

Baseline Report of an Intervention to Enhance Women-Led Micro & Small Enterprises in Kyrgyzstan

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FIELD-Support LWA



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Baseline Report of an Intervention to Enhance Women-Led Micro & Small Enterprises in Kyrgyzstan

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This publication was prepared by Jennifer Headley and Greg Guest through the FHI 360-managed FIELD-Support LWA.* Find out more about the FIELD-Support LWA www.microlinks.org/field-support.

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BACKGROUND

Micro, small, and medium enterprises provide an important source of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the small business sector. Improving the representation of women within this sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led enterprises and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, USAID competitively selected three interventions designed to address specific constraints to the development and growth of women-led businesses and committed to having the interventions' impacts rigorously evaluated. The awarded interventions are currently being carried out in three sites, implemented by three different organizations—CARE (India), GRADE/Sector 3 (Peru), and ACIDI/VOCA (Kyrgyzstan). USAID subsequently contracted FHI 360 to evaluate the impact of these three interventions. This report pertains to the intervention and evaluation conducted in Kyrgyzstan. Other reports are available for the other two sites.

FHI 360 was contracted to design the entire evaluation, including study instruments, and to manage the baseline data collection. In India and Kyrgyzstan, Management Systems International (MSI) will be conducting and managing the remainder of endline data collection activities, as well as analyzing the findings and writing up the final results. This report outlines the intervention and evaluation context in the Kyrgyzstan site and provides a summary of baseline data. More details about the evaluation design, methodology, and sampling are provided in the Kyrgyzstan study protocol.

Intervention Description

ACIDI/VOCA, Bai Tushum Fund (BT Fund), and other partners developed a program to increase the number of women-owned small and medium enterprises (SMEs) in the Kyrgyz Republic by targeting assistance to potential high-growth female entrepreneurs (that is, “micro-entrepreneurs”). The purpose of the program is to reduce the human and social capital and information barriers that limit the growth of women's enterprises, and to increase access to finance. The program strategy consists of providing capacity building, training, and technical assistance to women who have the potential to grow their businesses into SMEs. As a result of participation in the program, it is hoped that these women will not only grow their businesses, but will also increase their demand and access to appropriate financial services, aligning benefits and incentives for the women borrowers, BT Fund, and Bai Tushum & Partners (BT&P). The program will progressively focus on promising entrepreneurs to offer different layers of support, including training, access to networks, and large-size loans. As activities become more tailored and specialized, they will progressively focus on fewer women. The most intensive mentoring and skills development activities will be reserved for the 100 most promising female entrepreneurs. Regardless of their participation in the program, all the women who will be part of this study will have access to loans from the ACIDI/VOCA, Bai Tushum Fund, and other project partners.

The intervention to be evaluated is composed of four nested components and subsets of participants (Table I). Each of these components is described in more detail below.

Table 1: Intervention Components and Participants

Component	Number of beneficiaries	Participation
Management capacity training	~961 potential high-growth clients participate in management capacity trainings	The project will deliver trainings in the first stage of the intervention. Each workshop will contain approximately 20 individuals.
Market information and linkages	500 potential high-growth clients	This subset of participants will be selected from the ~961 management capacity trainees. They must have completed courses in at least 2 topics in the management capacity training.
Technical skills development	100 potential high-growth clients	This subset of participants will be selected from the 500 beneficiaries of market and information linkages.
Access to finance	Up to 100 women potential high-growth clients with loan guarantee	Same women of the technical skills development, but not necessarily all of them.

Management Capacity Training

The management capacity trainings began in September 2013 and are anticipated to continue through February 2015. Trainings cover topics such as negotiating skills for women, business planning, marketing, finance management, leadership, and human resource management. Participants paid training fees. The project worked with BT&P finance company to develop and pilot a bundled loan in which fee-related costs could be included in an SME loan. The program anticipates holding a total of 163 trainings with a total of 961 women in attendance. Workshops typically serve about 20 individuals and are held in all seven Oblasts of Kyrgyzstan.

Market Information and Linkages

This component will be offered to 500 women selected from the ~961 participants in the management capacity trainings. To be considered for selection, women had to complete at least 24 hours of the management trainings and demonstrate potential for business growth. Women who meet these requirements will then be invited to join the second component of the intervention—Market Information and Linkages. The first 500 women who qualify and accept the invitation will be chosen.

The following bundle of activities will address women’s lack of access to market information and help women build social networks:

- **Stakeholder meetings:** By month four, the business unit manager alongside market experts will present the main findings of the initial rapid market assessments in stakeholder meetings, one for each value chain or subsector. Meeting participants, including relevant associations, buyers, and producer representatives will produce a plan of key actions that stakeholders are willing to commit to. These will include market linkages between SMEs and their buyers and suppliers and activities to be delivered by trade associations.
- **Workshops for female SME owners:** Key market assessment findings and action plans will be presented in four workshops organized by region, with break-out groups focusing on value chains or subsectors for eligible women participants (up to 500). Eight workshops will occur annually.

- Semi-annual value chain stakeholder meetings: Starting in year two, the project will organize semi-annual meetings for leaders in each value chain in conjunction with partner business associations who are expected to continue working with them in subsequent years. Sixteen to 20 meetings will be organized in total.
- Web pages resources: BT Fund's business services unit will develop subsector web pages to disseminate and market information, strategies, and information on relevant actors, standards, and priority upgrades.
- Annual business plan competitions.

