 - The SME may also use the platform's built-in services or tools (e.g. marketing tools, newsletters, photo editors, size guides, etc.).

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example provided) |
| 999 = Do not know (or does not apply) |

24. Over the last 3 months, did the SME use any SOCIAL MEDIA platforms to market its products/services to customers?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have used a Social Media platform specifically to market its products/services in the last three months. The Social Media platform should focus on an official business account or profile – and not personal profiles of the SME owner (not even if these contain a few posts about the business). The SME should be able to share the Social Media profile/account created specifically for the business. In addition, the SME must prove that its Social Media profile/account is currently operational and has been actively used – for marketing the business – during the last three months.

For example,

- The SME maintains a business profile/account on a Social Media platform (e.g. Facebook, Twitter, Instagram, Snapchat).
- The SME uses a Social Media profile/account to market its offerings – by showing photos, videos, or demos of its products/services on the platform.
- The SME keeps its Social Media profiles/accounts up-to-date on offerings, notifications, and other information that existing and potential customers would find useful.
- The SME engages customers (and potential customers) using the same Social Media platform by sending them tailored messages and posting content that sparks conversations.
- In order to generate sales leads, the SME pays for advertisements (about its products/services) to be posted on the Social Media profiles/accounts of individuals who fit its target market.

ENUMERATOR: ASK THE SME TO VERIFY IF IT MAINTAINS A BUSINESS PROFILE/ACCOUNT FOR EACH OF THE FOLLOWING "SOCIAL MEDIA" PLATFORMS.

24A. Did you use a FACEBOOK profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (address given) → 24B |
| 999 = Do not know (or does not apply) |

24B. ENUMERATOR: For verification, please write down the Facebook address
www.facebook.com/_____

24C. Did you use a TWITTER profile/account that is dedicated to your business?

| |
|---|
| 0 = No |
| 1 = Yes (twitter handle provided) → 24D |
| 999 = Do not know (or does not apply) |

24D. ENUMERATOR: For verification, please record the twitter handle of the business. This should take the form @businessname@_____

24E. Did you use a INSTAGRAM profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (address recorded) → 24F |
| 999 = Do not know (or does not apply) |

24F. ENUMERATOR: For verification, record the Instagram address.

www.instagram.com/_____

24G. Did you use a SNAPCHAT profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (provide username) → 24H |
| 999 = Do not know (or does not apply) |

24H. ENUMERATOR: For verification, please record the snapchat username

Username_____

24I. Did you use a TUMBLR profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (address recorded) → 24J |
| 999 = Do not know (or does not apply) |

24J. ENUMERATOR: For verification, please record the tumblr address

24K. Did you use a WHATSAPP profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (account recorded) → 24L |
| 999 = Do not know (or does not apply) |

24L. ENUMERATOR: For verification, please record the address/profile _____

24M. Did you use a YOUTUBE profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (account recorded) → 24N |
| 999 = Do not know (or does not apply) |

24N. ENUMERATOR: For verification, please record the SME's business profile/account on YouTube. _____

24S. Did you use a PINTEREST profile/account that is dedicated to your business?

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (address recorded) → 24T |
| 999 = Do not know (or does not apply) |

24T. ENUMERATOR: For verification, please record the SME's business profile/account on Pinterest. www.pinterest.com/ _____

| |
|--|
| |
| |

OPERATIONS (I): PHYSICAL RESOURCES

25A. Over the last 3 months, did the SME use a formal system to carry out MAINTENANCE CHECKS on its machines, equipment or tools (i.e. regularly checking and repairing them if not working properly)?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The respondent must have done this at least one time each month. When describing this 'maintenance check', the respondent should be able to: point out the item in person (e.g., machine, equipment, tools); describe an issue or potential problem that was discovered because of this check (i.e. disruption or reason for it not functioning properly); and explain how it was addressed (i.e. what was done to repair or fix it). Only choose the "Yes" answer if respondent can provide evidence that demonstrate he used a system to conduct preventative maintenance in the business (checking for problems and pro-actively making repairs).

For example,

- The SME carried out checks on its machines/equipment (outside of normal business hours) to detect any issues in how they function and fix them before the situation got worse. For instance, after one of the maintenance reviews, the SME made some repairs such as tightening loose screws on a piece of equipment, replacing some worn parts on a machine or sharpening tools.
- The SME regularly oiled machines or sharpened tools so they would perform effectively.
- The SME used a log book to monitor the performance of its machines/equipment and based on these records it took preventative steps to reduce the chance that a major problem arises. For example, the SME had its car or moto serviced regularly (e.g. oil change, air filter replacement, brake check) so it keeps working properly.
- The SME used a software program to check every month that its technological equipment was working correctly and updated as required.

| |
|--|
| 0 = No |
| 1 = Yes (specific example given) → 25B |
| 999 = Do not know (or does not apply) |

26A. Over the last 3 months, did the SME use a formal system to ORGANIZE AND CLEAN its workplace so the business can run smoothly?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: There must be a system used to manage these organizing and cleaning services. The respondent must have done this at least one time each month. On the day of your interview, the physical appearance of the business should look orderly and tidy. The respondent must describe the last time he organized/cleaned the physical resources of his business – which includes the structure (e.g. store front, shop floor, storage room) and the contents (e.g. machines/equipment and stock/materials). Also, he should be able to explain the steps he takes and the reasons why some items are organized or cleaned a certain way (i.e. how it helps his business to operate better).

For example,

- The SME organized its shop floor (or manufacturing area) by clearly marking where each machine should be and positioning equipment/tools nearby so that workers could conduct their job with fewer hassles and in less time.
- The SME cleaned its shop floor (or manufacturing area) at the start of each week by removing waste, recycling scrap pieces of material, and washing surfaces so they were not greasy or dirty. This helped workers to move around more easily and complete their tasks effectively.
- The SME organized its storage facility (or stock room) each month by clearly labeling the containers or shelves where it keeps stock, supplies and materials, keeping the area tidy, and returning unused supplies back into the containers or onto the shelves where they are stored. This helped employees to access the storage facility and locate stock/supplies/materials more easily.
- The SME organized the layout of its store by removing obstacles, displaying items in a logical manner, and designing the space so people could move in an orderly way. This made it easier for customers to look around and find the product/service they wanted to buy.

- The SME cleaned its store at the start of each day by disposing of trash, removing excess packaging, sweeping up dirt, and wiping off dust that settled onto items. This improved the appearance of the store and made it more appealing for customers to visit.
- The SME organized materials so that it appeared professional when providing services.

