



World Bank Group

## **Female Entrepreneurship**

Survey Playbook

December, 2024

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## PURPOSE OF THIS SURVEY PLAYBOOK

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McKinsey & Company conducted research using quantitative surveys across eight countries to understand the barriers women face in starting and scaling businesses. This survey playbook is designed to support We-Fi and its partners in extending this research to additional countries and conducting endline surveys in existing ones (Cote d'Ivoire, Dominican Republic, Egypt, Mozambique, Nigeria, Serbia, Sri Lanka and Uzbekistan). By documenting the methodology, we aim to ensure consistency and reliability in future surveys. This playbook provides a detailed, step-by-step guide on:

- **Survey documentation:** Surveys in English and local languages where they have been conducted
- **Survey launch and data gathering:** Process on launching the survey (either in new markets or existing markets for endline baselining) and gathering data, including localization and customization for local contexts, fielding, and data collection approaches
- **Analysis overview and sample outputs:** Provides an overview of analysis methods and sample outputs for future replication

## 1.0 OBJECTIVES OF THE FEMALE ENTREPRENEURSHIP SURVEYS

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The research requires launching two surveys in each country: (1) Non-entrepreneur (general population/B2C) survey and (2) Entrepreneur survey (B2B)

The objectives of these surveys are to:

- 1) Non-entrepreneurship survey: Examine the obstacles women encounter when trying to start a business
- 2) Entrepreneurship survey: Investigate the difficulties existing women entrepreneurs face in sustaining and scaling their businesses, and identify potential support and interventions that could assist these entrepreneurs

### 1.1 Objectives of the non-entrepreneur (general population) survey

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The objectives of the non-entrepreneurship survey are to understand the general population's intent to start a business and perceived barriers:

- What share of the general population are intending to start a businesses in the next 3 years? What are the differences in intent between women and men?
- What are the reasons why women and men have never considered starting their own business, or considered starting their own business but have not started it yet?
- What are the specific kind of skills and knowledge that women and men perceive they are lacking? For those that mentioned that lacking skills and knowledge is one of the reasons they have not started or considered starting their own business

### 1.2 Objectives of the entrepreneur survey

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The objectives of the entrepreneurship survey are to understand the barriers and helpful interventions for sustaining and scaling a business:

- What are the barriers to sustaining and scaling a business?
- What interventions would be most helpful to female and male entrepreneurs?
- What do entrepreneurs require to grow their business further?

In addition, the survey deep dives into four topics: funding, skills, professional support networks and balancing personal commitments.

- 1) Funding: How did you fund your business and how difficult was it to secure funding? What fundings issues have you experienced securing funding as an entrepreneur?
- 2) Skills: How would you rate your ability in the key skills that help you run your business?
- 3) Professional support networks: What support do you use and find helpful to run your business e.g., people, resources, programs? What role models, mentors and sponsors do female and male entrepreneurs have?
- 4) Balancing personal commitments e.g., childcare: What support does your spouse and family provide to you as an entrepreneur? What are your caring and household responsibilities, and how do you find balancing these with running a business?

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## 2.0 SURVEY PROCESS

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The typical survey insights process is conducted over four steps: identify respondents, localise the survey, launch and analyse the insights.

### Survey process:

1. **Identify target country(ies) and line up vendors**
  - a. Confirm countries for the research
  - b. Engage with survey providers in these countries
  - c. Create sample plan for each country based on feasibility. *Refer to section 4.3 Sampling size and quotas*
2. **Localise survey**
  - a. Develop the customisation file that has localized questions and responses for specific questions where required. *Refer to section 3.0 Survey questions and customisation*
  - b. Script the survey in English language (base link)
  - c. Test and sign off the English language link
  - d. Generate translation “overlays” (in Excel)
  - e. Engage translators to create a translation of the survey in local languages
  - f. Overlay English link with local translations to create local versions of the link
  - g. Test local survey links thoroughly and make adjustments
3. **Launch survey**
  - a. Survey providers are integrated via re-directs to the central survey link
  - b. Survey providers send out survey to respondents for soft launch (first 5% completes)
  - c. Check soft launch data for correct data recording and logic, and adjust survey as needed
  - d. Fully launch the survey
  - e. Clean the data daily, removing “bad respondents”, and monitoring minimum quotas. *Refer to section 4.0 Fielding and sampling approach*
  - f. Guide real time fielding decisions. *Refer to section 4.0 Fielding and sampling approach*
4. **Analyse the insights**
  - a. Create analytical syntax in program of choice (e.g. SPSS) on preliminary data
  - b. Run banner books on the final data
  - c. Identify opportunities to dig deeper in the data

**1b. Engage with survey providers:** The following vendors have been engaged in data collection for this work:

1. Borderless access
2. TGM
3. Dynata
4. EMI
5. Atheneum and Partners
6. Potloc
7. Roi Rocket

We also ensure that the survey link is mobile-friendly: 50%-85% of respondents would answer the survey on their mobile phones, the survey should be easily navigable on mobile devices

Maintain data integrity by defining a "bad respondent" based on the failure of two or more quality checks across the following:

1. **Attention checks:** The survey includes questions to ensure respondents are paying attention. For example, question *[PURCHASED]* multi-code question flags as a potential cheater if more than 8 items were selected. If a respondent fails to follow these instructions, it indicates a lack of attention.
2. **Consistency checks:** The survey includes similar questions at different points in the survey to check for consistency in responses. For example, two questions in the B2B survey check if the business is formally registered: *[SREGISTER] Is the business you own or manage formally registered with government officials?* and *[DPROCESS] How hard or easy was the process of registering your business?* If a respondent provides conflicting answers to these questions, it may indicate careless or random answering.
3. **Speed checks:** Monitor the time respondents take to complete the survey. If a respondent completes the survey significantly faster than the average time, it may suggest they are not providing thoughtful responses.
4. **Straight-lining detection:** Look for patterns where respondents select the same answer for all questions in a grid or matrix. This behaviour, known as straight-lining, often indicates a lack of engagement with the survey content.
5. **Open-ended response quality:** Evaluate the quality of responses to open-ended questions. Responses that are nonsensical, irrelevant, or extremely short may indicate a lack of genuine effort.

By implementing these quality checks, you can identify respondents who fail two or more criteria and classify them as "bad respondents." This approach helps ensure that the data collected is reliable and valid, ultimately leading to more accurate and actionable insights.

### 3.0 SURVEY QUESTIONS AND CUSTOMISATION

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The non-entrepreneurship and entrepreneurship surveys are global and the same survey questions are shared with each country to ensure the survey responses will be comparable across markets. See the appendix for the survey questions.

To maintain overall quality of the surveys, they followed a specific design to reduce respondent fatigue and gather better, more accurate data. The principles of the survey design included:

- Short in length: Keeps the survey as short and simple as possible
- Keeps the wording to a minimum: Uses short sentences and limited answer options to a maximum of 15
- Limits redundant questions: Avoids questions that makes respondents feel like they are repeating themselves
- Limits long, complex questions: Avoids questions that require complex calculations or allocations of percentages or points
- Ensures a logical flow of questions: Starts with general questions and gradually moves to more specific ones
- Built in data quality checks or "attention checks": These checks flagged suspicious respondents who might be cheating or speeding through the survey

In addition, there are customizations to be made to the surveys before distributing to a country, to ensure the questions and answers are clearly understood and relevant to the market. The survey questions and responses are customized for each country in two ways:

1. Local language: The surveys are offered in English and translated into the local language, as interviewing in English may lead to bias particularly when it comes to the use of terminology. Allocate 2/3 days for native speakers to confirm the quality of the translations.
  - a. The surveys have been translated into Arabic, French, Portuguese, Russian, Serbian, Uzbek, Spanish, Sinhala and Tamil
  - b. See 'spid\_0040-293-fre.xlsx' for an example of the French translation file
2. Customized questions and answers: The below survey questions are customized for each country to ensure localized and relevant survey responses are provided to the respondents (see [customisation file 20241018\\_Entrepreneurship survey\\_International\\_Customisation\\_v5.xlsx](#)):
  - a. [SD4A] Annual personal income (before taxes)
  - b. [SD4A\_HOUSE] Annual household income (before taxes)
  - c. [CREGION] Region the business is based
  - d. [CREGION2] Region(s) the business operates
  - e. [GETHNIC] Ethnicity
  - f. [GEDUCATION] Level of education
  - g. [CCOST\_LAST] Total monthly costs of the business
  - h. [CPROFIT\_LAST] Net profit from the main business in the last completed month
  - i. [FADVICE] Utilized resources, guidance or support

### 3.1 Non-entrepreneurship survey

The non-entrepreneurship survey is structured to understand common barriers preventing women from starting a business. The non-entrepreneur survey is ~ 7-8 min long.

#### Survey structure:

Section	Topics
Module 1: Screener	<ul style="list-style-type: none"> <li>Gender, age, region, revenue</li> </ul>
Module 2: Business profile	<ul style="list-style-type: none"> <li>Role, business ownership, employees, responsibilities, revenue, sector</li> </ul>
Module 3: Intent	<ul style="list-style-type: none"> <li>Intention to start a business</li> </ul>
Module 4: Barriers	<ul style="list-style-type: none"> <li>Barriers to starting a business, barriers from family responsibilities and perceived lack of skills and knowledge</li> <li>Reach out to discuss business idea</li> <li>Successful business characteristics</li> </ul>
Module 5: Demographics	<ul style="list-style-type: none"> <li>Marital status, children, hours caring, household responsibilities, annual personal/household income, ethnicity, education, professional experience</li> </ul>

Refer to appendix 1 for the full non-entrepreneurship survey questions in English. The local language files are saved separately.



## 3.2 Entrepreneurship survey

The entrepreneurship survey is structured to understand common barriers preventing women from sustaining and scaling a business. Entrepreneur survey is ~ 15 min long.

### Survey structure:

Section	Topics
Module 1: Screener	<ul style="list-style-type: none"> <li>Gender, age, region, role, permanent employees, ownership, revenue, sector(s), registration</li> </ul>
Module 2: Business profile	<ul style="list-style-type: none"> <li>Regions, clients, channels, total costs, profit margin, ambition, operations, board members</li> </ul>
Module 3: How you started your business	<ul style="list-style-type: none"> <li>Start date, prior business ownership, business partners</li> <li>Reasons to start a business</li> <li>Finance to start business</li> </ul>
Module 4: Business barriers	<ul style="list-style-type: none"> <li>Barriers to business' success and development</li> <li>Finance to sustain business</li> <li>Securing funding, non-financial support, skills</li> </ul>
Module 5: Business initiatives	<ul style="list-style-type: none"> <li>Helpful interventions</li> <li>Government or societal interventions</li> <li>People or resources for advice</li> <li>Role models, mentors, sponsors</li> </ul>
Module 6: Demographics	<ul style="list-style-type: none"> <li>Marital status, children, hours caring, household responsibilities, annual personal/household income, ethnicity, education, professional experience</li> </ul>

Refer to appendix 2 for the full entrepreneurship survey questions in English. The local language files are saved separately.

## 4.0 FIELDING AND SAMPLING APPROACH

### 4.1 Recruitment approach

The fielding and sampling approach involves multiple recruitment techniques at the same time to identify respondents.

The non-entrepreneur survey was run fully online via online consumer panels.

Entrepreneur interviews were collected via a combination of several recruitment methods: Survey data has been collected using four distribution channels: a) online consumer panels; b) specialised B2B panels; c) social media recruitment via Facebook and Instagram; d) phone interviews.

Each country had slightly different distribution of methods (see table below for details).

	Sri Lanka	Uzbekistan	Cote D'Ivoire	Mozambique	Nigeria	Egypt	Serbia	Dominican Republic
Online consumer panel	5%	5%	10%	20%	5%	5%	15%	25%
Social media	15%	5%	20%	15%	20%	10%	10%	10%
Specialised B2B panel	75%	85%	65%	60%	75%	85%	75%	60%
Phone	5%	5%	5%	5%	0%	0%	0%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%

### 4.2 Benefits of online methodology

Online interviews are prioritized given these enable higher flexibility for the respondents. Where necessary (e.g., due to low response rates for certain segments or absence of telephone numbers), the survey providers can conduct the survey or parts thereof in person.

The benefits of this sampling approach are:

- 1) Global consistency: every participant responds to the same materials (in their local language)
- 2) Lack of bias created by local providers in selecting and recruiting participants
- 3) Lack of bias in interviewing/suggesting certain answers to consumers
- 4) Short fieldwork and data processing time

### 4.3 Sampling size and quotas

Non-entrepreneur survey sample was ~ 750 to 1,000 respondents per market. Entrepreneur sample was approximately 250 responses per country.

The sampling approach is based on convenience sampling (a non-probability sampling method with participants selection is based on their availability and ease of access).

Strict quota with a min of 100 responses per gender has been implemented to ensure the validity of the analysis.

To minimise sampling bias, quotas are used to ensure a diverse sample of different sub-groups of population across gender, age, region and socio-economic status, as well as business size and type of business.

Sampling has been overweighed towards larger businesses (small to mid-size), and formal businesses; with informal businesses being on average ~25% of sample size. Informal businesses have been identified based on the question asked. “Is your business registered with government authorities?”; and triangulated with other questions e.g., “How hard or easy was the process of registering your business?”.