Technical Skills Development

A total of 100 finalists and semi-finalists in annual business plan competitions from the Market Linkages component will receive this customized assistance. Technical skills activities will address gaps in women's knowledge and skills related to their specific industry. The training includes:

- Technical Trainings: Fifteen technical trainings are anticipated over the life of the project, and will focus on SMEs in the garment and tourism sectors. The specific trainings will be determined based on demand from participants.
- Targeted Technical Assistance: Local and international consultants and international volunteers will provide technical assistance to upgrade the capacity of SME owners, associations, or groups of producers. This will include assistance in installing and optimizing the use of new technology. It is anticipated that 30 person-weeks of assistance will be provided each year under this component.
- Exchange Visits: Seeing women successfully operating a small or medium business helps female entrepreneurs envision themselves running or expanding their businesses, and how to negotiate through the gendered barriers they face as women. Exchange visits to successful women-owned SMEs will be arranged as a follow-up activity to the management capacity training for eligible women clients. A projected 10 exchanges will be facilitated each year, with up to three women participating in each.

Access to Finance

Upgrading and Investment Fund: BT&P finance company will offer larger loans for qualifying women-owned SMEs. BT Fund will provide access to an existing guarantee fund valued at €50,000 (approximately \$64,000), which can be used to guarantee loans to women SME-owners. Through a 20% guarantee, and with additional funding under this project, the fund will have the ability to reduce the risk of borrowing for approximately 100 women.

Evaluation Description

For the primary evaluation of this program, FHI 360 originally designed a randomized controlled trial with 1,125 total women (~375 in the control group and ~750 in the treatment arm). After reaching 1,125 women surveyed, the protocol was revised to increase the total number of women surveyed to 1,233 and after corrections and revisions, the final total included in the dataset provided by FHI 360 was 1,218 with 932 women in the initial treatment arm (management capacity trainings) and 286 in the control arm. The control group received no training from ACDI/VOCA, nor were they invited to participate in the market linkage, or any other program activities. All women willing to participate, including the control group, were administered a baseline survey prior to randomization.

Data collection for the evaluation is composed of seven distinct phases—formative focus groups, baseline survey, three endpoint surveys, and follow-up in-depth interviews and focus groups (Figure 1). In this report, we include information on the formative and baseline activities only. For more details regarding endline assessments, refer to the study protocol.

Recruiting and Randomization Procedures

ACDI/VOCA and BT Fund received 2,045 written applications (both eligible and non-eligible) from potential participants on an ongoing basis, between March 2013 and July 2014. Applications were screened by ACDI/VOCA for eligibility, and eligible participants were grouped by location.

Once a block of 33–36 eligible women in a particular region were identified they were randomized at a ratio of 2 to 1 to the treatment group or control group, respectively. All women in the agro-processing sector (n=350) were entered into the intervention arm due to concerns about contamination and ethical concerns raised by agro-processing participants typically living in small communities or working within cooperatives.

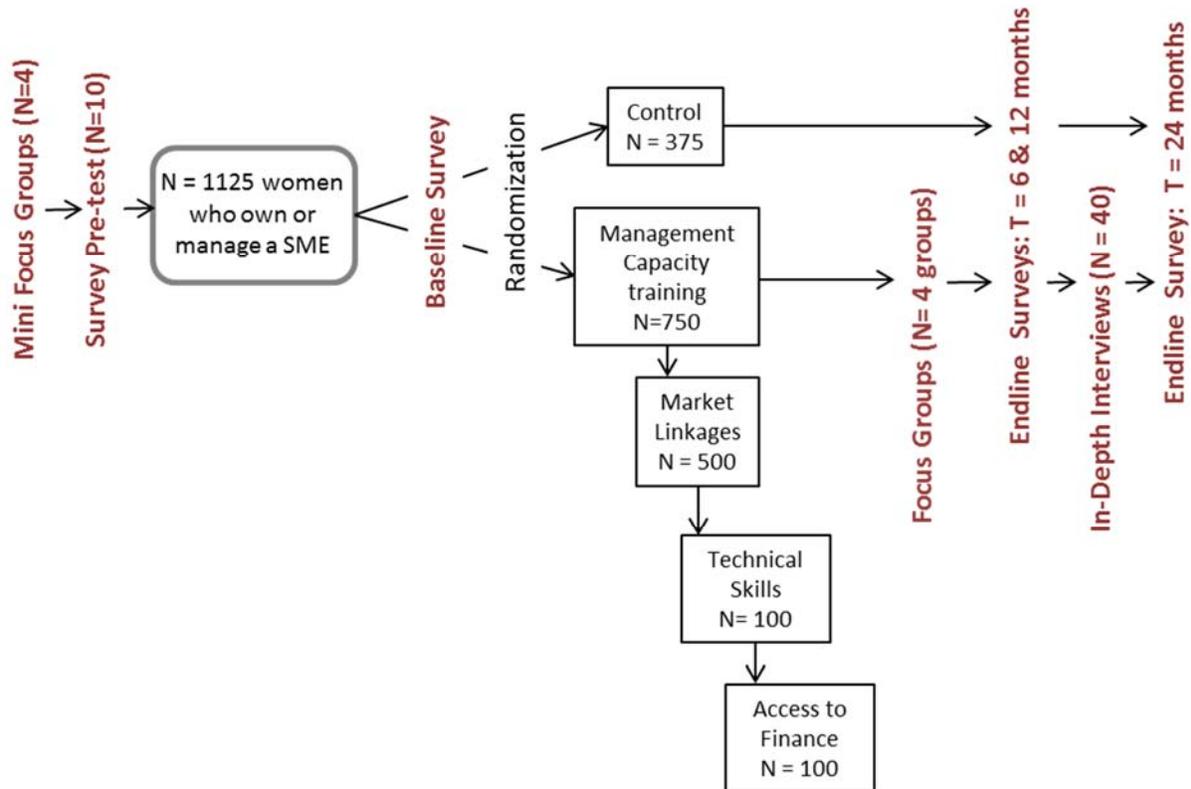
Randomization of participants was done by ACDI/VOCA staff, using sealed randomization envelopes provided by FHI 360. Before any women in a given batch received the intervention, or were notified of which group they were assigned to, the baseline survey was administered to all women in that batch by the contracted survey firm, M-Vector.