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (example given) |
| 999 = Do not know (or does not apply) |

27A. Over the last 3 months, did the SME use a formal system to carry out QUALITY INSPECTIONS on its finished offerings (e.g. inspecting its products for defects or requesting feedback on its services)?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: There must be a paper or electronic system used to manage these quality inspections (e.g. reports that include information on products/services inspected, dates, evaluation, etc.). The respondent must have done this at least one time each month. There must be a system in place, which includes record keeping (i.e. written or electronic), in order to ensure that regular 'quality inspections' are conducted on products (e.g. stock for resale, final goods from production) or services (e.g. post-purchase survey or customer feedback call). The respondent should be able to describe how quality is inspected, show you a written record, and explain what happens when defects are found or customers are not satisfied. Also, he should justify or understand why it is important to maintain high quality standards in his business.

For example,

- The SME inspected its stock every morning before it's resold to ensure there were no damages.
- The SME inspected the finished products it made (i.e. final goods after production) to check that they were functioning properly.
- The SME contacted clients (e.g. using phone, email, text message) after it provided services to learn if they were satisfied and had received the promised quality.

| |
|--|
| 0 = No |
| 1 = Yes (specific example given) → 27B |
| 999 = Do not know (or does not apply) |

OPERATIONS (II): TECHNOLOGY

30A. Over the last 3 months, did the SME use any type of ELECTRONIC PAYMENTS system in its business? So instead of only accepting cash or check, did the SME allow customers to use an electronic payment method when buying its products/services?

Choose 'Yes' only if this technology was used regularly (e.g. daily, weekly) within the last three months.

ENUMERATOR: Ask the respondent to show you the electronic payment technology that his customers use to pay for products/services – instead of having to make payments in cash or with checks. This technology must have been used at least once per day (or at least once per week) for receiving electronic payments from customers.

For example,

- The SME allows customers to pay in-store using bank/debit cards or credit cards (e.g. with a POS system or Square device).
- The SME accepts customer payments via bank transfers (e.g. completed by the customer at his own bank or through his online banking account).
- The SME lets customers pay using their cellphones through mobile money options (e.g. PAGA e-pay, Quickteller, eaZy Money).

| |
|--|
| 0 = No |
| 1 = Yes (evidence verified) → 30B |
| 2 = Yes but evidence not provided -> 30C |
| 999 = Do not know (or does not apply) |

30B. ENUMERATOR: For verification, please take a photo of the SME's Electronic Payment system.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

20C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner shows you system, but does not want it photographed
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4 = Other (specify) _____

OPERATIONS (III): SUPPLY CHAIN

| | | |
|-------------|---|------------|
| D.5a | In the last year and for your main input, how many suppliers did this business use? | d5a |
| | <input type="checkbox"/> Not relevant (None) - | 1 |
| | <input type="checkbox"/> Only one | 2 |
| | <input type="checkbox"/> 2 to 5 | 3 |
| | <input type="checkbox"/> More than 5 | 4 |
| | <input type="checkbox"/> DO NOT KNOW - | -9 |

These are people who provide raw materials, goods or services to the whole business or the main product

| | | |
|--------------|---|------------------|
| D.5a1 | We want to understand how you usually choose a supplier. Pick the most appropriate option <input type="checkbox"/> Proximity The supplier is closely located near the business premises and so either gets product cheaper or reduces transport cost. | d5a1 1 |
| | <input type="checkbox"/> Good recommendations and/or track record Was referred to the supplier by other people or businesses that had worked with him or her. | 2 |
| | <input type="checkbox"/> They offered the best quotation among several suppliers Used competitive bidding and decided based on who offers the best quality and at reasonable price. | 3 |
| | <input type="checkbox"/> I knew the supplier The respondent had acquaintance with the supplier (friend, co-workers, former supplier) | 4 |
| | <input type="checkbox"/> Sells a wide range of goods/services The supplier offers various good and services and he has “one stop shop” where business can purchase variety of raw materials they need at any single moment. | 5 |
| | <input type="checkbox"/> Sells good/ services on credit He is the only supplier who offers goods on credit to the businesses in the area. | 6 |
| | <input type="checkbox"/> Other, specify: _____ <input type="checkbox"/> DO NOT KNOW | 7 -9 |

31A. Over the last 3 months, did the SME compare the prices and quality offered by different SUPPLIERS (or sources of raw material) to the options its business currently uses for obtaining stock/materials?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: The SME must have done this with more than one potential supplier during the last three months. The SME should be able to describe how it learned about the stock/materials available from different suppliers – including the names of these potential sources, details on the stock/materials of interest, and information on the prices (and possibly the quality) of these items. The SME should be able to provide proof that it conducted this comparison exercise by giving you the website, catalogue, brochure, phone number, or address of the most recent supplier it researched.

For example,

- The SME visits the different stores that sell its stock/materials to find the best price.*
- The SME researches the prices of its stock/materials online.*
- The SME asks people it knows for recommendations on where to find the best prices for goods.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

32A. Over the last 3 months, did the SME use a formal system to MANAGE INVENTORY? We mean did the SME monitor its stock, supplies or materials on a regular basis to ensure it had the quantity/quality needed to continue operations?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: There must be a paper or electronic system used to manage inventory (e.g. reports that include information on stock/supplies checked, quantities, quality, status, etc.). The SME must have monitored the inventory at least one time each month. This must be a systematic review that the SME conducts to determine both the current quantity and quality of these physical items. Also, the SME must describe how it uses this information to determine if the business can keep running day-to-day.