**Non-entrepreneur survey sample plan:**

- Min 60% women
- Min 20% of urban, rural, sub-urban population
- Min 20% from 18-29 yo, 30-49 yo, 50+ yo

**Entrepreneur survey sample plan:**

- Min 60% women
- Min 20% of urban, rural, sub-urban population
- Min 20% from 18-29 yo, 30-49 yo, 50+ yo
- Min 20% non-formal businesses
- Min 20% micro, small, medium sized businesses

## 4.4 Constraints of the fielding and sampling approach

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The survey approach has been designed to provide globally comparable learnings in fast and approachable way. While reviewing the results, please, be aware of the following limitations:

- Bias towards online active population
- Bias towards more urban population (that has been balanced by quota)
- Bias towards more formal businesses (balanced by min quota on informal)
- No quotas have been put on industries so there is possibility of bias towards certain industries in the sample

## 4.5 Segmentation framework

The surveys are designed to collect responses from both women and men across various segments to generate segment-specific insights and identify key barriers and interventions relevant to each segment. The segmentation framework was developed by incorporating:

- Segments from the Rose Review: Leveraging established segments from the Rose Review survey
- Inputs from We-Fi secretariat and Enterprise survey teams: Integrating expert feedback during the survey review process
- Alignment with Segmentation team (CCX): Ensuring consistent segments for cross-country comparison

The survey questions include these segments to ensure comprehensive data collection. The sampling approach must guarantee a minimum number of respondents across regional and gender segments with specific quotas. This ensures robust and representative insights for each segment.

Categories	Select questions in survey	Segments	Aligned to ongoing segmentation work
<b>Region</b>	How would you characterize the neighborhood in which your business is based	<ul style="list-style-type: none"> <li>• Urban</li> <li>• Semi-urban</li> <li>• Rural</li> </ul>	Yes
<b>Size of business (# of employees)</b>	How many other permanent employees does your business currently have excluding you?	<ul style="list-style-type: none"> <li>• Sole trader 1 (self-employed)</li> <li>• Micro enterprises 2-9 employees</li> <li>• Small enterprises 10-49 employees</li> <li>• Medium enterprises 50-250 employees</li> </ul>	Yes
<b>Stage of business</b>	When did you start your business?  What were the main business' total revenues	<ul style="list-style-type: none"> <li>• Start-up Business &lt;5 years old</li> <li>• Sustain Business &gt;5 years old</li> </ul>	Standard definition used across previous reviews

	in the last completed month?	<ul style="list-style-type: none"> <li>Scale to high annual turnover (threshold varies by country)</li> </ul>	
<b>Caring responsibilities</b>	How many hours a week do you typically spend caring for children or elderly relatives?	<ul style="list-style-type: none"> <li>High caring role defined as women spending significantly more time than avg in care</li> <li>Medium caring role defined as women spending closer to avg hours in care</li> <li>Low caring role women with no children/ dependents OR spending significantly less than average hours in care</li> </ul>	Partially new/ different approach
<b>Family support</b>	List of 6 questions that participants must rate from 1-5 on how supportive their spouse/ family is	<ul style="list-style-type: none"> <li>LOW Support (significantly below market avg)</li> <li>MEDIUM support (in line with market avg) (in line with market avg)</li> <li>HIGH support (significantly above market avg.)</li> </ul>	Yes
<b>Education</b>	What is the highest level of education you have completed?	<ul style="list-style-type: none"> <li>Primary</li> <li>Secondary</li> <li>Tertiary and Postgrad</li> </ul>	Yes
<b>Professional Experience</b>	How many years of professional experience do you have?	<ul style="list-style-type: none"> <li>Low (0-2 years)</li> </ul>	Yes

		<ul style="list-style-type: none"> <li>• Medium (3-5 years)</li> <li>• High (&gt;5 years)</li> </ul>	
<b>Risk taking profile</b>	How likely or unlikely are you to take risks?	<ul style="list-style-type: none"> <li>• Low (significantly below market avg)</li> <li>• Medium (in line with market avg)</li> <li>• High (significantly above market avg.)</li> </ul>	Yes
<b>Household income</b>	What best represents your household income? ( <i>customised per country</i> )	<ul style="list-style-type: none"> <li>• Low income</li> <li>• Low middle income</li> <li>• Upper middle income</li> <li>• Income</li> </ul>	New
<b>Sector</b>	What sector(s) does your business operate in?	<ul style="list-style-type: none"> <li>• Agriculture, Forestry, Fishing, Veterinary</li> <li>• Construction</li> <li>• Information and Communication (incl. software)</li> <li>• Education</li> <li>• Real Estate</li> <li>• Mining, Quarrying</li> <li>• Wholesale and retail, motor vehicle repair, fuel</li> <li>• Financial services</li> <li>• Health/social care</li> <li>• Renewable energy</li> <li>• Manufacturing</li> <li>• Transportation and Storage</li> </ul>	Yes

		<ul style="list-style-type: none"><li>• Other end-consumer services</li><li>• Government administrative functions</li><li>• Utilities, sewerage, waste, recycling</li><li>• Tourism and hospitality</li><li>• Business services</li><li>• Other service activities e.g., hairdressing</li></ul>	
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The typical outputs of the surveys are 'banner books' in Excel files, displaying questions as rows and segments (cuts) as columns. See Figure 1, Survey output, Banner Book for the entrepreneur B2B survey below. It is good practice to review preliminary data, but only after collecting at least 70% of the sample. Being clear from the start about which cuts or hypotheses to test saves time and ensures that the initial analysis is hypothesis-driven to uncover insights. Only base sizes of 50 or more are analyzed, and insights are commented on where there are significant differences.





To analyze the survey data, it is suggested to set up a model for specialized analysis of specific questions and segments in a separate sheet. This model is used to calculate:

- The gap between segments: For example, if Women = 8% and Men = 17%, the gap is -9%
- Significance of the gap: Determine if the gap between two segments is significant with 90% confidence

See Figure 2, Survey output, specialised analysis for Dominican Republic (B2B).

Autosave

14:04:19 Entrepreneurs (B2B) Analysis file of data...

Search

FileHomeInsertPage LayoutFormulasDataReviewViewAutomateHelp

AI

123456789101112131415161718192021222324252627282930313233

ABCDDEFFGGHHIIJKLLMM

Gender

Women	Men	GAP	SE	Significant
[SINDUSTRY]				
	140	124		
SINDUSTRY.1 Option 1. Retail trade, Which of the following describes your business best?	26%	23%	2%	9% Not Significant
SINDUSTRY.2 Option 2. E-commerce (i.e. no physical sales point), Which of the following describes your business best?	11%	14%	-3%	7% Not Significant
SINDUSTRY.3 Option 3. Wholesale trade, Which of the following describes your business best?	23%	18%	5%	8% Not Significant
SINDUSTRY.4 Option 4. International trade, Which of the following describes your business best?	4%	6%	-2%	5% Not Significant
SINDUSTRY.5 Option 5. Manufacturing, Which of the following describes your business best?	12%	14%	-2%	7% Not Significant
SINDUSTRY.6 Option 6. IT and digital space, Which of the following describes your business best?	8%	9%	-1%	6% Not Significant
SINDUSTRY.7 Option 7. Services (medical, consulting, real estate, etc.), Which of the following describes your business best?	9%	7%	1%	5% Not Significant
SINDUSTRY.8 Option 8. Construction, Which of the following describes your business best?	8%	8%	0%	5% Not Significant
SINDUSTRY.9 Option 9. Agriculture, forestry and fishing, Which of the following describes your business best?	1%	4%	-3%	3% Not Significant
SINDUSTRY.10 Option 10. Tourism and hospitality, Which of the following describes your business best?	6%	10%	-3%	6% Not Significant
SINDUSTRY.11 Option 11. Telecommunications, Which of the following describes your business best?	6%	10%	-3%	6% Not Significant
SINDUSTRY.12 Option 12. Education, Which of the following describes your business best?	8%	4%	4%	5% Not Significant
SINDUSTRY.13 Option 13. Transportation, logistics, Which of the following describes your business best?	6%	8%	-2%	5% Not Significant
SINDUSTRY.14 Option 14. Technology and new technology, Which of the following describes your business best?	8%	17%	-9%	7% Significant
SINDUSTRY.15 Option 15. Financial services (investment advice, microfinance, etc.), Which of the following describes your business best?	12%	8%	4%	6% Not Significant
SINDUSTRY.16 Option 16. Energy & utilities (electric, gas, etc.), Which of the following describes your business best?	3%	6%	-4%	4% Not Significant
SINDUSTRY.17 Option 17. Renewable energy (production and trade), Which of the following describes your business best?	1%	5%	-3%	4% Not Significant
SINDUSTRY.18 Option 18. Entertainment (gaming, film production, etc.), Which of the following describes your business best?	2%	12%	-10%	5% Significant
SINDUSTRY.19 Option 19. Other, Which of the following describes your business best?	12%	10%	2%	6% Not Significant
SINDUSTRY.20 Option 20. Prefer not to say, Which of the following describes your business best?	1%	2%	-1%	3% Not Significant

Women - education

Women HE	Women no HE	GAP	SE	Significant
[SINDUSTRY]				
	117	23		
SINDUSTRY.1 Option 1. Retail trade, Which of the following describes your business best?	22%	43%	-21%	18% Significant
SINDUSTRY.2 Option 2. E-commerce (i.e. no physical sales point), Which of the following describes your business best?	11%	9%	2%	11% Not Significant
SINDUSTRY.3 Option 3. Wholesale trade, Which of the following describes your business best?	20%	39%	-19%	18% Significant
SINDUSTRY.4 Option 4. International trade, Which of the following describes your business best?	4%	4%	0%	8% Not Significant
SINDUSTRY.5 Option 5. Manufacturing, Which of the following describes your business best?	12%	13%	-1%	13% Not Significant
SINDUSTRY.6 Option 6. IT and digital space, Which of the following describes your business best?	8%	9%	-1%	10% Not Significant
SINDUSTRY.7 Option 7. Services (medical, consulting, real estate, etc.), Which of the following describes your business best?	9%	9%	0%	11% Not Significant
SINDUSTRY.8 Option 8. Construction, Which of the following describes your business best?	8%	9%	-1%	10% Not Significant
SINDUSTRY.9 Option 9. Agriculture, forestry and fishing, Which of the following describes your business best?	2%	0%	2%	2% Not Significant
SINDUSTRY.10 Option 10. Tourism and hospitality, Which of the following describes your business best?	8%	0%	8%	4% Significant
SINDUSTRY.11 Option 11. Telecommunications, Which of the following describes your business best?	6%	9%	-3%	10% Not Significant
SINDUSTRY.12 Option 12. Education, Which of the following describes your business best?	9%	4%	4%	8% Not Significant
SINDUSTRY.13 Option 13. Transportation, logistics, Which of the following describes your business best?	6%	4%	2%	8% Not Significant
SINDUSTRY.14 Option 14. Technology and new technology, Which of the following describes your business best?	6%	17%	-11%	13% Not Significant
SINDUSTRY.15 Option 15. Financial services (investment advice, microfinance, etc.), Which of the following describes your business best?	14%	4%	9%	9% Significant
SINDUSTRY.16 Option 16. Energy & utilities (electric, gas, etc.), Which of the following describes your business best?	3%	4%	-2%	7% Not Significant
SINDUSTRY.17 Option 17. Renewable energy (production and trade), Which of the following describes your business best?	2%	0%	2%	2% Not Significant
SINDUSTRY.18 Option 18. Entertainment (gaming, film production, etc.), Which of the following describes your business best?	3%	0%	3%	2% Not Significant
SINDUSTRY.19 Option 19. Other, Which of the following describes your business best?	13%	9%	4%	11% Not Significant
SINDUSTRY.20 Option 20. Prefer not to say, Which of the following describes your business best?	1%	4%	-3%	7% Not Significant

[EBARRIERSR1\_T2B]

	140	124			
EBARRIERSR1_T2B I lack confidence in my abilities to run my own business	45%	36%	9%	10%	Not Significant
EBARRIERSR2_T2B People assume that I shouldn't be running a business	31%	24%	7%	9%	Not Significant

ANALYSIS >>>

Analysis - EgyptAnalysis - UzbekistanAnalysis - MozambiqueAnalysis - NigeriaAnalysis - SerbiaAnalysis - Sri LankaAnalysis - Costa Rica

Analysis - DOMBanner Books>>Banner Book (Poi-264) | DOBanner Book (Poi-255) | SR

8...>>>

Figure 2, Survey output, specialised analysis for Dominican Republic (B2B)

Survey data is not precise and is often up to interpretation. Always leave enough time for synthesis and to triangulate results with qualitative female entrepreneur interviews, existing literature and in-country experts.

Once the survey is closed and the data is analysed, the insights can be presented on PPT using the templates of the existing country packs. See below Figure 3, Survey output, barriers for Dominican Republic. It is good practice to start working on the outline of the PPT as soon as possible, and this can guide the hypotheses and cuts to focus on.