Retention Procedures

For the treatment group: Once women were enrolled, or during the first program activities, the Women’s Leadership in Small and Medium Enterprises (WLSME) program explained the program goals, benefits, and expectations, including participating in the program all three years and the receipt of a certificate after successfully completing the program. Participants were also asked multiple times to notify the WLSME program if they move, change contact information, or decide to leave the program. Contact information on participants is being updated accordingly.

For the control group: WLSME staff call each woman in the control group each quarter and update the database in case any of her contact information changed.

Figure 1: Original Overall Evaluation Design



Evaluation Objectives

1. The primary objective the evaluation is to estimate the combined program impact (averaged over all of the program components and subsets of participants) on four sets of outcomes that have been targeted to achieve the program’s goals. The outcomes are:

Entrepreneurial Leadership: Leadership measures will be limited to the SME context. We will use two SME leadership subscales, from the larger validated scale developed by Hejazi et al. (2012)—Strategic Factors and Communicative Factors.

Business Growth: Business growth measures will include, but not be limited to, measures of profits, sales, number of employees, formality, mark-up, and number of customers.

Business Knowledge and Practices: This will include measures on marketing, inventory management, costing and record keeping, financial planning, and business decision-making.

Social/Business Networks: This will include measures regarding participants’ involvement in professional networks, such as the number of other business owners with whom the woman discusses business matters, as well as commercial networks.

2. The secondary objective is to provide separate estimates for each discrete component of the program on the same set of outcomes associated with the first objective. Comparing these

estimates will allow for the identification of the component(s) with the greatest effect on the study outcomes.

Baseline Evaluation Data Collection Activities

FHI 360 contracted a local research firm (M-Vector), with expertise in both qualitative and quantitative data collection. Under the supervision of FHI 360, M-Vector administered both the formative research phase and the baseline survey, described below. Baseline data collection activities were conducted between July 3, 2013, and September 12, 2014. All evaluation participants received a small token, a locally crafted bag (worth approximately US\$5), as an incentive.

Formative Mini Focus Groups

Four mini focus groups were conducted among a purposive sample of the study population. The purpose of the focus groups was to inform questions on the survey instrument, and ensure cultural and contextual relevancy of the instrument. Each group had four to five women, and had at least one woman from each of the three industries. Participants for the focus groups were selected from program applicants who did not screen in to the program, but who were otherwise similar to the program participants. Focus groups were carried out in either Kyrgyz or Russian and were digitally recorded for reference (no verbatim transcripts were generated). Demographic questions, including participation in professional associations and networks, were asked individually before the focus groups, to provide an aggregate description of the sample.

Baseline Survey Implementation

To ensure comprehensibility among the study population, the survey was pre-tested among 10 women from the study population (but not actual program participants). Interviewers noted problematic questions, and the instrument was revised as necessary. Joint meetings among researchers and programmers from FHI 360, M-Vector, and ACIDI-VOCA were held to discuss the pre-test and finalize the survey. All data collection instruments were translated from English to Russian and Kyrgyz by an experienced translator. The translation was then back-checked by another individual, and revision made in consultation with staff at ACIDI/VOCA and FHI 360.

FHI 360 subsequently trained the field team managers on study procedures and survey content. To enhance collaboration between the evaluation team and program team, representatives from ACIDI/VOCA attended the training.

The baseline survey was administered face-to-face, at participants' places of business, homes, or other convenient locations, before being notified of their study assignment (control or intervention). Oral consent was obtained prior to survey implementation. The survey contained basic socio-demographic questions, both personal and business related, and the four multi-variable outcome indicators described above. A draft of the survey instrument in English is provided in Appendix A.