For example,

- *The SME recorded the total amount of inventory available each day (e.g. stock or goods ready to be sold) by listing everything that is physically situated at the business location (e.g. on the shelves, in a storage room) and updating this list when it made new purchases (items in) or sold any of its goods (items out).*
- *The SME reviewed its records to determine the level of supplies/materials remaining at the end of the week (after accounting for everything used in production), then it evaluated if there were enough supplies/materials available to operate the next week (i.e. to continue making products or delivering your services).*
- *At the end of the month the SME added up the total quantity of stock, supplies and materials stored at the business (e.g. number of units on hand for each item), then it subtracted from this list any 'poor quality' items that can no longer be sold to customers, included in production or used to provide services.*
- *[Note: simply keeping the purchase receipts in a box or drawer does not qualify – because the details on each piece of paper must be organized and included with a written total of all inventory items on hand.]*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (evidence verified) |
| 999 = Do not know (or does not apply) |

| | | |
|-------------|---|------------|
| D.5d | Over the last 6 months , did you record the total amount of stock, supplies or materials (on hand at your business) using organized notes in a book or software on a computer? | d5d |
| | <input type="checkbox"/> Yes | 1 |
| | <input type="checkbox"/> No | 2 |
| | <input type="checkbox"/> DO NOT KNOW (or does not apply) | -9 |

Respondent made clear record, either hand written or on a computer of all the stock and materials available at the shop and would provide the details at any given moment. This could have been done daily, weekly or monthly.

| | | |
|--------------|---|-------------|
| D.5e1 | Are you using a computer at your office for your day to day operations? | d5e1 |
| | <input type="checkbox"/> Yes | 1 |
| | <input type="checkbox"/> No | 2 |
| | <input type="checkbox"/> DO NOT KNOW (or does not apply) | -9 |

| | | |
|--------------|---|-------------|
| D.5e2 | Are you using internet for your day to day operations? | d5e2 |
| | <input type="checkbox"/> Yes | 1 |
| | <input type="checkbox"/> No | 2 |
| | <input type="checkbox"/> DO NOT KNOW (or does not apply) | -9 |

SKIP PATTERN: Skip question D5e3 if answer to question D5e2 is no

| | | |
|--------------|---|-------------|
| D.5e3 | If yes, how do you access the internet? | d5e3 |
| | <input type="checkbox"/> On office computer | 1 |
| | <input type="checkbox"/> On my phone | 2 |
| | <input type="checkbox"/> At internet cafe | 3 |
| | <input type="checkbox"/> DO NOT KNOW (or does not apply) | -9 |

| D5f | Are you using an IT solution for: | Yes | No | Don't know d5f |
|------------|---|-----|----|--------------------------|
| | Financial Management (accounting, budgeting etc) | | | |
| | Enterprise Resource Planning <i>A process by which a company manages and integrates the important parts of its business-cost, manufacturing, marketing and sales using software.</i> | 1 | 2 | -9 |
| | Order Planning | 1 | 2 | -9 |
| | Payroll management <i>The salaries and wages are automated using software.</i> | 1 | 2 | -9 |
| | Customer Relation Management | | | |
| | Other | 1 | 2 | -9 |

OPERATIONS (IV): HUMAN RESOURCES

34A. Over the last 3 months, did the SME use a formal system to measure the individual PERFORMANCE of its employees?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: There must be a paper or electronic record that proves the SME measured the performance of employees on a regular basis (e.g. performance review documents, piece rate agreements, performance contract, reports on individual results, meetings scheduled with manager). The SME should be able to name the employee, describe the tasks/duties monitored, note the

performance and feedback, and explain how this activity was beneficial to both the employee and the business.

In addition, the SME may describe the steps taken based on the performance report – such as rewarding well-performing employees (e.g. financial bonuses in addition to a base salary) or reprimanding poor-performing employees (e.g. discussed ways to improve, reassigned to different positions, fired them).

[Note: if the SME does not have any employees, this question can still be applied to the Owner (or head manager running the business). Probe the respondent to find out if the Owner took any steps to track and review his own performance.]

For example:

- At the beginning of the year the SME sits down with an employee and agrees on certain goals that are measurable and will be achieved over set period of time.
- The SME evaluates an employee’s performance against set targets throughout the course of the year.
- The SME identified areas for development of an employee and then measures his progress each month to assess if the employee is improving his individual performance.
- The SME monitored and tracked the progress of an employee in the areas identified requiring improvement.

| |
|---|
| 0 = No |
| 1 = Yes (evidence verified) → 34B |
| 2 = Yes, but evidence not supplied -> 34C |
| 999 = Do not know (or does not apply) |

34B. ENUMERATOR: For verification, please take a photo of the SME’s most recent Performance results or reports on its employees.

| |
|--|
| 1 = Completed -- photo saved |
| 2 = Not Completed -- describe the evidence verified: _____ |

34C: ENUMERATOR: Why was evidence not provided?

- 1 = Owner shows you system, but does not want it photographed
- 2 = Interview took place by phone
- 3 = Interview did not take place at the business
- 4 = Other (specify) _____

35A. Over the last 3 months, did the SME provide any TRAINING to employees so they could improve their skills and better perform their roles/responsibilities?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: This training must have been conducted regularly for one or more employees during the past three months. The SME should be able to name the employee, describe the training conducted, and explain how the training helped the employee improve his skills and better perform his roles/responsibilities in the business.

[Note: if the SME does not have any employees, this question can still be applied to the Owner (or head manager running the business). Probe the respondent to find out if the Owner took any steps to develop his own business skills or expertise.]

For example,

- The SME provided one-on-one support to an employee (via a training session scheduled every week) so he could learn more about his role and responsibilities in the business.*
- The SME allowed an employee to complete an official apprenticeship by studying/training under the owner (or another expert worker) in the business.*
- The SME spent 5 hours each week with a new employee demonstrating how to perform certain tasks in the business and strengthening his skills.*
- The SME paid the cost for an employee to attend a course one night per week at the local college (e.g. on book keeping or operations management) so he could expand his responsibilities in your business.*
- The SME gave an employee five days 'off' so he could attend a workshop (e.g. on selling strategies or marketing tactics) related to his position and improve his skills.*
- The SME encouraged an employee to develop new knowledge by finding online courses relevant to his career progression and helping him to complete the courses (e.g. by letting him use your business computer after hours or getting him credit at an Internet café).*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example provided) |
| 999 = Do not know (or does not apply) |

36A. Over the last 3 months, did the SME use a formal PAYROLL system for making salary or wage payments to its employees?

Choose 'Yes' only if this activity was implemented regularly (at least once per month) within the last three months.

ENUMERATOR: There must be a paper or electronic record that proves the SME implemented a system to manage the salary/wage payments that it makes to employees on a regular basis (e.g. software, payslips). The SME should be able to name an employee, describe the dates/hours worked, note the pay rate, and show proof that the salary/wage payment was made at a regular interval.

[Note: if the SME does not have any employees, this question can still be applied to the Owner (or head manager running the business). Probe the respondent to find out if the Owner took any steps to track the payments he makes to himself as an owner/manager of the business.]