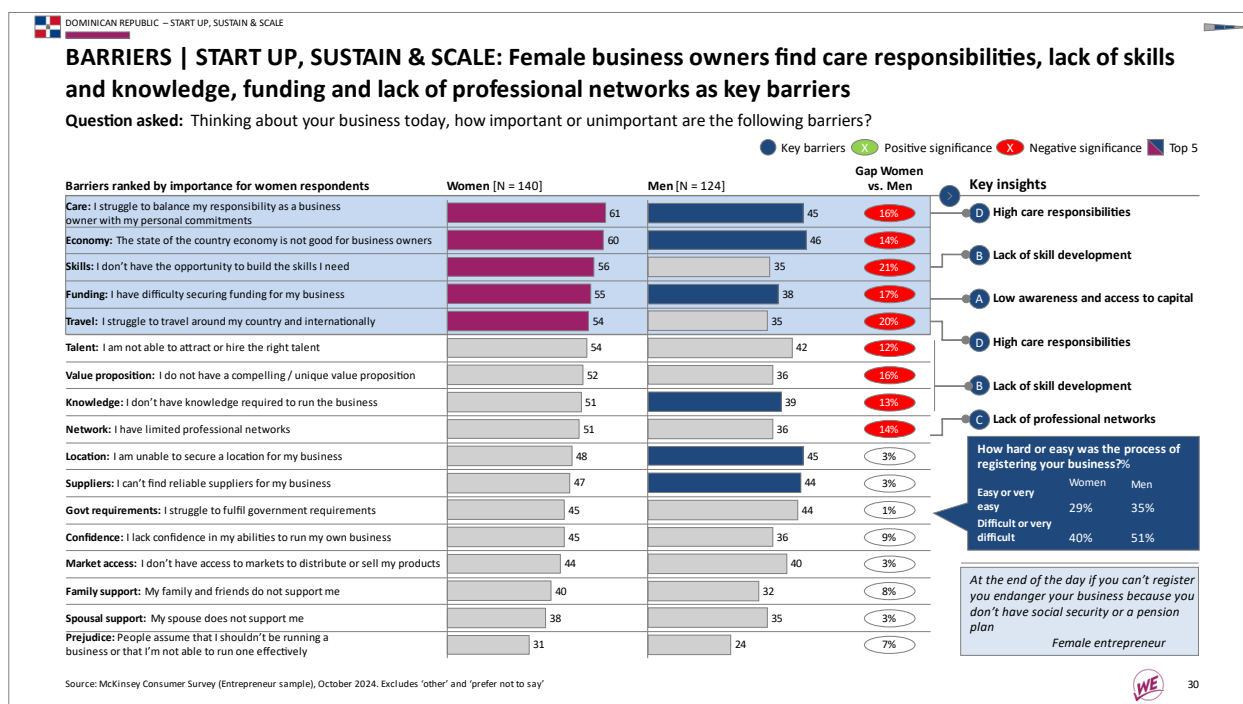


Figure 3, Survey output, barriers for Dominican Republic (B2B)

## 6.0 ENDLINING APPROACH

This section outlines how to track the progress made across 8 countries where baselining work was conducted by McKinsey & Company in 2024 that included quantitative economic baseline (# of female MSMEs, share of female MSMEs, contribution gap for female vs. male MSMEs, entrepreneurship funnel) and qualitative survey to understand the barriers that females face in starting and scaling businesses compared to men.

We suggest running the endline exercise every 5-10 years to track progress by tracking key quantitative metrics as well as assessing effectiveness of different programmes launched within the countries through endline qualitative survey (similar to baseline survey with some changes as suggested in the sub section 6.2.1 below)

### 6.1 Key metrics to track progress

We have listed key quantitative economic endline metrics that World Bank and the countries should track to understand progress made in

Sr. No	Metric	Formula
Metric A	Change in # of female MSMEs	# of female MSMEs (endline) - # of female MSMEs (baseline)
Metric A1	Change in # of female MSMEs (formal sector)	# of formal female MSMEs (endline) - # of formal female MSMEs (baseline)
Metric A2	Change in # of female MSMEs (informal sector)	# of informal female MSMEs (endline) - # of informal female MSMEs (baseline)
Metric B	Change in % share of female MSMEs	% share of female MSMEs (endline) - % share of female MSMEs (baseline)
Metric B1	Change in % share of female MSMEs (formal sector)	% share of formal female MSMEs (endline) - % share of formal female MSMEs (baseline)
Metric B2	Change in % share of female MSMEs (informal sector)	% share of informal female MSMEs (endline) - % share of informal female MSMEs (baseline)
Metric C	Change in contribution gap women vs. men MSME business	Contribution gap (endline survey) - contribution gap (baseline survey)

The endline metrics can be refreshed leveraging/ triangulating with the sources used during the 2024 economic baselining exercise. Figure 4 shows a snapshot of sources used for baseline below. Please see document **20241129 Female Entrepreneurship - Economic Baseline and Value at Stake vF.xls** which contains the detailed data sources as well and approach to calculating metrics.

ECONOMIC BASELINE - APPROACH

The economic baseline was formed from government reports and public databases for each country; difference in GDP contribution for men vs. women triangulated with McKinsey survey data

VALIDATED AND PRESSURE TESTED WITH ALL COUNTRY TTLS

Data confidence: 

High

Yellow

Moderate

Low

Assumption

 Impact on value at stake 

High

Moderate

Low

\$ USD

	Source	Sector	Africa	Europe	Asia	North America				
Data			Côte d'Ivoire	Mozambique	Nigeria	Egypt	Serbia	Sri Lanka	Uzbekistan	Dominican Republic
Number of MSMEs (#)	Government reports, Press ADB	Formal Informal	190k (Senegal provy) 6,130k (Senegal provy)	81k (Government Stats) 725k (FCI)	1,240k (Government Report) 38,400k (Government Report)	2,436k (World Bank) 14,961k (IFC)	404k (Govt Report) 202k (NALED)	1,307k (Govt Report) 1,805k (Govt Report)	401k (Govt Stats) 531k (IFC)	60k (Govt Stats) 343k (Govt Stats)
Share of female-led MSMEs (%)	Government reports, ADB, World Bank, IADB	Formal Informal	33% (Govt Report) 40% (Research ICT Africa)	24% (WB Enterprise Survey) 50% (WB Enterprise Survey)	33% (Government Report) 44% (calc.)	21% (IFC) 32% (Assumption?)	27% (Govt Report) 40% (Assumption?)	25% (IFC) 38% (Assumption?)	29% (Govt Stats) 44% (Assumption?)	40% (Fondo Micro) 44% (Fondo Micro)
Number of female-led MSMEs (#)	Calculated	Formal Informal	63k 2,452k	19k 359k	408k 17,033k	511k 4,713k	108k 81k	326k 677k	117k 233k	24k 151k
Country GDP (\$)	World Bank	Total	\$79bn (WB)	\$21bn (WB)	\$363bn (WB)	\$396bn (WB)	\$75bn (WB)	\$84bn (WB)	\$91bn (WB)	\$121bn (WB)
Share of GDP from MSMEs (%)	World Bank, Government reports, EU, OECD, ADB	Formal Informal	20% (Govt Report) 39% (DGE/MIMIC)	18% (Assumption) 12% (Assumption)	28% (Assumption) 19% (Assumption)	43% (VISA Megatrends) 30% (DGE/MIMIC)	28% (Govt Report) 15% (FAE)	52% (ADB) 37% (DGE/MIMIC)	52% (Government Stats) 10% (IMF)	12% (Govt Stats) 20% (Govt Stats)
Baseline GDP contribution of MSMEs (\$)	Calculated	Formal Informal	\$16bn \$30bn	\$4bn \$2bn	\$101bn \$67bn	\$170bn \$121bn	\$21bn \$9bn	\$44bn \$32bn	\$39bn \$9bn	\$15bn \$24bn
Avg. GDP contribution per MSME (\$)	Calculated	Formal Informal	\$83k \$5k	\$46k \$4k	\$81k \$2k	\$70k \$8k	\$52k \$44k	\$52k \$17k	\$97k \$17k	\$34k \$71k
Difference in Avg. GDP contribution men/women (%)	Minimum Maximum	Minimum Maximum	50% 70%	20% 40%	34% 52%	65% 85%	42% 62%	45% 65%	35% 55%	40% 60%
Avg. GDP contribution per female-led MSME (\$)	Calculated	Formal Informal	\$54k - \$62k \$3.2k - \$3.7k	\$37k - \$41k \$2.7k - \$3.0k	\$60k - \$67k \$1.3k - \$1.5k	\$40k - \$47k \$4.6k - \$5.4k	\$36k - \$41k \$30k - \$34k	\$23k - \$26k \$12k - \$14k	\$70k - \$80k \$12k - \$14k	\$171k - \$195k \$50k - \$57k

1. As of 2021, GDP contribution from MSMEs may be lower due to impacts from COVID-2. No data available for the share of informal firms led by women so a 1.5x formal ownership assumption applied as an estimate based on an average multiplier ratio of 1.2 across countries; 3. No data available for the formal/informal split of GDP contribution of MSMEs so the average split of other countries taken (60% formal, 40% informal) - overall MSME contribution to GDP from country specific open source data; 4. Reverse calculated through EFINA data for the total share of MSMEs owned by women (44%)

Source: World Bank, OECD, Statista, GEM, European Investment Bank, African/Asian Development Bank, National statistical offices, NGO reports e.g. UN Women

Figure 4: key data sources for endline economic metrics

## 6.2 Endline surveys and metrics to track

Furthermore, we suggest countries to re-run the entrepreneurship and non-entrepreneurship survey(s) to understand endline entrepreneurship funnel as well as barriers faced by women in starting and scaling business. While most of the survey remains same as conducted during the baseline work, tweaks can be made to survey per country to assess effectiveness of market initiatives launched to improve female entrepreneurship.

### Example metrics to track

Metric	Description	Calculation	Example	Source and example calculations
<b>Metric D</b>	% Improvement in Women per Stage of Entrepreneurship Funnel i.e. <ul style="list-style-type: none"> <li>Intention</li> <li>Start-up</li> <li>Sustain</li> <li>Scale</li> </ul>	Number of women per 100 women in the adult population at each stage (endline) - Number of women per 100 women in the adult population at each stage (baseline)	If baseline = 10 and endline = 15, then improvement = 5	Figure 5 shows the questions used from the entrepreneurship and entrepreneurship surveys to calculate the funnel. <b>Detailed calculations in file: 20241129 Female Entrepreneurship - Economic Baseline and Value at Stake vF.xls and Tab Funnel Model</b>
<b>Metric E</b>	Reduction/Increase in % of Female Entrepreneurs who find Barriers important to running the business	% of female respondents who found a barrier important (endline) - % of female respondents who found a barrier important (baseline)	If baseline = 30% and endline = 20%, then reduction = 10%	Figure 6 shows an example calculation for Dominican Republic comparing 2024 endline results with baseline results to show improvement

Please note that Metric E is only an example metric. We recommend analyzing other detailed survey questions related to barriers, such as funding, networks, care responsibilities, and skills. Additionally,

consider adding or adjusting intervention questions to better understand the effectiveness of programs launched within each country (shortlist of questions highlighted in yellow in appendix)

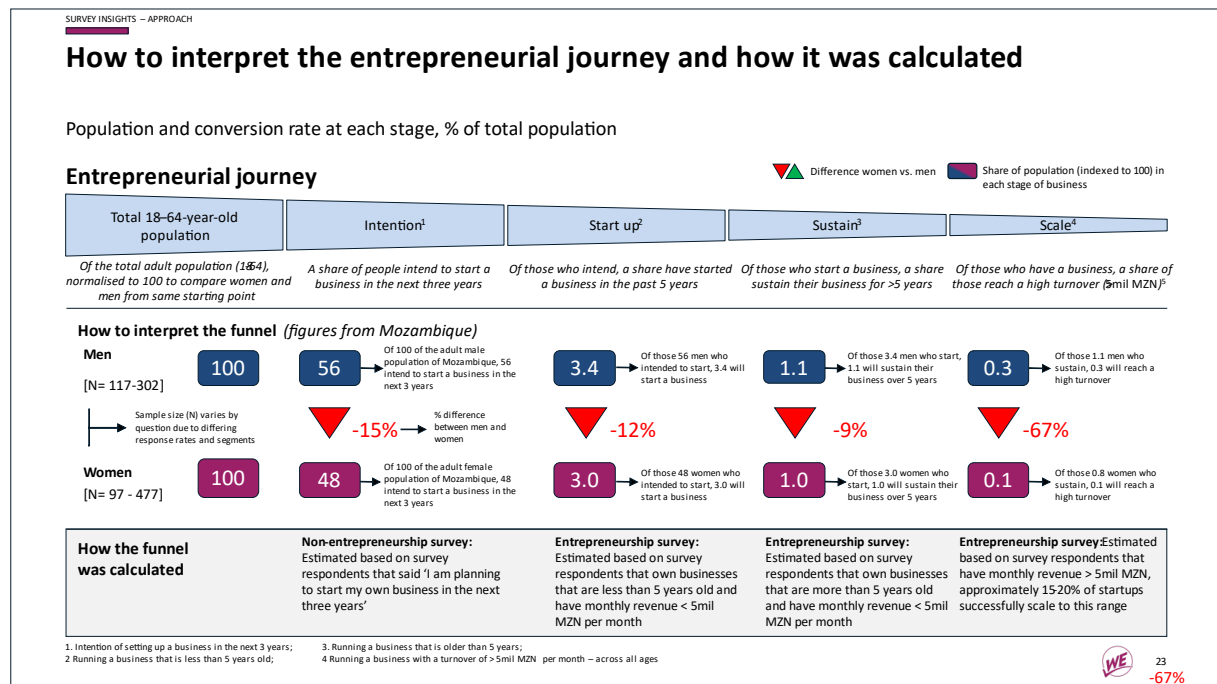


Figure 5, entrepreneurship funnel, approach to calculation and key questions

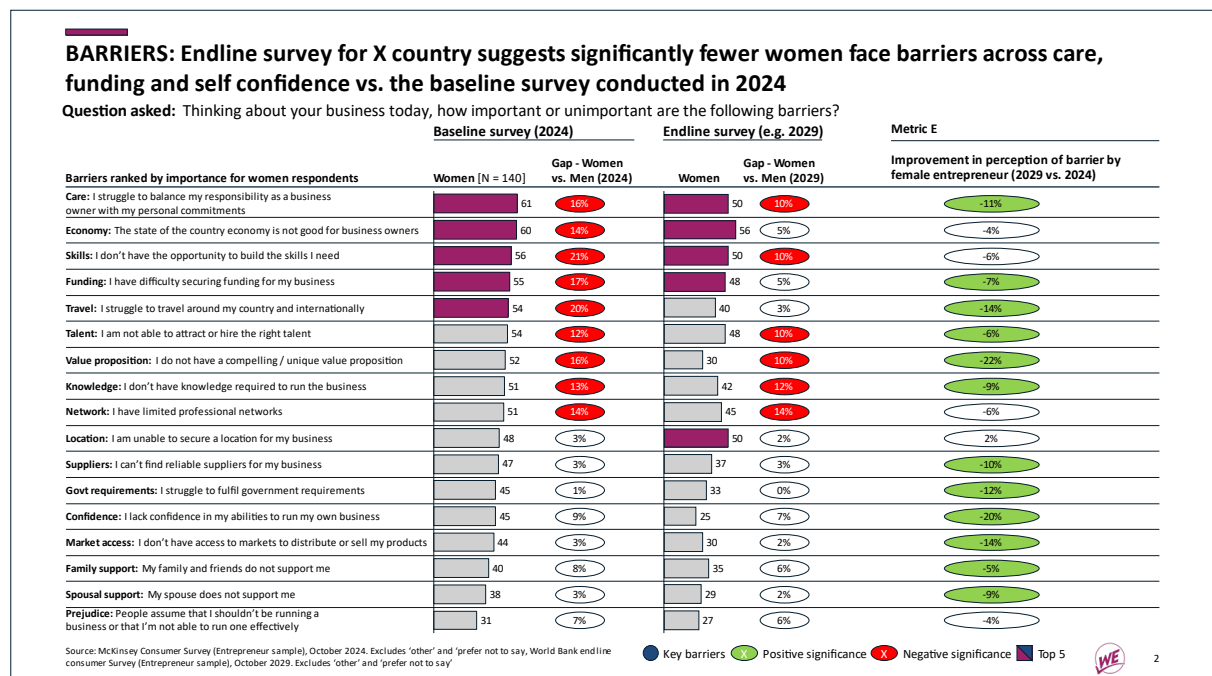


Figure 6: sample output, barriers B2B from endline survey, including comparison with baseline survey results

## 6.3 Approach to rerunning the survey(s)

**Step 1: We recommend keeping the survey questionnaire consistent across follow up waves of the research.**

That applies to

- a) Key questions required for respondent screening, profiling and segmentation (highlighted in yellow in Appendix 1 and Appendix 2)
- b) Key questions required in modeling, barrier analysis and supporting these analysis (highlighted in yellow in Appendix 1 and Appendix 2)

Other questions (not highlighted in Appendix 1) are considered optional and can be deleted or replaced during the re-run.