Quality Assurance Procedures

Prior to any data collection, all key personnel completed a research ethics training course. Field supervisors then conveyed key course content to local data collectors. Standard operating procedures (SOPs) were created for the study and conveyed to the field team. Key SOPs included double entry of survey data, data query, and verification procedures conducted both at the site and at FHI 360 headquarters. FHI 360 also conducted a monitoring visit during data collection activities to ensure

compliance with methodological and ethical procedures. In addition, M-Vector employs the following set of quality control procedures:

- Constant control of all interviewers: A field manager and supervisors constantly control all interviewers to make sure that they follow the project timeline and follow procedures; if something goes wrong, the manager gets involved to find a proper solution.
- Local supervisors in all provinces: There is a supervisor in each province of Kyrgyzstan, who is responsible for managing and controlling field work in the provinces.
- Controllers/inspectors: These are the most experienced staff of the company; they are always independent people, not involved in a particular project in any other role.
- One hundred percent control for completeness and logic: Interviewers submit collected questionnaires to supervisors, who make sure that all questionnaires are properly and fully completed. If supervisor notices missed questions, or there is no logic, or writing is not clear, such questionnaires are returned to interviewers. In some cases, interviewers have to make a repeat visit or a repeat call to the respondent to clarify some answers.
- Twenty percent control for methodology and fraud: 20% of questionnaires of EACH interviewer are randomly selected and validated by controllers/inspectors: 10% are validated by a repeat visit to the same respondent, and other 10% are validated by a phone call. During the repeat interview, several validation questions are asked: interview date, interview duration, answers to several questions, interview location, and so on. If everything is fine, all interviews of the particular interviewer are approved. If there is any doubt, 100% of questionnaires of the particular interviewer are checked.

Baseline Survey Analysis

Since this report includes only baseline data, survey analysis is primarily composed of descriptive statistics of the study sample. Comparative statistics, such as t-tests, chi-square, and Wilcoxon Mann-Whitney tests were also used to assess the degree of difference and similarity between the participants in the control and intervention arms. Details regarding the planned statistical methods for the overall evaluation can be found in the study protocol. Data were frozen on November 5th, 2014 for inclusion in the baseline report.

BASELINE SURVEY RESULTS

Baseline Results, by Section

Table I. Demographics and Household Characteristics

Variable, % unless otherwise indicated	Treatment (N=932)	Control (N=286)	Total (N=1,218)
Age, mean, (range)	44.9 (18-75)	44.3 (18-66)	44.8 (18-75)
Education ¹			
Primary school or incomplete secondary	<1	0	<1
Secondary education (11 yrs.)	33	27	31
Primary Technical Vocational	20	24	21
Higher Technical Vocational	9	7	9
University/Higher education	37	43	39
Post-graduate degree	<1	0	<1
Marital Status			
Single	4	5	4
Married, living with husband	79	79	79
Married, husband living elsewhere	1	<1	1
Separated/Divorced	5	5	5
Widowed	11	10	11
Number of people currently living in household			
1 (<i>Participant only</i>)	1	1	1
2	5	6	5
3	11	12	11
4	17	19	18
5	21	23	21
6	19	17	19
7	14	9	13
8	6	6	6
9+	6	7	6
Household –Number women older than 15-			
1 (<i>Participant only</i>)	52	54	53
2	35	35	35
3	10	8	9
4 & 6	3	4	3
Household –Number men older than 15			
0	8	10	8
1	48	46	48
2	30	31	30
3	10	10	10
4 – 6	4	3	4
Household income ⁺ last 12 months			
No response/Don't Know	10	10	10
2,001-20,000	7	10	7

20,001-40,000	3	5	4
40,001-50,000	4	3	4
50,001-70,000	7	3	6
70,001-100,000	11	13	12
100,00-150,000	15	16	16
150,000-200,000	16	17	16
More than 200,000	26	22	25
Household assets ^{*, 2:}			
Savings account	8	10	8
Securities	2	2	2
Property, other than current residence	21	26	22
Cars	63	64	63
Livestock	72	68	71
Land share	24	18	23
Other ³	<1	1	<1
None mentioned	2	3	3
Don't Know/Refused to answer	4	3	4
Household is:			
Owned and totally paid	95	94	94
Owned and currently paying mortgage	<1	<1	<1
Rented	3	4	3
Other ⁴	2	2	2
Don't Know/Refusal	<1	<1	<1
Number of own children			
0	4	5	4
1	7	8	7
2	17	19	17
3	22	27	23
4	25	22	24
5	16	12	15
6	6	4	6
7+	4	3	4
Number of (any) children < 18 in household			
0	20	23	21
1	26	24	25
2	24	25	24
3	17	16	17
4	9	9	9
5	3	3	3
6+	2	1	1

* Multiple responses possible

¹ One participant refused to answer

~ See "do-file" note on data replacement made and interpretation

[†] Total household income, in soms, includes salary, pensions, aids, alimony, income from agriculture, and business income

² One participant missing a response

³ Other assets include sewing machine, seeder, and tractor

⁴ Other is either borrowed household from relative or friend, or a municipal room