For example:

- *The SME uses an HR software program to report employee hours and calculate their monthly pay so it can generate a paycheck.*
- *The SME creates payslips (stating dates, hours and remuneration), which it gives to employees each time a salary/wage payment is made.*
- *The SME maintains a payroll book where he records the payments made to workers each week.*
- *The SME prints (and organizes in a binder) the bank transaction records every month that show when and how much is paid to all employees.*

| |
|---------------------------------------|
| 0 = No |
| 1 = Yes (specific example given) |
| 999 = Do not know (or does not apply) |

| | | | | | |
|-------------|--|--|--|--|--|
| D.6c | Over the last 3 months , for the top 3 performers of your company, what was the most common reward system that you used? Only one response. | | | | |
| | Piece rate pay system D6c1 | | | | |
| | Bonus system work D6c2 | | | | |
| | Pay raise D6c3 | | | | |
| | Non-financial rewards D6c4 | | | | |
| | Communication about the top performers D6c5 Don't know who are the top 3 performers | | | | |

Respondent must have done this for at least one employee during the past six months. The bonus/benefit should be: financial in nature (e.g. money, time off); o non-monetary terms provided directly to the employee (e.g. one-to-one); and based on individual performance on the job. The respondent should be able to name the employee, describe the bonus/benefit, and explain how the employee reaction.

For example,

- Gave an employee a monetary bonus (e.g. 20% added to his monthly salary payment) because he achieved the performance targets you set for the month.
- Raised the regular pay/salary for an employee who improved his productivity during the past year (e.g. increased the number of units he made per day or sold per week).
- Allowed one of the employees purchase the products/services of the business at a discount (e.g. 30% reduction in price) after he exceeded set expectations in carrying out his responsibilities.
- You provided an employee with health insurance (e.g. covering additional payments required by the service provider each month) after he had been working in your business for at least one year.
- You gave one of your employees three extra days off 'with pay' (e.g. more vacation time) because he had worked hard to deliver an important project or customer order.

| D.6d | | Yes | No | Don't know |
|-------------|--|------------|-----------|-------------------|
| | Over the last 3 months , for the employees that perform the poorest p what was the most common reward system that you used? In other words, how did you handle employees who were not doing their job effectively? Please check all that apply. | | | |
| | Provide training D6d1 | 1 | 2 | -9 |
| | Coaching D6d2 | 1 | 2 | -9 |
| | New/different position within the firm D6d3 | 1 | 2 | -9 |
| | Firing D6d4 | 1 | 2 | -9 |
| | Don't know who are the employees that are performing poorly | | | |

What are the different approaches that the respondent used to reprimand encourage or motivate poor-performing employees.

- Paid for the employee a training or weekend classes in order to improve on their performance
- Better performing employees held one on one mentorship with poor performing employees for them to observe how the other employees undertake their tasks.
- Demoted or reassigned the poor performing employee roles in different position which are lighter and within their means.

| D.6e | In the last past 6 months, did you recruit any new employee? → If 0, skip pattern | d6e |
|-------------|--|------------|
| | | |

| D.6e | How did you find the last employee you hired? Please choose the most appropriate method <i>[READ THE ENTIRE LIST]</i> | d6e |
|-------------|--|------------|
| | <input type="checkbox"/> I did not hire any new employees in the last 12 months | 1 |
| | <input type="checkbox"/> I used referrals to find most of my new employees | 2 |
| | <input type="checkbox"/> I used formal channels like job fairs, job posting or online sites to find most of my new employees | 3 |
| | <input type="checkbox"/> I hired people coming to my shop/factory/outlet who met most of the qualifications | 4 |
| | <input type="checkbox"/> Most of my new employees are relatives and/or friends | 5 |
| | <input type="checkbox"/> I used HR consultant to find new employees | 6 |
| | DO NOT KNOW | -9 |

| | | |
|-------------|---|------------------|
| D.6f | For this last employee, how did you assess the capacity of the candidate? Please choose the most common method [READ THE ENTIRE LIST] <input type="checkbox"/> I just hired the person and gave him/her a chance <i>Potential candidates would come to work and in the process asses their suitability for the assigned tasks.</i> | d.6f 1 |
| | <input type="checkbox"/> I used a checklist of qualifications <i>The firm has pre-determined or preferred skills which they use to assess their suitability. For example; years of experience, Specialty skills, education level ,age etc.</i> | 2 |
| | <input type="checkbox"/> I used a checklist of qualifications and did a background check (degrees and past experiences, referrals letters) <i>The respondent has pre-determined preferred skills which they use to assess their suitability they go a step further and to evaluate their education level and what previous employees or supervisors said about them.</i> | 3 |
| | <input type="checkbox"/> I used a checklist of qualifications and conducted an informal and rapid interview <i>The respondent use pre-determined skill list s and talked with potential candidates to learn about them and their abilities.</i> | 4 |
| | <input type="checkbox"/> I (or my team) conducted a formal interview with a couple of candidates (and/or background check). <i>There was a structured set way of assessing the candidates through interviews and digging in their past and previous job for their experience and suitability.</i> | 5 |
| | <input type="checkbox"/> I (or my team) conducted a series of interviews, case studies with the candidates (and/or background check) DO NOT KNOW | 6 -9 |

SECTION 5: ACCESSING PROFESSIONAL SERVICES

HR SERVICES

| | |
|---|---|
| 1. In the last 12 months, how did you find your new employees? | |
| Please choose <u>all</u> options that apply. <i>ENUMERATOR: READ THE ENTIRE LIST. Multiple answers are possible so let the respondent choose all hiring methods that were used by his business.</i> | |
| I did not hire any new employees in the last 12 months. | 1 |
| I used referrals to find my new employees. | 2 |
| I used formal channels like job fairs, job postings, or online job boards to find my new employees. | 3 |
| I hired people coming to my shop/factory/outlet who met most of the qualifications. | 4 |
| The new employees are relatives and/or friends. | 5 |
| I used an HR Specialist (HR consultant) to find new employees. → move to Q2 | 6 |

NOTE: In Question 1, if the respondent:

- *Chose Option 6 (used an HR Specialist), then move to Question 2.*
- *Did NOT choose Option 6, then SKIP to Question 5.*

| | |
|--|---|
| 2. What was the main reason you decided to use an HR Specialist? | |
| To save the time involved in screening and interviewing workers. | 1 |
| To identify workers with skills that I found it difficult to assess on my own. | 2 |
| To find workers with skills that are hard to find. | 3 |
| To receive some form of guarantee for quality. | 4 |
| It was required as part of a government program I was participating in | 5 |
| Other (specify): _____ | 6 |

| | |
|---|--|
| 3. In the last 12 months, how many different “employee positions” did you fill using an HR Specialist? | |
| _____ positions filled | |