**Step 2: Consider the following changes to the survey before the next wave:**

- a) Updating the list of intervention (highlighted in purple in Appendix 2) to reflect the latest initiatives in the market
- b) If the new programmes/initiatives are launched in the market, consider adding them as a promoted list in question PROGRAM\_PART2 to measure their effectiveness

**Step 3: Run the survey in line with sampling and fielding approach outlined in Module 4,** ensure that you follow the same design as the original survey to ensure comparison between baseline and endline surveys:

- Data collection method – online survey
- Similar demographic split

**Non-entrepreneur survey sample plan:**

- Min 60% women
- Min 20% of urban, rural, sub-urban population
- Min 20% from 18-29 yo, 30-49 yo, 50+ yo

**Entrepreneur survey sample plan:**

- Min 60% women
- Min 20% of urban, rural, sub-urban population
- Min 20% from 18-29 yo, 30-49 yo, 50+ yo
- Min 20% non-formal businesses
- Min 20% micro, small, medium sized businesses

**Step 5: Analyse the survey in line with the approach outlined in Module 5**

## 7.0 VALUE AT STAKE MODELLING ASSET

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In this chapter we layout clear steps to update the excel model [20250123 Value at Stake vF - country] or build a new model to calculate 1. baseline, 2. value at stake, and 3. entrepreneurship funnel outputs.

The excel is broken down into 3 sections

1. **Output section:** Generates final outputs for value at stake and female vs. male baseline
2. **Calculation section:** Includes detailed calculations that sit behind the output section

### 3. Inputs section: This is the key section that needs to be either updated or inputted with information from the country teams

Please see **tab>> Instructions** which gives a detailed purpose and functionality of the workbook, Overall structure and tabs, formatting guide as well as key contacts in case of any questions.

Instructions	
Purpose and functionality of the workbook	
This workbook is designed to:	Calculate the baseline, value at stake and funnel from driving female entrepreneurship in Dominican Republic
Overall structure	
OUTPUT >>>	
Value at stake	Value at stake output for the country
Female Baseline	Baseline for female entrepreneurship using assumptions based on survey outputs
Male Baseline	Baseline for male entrepreneurship using assumptions based on survey outputs and comparison with female baseline
VALUE AT STAKE - CALC >>>	
Calc - country	Value at stake calculations for the country
FUNNEL MODEL - CALC >>>	
Calc - country	Funnel calculations for the country
SURVEY ANALYSIS >>>	
Profit average	Calculation of the average profit difference from the B2B survey in each country
RAW - COUNTRY DATA >>>	
RAW - country	Raw country data with sources and links
RAW - SECTOR PRODUCTIVITY >>>	
Sector productivity - country	Calculation of productivity difference between men and women attributed to sector choice
Banner Books (B2B) >>>	
Banner Book (N = XXX)   Country	Entrepreneurship survey results
SREVENUE / DSTARTIME	Ad hoc tabs used for survey calculation from entrepreneurship survey
Banner Books (B2C) >>>	
Banner Book (N = XXX)   Country	Ad hoc tabs used for survey calculation from nonentrepreneurship survey

Figure 7: Screenshot of Instruction tab in the Value at Stake\_vF – country.xls

## Step 1: Update input or raw tabs with country specific input data

### 1a. Go to tab RAW COUNTRY DATA>>> RAW country

- Update the cells (highlighted in **BLUE**) in column D with raw data sourced through publically available data sources, preferably with government verified data sources.
- In cases where government verified data sources are not available leverage other public data sources e.g. World Bank, OECD or make reasonable assumptions working with World Bank, Regional Bank and country experts.
- Update columns E, F, G, H respectively with year, source of data, any assumptions made and link to the data source for traceability and future references

	A	B	C	D	E	F	G	H
1								
2		Key:						
3		Calculated values						
4		Raw data						
5		Assumptions						
6		Variables and assumptions						
7		Comment on confidence						
8								
9		<b>Dominican Republic</b>						
10		<b>Data inputs for validation that are used to estimate baseline</b>						
11		Metric	Units	Data	Date	Source	Assumptions	Link
12		Number of SMEs	#	483,034		[calc.]		
13		% SMEs formal	%	14.8%	2022	Banco Central		<a href="https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D">https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D</a>
14		Formal	#	59,649	2022	Banco Central		<a href="https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D">https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D</a>
15		Informal	#	343,385		[calc.]		
16								
17		<b>Share of female-led SMEs</b>						
18		Formal	%	40.00%		Fondo Micro		
19		Informal	%	44.00%		Fondo Micro	Assume informal ownership based on	<a href="https://fondomicro.org/libro/micro-pequenas-y-medianas-empresas-en-la-republica-dominicana-2019/">https://fondomicro.org/libro/micro-pequenas-y-medianas-empresas-en-la-republica-dominicana-2019/</a>
20								
21		<b>Country GDP</b>	\$bil	121,444	2023	World Bank - Open Data	Assuming includes informal GDP	<a href="https://data.worldbank.org/indicator/NY.GDP.MKTD.CD">https://data.worldbank.org/indicator/NY.GDP.MKTD.CD</a>
22								
23		<b>Share of GDP from SMEs</b>	%	32.0%				
24		Formal	%	12.00%	2022	Banco Central	Assuming SME GDP as formal	<a href="https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D">https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D</a>
25		Informal	%	20.00%	2022	Banco Central	Assuming Micro GDP as informal	<a href="https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D">https://www.bancocentral.gov.do/a/9582-resultados-de-la-encuesta-nacional-de-las-micro-pequenas-y-medianas-empresas-mipymes-Central-de-la-Republica-D</a>
26								
27		<b>Female contribution to SME GDP</b>	%	19.90%	2020	World Economic Forum -	Proxy estimated by the share of	<a href="https://www3.weforum.org/docs/WEF_GGGR_2020.pdf">https://www3.weforum.org/docs/WEF_GGGR_2020.pdf</a>
28						GDP generated by working women		
29		<b>Population stats</b>						
30		Labour Force	#	5,301,571	2023	World Bank		<a href="https://data.worldbank.org/indicator/SL.TL6.TOTL.WD?locations=DO">https://data.worldbank.org/indicator/SL.TL6.TOTL.WD?locations=DO</a>
31		Labour force participation rate	%	64%	2023	World Bank		<a href="https://data.worldbank.org/indicator/SL.TL6.CACT.FS?locations=DO">https://data.worldbank.org/indicator/SL.TL6.CACT.FS?locations=DO</a>
32		Rate of employment in MSMEs	%	46%	2013	Fondo Micro		<a href="https://fondomicro.org/libro/micro-pequenas-y-medianas-empresas-en-la-republica-dominicana-2019/">https://fondomicro.org/libro/micro-pequenas-y-medianas-empresas-en-la-republica-dominicana-2019/</a>
33		Labour force participation women	%	52%	2023	World Bank		<a href="https://data.worldbank.org/indicator/SL.TL6.CACT.FE?locations=DO">https://data.worldbank.org/indicator/SL.TL6.CACT.FE?locations=DO</a>
34		Labour force participation men	%	70%	2023	World Bank		<a href="https://data.worldbank.org/indicator/SL.TL6.CACT.MA?locations=DO">https://data.worldbank.org/indicator/SL.TL6.CACT.MA?locations=DO</a>
35								
36		<b>Profit difference (Male vs Female) - Open Sc</b>						
37		MIN	%	40%		[assumption]		
38		MAX	%	60%		[assumption]		
39								
40								
41								

Figure 8: example screenshot of raw data inputted in BLUE cells in tab RAW – DOM v2 for Dominican Republic

**1b. Update the tabs under Banner Books (B2B) and Banner Books (B2C) leveraging the new/ refreshed B2B and B2C survey outputs.** Please see section 5.0 DATA ANALYSIS, SYNTHESIS AND OUTPUTS on how to build the banner book. Please note that the banner books act as inputs into the calculation tabs, thus ensure that the banner books are setup/ updated as same rows and columns in the excel model.

			C_GENDER		C_CURBAN_RURAL			C_AGE_REC Age			C_SSIZE_REC Size of			C_TOTAL_CARE_HOU			C_TOTAL_CARE_ACTI			C_EDUCATION_REC			C_EDUCATIO			C_GEEEXPERIENCE_RE			C_SINC		
			1 Female	2 Male	1 Urban	2 Semi-urban	3 Rural	1 18-30 Years old	2 31-45 Years old	3 46+ Years old	1 Micro enterprise (1-9 employees)	2 Small enterprise (10-49 employees)	3 Medium enterprise (50-249 employees)	1 Bottom	2 Middle	3 Top	1 Bottom	2 Middle	3 Top	1 Primary	2 Secondary	3 Tertiary	4 Post	1 Higher education + post-grad	2 Without tertiary education on a primary or second	3 Low (0-2 years)	4 Medium (3-5 years)	5 High (6+ years)	1 Low income (Less than DOP 200.00)	2 Medium	3 High
			Women	Men																											
Banner Book (N=264)   Dominican Republic																															
Age		Sample below 30	Unweighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70
AIC		Substantially above average	%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%
		Substantially below average	%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%
SENDER What best describes		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
1 Female		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
2 Male		%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%	
SAGE Please specify your age		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
CURBAN_RURAL How would you describe		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
1 Urban		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
2 Semi-urban		%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%	
3 Rural		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
SPROLE How would you describe		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
1 Self-employed		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
2 Employed		%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%	
BUSINESSNUMBER How many		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
1 1 business		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
2 2 businesses		%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%	
3 3 businesses		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
4 More than 3 business		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
SSIZE How many other persons		Weighted Base	264	140	124	81	63	20	94	134	36	80	66	38	80	95	79	40	58	72	25	22	139	78	217	47	51	68	145	70	
		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
1 1-2		%	100%	53%	47%	68%	24%	6%	36%	51%	14%	63%	26%	14%	30%	40%	30%	16%	22%	27%	3%	3%	83%	30%	82%	36%	19%	26%	16%	23%	
2 3-5		%	0%	47%	53%	32%	76%	94%	64%	36%	86%	37%	64%	60%	70%	60%	70%	84%	77%	73%	97%	97%	17%	70%	18%	81%	84%	84%	74%	77%	
3 6-9		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
4 10-25		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
5 26-40		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
6 41-60		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
7 61-75		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
8 76-90		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
9 91-100		%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Sector Productivity - DOM																															
Banner Books (B2B) >>>																															
v7.F Banner Book (N=264)																															
DOM																															
v7.F DSTARTIME DOM																															
Banner Books (B2C) >>>																															
v7.F BannerBook(N=884) DC																															

Figure 9: example Banner Book (B2B) tab to be updated with survey results

**1c. RAW - SECTOR PRODUCTIVITY >>> Sector productivity tab** calculates the productivity difference between men and women attributed to sector choice. Update the cells in blue for the relevant country and the % reduction in scaling automatically will be calculated in cells C24 and C25

Dominican Republic: Reduction in scaling due to overrepresentation of women in low productivity sectors									
Source: WB CDDR - Country Climate and Development <a href="https://data.worldbank.org/indicators/country-climate-and-development-report-cDDR">https://data.worldbank.org/indicators/country-climate-and-development-report-cDDR</a>									
WB ASPD Labor_productivity_PPP - Global <a href="https://www.worldbank.org/en/research/publications/global-productivity">https://www.worldbank.org/en/research/publications/global-productivity</a>									
Sector	Productivity - 2017	Rank	Female Participation - 200	Male Participation - 200	Relative Female Participation - 200	Relative Male Participation - 200	Weighted profitability	Affect on scaling	
Financial and Business Services	72.9 High	5.71	8.45	46.96%	53.04%		194.04	Assumed uplift from interventions [MIN]	20%
Manufacturing	51.24 High	8.03	11.43	41.26%	58.74%		111.27	Assumed uplift from interventions [MAX]	30%
Construction	49.61 High	0.79	11.51	6.42%	93.58%		42.66%	% reduction in scaling [MAX]	22.66%
Transport & Communication	44.26 Medium	2.82	10.58	21.04%	78.96%			% reduction in scaling [MIN]	12.66%
Electricity and utilities	38.9 Medium	0.48	1.28	27.27%	72.73%				
Trade Services / Commerce	24.4 Low	29.6	26.34	52.91%	47.09%				
Other Services	24 Low	45.94	9.55	82.79%	17.21%				
Agriculture	20.31 Low	1.71	17.6	8.86%	91.14%				
Weighted profitability									
Men							194.04		
Women							111.27		
Proportional reduction							42.66%		
Affect on scaling									
Assumed uplift from interventions [MIN]							20%		
Assumed uplift from interventions [MAX]							30%		
% reduction in scaling [MAX]							22.66%		
% reduction in scaling [MIN]							12.66%		

## Step 2: Review and analyse outputs

**Output 1: Baseline:** Go to tab OUTPUTS >> Female Baseline and OUTPUTS >> Male Baseline which contain the final output on the female entrepreneurship baseline i.e. % of female MSMEs (informal, formal, total) and Avg. contribution gap between male and female led business.