Table 2. Section I: Business Characteristics

Variable, % unless otherwise indicated	Treatment (N=932)	Control (N=286)	Total (N=1,218)
Attended business training program(s) in past three years ¹	72	62	70
Currently attending business training program(s) ²	44	34	41
Approximate years in business, mean (range)	6.0 (0-36)	6.7 (0-29)	6.2 (0-36)
Prior to current business ^{3, 4:}			
Ran another business	13	19	15
Employed in private business	10	13	10
Employed in public company	2	2	2
Employed by government	29	30	29
Unemployed (seeking work)	9	6	8
Full-time student	2	3	2
Housewife	32	25	30
Other	3	2	3
Why decided to organize own business ^{4, 5}			
Wanted to be own boss	12	17	13
Saw market opportunity for profitable business	23	19	22
Could not find work elsewhere	3	4	4
Previous employment ended	4	1	1
To become rich	2	7	7
To enjoy having/managing own business	7	12	10
To have regular work for self & family members	9	28	33
To work in specialty area (according to diploma)	34	4	4
Inherited family affair	4	4	4
Other	2	2	2
Business legally owned by: ⁴			
Respondent	47	54	49
Husband	4	4	4
Other family member	3	5	4
Respondent & husband	1	1	1
Joint, non-family business partnership	3	5	4
No one, not officially registered	40	31	38
Other	1	1	1
Business managed day-to-day by: ⁴			
Respondent	79	79	79
Husband	2	1	2
Other family member	2	4	2
Joint respondent & husband management	10	9	10
Non-family member	6	6	6
Other	1	1	1
Has a bank account used only for business ⁶	16	17	16
Business is registered... ^{*, 7}			
As patent based simplified registration	32	40	34
Individual entrepreneur	24	20	23
LLC	2	3	3
Cooperative	1	2	1

Other	1	<1	1
Business is not registered	43	38	42
Number people <i>from household</i> worked regularly in last 12 months, excluding respondent, mean (range)	1.6 (0-10)	1.5 (0-8)	1.5 (0-10)
Number regularly paid ⁸	1.3 (0-7)	1.4 (0-7)	1.4 (0-7)
Number people <i>not from household</i> worked regularly in last 12 months excluding respondent, mean (range)	4.5 (0-144)	5.0 (0-40)	4.6 (0-144)
Number regularly paid ⁹	5.2 (0-144)	5.2 (0-40)	5.2 (0-144)
Number of <i>full-time</i> business employees from household, mean (range)	1.0 (0-7)	1.0 (0-12)	1.0 (0-12)
Number of <i>full-time</i> business non-family employees , mean (range)	3.1 (0-144)	3.6 (0-40)	3.2 (0-144)
Number of <i>part-time</i> business employees from household, mean (range)	0.3 (0-4)	0.4 (0-7)	0.3 (0-7)
Number of <i>part-time</i> business non-family employees , mean (range)	0.5 (0-30)	0.9 (0-10)	0.6 (0-30)
Number of <i>temporary</i> business employees from household, mean (range)	0.3 (0-12)	0.1 (0-4)	0.2 (0-12)
Number of <i>temporary</i> business non-family employees , mean (range)	0.9 (0-45)	0.5 (0-20)	0.8 (0-45)
Average months per year spent on business ¹⁰	9 (2-12)	9 (2-12)	9 (2-12)
Average days per week spent on business ¹¹	6 (1-7)	6 (2-7)	6 (1-7)
Average hours per day spent on business ¹¹	8 (1-24)	8 (2-24)	8 (1-24)
Locations where business typically operates ^{*,12}			
In home, with special installations	44	48	45
In home, without special installations	20	14	19
Owned commercial space	16	15	15
Rented commercial space	24	26	24
Other ⁴	1	1	1
Number locations business typically operates, mean (range)			
In home, with special installations ¹³	1 (1-8)	1 (1-6)	1 (1-8)
In home, without special installations	1 (1-3)	1 (1-2)	1 (1-3)
Owned commercial space	1 (1-20)	1 (1-4)	1 (1-20)
Rented commercial space	1 (1-4)	1 (1-5)	1 (1-5)
Other ⁴	1 (1-2)	5 (1-9)	2 (1-9)
Locations for business sales ^{*, 14}			
Home	51	45	49
Bazaar	47	33	43
Other retailers	7	5	7
Distributors	3	4	3
Wholesalers	19	16	19
Respondent's own store/guest-house/hotel	11	15	12
Catalog	2	5	3
Exhibitions/Fairs	10	11	10
Other	23	28	24
Markets for product and services sales ^{*, 15}			
Local markets	89	85	88
Regional markets	14	14	14

National markets	6	7	6			
International markets: CIS and Customs Union	12	17	13			
International markets: non-CIS countries	6	8	7			
Biggest challenges to getting business started ^{1*,4, 16}						
Accessing financing	62	56	61			
Getting support from family	12	10	12			
Finding suitable location	21	19	20			
Finding information on how to start a business	22	22	22			
Dealing with registration & reg. requirements	4	6	5			
Finding suppliers	11	11	11			
Worry about business development	23	27	24			
Finding qualified staff	8	13	9			
Personnel turnover	3	6	4			
Sales market	24	18	22			
Verifications of Supervisory Authority	2	3	3			
Other	2	2	2			
Types of business, % managed/owned*, followed by % identified as primary business: ⁴						
Garment production	39	36	59	55	44	41
Traditional garment production	10	5	12	6	10	6
Restaurant	5	4	5	4	5	4
Tourism guesthouse	16	14	30	28	19	17
Tourism souvenir production (non-garment)	5	3	6	2	5	3
Agro Processing	39	36	8	4	32	29
Other	4	1	3	1	4	1

* Multiple responses possible

¹ Five participants responded "Don't Know" or refused to answer

² Two participants responded "Don't Know"

³ Two participants refused to answer

⁴ Other responses are specified in the "other responses codebook"