NOTE: If the answer to Question 3 is greater than 1, then the next question (Q4) gets repeated for each new employee (up to 3) hired using an HR Specialist.

| | |
|--|-------------|
| For the [FIRST, SECOND, THIRD...] employee position you filled... | |
| 4A. How much did the HR Specialist charge you for this service? This is not the employee’s salary. We want to know the total amount of money that you paid the HR Specialist to help recruit and hire this employee. | _____ Naira |
| 4B. What was the position you filled using the HR Specialist (e.g. accountant, engineer, manager, marketer)? Choose a business function from the list below. | |
| 1 = GENERAL MANAGEMENT (e.g. administration, country/region manager, division head, Chief Operating Officer, etc) | |
| 2 = MARKETING (e.g. Chief Marketing Officer, VP Marketing, VP Customer Relations, customer service rep, product manager, etc) | |
| 3 = SALES (e.g. Chief Revenue Officer, VP Sales, account executive, sales manager, sales rep, etc) | |
| 4 = FINANCE (e.g., Chief Financial Officer, VP Finance, financial analyst, stock broker, equity dealer, capital markets, etc) | |

| | |
|--|--------------------------|
| 5 = ACCOUNTING (e.g. accountant, auditor, book-keeper, etc) | |
| 6 = TECHNICAL / R&D (e.g. Chief Technical Officer, Chief Information Officer, VP Engineering, programmer, engineer, data scientist, research & development, etc) | |
| 7 = OPERATIONS (e.g., director of manufacturing, production manager, head of procurement, supply chain specialist, etc) | |
| 8 = LEGAL (e.g. chief counsel, lawyer, paralegal, etc) | |
| 9 = CONSULTING (e.g., management consulting, general advisory services, strategy consulting, etc) | |
| 10 = HUMAN RESOURCES (e.g., director of human resources, human development manager, employee trainer, instructor, etc) | |
| 11 = OTHER (specify): _____ | |
| 4C. What was this employee's monthly salary (i.e. gross pay each month)? | _____ Naira per month |
| 4D. Is this person still employed at your business? | 1= Yes 2=no |

4E: If the person is no longer employed at the business:

- i) What month and year did they stop working for the business: Month_____ Year_____
- ii) What was the main reason they stopped working for the business? (open-ended)

NOTE: Repeat Question 4 for EACH new employee (up to 3) hired using an HR Specialist in the last 12 months.

NOTE: The next question (Q5) gets asked to all respondents – regardless of their response on Question 1.

| | | | | | |
|--|---|---|---|---|---|
| <p>5. There are different reasons why SME owners in Nigeria (including yourself) might not go to the open market to use specialists to help them find full-time workers for their business.</p> <p>For each of the following explanations: rate the likelihood that this is a key reason SME owner do NOT use an HR Specialist to find new employees for their business.</p> <p>1 = Not at all likely 2 = Slightly likely 3 = Somewhat likely 4 = Very likely 5 = Extremely likely</p> | | | | | |
| 5A. SME owners do not know of any HR Specialists that provide this service (i.e. they lack information about the market). | 1 | 2 | 3 | 4 | 5 |

| | | | | | |
|---|---|---|---|---|---|
| 5B. SME owners do not know what kind of employee/worker their business needs at a given stage of growth (i.e. they can't assess their internal needs). | 1 | 2 | 3 | 4 | 5 |
| 5C. SME owners find it difficult to judge the skills of outsiders (i.e. they can't assess the quality of the HR service they're buying). | 1 | 2 | 3 | 4 | 5 |
| 5D. SME owners think there is a low expected return from using an HR service (i.e. they don't think it will increase their business performance). | 1 | 2 | 3 | 4 | 5 |
| 5E. SME owners think returns are possible but highly uncertain (i.e. HR services can increase performance but the payoff is unpredictable). | 1 | 2 | 3 | 4 | 5 |
| 5F. SME owners believe there is a lack of qualified employees/workers (i.e. they just don't think there is a supply of talent in the market). | 1 | 2 | 3 | 4 | 5 |
| 5G. SME owners lack the money to pay for these HR services (i.e., they cannot afford the upfront costs or the cost to 'test out' a new service). | 1 | 2 | 3 | 4 | 5 |
| 5H. SME owners are not confident they will find an employee/worker they can trust with their business (i.e., so they won't be able to delegate responsibilities). | 1 | 2 | 3 | 4 | 5 |
| 5I. SME owners are worried it will take too much time or hassle to find an HR Specialist (i.e., search costs are high). | 1 | 2 | 3 | 4 | 5 |
| 5J. SME owners are under pressure to hire family/friends (i.e., they give business jobs to people close to them even if they don't have the skills). | 1 | 2 | 3 | 4 | 5 |

ACCOUNTING SERVICES

| | |
|--|---|
| 6. Over the last 6 months, who was the main person or entity that managed the record-keeping and prepared the formal accounts for your business? | |
| No one (does not do any formal accounting) → Q9 | 1 |
| Myself (the owner) → Q9 | 2 |
| Another employee inside my business (who is dedicated to this job) → Q7 | 3 |
| An outside Accounting agency (professional accountant) → Q8 | 4 |

NOTE: In Question 6, if the respondent chose:

- Option 1-2, then SKIP to Question 9.
- Option 3 (employee inside), then move to Question 7.
- Option 4 (outside Accounting agency), then SKIP to Question 8.

| | |
|--|-----------------------|
| 7. How much do you pay this employee per month (i.e. gross salary)? | _____ Naira per month |
|--|-----------------------|

NOTE: After Question 7 is completed, then SKIP to Question 9.

| | |
|---|---|
| 8A. What was the main reason you decided to use an outside Accounting agency? | |
| To save the time involved in record keeping and preparing accounts. | 1 |
| To complete accounting tasks that I do not trust an employee to be in charge of. | 2 |
| To complete more advanced accounting tasks that I do not have the skills to do myself. | 3 |
| To receive some form of guarantee for quality (e.g. financial statements audited and signed-off by an independent accountant) | 4 |
| To improve the overall management of financial activities in my business. | 5 |
| Other (specify): _____ | 6 |
| 8B. How frequently does this outside accountant visit your business or meet with you? | |
| Annually (once per year) | 1 |
| 2-4 times per year | 2 |
| Quarterly | 3 |
| Monthly | 4 |
| Several times per month | 5 |
| Weekly or more often | 6 |
| Other (specify): _____ | 7 |

8C. How much does the Accounting agency charge you for this service?