A	B	C	D	E	F	G	H	I
1								
2								
3		Number of SMEs	#	403,034				
4		Formal	#	59,649				
5		Informal	#	343,385				
6		Share of female-led SMEs	%	40.00%				
7		Formal	%	44.00%				
8		Informal	%	36.00%				
9		Number of female-led SMEs	#	174,949				
10		Formal	#	23,860				
11		Informal	#	151,089				
12		Country GDP	\$Bil	121,444				
13		Share of GDP from SMEs	%	32.00%				
14		Formal	%	12.00%				
15		Informal	%	20.00%				
16		GDP Contribution of SMEs	\$Bil	39				
17		Formal	\$Bil	15				
18		Informal	\$Bil	24				
19		Average GDP contribution of SME	\$	96,424				
20		Formal	\$	244,317				
21		Informal	\$	70,733				
22		Difference in profit (men/women)	%	40.00%				
23		MIN	%	60.00%				
24		MAX	%	60.00%				
25		Avg. GDP Contribution per female-led SME	\$	72,310				
26		MIN	\$	52,437				
27		MAX	\$	77,139				
28		Formal GDP Contribution per female-led SME	\$	183,238				
29		MIN	\$	171,022				
30		MAX	\$	195,454				
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A	B	C	D	E	F	G	H
<b>Funnel Total - Women</b>							
	Population		100				
	Share of population who move to intend		48%				
	Intend		48				
	Share of intend who move to start up		7%				
	Start up		3				
	Share of start up who move to sustain		42%				
	Sustain		1.4				
	Share of sustain who move to scale		5%				
	Scale		0.1				
<b>Funnel Total - Men</b>							
	Population		100				
	Share of population who move to intend		45%				
	Intend		45				
	Share of intend who move to start up		8.8%				
	Start up		4				
	Share of start up who move to sustain		40.7%				
	Sustain		1.6				
	Share of sustain who move to scale		30.3%				
	Scale		0.49				

## APPENDIX 1. NON-ENTREPRENEURSHIP SURVEY QUESTIONS

### Module 1: Screener

Thank you for agreeing to participate in this survey. Please feel free to answer openly and honestly.

Your confidentiality is assured, and all responses will be analysed and reported in aggregate.

Please make sure you have answered all the questions on each page. When you are ready to move on to the next page, click the 'Continue' button located at the bottom of the page. Do not use your browser buttons to navigate between pages because that might lead to the loss of your previous answers.

**PN: SINGLE CODE. ADD TO MONITORING QUOTAS BY COUNTRY**

**SGENDER**. What best describes your gender?

1. Female
2. Male

**PN: ENTER NUMBER 1-100. TERMINATE IF BELOW 18 AND ABOVE 65. CODE INTO AGE GROUPS: 18-30 YO, 31-45 YO, 46+. ADD TO MONITORING QUOTAS BY COUNTRY.**

**SAGE**. Please specify your age:  
[enter age]

**PN. SINGLE SELECT; ADD TO MONITORING QUOTAS BY COUNTRY**

**SURBAN**. Do you live in a urban or rural area?

1. Urban
2. Semi-rural

### 3. Rural

PN: SINGLE SELECT; USE COUNTRY LIST FROM CUSTOMISATION FILE.

SREGION. Which region do you live in?

PN: SINGLE CODE.

**SROLE**. How would you describe yourself?

1. I am a contractor/freelancer
2. I own/co-own a business
3. I am an employee of a company
4. None of the above

PN: SINGLE CODE. ASK IF SROLE= 2

SBUSINESSNUMBER. How many **businesses** do you currently own. Please, count each separately registered business as one business.

1. 1 business
2. 2 businesses
3. 3 businesses
4. More than 3 business

PN: SHOW ON A SEPARATE SCREEN IF SBUSINESSNUMBER = 2-4

You mentioned that you own several businesses. Please answer the next questions for your **main business** only, i.e. the business that brings you the highest revenues.

PN: SINGLE CODE. ASK IF SROLE= 2. TERMINATE IF SSIZE=10 (250 or more)

**SSIZE**. How many other **permanent employees** does your business currently have excluding you?

1. None, I work alone
2. 1-2
3. 3 – 5
4. 6 – 9
5. 10 – 29
6. 30 – 49
7. 50-99
8. 100-149
9. 150-249
10. 250 or more – PN: TERMINATE

PN: SINGLE CODE. ASK IF SSIZE >1

**SOWNERS.** How many **owners** including you does your business have?

1. I am the sole owner
2. I co-own it with 1 other person
3. I co-own it with 2 other people
4. I co-own it with 3 other people
5. I co-own it with 4 or more other people

PN: ENTER NUMBER. ASK IF SOWNERS =2-5. IF SOWNERS = 1, AUTOCODE 100% INTO 1 (OWNED BY YOU),

RESPONSE MUST BE GREATER THAN ZERO

**SOWNERS2.** What **share of the business** belongs to each of the business owners?

1. Owned by you
2. Owned by 2<sup>nd</sup> owner
3. Owned by 3<sup>rd</sup> owner – PN: SHOW IF SOWNERS = 3-5
4. Owned by 4<sup>th</sup> owner – PN: SHOW IF SOWNERS = ~~3-5~~ 4-5
5. Owned by 5<sup>th</sup> and other owner – PN: SHOW IF SOWNERS = ~~3-5~~ 5

PN: SINGLE CODE PER ROW. ASK IF SOWNERS =2-5.

**SOWNERS3.** And can you tell us about who your **co-owners** are?

Rows

1. 2<sup>nd</sup> owner
2. 3<sup>rd</sup> owner – PN: SHOW IF SOWNERS = 3-5
3. 4<sup>th</sup> owner – PN: SHOW IF SOWNERS = ~~3-5~~ 4-5
4. 5<sup>th</sup> and other owner – PN: SHOW IF SOWNERS = ~~3-5~~ 5

Columns:

1. Man
2. Woman
3. Prefer not to say

PN: SINGLE CODE. CLOSE IF 6. ASK IF SROLE= 2. DO NOT ASK IF SSIZE = 1

**STITLE.** What is your role in the company?

1. CEO
2. CFO
3. CMO
4. COO
5. Manager or other senior management role
6. Board member (i.e. a person who oversee an organization's governance and key decisions)
7. Other (please specify)
8. None of the above

PN: SINGLE-CODE. ASK IF SROLE= 2

**SRESPONCIBILITIES**: How would you describe your role when it comes to **running the business** you own?

1. I have full control: I am fully involved in running of the business
2. I have partial control: I am involved in certain areas of the business
3. I have no control: I am not at all involved in running of the business

PN: SINGLE CODE. ASK IF SROLE = 2. CUSTOMISE BY EACH COUNTRY (SEE EXCEL).

**SREVENUE**. What were the main business' total **REVENUES** in the **LAST COMPLETED MONTH**? By total revenues we mean the total amount of turnover or overall sales of products or services (in local currency). Please select from the ranges given below:

99. Prefer not to say / Don't Know

PN: MULTI CODE; RANDOMIZE; ASK IF SROLE = 2

**TARGET\_SECTOR-OWNER**. Which of the following describes the **sector(s)** your business operates in? Please, select all that applies

1. Retail trade
2. E-commerce (i.e. no physical sales point)
3. Wholesale trade
4. International trade
5. Manufacturing
6. IT and digital space
7. Services (medical, consulting, real estate, media and advertising, SMM, other)
8. Construction
9. Agriculture, forestry and fishing
10. Tourism and hospitality
11. Telecommunications
12. Education
13. Transportation, logistics
14. Technology and new technology
15. Financial services (investment advice, money lending, insurance brokerage, etc.) – PN:  
**TARGET SECTOR**
16. Energy & utilities (electric, gas, etc.)
17. Renewable energy (production and trade) & energy efficiency
18. Entertainment (gaming, film production, shows, concerts, Instagram / YouTube channels, etc.)
19. Other
20. Prefer not to say

PN: SINGLE CODE. ASK IF SROLE = 1,3-4

**INTENT.** Have you ever considered starting your own business?

1. I used to be a business owner but I'm not anymore
2. I am planning to start my own business in the next three years
3. I have thought about it, and I think I will start my own business but not in the next three years
4. I have thought about it, but I don't think I will take it forward in the future
5. I have never considered starting my own business

**PN: MULTI CODE; RANDOMIZE; INTENT = 2-4**

**TARGET\_SECTOR.** You mentioned that you have considered starting your own business. Which of the following describes the **sector(s)** in which you would like to start the business? Please, select all that applies

1. Retail trade
2. E-commerce (i.e. no physical sales point)
3. Wholesale trade
4. International trade
5. Manufacturing
6. IT and digital space
7. Services (medical, consulting, real estate, media and advertising, SMM, other)
8. Construction
9. Agriculture, forestry and fishing
10. Tourism and hospitality
11. Telecommunications
12. Education
13. Transportation, logistics
14. Technology and new technology
15. Financial services (investment advice, money lending, insurance brokerage, etc.) – **PN: TARGET SECTOR**
16. Energy & utilities (electric, gas, etc.)
17. Renewable energy (production and trade) & energy efficiency
18. Entertainment (gaming, film production, shows, concerts, Instagram / YouTube channels, etc.)
19. Other
20. I don't know/ have not decided

**PN: MULTI CODE; RANDOMIZE; ASK IF INTENT = 2-5**

**BARRIERS.** You mentioned that you have never considered starting your own business or considered starting your own business but have not started it yet. Why is that?

Please, select all that applies

1. I don't have a strong business idea
2. I lack the skills and knowledge necessary to start a business
3. I am afraid that if I started a business, it would fail

4. It is too big of a financial risk to start my own business
5. I don't have time to start my own business as I am too busy in my current job
6. It would interfere with caring for my children/parents/household
7. I don't have support from my family and close friends to start my own business
8. Having my own business will be too stressful
9. The economy is not right to start a business right now
10. I don't know how I would fund my own business
11. I don't know where I would find potential clients
12. I love my current career and wouldn't want to change it
13. I am afraid to start a business on my own
14. There are no mentorship/coaching programmes to help me start
15. Starting a business just doesn't appeal to me
16. I am worried about losing employee benefits (e.g. insurance, pension benefits, etc.) if I start my own business
17. Other (specify) **[Open end text]**

**PN. MULTICODE. RANDOMISE.**

**BARRIERS\_RANKING.** Please, rank up to 3 reasons you selected based on how important they are, where 1 – most important.

**ONLY PIPE OPTIONS SELECTED IN BARRIERS**

**PN: MULTICODE; RANDOMISE; ASK IF BARRIERS = 6 (It would interfere with caring for my children/parents/household)**

**FAMILY\_RESPONSIBILITIES.** You mentioned that caring for my children/parents/household is one of the reasons you have not started your own business or not considered starting your own business. Which of these responsibilities is the key barrier you are facing?

1. Taking care of my children
2. Taking care of my elderly parents
3. Taking care of my partner
4. Taking care of my house
5. Other (specify) **[Open end text]**

**PN: MULTICODE; RANDOMISE. ASK IF BARRIERS = 2 (lacks business skills)**

**MOST\_IMPORTANT\_BUSINESS\_QUALITIES.** You mentioned that lacking skills and knowledge is one of the reasons you have not started your own business or not considered starting your own business. What kind of skills and knowledge do you feel you are missing?

1. Self-confidence
2. Resilience
3. Self-reflection
4. Optimism
5. Adaptability
6. Risk-taking
7. Building business plans and strategy

8. Financial management
9. Marketing
10. Sales and customer relationship
11. Communication and negotiation
12. Leadership
13. Project management and planning
14. Delegation and time management
15. People management and HR
16. Networking
17. Specific industry knowledge
18. Digital/technology skills
19. Other (specify) [Open end text]

PN: MULTI CODE; RANDOMIZE; ASK IF INTENT =2-4

REACHOUT. You mentioned that you are currently considering starting a business or have considered it in the past. Have you ever done any of the following things?