⁵ Three participants responded "Don't Know" or refused to answer

⁶ Four participants responded "Don't Know" or refused to answer

⁷ Four participants responded "Don't Know" or refused to answer

⁸ One participant refused to answer

⁹ Two participants responded "Don't Know" or refused to answer

¹⁰ Four participants responded "Don't Know" or refused to answer

¹¹ One participant refused to answer

¹² Some participants reported typically operating in more than one type of place

¹³ One participant refused to answer

¹⁴ Seven participants responded "Don't Know" or refused to answer

¹⁵ 33 participants responded "Don't Know" or refused to answer

¹⁶ Two participants responded "Don't Know" or refused to answer

Table 3. Section 2: Credit and Access to Finance

Variable, % unless otherwise indicated	Treatment (N=932)	Control (N=286)	Treatment (N=1,218)
Purchased raw materials, goods, or equipment for business on loan in last 12 months? ¹			
Yes, often	22	29	24
Yes, but rarely	19	21	19
No	59	49	57
Borrowed cash for business in the past 12 months from:*, ^{2,3}			
Family member or friend	17	19	18
Another business	1	1	1
Microfinance institution	20	23	20
Bank	14	18	15
Moneylender	1	1	1
Government agency	<1	<1	<1
Religious group/charity	<1	<1	<1
Cooperative/business association	1	1	1
Supplier/Retailer/Local Store	2	1	2
Other	1	1	1
Business did not borrow cash in the past 12 months	49	39	46
Applied for a loan from financial institution in last year ⁴			
Yes	35	42	37
No	64	58	63
If did not apply for a loan in last year, why not ^{1, 2}	(n=603)	(n=165)	(n=768)
No need	40	35	39
Did not know loans were available	3	5	4
Application too complicated	4	9	5
Loan conditions not attractive	10	9	10
Too much collateral required	3	6	4
Religion does not permit	3	3	3
Concern about being unable to repay	31	28	30
Did not think application would be approved	3	4	3
Other	1	1	1
Applied for a loan in the last year	(n=329)	(n=121)	(n=450)
Application approved	92	93	93
Not approved	5	7	6
Don't know or under consideration	2	0	2
Reason application not approved, n(%): ^{2, 5, 6}	(n=17)	(n=8)	(n=25)
No collateral/guarantor	3 (18)	2 (25)	5 (20)
Not enough sales or profits	4 (24)	2 (25)	6 (24)
Business' economic sector too risky	0 (0)	1 (13)	1 (4)
Inadequate credit history	4 (24)	1 (13)	5 (20)
Other	3 (18)	1 (13)	4 (16)
If loan approved, how used financing*: ²	(n=304)	(n=113)	(n=417)
Marketing	<1	1	<1
Equipment	29	31	29
Inventory/Materials	36	57	41
Hired more employees	8	6	7
Building/Infrastructure	13	15	13

Working capital	25	24	29
Other	32	5	7

* Multiple responses possible

¹ Two participants responded “Don’t Know” or refused to answer

² Other responses are specified in the “other responses codebook”

³ 14 participants responded “Don’t Know” or refused to answer

⁴ Three participants responded “Don’t Know” or refused to answer

⁵ One participant provided two responses: “I didn’t have a guarantor/collateral” and “Economic sector too risky”

⁶ Five participants responded “Don’t Know” or refused to answer

⁷ One participant refused to answer

Table 4a. Section 3: Business Results – Treatment Group

Variable, % unless otherwise indicated	Treatment (N=932)		
	Good	Bad	Average
Monthly Sales (in soms), during good, bad, and average months in a year			
None	--	20	1
<5,000	1	36	14
5,001 – 10,000	10	20	26
10,001 – 20,000	20	9	24
20,001 – 40,000	23	6	12
40,001 – 60,000	13	2	8
60,001 – 80,000	8	2	4
80,001 – 100,000	7	1	4
100,001 – 150,000	6	--	1
150,001 – 200,000	4	<1	1
200,001 – 500,000	2	0	<1
>500,000	1	--	<1
Don't Know/Refused	5	5	5
Monthly Profit (in soms), during good, bad, and average months in a year			
None	<1	32	4
<5,000	4	40	25
5,001 – 10,000	21	10	34
10,001 – 20,000	27	6	14
20,001 – 40,000	16	3	8
40,001 – 60,000	8	2	5
60,001 – 80,000	6	1	2
80,001 – 100,000	4	--	2
100,001 – 150,000	3	--	1
150,001 – 200,000	2	0	<1
200,001 – 500,000	1	--	0
>500,000	0	--	--
Don't Know/Refused	7	7	7
Number of good ¹ , bad ² , and average ¹ months, last 12 months, mean (range)	4.3 (0-12)	4.0 (0-12)	3.7 (0-12)
Amount made from sales in the last 12 months, mean (range), in soms	171,421 (0 – 10,000,000)		
Don't Know/Refused	22		