If you do not pay the Accounting agency on a monthly basis, then give your best guess for the “monthly cost” of these services.

_____ Naira
per month

8D. If you used an accounting agency in the past 6 months, but have now stopped using it, when was the month and year you stopped: month _____ year _____ (or 999 = not applicable)

8E: what was the main reason you stopped using this agency (open-ended) _____

NOTE: The next question (Q9) gets asked to all respondents – regardless of their response on Question 6.

9. There are different reasons why SME owners in Nigeria (including yourself) might not go to the open market to ‘outsource’ accounting services for their business.

For each of the following explanations: rate the likelihood that this is a key reason SME owners do NOT use an outside Accounting agency to implement their accounting activities.

- 1 = Not at all likely
- 2 = Slightly likely
- 3 = Somewhat likely
- 4 = Very likely
- 5 = Extremely likely

| | | | | | |
|---|---|---|---|---|---|
| 9A. SME owners do not know of any outside Accounting agencies that provide this service (i.e. they lack information about the market). | 1 | 2 | 3 | 4 | 5 |
| 9B. SME owners do not know what kind of accounting expertise their business needs at a given stage of growth (i.e. they can’t assess their internal needs). | 1 | 2 | 3 | 4 | 5 |
| 9C. SME owners find it difficult to judge the skills of outsiders (i.e. they can’t assess the quality of the accounting service they’re buying). | 1 | 2 | 3 | 4 | 5 |
| 9D. SME owners think there is a low expected return from using an accounting service (i.e. they don’t think it will increase their business performance). | 1 | 2 | 3 | 4 | 5 |
| 9E. SME owners think returns are possible but highly uncertain (i.e. accounting services can increase performance but the payoff is unpredictable). | 1 | 2 | 3 | 4 | 5 |

| | | | | | |
|--|---|---|---|---|---|
| 9F. SME owners believe there is a lack of qualified accountants (i.e. they just don't think there is a supply of talent in the market). | 1 | 2 | 3 | 4 | 5 |
| 9G. SME owners lack the money to pay for these accounting services (i.e., they cannot afford the upfront costs or the cost to 'test out' a new service). | 1 | 2 | 3 | 4 | 5 |
| 9H. SME owners are not confident they will find someone they can trust with their money/finances (i.e., so they won't be able to delegate responsibilities). | 1 | 2 | 3 | 4 | 5 |
| 9I. SME owners are worried it will take too much time or hassle to find an outside Accounting agency (i.e., search costs are high). | 1 | 2 | 3 | 4 | 5 |
| 9J. SME owners are under pressure to hire family/friends (i.e., they give these accounting jobs to people close to them even if they don't have the skills). | 1 | 2 | 3 | 4 | 5 |

MARKETING SERVICES

| | |
|---|---|
| 10. Over the last 6 months, who was the main person or entity that managed the marketing and communication activities of your business? | |
| No one (does not do any formal marketing) → Q13 | 1 |
| Myself (the owner) → Q13 | 2 |
| Another employee inside my business (who is dedicated to this job) → Q11 | 3 |
| An outside Marketing agency (professional marketer) → move to Q12 | 4 |

NOTE: In Question 10, if the respondent chose:

- Option 1-2, then SKIP to Question 13.
- Option 3 (employee inside), then move to Question 11.
- Option 4 (outside Marketing agency), then SKIP to Question 12.

| | |
|--|-----------------------|
| 11. How much do you pay this employee per month (i.e. gross salary)? | _____ Naira per month |
|--|-----------------------|

NOTE: After Question 7 is completed, then SKIP to Question 13.

| | | |
|--|--|--------------------------|
| 12A. What was the main reason you decided to use an outside Marketing agency? | | |
| To save the time involved in marketing my business and its products/services. | | 1 |
| To complete marketing tasks that I do not trust an employee to be in charge of. | | 2 |
| To complete more advanced marketing tasks that I do not have the skills to do myself. | | 3 |
| To receive some form of guarantee for quality (e.g. market research and marketing plan completed by an expert marketer) | | 4 |
| To improve the overall management of marketing activities in my business. | | 5 |
| Other (specify): _____ | | 6 |
| 12B. How frequently does this outside marketer visit your business or meet with you? | | |
| Annually (once per year) | | 1 |
| 2-4 times per year | | 2 |
| Quarterly | | 3 |
| Monthly | | 4 |
| Several times per month | | 5 |
| Weekly or more often | | 6 |
| Other (specify): _____ | | 7 |
| 12C. How much does the Marketing agency charge you for this service? | | |
| If you do not pay the Marketing agency on a monthly basis, then give your best guess for the “monthly cost” of these services. | | _____ Naira per month |

12D. If you used a marketing agency in the past 6 months, but have now stopped using it, when was the month and year you stopped: month _____ year _____ (or 999 = not applicable)

12E: what was the main reason you stopped using this agency (open-ended) _____

NOTE: The next question (Q13) gets asked to all respondents – regardless of their response on Question 10.

13. There are different reasons why SME owners in Nigeria (including yourself) might not go to the open market to 'outsource' marketing services for their business.

For each of the following explanations: rate the likelihood that this is a key reason SME owners do NOT use an outside Marketing agency to implement their marketing activities.

- 1 = Not at all likely
- 2 = Slightly likely
- 3 = Somewhat likely
- 4 = Very likely
- 5 = Extremely likely

| | | | | | |
|---|---|---|---|---|---|
| 9A. SME owners do not know of any outside Marketing agencies that provide this service (i.e. they lack information about the market). | 1 | 2 | 3 | 4 | 5 |
| 9B. SME owners do not know what kind of marketing expertise their business needs at a given stage of growth (i.e. they can't assess their internal needs). | 1 | 2 | 3 | 4 | 5 |
| 9C. SME owners find it difficult to judge the skills of outsiders (i.e. they can't assess the quality of the marketing service they're buying). | 1 | 2 | 3 | 4 | 5 |
| 9D. SME owners think there is a low expected return from using a marketing service (i.e. they don't think it will increase their business performance). | 1 | 2 | 3 | 4 | 5 |
| 9E. SME owners think returns are possible but highly uncertain (i.e. marketing services can increase performance but the payoff is unpredictable). | 1 | 2 | 3 | 4 | 5 |
| 9F. SME owners believe there is a lack of qualified marketers (i.e. they just don't think there is a supply of talent in the market). | 1 | 2 | 3 | 4 | 5 |
| 9G. SME owners lack the money to pay for these marketing services (i.e., they cannot afford the upfront costs or the cost to 'test out' a new service). | 1 | 2 | 3 | 4 | 5 |
| 9H. SME owners are not confident they will find someone they can trust with their customers/sales (i.e., so they won't be able to delegate responsibilities). | 1 | 2 | 3 | 4 | 5 |
| 9I. SME owners are worried it will take too much time or hassle to find an outside Marketing agency (i.e., search costs are high). | 1 | 2 | 3 | 4 | 5 |
| 9J. SME owners are under pressure to hire family/friends (i.e., they give these marketing jobs to people close to them even if they don't have the skills). | 1 | 2 | 3 | 4 | 5 |