Please, select all that applies

1. I discussed my business ideas with a friend or family member
2. I discussed my business ideas with a colleague/professional contact
3. I discussed my business ideas with a bank
4. I approached an investor for potential investment in my business ideas
5. I applied to an entrepreneurship competition or for a funding grant
6. I shared my idea on social media
7. Other (specify) [Open end text]
8. None of the above [Exclusive Answer]

PN: SINGLE SELECT PER ROW; RANDOMIZE ROWS; ASK IF REACHOUT ≠ 8 (None of the above); ONLY PIPE OPTIONS SELECTED IN REACHOUT

REACHOUT\_EVALUATION. You have mentioned your business idea to other people and/or organisations. How successful were these conversations? By successful we mean that it encouraged you to pursue your business idea

Rows:

1. I discussed my business ideas with a friend or family member
2. I discussed my business ideas with a colleague/professional contact
3. I discussed my business ideas with a bank
4. I approached an investor for potential investment in my business ideas
5. I applied to an entrepreneurship competition or for a funding grant
6. I shared my idea on social media
7. Other (specify) [Open end text]

Columns:

1. Very unsuccessful/discouraging



2. Somewhat unsuccessful/discouraging
3. Neutral
4. Somewhat successful/encouraging
5. Very successful/encouraging

**PN: MULTI CODE; RANDOMIZE**

KNOWN\_PEOPLE. Think about your family, friends and close acquaintances – people you can reach out to if necessary. Among this group do you know someone who...? Please, select all that applies

1. Owns a successful business
2. Owns an unsuccessful business
3. Recently started their own business
4. Knows a lot about business (e.g. managed a business in the past)
5. Works in investment
6. None of the above **[Exclusive Answer]**

**PN: MULTI CODE; RANDOMIZE**

SUCCESSFUL\_BUSINESS\_CHARACTERISTICS. In your opinion what are the main characteristics of a successful business? Please, select up to three responses

1. Generates a lot of profit
2. Grows rapidly every year
3. Has a network of loyal customers
4. Has a positive impact on society
5. Produces a high-quality service/product
6. Has a great reputation in the industry (i.e. among other businesses)
7. Is very efficient (e.g. has lots of automated processes)
8. Allows me to have a good/work life balance
9. Allows me to be independent
10. Other (specify) **[Open end text]**

**PN: SHOW ON SCREEN**

DINTRO: Just a few remaining questions about you.

**PN: SINGLE SELECT**

**GMARITAL:** What is your current marital status?

1. Single, never married
2. Married/ living with domestic partner
3. Separated/ divorced
4. Widowed
99. Prefer not to answer

**PN: NUMERIC ENTRY FOR EACH ANSWER OPTION LISTED; RESPONSE 1 MUST BE >0. ALLOW 0-10**

**GCHILDREN**: Including yourself, how many people live in your household?

1. Adults or children aged 18 or older
2. Children aged 12-17
3. Children aged 5-12
4. Children under 5

**PN: SINGLE SELECT PER ROW**

**GHOURS**. How many hours a week do you typically spend caring for... children or elderly relatives?

Rows:

1. Children
2. Elderly relatives
3. Other members of your family

Columns:

1. 0
2. 1 – 5
3. 6 – 10
4. 11 – 15
5. 16 – 20
6. 21 - 30
7. 30+ hours

**PN: SINGLE CODE PER ROW ASK IF GMARITAL = 2**

**D\_CARE**. Who is mainly responsible for the following household activities

Rows:

1. Grocery shopping
2. Preparing dinner
3. Doing laundry
4. Cleaning the house
5. Financial administration
6. Car maintenance
7. Home maintenance
8. Gardening

Columns:

1. I am
2. My partner is
3. Evenly split between me and my partner
4. A friend or family member is
5. Paid service provider is/outsourced

6. Not applicable

PN: MULTI CODE, Flag as potential cheater if more than 8 items were selected

PURCHASED: Which of the following have you purchased in the last 6 months?

- 8. Athletic apparel
- 9. Personal care product
- 10. Mattress
- 11. Electronic device
- 12. Pet insurance
- 13. Solar panels
- 14. Sailboat
- 15. Home appliance
- 16. In-ground swimming pool
- 17. New (not used) car or truck
- 18. Grand piano
- 99. None of these

PN: SINGLE SELECT

**SINC\_PERSONAL**. Which of the following categories best represents your annual personal income (before taxes)?

PN: UPDATED BASED ON CUSTOMISATION FILE

99. Prefer not to say

PN. SINGLE SELECT; USE COUNTRY LIST FROM CUSTOMISATION FILE.

**SINC**. Which of the following categories best represents your annual household income (before taxes)?

99. Prefer not to say

PN. SINGLE SELECT. ASK IF GMARITAL = 2

**D\_CONTRIBUTION**. What your relative contribution to the household income (in %)

- 1. I am the main income earner
- 2. I contribute significantly (greater than 50%)
- 3. I contribute a little (less than 50%)
- 4. I do not contribute
- 5. Prefer not to say

PN: SINGLE SELECT

GETHNIC. What is your ethnic origin?

PN: USE LIST FROM CUSTOMISATION FILE

99. Prefer not to say

PN: SINGLE SELECT

**GEDUCATION**. What is the highest level of education you have completed?

PN: USE LOCALISATION FILE. ANALYSIS TO BE DONE ON GROUPED LEVEL (Primary, Secondary, Tertiary, Post Grad)

PN: SINGLE SELECT, ASK ONLY IF GEDUCATION = 6-8

GEDUCATION2. If you have completed a bachelor's degree or higher, please specify the subject area.

1. Modern Foreign Languages
2. Arts and Humanities
3. Business and Management
4. Life Sciences and Medicine
5. Maths, Engineering and Technology
6. Social Sciences
7. Natural Sciences
8. Vocational, e.g., catering/hospitality
9. Other (specify)

PN: SINGLE CODE

GEDUCATION\_PARENTS. Did any of your parents or guardians complete a university degree course or equivalent?

1. Yes
2. No

PN: SINGLE CODE

**GEEXPERIENCE**. How many years of professional experience do you have?

1. I don't have any professional experience
2. Less than 1 year
3. 1-2
4. 3-5
5. 6-10
6. 11-15

7. 16-20
8. 21-30
9. 30+

PN. NUMERIC ENTRY; ALLOW 4 DIGITS; USE AS ANTI-CHEAT – MUST BE WITHIN 2 YEARS OF AGE DECLARED

DYEARBORN. Just to confirm, what year were you born?

PN. SINGLE CODE, Flag if respondent doesn't choose 1

TOPIC: What was the topic of this survey?

1. Your lifestyle and job
2. Consumer Electronics
3. Pet ownership
4. Sports and fitness

PN: OPEN END; OPTIONAL QUESTION

FEEDBACK: Do you have any feedback on this survey?

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## APPENDIX 2. ENTREPRENEURSHIP SURVEY QUESTIONS

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### Module 1: Screener

Thank you for agreeing to participate in this survey. Please feel free to answer openly and honestly.

Your confidentiality is assured, and all responses will be analysed and reported in aggregate.

Please make sure you have answered all the questions on each page. When you are ready to move on to the next page, click the 'Continue' button located at the bottom of the page. Do not use your browser buttons to navigate between pages because that might lead to the loss of your previous answers.

PN: SINGLE CODE. ADD TO MONITORING QUOTAS BY COUNTRY.

**SGENDER**. What best describes your gender?

- 3. Female
- 4. Male

PN: ENTER NUMBER 1-100. CLOSE IF BELOW 18 AND ABOVE 65. CODE INTO AGE GROUPS: 18-30 YO, 31-45 YO, 46+. ADD TO MONITORING QUOTAS BY COUNTRY.

**SAGE**. Please specify your age:

[enter age]

PN. SINGLE SELECT

**CURBAN\_RURAL**. How would you characterize the neighbourhood in which your business based, i.e. where do you have your office? If you work from home, please, indicate the neighbourhood you reside in

- 1. Urban
- 2. Semi-urban
- 3. Rural

PN: SINGLE CODE. CLOSE IF CODE 2 NOT SELECTED

**SROLE**. How would you describe yourself?

- 5. I am a contractor/freelancer
- 6. I own/co-own a business
- 7. I am an employee/manager of a company
- 8. None of the above

PN: SINGLE CODE.

**SBUSINESSNUMBER**. How many **businesses** do you currently own. Please, count each separately registered business as one business.

5. 1 business
6. 2 businesses
7. 3 businesses
8. More than 3 business

PN: SHOW ON A SEPARATE SCREEN IF SBUSINESSNUMBER = 2-4

You mentioned that you own several businesses. Please answer the next questions for your **main business** only, i.e. the business that brings you the highest revenues.

PN: SINGLE CODE. CREATE HIDDEN VARIABLE CODING INTO MICRO (CODES 1-3); SMALL (4-6); MEDIUM (7-9), LARGE (10) BUSINESSES. ADD OT MONITORING QUOTAS TERMINATE IF SSIZE=10 (250 or more

**SSIZE**. How many other **permanent employees** does your business currently have excluding you?

11. None, I work alone
12. 1-2
13. 3 – 5
14. 6 – 9
15. 10 – 29
16. 30 – 49
17. 50-99
18. 100-149
19. 150-249
20. 250 or more – PN: TERMINATE

PN: SINGLE CODE. ASK IF SSIZE >1

**SOWNERS**. How many **owners** including you does your business have?

6. I am the sole owner
7. I co-own it with 1 other person
8. I co-own it with 2 other people
9. I co-own it with 3 other people
10. I co-own it with 4 or more other people

PN: ENTER NUMBER. ASK IF SOWNERS =2-5. IF SOWNERS = 1, AUTOCODE 100% INTO 1 (OWNED BY YOU)

RESPONSE MUST BE GREATER THAN ZERO

**SOWNERS2**. What **share of the business** belongs to each of the business owners?

6. Owned by you
7. Owned by 2<sup>nd</sup> owner
8. Owned by 3<sup>rd</sup> owner – PN: SHOW IF SOWNERS = 3-5

9. Owned by 4<sup>th</sup> owner – PN: SHOW IF SOWNERS = ~~3-5~~ 4-5
10. Owned by 5<sup>th</sup> and other owner – PN: SHOW IF SOWNERS = ~~3-5~~ 5

PN: SINGLE CODE PER ROW. ASK IF SOWNERS =2-5.

**SOWNERS3**. And can you tell us about who your **co-owners** are?

Rows

5. 2<sup>nd</sup> owner
6. 3<sup>rd</sup> owner – PN: SHOW IF SOWNERS = 3-5
7. 4<sup>th</sup> owner – PN: SHOW IF SOWNERS = ~~3-5~~ 4-5
8. 5<sup>th</sup> and other owner – PN: SHOW IF SOWNERS = ~~3-5~~ 5

Columns:

4. Man
5. Woman

PN: MULTI CODE. CLOSE IF 6. DO NOT ASK IF SSIZE = 1

**STITLE**. What is your role in the company?

9. CEO
10. CFO
11. CMO
12. COO
13. Manager or other senior management role
14. Board member (i.e. a person who oversee an organization's governance and key decisions)
15. Other (please specify)
16. None of the above

PN: SINGLE-CODE. CLOSE IF CODE 3 IS SELECTED

**SRESPONCIBILITIES**: How would you describe your role when it comes to **running the business** you own?

4. I have full control: I am fully involved in running of the business
5. I have partial control: I am involved in certain areas of the business
6. I have no control: I am not at all involved in running of the business

PN: SINGLE CODE. CUSTOMISE BY EACH COUNTRY (SEE EXCEL). ADD TO MONITORING QUOTAS

**SREVENUE**. What were the main business' total **REVENUES** in the **LAST COMPLETED MONTH**? By total revenues we mean the total amount of turnover or overall sales of products or services (in local currency). Please select from the ranges given below:

100.Prefer not to say / Don't Know



PN: PROCEED WITH THE SURVEY IF

- SROLE =2
- SRESPONCIBILITIES = 1 OR 2
- SREVENUE <>99

PN: QUALIFY AS FEMALE OWNER IF

SGENDER = 1 AND SOWNERS2 (ALL FEMALE OWNERS COMBINED) >51%

OR

SGENDER = 1 AND SOWNERS2 (ALL FEMALE OWNERS COMBINED) >20% AND STITLE = 1-6 AND  
SRESPONCIBILITIES = 1-2

PN: QUALIFY AS MALE OWNER IF

SGENDER = 2 AND SOWNERS2 (ALL MALE OWNERS COMBINED) >51%

OR

SGENDER = 2 AND SOWNERS2 (ALL MALE OWNERS COMBINED) >20% AND STITLE = 1-6 AND  
SRESPONCIBILITIES = 1-2

IF QUALIFIES FOR NEITHER MALE OR FEMALE BUSINESS, CLOSE

-

PN: MULTI CODE. RANDOMISE.

**SINDUSTRY.** Which of the following describes the **sector(s)** your business operates in? Please, select all that applies

21. Retail trade
22. E-commerce (i.e. no physical sales point)
23. Wholesale trade
24. International trade
25. Manufacturing – PN: TARGET SECTOR
26. IT and digital space – PN: TARGET SECTOR
27. Services (medical, consulting, real estate, media and advertising, SMM, other)
28. Construction
29. Agriculture, forestry and fishing
30. Tourism and hospitality
31. Telecommunications
32. Education – PN: TARGET SECTOR
33. Transportation, logistics – PN: TARGET SECTOR
34. Technology and new technology
35. Financial services (investment advice, money lending, insurance brokerage, etc.) – PN: TARGET SECTOR
36. Energy & utilities (electric, gas, etc.)
37. Renewable energy (production and trade) & energy efficiency
38. Entertainment (gaming, film production, shows, concerts, Instagram / YouTube channels, etc.)

- 39. Other
- 40. Prefer not to say

**PN: SINGLE CODE**

**SREGISTER.** Is the business you own or manage formally registered with government officials?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Prefer not to say

**Module 2: Business profile**

**PN: SHOW ON SCREEN**

**CINTRO:** Now we would like to ask you a **few questions about your business.**

**PN: OPEN END.**

**CDESCRIPTION.** Please, describe what your business does?

**PN: SINGLE CODE. CUSTOMISE BY EACH COUNTRY (SEE EXCEL). ADD TO MONITORING QUOTAS BY COUNTRY.**

**CREGION.** In which **region** is your business based, i.e. where do you have your office? If you work from home, please, indicate the region you reside in

**PN: MULTI CODE**

**CSALES\_MODEL:** How would you describe your business?

- 1. Local (e.g. within your city, town, region)
- 2. National (e.g. within your country only)
- 3. Regional (e.g. covering your and countries nearby)
- 4. International (e.g. covering many different countries)
- 5. Other (specify)

PN: MULTI CODE. CUSTOMISE BY EACH COUNTRY (SEE EXCEL). ASK IF CSALES\_MODEL = 2

CREGION2. And in which **regions** does your business operate? Please, select all that applies

PN: MULTI CODE.