¹ Four participants responded "Don't Know" or refused to answer

² Three participants responded "Don't Know" or refused to answer

Table 4b. Section 3: Business Results – Control Group

Variable, % unless otherwise indicated	Control (N=286)		
	Good	Bad	Average
Monthly Sales (in soms), during good, bad, and average months in a year			
None	--	19	1
<5,000	<1	31	9
5,001 – 10,000	8	22	22
10,001 – 20,000	16	11	30
20,001 – 40,000	28	6	17
40,001 – 60,000	16	2	7
60,001 – 80,000	9	1	3
80,001 – 100,000	5	0	3
100,001 – 150,000	6	--	1
150,001 – 200,000	2	<1	<1
200,001 – 500,000	2	<1	<1
>500,000	2	--	<1
Don't Know/Refused	6	6	7
Monthly Profit (in soms), during good, bad, and average months in a year			
None	<1	31	4
<5,000	4	38	19
5,001 – 10,000	15	13	37
10,001 – 20,000	30	7	18
20,001 – 40,000	19	2	8
40,001 – 60,000	12	1	4
60,001 – 80,000	4	<1	2
80,001 – 100,000	3	--	1
100,001 – 150,000	2	--	<1
150,001 – 200,000	1	1	0
200,001 – 500,000	2	--	<1
>500,000	1	--	--
Don't Know/Refused	6	7	7
Number of good, bad, and average months, last 12 months, mean (range)	4.4 (1-10)	4.1 (0-10)	3.4 (0-10)
Amount made from sales in the last 12 months, mean (range), in soms	208,396 (0-1,500,000)		
Don't Know/Refused	24		

Table 4c. Section 3: Business Results – Total Group

Variable, % unless otherwise indicated	Total (N=1,218)		
	Good	Bad	Average
Monthly Sales (in soms), during good, bad, and average months in a year			
None	--	20	1
<5,000	1	35	13
5,001-10,000	9	20	25
10,001-20,000	19	10	26
20,001-40,000	24	6	14
40,001-60,000	14	2	8
60,001-80,000	8	2	4
80,001-100,000	7	1	4
100,001-150,000	6	--	1
150,001-200,000	3	<1	<1
200,001-500,000	2	<1	<1
>500,000	1	--	<1
Don't know/Refused	5	5	5
Monthly Profit (in soms), during good, bad, and average months in a year			
None	<1	32	4
<5,000	4	40	23
5,001-10,000	20	11	35
10,001-20,000	28	6	15
20,001-40,000	17	3	8
40,001-60,000	9	1	4
60,001-80,000	6	1	2
80,001-100,000	4	--	1
100,001-150,000	3	--	<1
150,001-200,000	2	<1	<1
200,001-500,000	1	--	<1
>500,000	<1	--	--
Don't know/Refused	7	7	7
Number of good ¹ , bad ² , and average ¹ months, last 12 months, mean (range)	4.3 (0-12)	4.0 (0-12)	3.6 (0-12)
Amount made from sales in the last 12 months, mean (range), in soms	179,917 (0-10,000,000)		
Don't know/Refused	278 (23)		

¹ Four participants responded "Don't Know" or refused to answer

² Three participants responded "Don't Know" or refused to answer

Table 5. Section 4: Business Practices, cont'd

Variable, % unless otherwise indicated	Treatment (N=932)	Control (N=286)	Total (N=1,218)
Performed following actions in past three years:*. 1			
Visited competition to assess charges	36	38	37
Visited competition to see products sold	36	33	35
Asked customers - like other products?	22	29	23
Discussed with ex-customer about why stopped	11	13	11
Asked supplier what sells well in the market	26	20	24
Exchanging experiences (seminars, trainings)	38	36	38
None	10	12	11
Made offers in last 3 months to attract customers ²	66	73	67
Currently sells product/services in external markets ³			
Yes, through another company	3	4	4
Yes, though not formally	8	8	8
Yes, export formally through broker	3	4	3
Yes, export formally and directly	4	6	4
No, I don't export	82	77	80
Internet presence*. 4, 5			
Use personal social networking account	7	6	6
Business has own social networking website	2	5	3
Business has an informational website	2	3	2
Business has an operational website	4	3	4
No Internet use to market or sell	82	81	81
Other	1	2	1
Keep inventory of business products & materials by:*.4,6			
Notebook	85	80	84
Specialized software	2	4	3
Excel spreadsheet	4	2	3
Other	<1	0	<1
Do not formally track	9	15	11
Perform a physical validation of inventory? ⁷			
Daily	17	19	18
Weekly	12	14	12
Monthly	17	19	17
Quarterly	8	9	9
Twice a year	7	5	6
Annually	11	13	11
Every 2 years	<1	0	<1
No	27	19	25
Stock-out of inventory, goods, raw materials, or assets ^{4, 8}			
Never, always enough	8	8	8
Not often, once every 6 months	15	14	15
Once every 3 months	19	16	18
1-2 times/month	38	48	41
Everyday	2	3	2
Other	<1	1	1
N/A to business	13	5	11
Attempted to negotiate lower price for input/goods from supplies in last 3 months ⁹	56	68	59