14. Has your firm used a business consulting service in 2017?

Enumerator: this should not include specialty marketing or accounting providers, which have already been asked, nor human resource consultants. It is intended to capture the use of general business consultants. It also should not include technical consultants that help install or use a specific machine or piece of equipment.

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

16. How many hours of business consulting services did you use in 2017 to date? _____

SECTION 6: EMPLOYMENT

Physical verification: ENUMERATOR ask about who is working in the firm today.

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. How many of the following types of workers have worked in the business IN THE PAST MONTH **(do not include yourself in any of these categories)**

| | Current (a) |
|---|-------------|
| 1. Wage or Salaried Workers | |
| 2. Casual or Daily paid Workers | |
| 3. Partners | |
| 4. Apprentices or Interns | |
| 5. Unpaid workers | |
| 6. Total number of workers (sum of 1-4) | |

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

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

5. Let's say that your employees are divided between production workers and non-production workers and defined non-production workers as people that are managers, engineers, working in an administrative role or salesman. How many employees are working as production workers and non-production workers? **(do not include yourself in any of these categories)**

| | Production workers | Non production workers |
|--|--------------------|------------------------|
| 7. Wage or Salaried Workers | | |
| 8. Casual or Daily paid Workers | | |
| 9. Partners | | |
| 10. Apprentices or Interns | | |
| 11. Unpaid workers | | |
| 12. Total number of workers (sum of 1-4) | | |

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

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

6. How many are women? **(do not include yourself in any of these categories)**

| | Production workers - women | Non production workers - women |
|--|----------------------------|--------------------------------|
| 13. Wage or Salaried Workers | | |
| 14. Casual or Daily paid Workers | | |
| 15. Partners | | |
| 16. Apprentices or Interns | | |
| 17. Unpaid workers | | |
| 18. Total number of workers (sum of 1-4) | | |

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

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

Over the past 6 months, how many new paid full time employees did you hire?

| | Production workers | Non production workers |
|------------------------------|--------------------|------------------------|
| New Wage or Salaried Workers | | |

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

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

5. What was the total amount your business paid in wages, salaries, piece-rates, commissions, and other payments to workers in the LAST MONTH?

_____ Naira

6. What is the average salary for a production worker? _____ per day (1), per week (2) or per month (3)

19. Do you have a written record of these payments to workers that I can check this against?

1 = Yes, and they showed this

2 = Yes, but they refused to show this

3 = No written records

20. I would now like to ask several questions about the five highest paid positions in the business, apart from yourself. *DO NOT INCLUDE THE OWNER. If there are 5 or fewer workers, ask about all workers in the firm.*

| a. Worker | b. Main job | c. Job function | d. Education | e. Monthly pay in Naira |
|------------|------------------------------------|--|--|-------------------------|
| First name | (e.g architect, repair specialist) | 1 = Production 2 = Sales/Marketing 3 = Accounts/Finance 4 = Other | 1 = did not complete high school 2 = completed high school 3 = some tertiary education | |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

21. Are you married?

1 = Yes

2 = No -> Section 6

22. How many hours per week does your spouse typically work in your business?

_____ (Enter 0 if the spouse does not work in the business at all.)

SECTION 7: BUSINESS INPUTS AND OUTCOMES

FINANCIAL INPUTS

1. How much did you invest in 2017? _____

| | |
|------------------------------|----|
| 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)

2. How did you use this investment?

Working capital (buy raw materials, pay other expenses like rent or salaries)

Assets (machinery, vehicles, equipment, land or buildings)

2. In percentage, how did you finance this investment?

| |
|---|
| Internal funds or retained earnings |
| Borrowed from banks: private and state-owned |
| Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies |
| Purchases on credit from suppliers and advances from customers |
| Other, moneylenders, friends, relatives, etc. |
| Grants |

3. Has your business taken a loan from family or friends in 2017?

1 = Yes

2 = No -> Q3

4. What is the total amount of loans your business received from family or friends in 2017?

_____ Naira

5. Has your business taken a loan from a bank or microfinance institution in 2017?

1 = Yes

2 = No -> Q5

6. What is the total amount of loans your business received from bank or microfinance organization in 2017? _____ Naira

5. Has your business tried to apply for a loan from a bank or microfinance institution in 2017? → Q

1= Yes → Q6

2=No → Q8

6. If yes: what was the outcome of this application?

1= Application was approved

2= Application was rejected

7. If the application was rejected, what was the reason given by the bank or microfinance institution:

Application not complete

Not enough collateral

No land title

Not enough personal funds

Business plan not able to show the potential of the investment

Return on investment not sufficient

No reason given

Still in the process

8. What was the main reason why this business did not apply for any loan?

No need for a loan – the business has sufficient capital

Application procedures too complex

Interest rates too high

Collateral requirements too high

Size of loan and maturity were insufficient

Did not think I would be approved

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

| |
|--------------|
| 1 = Yes |
| 2 = No -> Q7 |

6. How much new investment did you receive? **ENUMERATOR: 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)

PHYSICAL INPUTS

7. 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 ->Q9 |

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

ENUMERATOR: 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)

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

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

SALES

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

ENUMERATOR: last month refers to the last full calendar month: so if they are interviewed in mid-October, this refers to the month of September.

| 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)

11. Can you tell me the total revenues of your business for 2017? Naira _____

| TOTAL REVENUE FOR 2017 |
|------------------------|
| |

| | |
|------------------------------|----|
| 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)

12. Does most of your business consist of projects which take multiple months or years to realize, with sales then concentrated within a small period (e.g. production of a movie, large construction projects, etc.)?