**CCLIENTS**. Who are your **clients**? Please, select all that applies

1. Consumers
2. Other businesses
3. Government/local authorities
4. Other (please specify)

PN: SUM UP TO 100%

**CCHANNEL**. Which **channel** does most of your company's turnover come from? Please allocate percentages that total 100

1. Online sales
2. In-person sales
3. Procurement/tenders – PN: SHOW IFCClients = 2
4. Contacts relationship networks – PN: SHOW IFCClients = 2
5. Other (please specify)
6. Not relevant for my business – PN: EXCLUSIVE

PN: SINGLE CODE.

CLIMATE1: Does your business offer/sells products or services that are focused on climate (i.e. environmentally friendly (e.g. using solar panels to replace the generator)?

1. Yes
2. No, but we are looking to change it
3. No, it's not on our agenda

PN: SINGLE CODE. SHOW RANGE FROM CUSTOMISATION FILE

**CCOST\_LAST**: What were the business' total costs in the last completed month? By this we mean the overall expenses made in the business in local currency.

PN: SINGLE CODE. SHOW RANGE FROM CUSTOMISATION FILE

**CProfit\_LAST**: What are the PROFITS received from your main business in the LAST COMPLETED MONTH? By that we mean i.e. the total income your business earned after paying all expenses, INCLUDING wages of employees but NOT including any income you paid yourself?

PN: SINGLE CODE.

**SProfit**. And overall, approximately what was the **profit margin** of your organisation during the most recent financial year?

1. We lost money (negative profit)
2. We ended up with 0 profit (didn't make any money, but didn't lose either)
3. 1-5%
4. 6-10%
5. 11-20%
6. 21-30%
7. 31-50%
8. More than 50%
99. Prefer not to say / Don't Know

PN: UP TO 3 RESPONSES. RANDOMISE

**CAMBITION**. What is your **ambition** for your business over the next 5 years? Please, select up to 3 options.

1. Increase size and revenue
2. Maintain size and revenue
3. Increase profitability
4. Scale down my business
5. Close my business
6. Sell my business
7. Expand in to other markets
8. Expand in to other sectors
9. Start a new business
10. Improve efficiency, i.e. setup/upgrade processes
11. Other (please specify)

PN: MULTICODE. RANDOMISE.

**CPRACTICES**. Have you done any of the following in the last 6 months?

1. Asked your customers whether there are products or services that they wish you would offer
2. Offered promotions to attract customers
3. Negotiated with suppliers to get a better price
4. Compared your suppliers' prices or product quality with those of other suppliers

5. Analyzed whether the sales of your major products/services have increased, decreased, or stayed the same
6. Introduced a new product or service
7. Made a large investment to any of the businesses you manage or own
8. None of the above – PN: EXCLUSIVE

PN: SINGLE CODE.

CHOURS. How would you describe amount of time you spend on the business?

1. It's my full-time job (>35 hours a week)
2. It's my part time job (less than 35 hours week), I work somewhere else as well
3. It's my part time job (less than 35 hours a week), I don't work anywhere else

PN: SINGLE CODE.

CPLACE. Do you work from...?

1. Home
2. Non-home fixed location (e.g. office, store, shop)
3. Mobile (e.g. out of your vehicle or at clients)

PN: SINGLE CODE.

CLIMATE2: Which statement best describes your business' operations?

1. We are fully committed to being environmentally friendly (E.g. using solar panels to replace the generator)
2. We are moving to become more environmentally friendly
3. We are not and not aiming to be environmentally friendly
4. Don't know/not relevant

PN: SINGLE CODE.

CBOARD. Does your business have a board, i.e. a group of people who oversee the company's management and operations, and are responsible for its governance?

1. Yes
2. No

PN: 100% SUM. ASK IF CBOARD = 1.

CBOARD\_2. What share of your board members are...?

1. Men
2. Women

### Module 3: How you started your business

PN: SHOW ON SCREEN

DINTRO: Now we would like to ask you a few questions about how you **first started your business**.

PN: SINGLE CODE.

DSTARTTIME. When did you **start** your business?

1. 0 – 11 months ago
2. 1 – 2 years ago
3. 3 – 5 years ago
4. 6-10 years ago
5. Over 10 years ago

PN: SINGLE CODE.

DPREVIOUS. Did you own or run a business **before starting your current business**?

1. Yes
2. No
3. Prefer not to say

PN: SINGLE CODE.

DEMPLOYMENT. What did you do before starting the business?

1. I did not have any professional experience

2. Entry level position
3. Experienced mid-level position without any line reports
4. Managerial position with line reports/Senior experienced position
5. Director/department lead
6. Top-management
7. Other (specify)

PN: SINGLE CODE.

DPARTNER. **Who** did you start your business with?

1. I started my business on my own
2. I started my business with one business partner
3. I started by business with more than one business partner
4. I inherited/took over a family business
5. Other (specify)

PN: MULTI CODE; ASK ONLY DPARTNER = 2 OR 3

DPARTNER\_2: What is your relationship with your **business partner**?

1. Spouse
2. Other family member(s)
3. Friend(s)
4. Others (specify)

PN: UP TO THREE RESPONSES. RANDOMISE

**DGOAL**. Think about when you first started your business. What were the **main reasons** you decided to start your own business? Please, select up to three responses

1. I could not find any job suitable for me
2. I saw a market opportunity and act on it
3. I wanted to continue my family's business
4. I needed some extra income for me/ and/or my family
5. It grew out of an interest, passion, or hobby I have/had
6. I wanted to fulfil my ambitions, achieve success, and wealth
7. I wanted to have independence and autonomy
8. Other (please specify)

PN: MULTI CODE. RANDOMISE

**DFUND**. How did you **fund** your business? Please, select all that applies

1. My business did not require any funding – **PN: EXCLUSIVE**
2. I used personal/ household savings
3. I borrowed money from my extended family/friends
4. I took out a business loan from a bank
5. I took out a loan from microfinancier
6. I used funding from a venture capital firm
7. I used funding from an angel investor
8. I used crowdfunding
9. I borrowed money from other businesses
10. I took out a mortgage/ home equity
11. I took out a loan from Informal lenders
12. I took out credit from a supplier
13. Other (please specify)

**PN: SINGL CODE. ASK IF DFUND>1**

**DDIFFICULTY**. How easy or **difficult** was it to secure funding for your business?

1. Extremely difficult
2. Difficult
3. Somewhat difficult
4. Somewhat easy
5. Easy
6. Extremely easy

**PN: SINGLE CODE. ASK IF DFUND>1**

**DDUNDING\_BARRIER2**. Have you received sufficient funding to be able to start up a business, i.e. did you receive the funding that you asked for?

1. I received the full funding I asked for
2. I received most of the funding I asked for
3. I received some of the funding I asked for
4. I didn't receive any funding

**PN: SINGLE CODE. ASK IF DFUND>1**

**DDUNDING\_BARRIER3**. What was your last loan size?

1. \$0-500
2. \$501-\$1000
3. \$1,001 to \$5,000
4. \$5,001 to \$10,000
5. \$10,001 to \$20,000
6. \$20,001 to \$50,000
7. \$50,001 to \$100,000
8. \$100,001 to \$150,000
9. \$150,001 to \$500,000
10. \$500,001 to \$1 million



11. More than \$1 million

PN: MULTICODE RANDOMISE.

**DDUNDING\_BARRIER**. Have you experienced any of the below issues in securing funding to start your business as an entrepreneur?

1. I did not know what funding options I have
2. I did not feel it was likely I would get funding
3. I did not know where to find potential investors
4. I did not know how to compile the information required to get funding
5. I felt unheard or misunderstood by investors
6. Investors are not interested in my business ideas
7. Investors don't trust my business knowledge and/or skills
8. I did not want investors getting involved in my business in return for funding
9. I felt unheard or misunderstood by banks
10. I did not find investment products suited to my needs (e.g. high interest rates, short lending durations etc.)
11. I did not have the required documentation required to apply for funding
12. I was rejected previously
13. Other (please specify)

PN. MULTI SELECT. RANDOMISE

DASSETS\_1: Which business assets, if any, did you first had when you first started the business?

1. Fixed assets (ex. titles to land, residential or commercial real estate)
2. Movable assets (ex. vehicles, machinery, movable equipment)
3. Contracts from reputable business partners (larger firms or public sector)
4. Invoice receivables from business partners (i.e. business partners owe you money for services rendered or goods sold)
5. Intellectual property or royalties
6. Guarantor (person to serve as guarantor for loan)
7. Savings or deposit balances on accounts at financial institutions exceeding 10% of annual sales (held privately or in the name of the business)
8. Other (please specify)
9. None - PN. EXCLUSIVE

PN. SINGLE SELECT

**DPROCESS**: How hard or easy was the process of registering your business?

1. Very easy
- 2.
- 3.

4. Very difficult
5. Not relevant for my situation
6. Don't know – somebody else did it
7. Prefer not to say

#### Module 4: Business barriers

PN: SHOW ON SCREEN

EINTRO: Now we would like to ask you a few questions about **potential barriers and issues** that you might encounter as an entrepreneur.

PN: SINGLE CODE PER ROW. RANDOMISE

**EBARRIERS**. Thinking about your business today, how **important or unimportant** are the following **barriers** to your business' success and development?

Rows:

1. I lack confidence in my abilities to run my own business
2. People assume that I shouldn't be running a business or that I'm not able to run one effectively because of my gender, religion, ethnicity or other personal characteristic
3. I struggle to balance my responsibility as a business owner with my personal commitments (e.g., childcare)
4. I have limited professional networks e.g.; I don't know people who could help me build or develop a business
5. My family and friends do not support me, e.g. they don't approve of my career choice
6. My spouse does not support me, e.g. they don't approve of my career choice
7. I have difficulty securing funding for my business
8. The state of the country economy is not good for business owners
9. I don't have knowledge required to run the business (e.g., industry or market knowledge)
10. I don't have the opportunity to build the skills I need (e.g. business planning, networking, pitching, negotiation etc.)
11. I don't have access to markets to distribute or sell my products
12. I am not able to attract or hire the right talent
13. I struggle to fulfil government requirements as an entrepreneur
14. I do not have a compelling / unique value proposition
15. I struggle to travel around my country and internationally
16. I am unable to secure a location for my business
17. I can't find reliable suppliers for my business

Columns:

1. Completely unimportant

2. Unimportant
3. Somewhat unimportant
4. Somewhat important
5. Important
6. Extremely important

PN: MULTI CODE.

**EFUNDINGTYPE**. How do you currently finance sustaining your business? Please, select all that applies

1. My business doesn't require any new funding
2. I use personal savings
3. I borrow money from my family/friends
4. I have a business loan from a bank
5. I have a business loan from a microfinance institution
6. I use a credit card
7. I use funding from a venture capital firm
8. I use funding from an angel investor
9. I use crowdfunding
10. I have a personal loan from a bank
11. I take out a mortgage/ home equity
12. I take out a loan from Informal lenders
13. I use supplier finance
14. I borrow money from other businesses
15. I get financing from government program(s)
16. I choose to leverage company's internal resources, without external funding
17. Other (please specify)

PN: MULTI CODE. RANDOMISE. ASK IF EBARRIERS CODE 7 = 4-6

**EFUNDINGBARRIER**. You mentioned that **securing funding** is a barrier to your business' success and development. What kind of issues are you experiencing with funding?

1. I do not know what funding options I have
2. I do not have confidence to apply for funding
3. I do not know where to find potential investors
4. I do not know how to compile the information required to get funding
5. I feel unheard or misunderstood by investors
6. Investors are not interested in my business ideas
7. Investors don't trust my business knowledge and/or skills
8. I do not want investors getting involved in my business in return for funding
9. I cannot find investment products suited to my needs (e.g. high interest rates, short lending durations etc.)
10. I do not have the required documents
11. I do not have collateral/guarantees to offer
12. Other (specify)

**PN: MULTI CODE.**

EBANKING. Do you currently have an account with a bank, credit unique or any other institution that allows you to deposit money?

1. Yes, I have a personal bank account (i.e. in my name)
2. Yes, I have a business bank account (i.e. in the name of the business)
3. No, I don't have a bank account

**PN. MULTI SELECT. RANDOMISE**

EASSETS\_1: Which business assets, if any, do you currently have?

1. Fixed assets (ex. titles to land, residential or commercial real estate)
2. Movable assets (ex. vehicles, machinery, movable equipment)
3. Contracts from reputable business partners (larger firms or public sector)
4. Invoice receivables from business partners (i.e. business partners owe you money for services rendered or goods sold)
5. Intellectual property or royalties
6. Guarantor (person to serve as guarantor for loan)
7. Savings or deposit balances on accounts at financial institutions exceeding 10% of annual sales (held privately or in the name of the business)
8. None - **PN. EXCLUSIVE**

**PN: SINGLE CODE PER ROW. RNDOMISE**

**EAGREEMENT.** To what extent do you **agree or disagree** with the following statements?

Rows:

1. My business is very successful
2. I feel confident that I have the skills and knowledge required to run a successful business
3. I feel confident in my ability to manage my business' financials
4. There are many financial options in the markets available to business owners such as myself
5. I think you shouldn't be emotionally attached to your business
6. I like structure and I'm very organized person
7. I prefer to rely on external advice when it comes to managing my business
8. I don't want investors getting involved in my business
9. When it comes to managing my business, I always make well-thought out decisions
10. I am constantly trying to improve my skills and knowledge that help me run my business
11. I like networking and I am constantly look for new professional connections that would help my business to succeed

12. I prefer to manage my finances (e.g. make transactions, transfer money) via mobile apps or online
13. I run a cash-free business, i.e. most of my revenue comes via cards or digital transfers

Columns:

1. Completely disagree
2. Disagree
3. Somewhat disagree
4. Somewhat agree
5. Agree
6. Completely agree

PN: MULTI CODE. RANDOMISE.