1 = Yes

2 = No -> Q 15

13. What is the main type of project you undertake?

14. How many of these projects did you make sales for in 2017? _____

15. Do you have a weekly, monthly, or annual written sales statement?

1 = Yes

2 = No -> Q17

16. *ENUMERATOR. Please ask to see this information, and record as much of the following as possible:*

- a. Sales for January 2018
- b. Sales for December 2017
- c. Sales for November 2017
- d. Sales for October 2017
- e. Sales for September 2017
- f. Total sales for 2017

PROFITS

17. 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?

ENUMERATOR: last month refers to the last full calendar month. So if interviewed in mid-October, this refers to the month of September.

| |
|---------------------------------------|
| 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)

18. What were your total PROFITS for 2017 in the 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)

SECTION 8: PARTICIPATION IN GOVERNMENT AND NGO PROGRAMS

1. In 2017, have you participated in any business training program?
 - 1 = Yes
 - 2 = No -> Q6

2. Was this training something you paid for yourself, or paid for by a government program or NGO?
 - 1 = Paid for myself
 - 2 = Paid by a government program or NGO
 - 3 = Cost-sharing between myself and a government or NGO program
 - 4 = Course was offered for free online
 - 5 = Other (specify)_____

3. Which of the following provided this business training program for you (multiple answers possible)?
 - 1 = Cherie Blair Foundation
 - 2 = Goldman Sachs 10,000 Women program
 - 3 = YouWin
 - 4 = GEM Project
 - 5 = Business incubator
 - 6 = FATE foundation
 - 7 = Tony Elumelu Foundation Entrepreneurship Program (TEEP)
 - 8 = WomenX
 - 9 = Bank of Industry's Youth Entrepreneurship Support (YES)
 - 10 = Other (specify)_____

4. How many hours of training did you receive in 2017? _____

5. Was this training online only, in groups, or one on one?
 - 1 = Online only
 - 2 = Group training
 - 3 = One-on-one training

6. Were you selected for a business training program but chose not to participate, or started the program and did not complete it?
 - 1 = Yes
 - 2 = No -> Q8

7. What was the main reason for not starting or not finishing the business training?
 - 1 = Training was located too far away from my business
 - 2 = Training did not seem practical or useful
 - 3 = I do not think my business would benefit from training
 - 4 = Family constraints
 - 11 = Can not afford to take time away from my business
 - 12 = Did not like the instructors
 - 13 = Other (specify)_____

8. In 2017, has your business received any business development services or consulting on aspects of business operations, human resource management, sales and marketing, or finances?

- 1 = yes
- 2 = No

9. Was this consulting something you paid for yourself, or paid for by a government program or NGO?

- 1 = Paid for myself
- 2 = Paid by a government program or NGO
- 3 = Cost-sharing between myself and a government or NGO program
- 4= Other (specify)_____

10 Which of the following provided this consulting program for you (multiple answers possible)?

- 1= Cherie Blair Foundation
- 2 = Goldman Sachs 10,000 Women program
- 3 = YouWin
- 4 = GEM Project
- 5 = Business incubator
- 6 = FATE foundation
- 7 = Tony Elumelu Foundation Entrepreneurship Program (TEEP)
- 8 = WomenX
- 9 Bank of Industry's Youth Entrepreneurship Support (YES)
- 10 Other (specify)_____

11. Which of the following business areas was the business consultancy services was used for? **1 = Yes 2 =No**

| | | |
|--------------------|---|---|
| 1. Production | 1 | 2 |
| 2. Product design | 1 | 2 |
| 3. Firm management | 1 | 2 |
| 4. Finance | 1 | 2 |
| 5. Marketing | 1 | 2 |
| 6. Operations | 1 | 2 |
| 7. Other (specify) | 1 | 2 |

11. What was the name of this consulting company? *(if more than one company, choose the one that provided most hours of consulting)*

12. How many hours of consulting did you receive in 2017? _____

13. Were you offered free or subsidized business consulting services but chose not to use them, or started to use them and then stopped before the program ended?

- 1 = Yes
- 2 =No -> Q15

14. What was the main reason for not starting or not finishing this consulting?

- 1 = Consultants were located too far away from my business
- 2 = Consulting did not seem practical or useful
- 3 = I do not think my business would benefit from consulting
- 4= Family constraints
- 5= Cannot afford to take time away from my business
- 6= Did not like the consultants
- 7= Other (specify)_____

15. In 2017 have you received any grants from a business competition or government program?

- 1 = Yes
- 2 = No, but grant application pending
- 3= No

16. Which of the following provided this grant for you (multiple answers possible)?

- 1= Cherie Blair Foundation
- 2 = Goldman Sachs 10,000 Women program
- 3 = YouWin
- 4 = GEM Project
- 5 = Business incubator
- 6 = FATE foundation
- 7 = Tony Elumelu Foundation Entrepreneurship Program (TEEP)
- 8 = WomenX
- 9 Bank of Industry's Youth Entrepreneurship Support (YES)
- 10 Other (specify)_____

17. What is the total amount of grant funding you received in 2017? _____

18. Did this grant require you to make a match with your own funds?

- 1= Yes
- 2 = No

19. What was the main use of this grant?

ENUMERATOR: SINGLE CODE ONLY

| |
|------------------------|
| 1= Working capital |
| 2 = Fixed equipment |
| 2 = Buildings or Land |
| 4= Product development |
| 5= Hiring employees |
| 6 = Other (specify) |

SECTION 9: BIGGEST CONSTRAINT TO GROWTH AND POLICY RECOMMENDATION

1. What is currently the biggest constraint to growing your business further?

(ENUMERATOR: Ask as an open -ended question, and record comments. Then mark the category which corresponds to the area chosen.)

1. Access to Finance
2. Getting the right workers
3. Getting more land or a new location
4. Electricity supply
5. Complying with regulations
6. Accessing raw materials and inputs
7. Improving the management systems of my company
8. Other

2. If you could change one law that affects your business, what law would you change and what would you change it to?

| LAW TO CHANGE | SUGGESTED CHANGE |
|---------------|------------------|
| | |

(ENUMERATOR: Ask as an open -ended question, and record comments. Then mark the category which corresponds to the area chosen.)

1. Labor laws
2. Business registration laws
3. Tax laws
4. Health regulations
5. Interest rates / finance related regulations
6. Trade policy
7. Education / training laws
8. Marketing related laws
9. Permits and licenses
10. Environment related laws
11. Other (Specify)_____

SECTION 10: FUTURE FOLLOW-UP

We hope to be able to come back in one year and check briefly 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.

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>