**ESUPPORT\_NONFIN**: Have you received non-financial support (e.g. training mentoring/coaching) from any of the following organisations.

1. Government program
2. Bank
3. Micro finance institution
4. Private company
5. Online platform
6. Industry organization / association, supplier or distributor
7. I have not received any support – PN: EXCLUSIVE

PN: SINGLE CODE.

**ESUPPORT-LOAN**: Have you applied for a loan in the last 12 months?

1. Yes, it was approved
2. Yes, but it was rejected
3. No

PN: SINGLE CODE PER ROW. ~~RANDOMISE~~ CODES 1-6 AND 7-19 ARE ALWAYS ROTATED TOGETHER

**ESKILLS**. Think about the key **skills** that help you run your business. How would you rate your ability in the following skills?

Rows:

1. Self-confidence
2. Resilience

3. Self-reflection
4. Optimism
5. Adaptability
6. Risk-taking
7. Building business plans and strategy
8. Financial management
9. Marketing
10. Sales and customer relationship
11. Communication and negotiation
12. Leadership
13. Project management and planning
14. Delegation and time management
15. People management and HR
16. Networking
17. Negotiation skills
18. Specific industry knowledge
19. Digital/technology skills

Rows:

1. I am not good in this area at all
2. I am particularly good in this area
3. I am neither good, nor bad in this area
4. I am quite good in this area
5. I am very good in this area

**PN: SINGLE CODE**

**ERISK\_PROFILE**: On a scale from 1 to 10, how likely or unlikely are you to take risks?

- 1- I'm very risk averse, I avoid taking risks at all costs
- 2
- 3
- ...
- 9
- 10 – I have high risk tolerance, I take risks easily

**PN: MULTI CODE. RANDOMISE**

**EFUTUREGROWTH**. Is there anything that you would require to grow your business further? Please, select all that apply

1. I don't wish to further grow my business – **PN: EXCLUSIVE, KEEP ON TOP**
2. Specific knowledge
3. Specific capabilities
4. More extensive professional networks

5. Additional funding
6. Mentoring and/or coaching
7. Process automation
8. Hiring more people
9. Other (please specify)

**PN: SINGLE CODE PER ROW**

**ETECHNOLOGY**. How do you manage the following process in your organisation?

Rows:

1. Finance/subsidies
2. Logistics
3. HR
4. Marketing/PR
5. Sales
6. Innovation & digitization
7. Supplier relationships
8. Insurance/security
9. Procurement
10. New product development

Columns:

1. I do them myself
2. I delegate them to staff
3. They are automated
4. We outsource them

**PN: SINGLE CODE**

**ETECHNOLOGY2** On a scale from 1 to 10, how tech enabled is your business?

1. 1 – Not tech enabled at all, all our processes are manual
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10 – Fully tech enabled, most of the process are automated

## Module 5: Business initiatives

### PN: SHOW ON SCREEN

FINTRO: Now we would like to ask you a few questions about the **interventions that would be most helpful to you** as a business owner.

### PN: RANKING. RANDOMISE

**INTERVENTION.** There are different **interventions** that could help you and your business to become more successful. Can you evaluate each intervention on how helpful it would be to you and business?

Rows:

1. Tax benefits for entrepreneurs in the early stages of starting a business
2. Digital / online support networks
3. Mentorship and coaching program for business owners
4. More accessible training programmes to improve entrepreneurial skills (e.g., pitching, self-belief, writing business plans)
5. More accessible training programmes to improve technical skills required to run your business
6. Networks of entrepreneurs close to you
7. Accessible networking events e.g., not in the evenings
8. More visible role-models that you can relate to
9. Improved publicly available reporting on entrepreneurship (e.g., launch an “entrepreneurship dashboard” with key metrics such as the proportion of total funding received by female and male entrepreneurs, return on investment for different business types etc.)
10. Subsidised and accessible childcare (including childcare services in offices)
11. Subsidised and accessible care for elderly or vulnerable adults
12. Dedicated funding/ more affordable funding solutions for female entrepreneurs by financial institutions/ VCs/ public enterprises
13. Access to resources and advice to fulfil government formalities for registering business, getting required licenses etc.
14. Access to market opportunities and inclusion within the global value chain framework
15. Programmes facilitating business travel within your country and abroad (e.g. visa support)
16. Legal protection against domestic violence, sexual assault and femicide
17. Programmes providing child or elder care that will give you more time to run and grow the business
18. Tailored maternity and paternity packages for entrepreneurs
19. Training programmes on business financial literacy



Columns:

1. Very unhelpful
2. Unhelpful
3. Somewhat unhelpful
4. Somewhat helpful
5. Helpful
6. Extremely helpful

PN: OPEN END

FINTERVENTION. In your opinion, what other **government or societal interventions** could help you and your business to become more successful?

PN: MUTLI CODE. RANDOMISE. CUSTOMISE EXAMPLES BY EACH COUNTRY (SEE EXCEL).

**FADVICE**. Which of the following **people or resources** have you ever reached out to when you needed advice with regards to starting / running your business?

1. Specialised online websites (e.g. XXX)
2. Online platforms (e.g. XXX)
3. Closed groups on social media (e.g., XXX)
4. Social media accounts that you follow (e.g. XXX)
5. Support communities
6. Mentor or sponsor
7. Business partner
8. Professional training / learning courses
9. Friends / Family
10. Other (please specify)
11. None of the above

PN: OPEN END. ASK IF FADVICE IS AT LEAST ONE CODE 1-4. SHOW 10 ENTRY TEXT BOXES ON THE PAGE

FADVICE2. You mentioned that you have reached out to online platforms (e.g. websites, social media) when you needed advice on how to run your business. Please, list your favorite websites/platforms and online personalities below. You can measure up to 10

PN: SINGLE CODE

**FROLEMODEL.** If you think about your surroundings, is there anyone you would consider **a role model** when it comes to managing your business?

1. Yes
2. No

**PN: SINGLE CODE. ASK IF FROLEMODEL = 1.**

**FROLEMODEL2.** And is this person **a man or a woman**?

1. Man
2. Woman
3. Prefer not to say

**PN: SINGLE CODE PER ROW**

**FSUPPORT.** Thinking about the **people who support you** to run your business, do you have a mentor or a sponsor?

Rows:

1. Mentor = someone who provides you with help and advice in your professional life.
2. Sponsor = someone who promotes you and your business and makes opportunities for you.

Columns:

1. Yes, I have one
2. Yes, I have several
3. No, but I would like one
4. No, I don't need one

**PN: MULTI CODE. RANDOMISE. ASK IF DOESN'T HAVE A MENTOR (FSUPPORT CODE 1 = 3)**

**FMENTOR.** You mentioned that there is no one around you, you would consider a **mentor**. Why is that?

1. I don't know what a mentor is or what they could do for me
2. I don't think I need a mentor (i.e. they would not be helpful for me)
3. I would like to have a mentor, but never actively sought one out
4. I have tried to find a mentor, but never encountered anyone suitable
5. I have asked someone to be my mentor, but it did not work out

6. Other (specify)

PN: MULTI CODE. RANDOMISE. ASK IF DOESN'T HAVE A SPONSOR (FSUPPORT CODE 2 = 3)

FSPONSOR. You mentioned that there is no one around you, you would consider a **sponsor**. Why is that?

1. I don't know what a sponsor is or what they could do for me
2. I don't think I need a sponsor (i.e. they would not be helpful for me)
3. I would like to have a sponsor, but never actively sought one out
4. I have tried to find a sponsor, but never encountered anyone suitable
5. I have asked someone to be my sponsor, but it did not work out
6. Other (specify)

PN: MULTI CODE. RANDOMISE.

FSUPPORTOTHERS. Are you **active** in any of the following? Please, select all that applies

1. I mentor other business owners
2. I blog or write articles about business
3. I have a large following on social media
4. I frequently speak at different entrepreneurship events
5. I give interviews on TV / newspapers / radio
6. None of the above – PN: EXCLUSIVE

PN: MULTIPLE CODE. ASK IF FSUPPORTOTHERS = 6. RANDOMISE

FACTIVE. You mentioned that you are not **active** in social or traditional media and business owners' networks. Why is that? Please, select all that applies

1. I have no time because of my business
2. I have no time because of my family and home responsibilities
3. I would like to, but I don't know how
4. I think I'm not interesting enough
5. I don't like to expose myself
6. Other (specify)

PN: SINGLE CODE.

PROGRAM\_PART: Have you participated in any existing programs supporting entrepreneurs (e.g. specialised financing lines, mentorship programmes, etc.)?"

1. Yes, several times
2. Yes, once or twice
3. No, but I am aware of them
4. No, and I am not aware of them

PN: OPEN END. ASK IF PROGRAM\_PART = 1-2.

**PROGRAM\_PART2**: What kind of existing programs supporting entrepreneurs. Which program(s) have you participated in?

**PN: SINGLE CODE. ASK ONLY IF PROGRAM\_PART=1, 2**

**PROGRAM\_HELP** How helpful do you find the existing programs (e.g. specialised financing lines, mentorship programs, etc.) you have used?"

1. Extremely helpful
2. Very helpful
3. Somewhat helpful
4. Not very helpful
5. Not helpful at all

## Module 6: Demographics

**PN: SHOW ON SCREEN**

DINTRO: Just a few remaining questions about you.

**PN: SINGLE SELECT**

**GMARITAL**: What is your current marital status?

1. Single, never married
2. Married/ living with domestic partner
3. Separated/ divorced
4. Widowed
99. Prefer not to answer

**PN: NUMERIC ENTRY FOR EACH ANSWER OPTION LISTED; RESPONSE 1 MUST BE >0**

**GCHILDREN**: Including yourself, how many people live in your household?

5. Adults or children aged 18 or older
6. Children aged 12-17
7. Children aged 5-12
8. Children under 5

**PN: SINGLE SELECT PER ROW**

**GATTITUDE.** How much do you agree or disagree with the following statements?

Rows:

**PN: SHOW IF GMARITAL = 2**

1. My spouse provides me the emotional support I need as an entrepreneur/business owner. (ex. encouragement, understanding, patience)
2. My spouse provides the type of strategic support I need so that I can succeed/grow my business (ex. business advice and guidance, feedback, problem solving, networking)
3. My spouse is aligned with the goals and vision I have for the business.
4. My spouse respects the time I need to dedicate to my business (including their willingness to take on household responsibilities, understanding of the often irregular hours and high-demand schedule)
5. My partner/spouse provides financial stability to the family.
6. My spouse contributes/ed financially to support my business - either when starting-up, now, or both.

**PN: SHOW IF GMARITAL = 1, 3,4, 99**

7. My family provides me the emotional support I need as an entrepreneur/business owner. (ex. encouragement, understanding, patience)
8. My family provide the type of strategic support I need so that I can succeed/grow my business (ex. business advice and guidance, feedback, problem solving, networking)
9. My family is aligned with the goals and vision I have for the business.
10. My family contributes/ed financially to support my business - either when starting-up, now, or both.

Columns:

1. Strong disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly agree

**PN: SINGLE SELECT PER ROW**

**GHOURS.** How many hours a week do you typically spend caring for... children or elderly relatives?

Rows:

4. Children
5. Elderly relatives
6. Other members of your family

Columns:

8. 0
9. 1 – 5
10. 6 – 10
11. 11 – 15
12. 16 – 20
13. 21 - 30
14. 30+ hours

PN: SINGLE CODE PER ROW ASK IF GMARITAL = 2

**D\_CARE**. Who is mainly responsible for the following household activities

Rows:

9. Grocery shopping
10. Preparing dinner
11. Doing laundry
12. Cleaning the house
13. Financial administration
14. Car maintenance
15. Home maintenance
16. Gardening

Columns:

7. I am
8. My partner is
9. Evenly split between me and my partner
10. A friend or family member is
11. Paid service provider is/outsourced
12. Not applicable

PN: SINGLE SELECT

**SD4A**. Which of the following categories best represents your annual **personal** income (before taxes)?

PN: UPDATED BASED ON CUSTOMISATION FILE

99. Prefer not to say

PN: SINGLE SELECT

SD4A\_HOUSE. Which of the following categories best represents your annual **household** income (before taxes)?

PN: USE LIST FROM CUSTOMISATION FILE

99. Prefer not to say

PN. SINGLE SELECT. ASK IF GMARITAL = 2

D\_CONTRIBUTION. What your relative contribution to the household income (in %)

- 6. I am the main income earner
- 7. I contribute significantly (greater than 50%)
- 8. I contribute a little (less than 50%)
- 9. I do not contribute
- 10. Prefer not to say

PN: SINGLE SELECT

GETHNIC. What is your ethnic origin?

PN: USE LIST FROM CUSTOMISATION FILE

99. Prefer not to say

PN: SINGLE SELECT

GEDUCATION. What is the highest level of education you have completed?

PN: USE LOCALISATION FILE. ANALYSIS TO BE DONE ON GROUPED LEVEL (Primary, Secondary, Tertiary, Post Grad)

PN: SINGLE SELECT, ASK ONLY IF GEDUCATION = 6-8

GEDUCATION2. If you have completed a bachelor's degree or higher, please specify the subject area.

10. Modern Foreign Languages

11. Arts and Humanities
12. Business and Management
13. Life Sciences and Medicine
14. Maths, Engineering and Technology
15. Social Sciences
16. Natural Sciences
17. Vocational, e.g., catering/hospitality
18. Other (specify)

**PN: SINGLE CODE**

GEDUCATION\_PARENTS. Did any of your parents or guardians complete a university degree course or equivalent?

3. Yes
4. No

**PN: SINGLE CODE**

**GEEXPERIENCE**. How many years of professional experience do you have?

10. I don't have any professional experience
11. Less than 1 year
12. 1-2
13. 3-5
14. 6-10
15. 11-15
16. 16-20
17. 21-30
18. 30+

**PN: OPEN END; OPTIONAL QUESTION**

FEEDBACK: Do you have any feedback on this survey?

**--END--**