Compared price and quality of inputs and goods amongst suppliers in last 3 months ¹⁰	73	77	74
Paid self a fixed salary ¹¹	40	40	40
Recorded salary ¹²	(n=378) 85	(n=115) 78	(n=493) 84
Recorded business purchases and sales, ^{*,4, 13}			
With a notebook	87	83	86
Specialized software	2	3	2
Excel spreadsheet	3	2	3
Other	<1	0	<1
Do not formally track	9	14	10
Has written budget indicating: rent, electricity, equipment maintenance, transportation, publicity, other indirect costs ¹⁴	74	73	74
Biggest challenges to growing business in future ^{*, 4, 15}			
Accessing financing	71	71	71
Obtaining familial support	27	22	26
Finding suitable business location	31	34	31
Finding information on new markets	36	37	36
Finding qualified workers	21	21	21
Finding trusted workers	21	23	22
Finding mentors/advisors to give growth advice	5	6	5
Taxation issues	21	20	21
Transportation issues	8	12	9
Finding people who love their job	17	11	16
Bring to the entrepreneurs statistic	16	19	17
Verifications of Supervisory Authority	4	4	4
Equipment	4	5	4
Country instability	3	3	3
Other	9	7	8
Has written business goals for next 12 months			
General sales goals	45	43	45
Sales goals by products or services	19	22	19
New products or services	33	35	33
Other	6	9	7
Don't Know/Refused	1	1	1
Has work plan detailing activities, deadlines and responsibilities to achieve goals ¹⁶	89	89	89
Frequency of comparing actual performance with goals ¹⁷			
Never	4	4	4
1/year	11	9	11
2-3/year	26	25	26
At least monthly	57	59	57
Documents prepared annually (by respondent/acct) ⁴			
Balance sheet of gains and losses	8	8	8
Cash flow	21	25	22
Income and expenses	22	27	23
Tax return	16	16	16
Other	2	<1	1
Don't Know/Refused	2	1	2
None	22	27	52

Plans to develop business over next 12 months ⁴			
No changes planned	8	6	7
Expand/improve business	74	72	74
Increase number of workers	29	32	30
Decrease number of workers	1	1	1
Expand range of products/services	38	36	38
Reduce range of products/services	1	1	1
Move to larger premises	17	19	18
More environmentally sensitive	12	9	11
Other	1	3	1
Don't Know/Refused	13	1	1

* Multiple responses possible

- ¹ 15 participants responded "Don't Know" or refused to answer
- ² 12 participants responded "Don't Know" or refused to answer
- ³ 13 participants responded "Don't Know" or refused to answer
- ⁴ Other responses are specified in the "other responses codebook"
- ⁵ 56 participants responded "Don't Know" or refused to answer
- ⁶ Ten participants responded "Don't Know" or refused to answer
- ⁷ 11 participants responded "Don't Know" or refused to answer
- ⁸ 43 participants responded "Don't Know" or refused to answer
- ⁹ 27 participants responded "Don't Know" or refused to answer
- ¹⁰ 23 participants responded "Don't Know" or refused to answer
- ¹¹ Eight participants refused to answer
- ¹² Two participants refused to answer
- ¹³ Six participants responded "Don't Know" or refused to answer
- ¹⁴ Four participants refused to answer
- ¹⁵ Five participants responded "Don't Know" or refused to answer
- ¹⁶ Ten participants responded "Don't Know" or refused to answer
- ¹⁷ 22 participants responded "Don't Know" or refused to answer

Table 6. Section 5: Entrepreneurial Leadership and Empowerment Scale

Scale Factors* – mean, median (range)	Treatment (N=932)	Control (N=286)	Total (N=1,218)
I know all aspects of my business well	3.9, 4 (1-5)	4.0, 4 (1-5)	3.9, 4 (1-5)
I don't usually build personal relationships w/ staff	3.3, 4 (1-5)	3.2, 3 (1-5)	3.3, 3 (1-5)
I work better with certain types of people than others	3.9, 4 (1-5)	4.0, 4 (1-5)	3.9, 4 (1-5)
I have a strong interest in my work/company and express this to my colleagues/employees	4.0, 4 (1-5)	4.1, 4 (1-5)	4.0, 4 (1-5)
I treat everyone at my company the same way	4.1, 4 (1-5)	4.2, 4 (1-5)	4.1, 4 (1-5)
I make myself available to listen to colleagues & staff	4.1, 4 (1-5)	4.1, 4 (1-5)	4.1, 4 (1-5)
I prefer not to hear criticism about my decisions/actions	3.4, 4 (1-5)	3.5, 4 (1-5)	3.4, 4 (1-5)
It's not my job to resolve employee conflict	2.6, 2 (1-5)	2.5, 2 (1-5)	2.6, 2 (1-5)
I always show patience and restraint when facing challenging or frustrating situations	4.0, 4 (1-5)	4.0, 4 (1-5)	4.0, 4 (1-5)
I regularly compromise with colleagues in order to get tasks accomplished	3.9, 4 (1-5)	3.9, 4 (1-5)	3.9, 4 (1-5)
My workspace is well organized	3.9, 4 (1-5)	3.9, 4 (1-5)	3.9, 4 (1-5)
I often communicate clear objectives to my colleagues and employees	4.0, 4 (1-5)	4.0, 4 (1-5)	4.0, 4 (1-5)
I develop work plans at regular intervals	3.8, 4 (1-5)	4.0, 4 (1-5)	3.8, 4 (1-5)
I sometimes miss deadlines	3.0, 3 (1-5)	2.9, 3 (1-5)	3.0, 3 (1-5)
My employees/colleagues would say that I am optimistic about my business/company	3.9, 4 (1-5)	3.9, 4 (1-5)	3.9, 4 (1-5)
I am always honest and fair with my colleagues and employees	4.1, 4 (1-5)	4.1, 4 (1-5)	4.1, 4 (1-5)
I believe employees should be treated like family	4.0, 4 (1-5)	4.0, 4 (1-5)	4.0, 4 (1-5)
I always take the time to reflect on challenging situations, no matter how busy I am	4.1, 4 (1-5)	4.1, 4 (1-5)	4.1, 4 (1-5)
I am sometimes late for appointments or meetings	2.8, 3 (1-5)	2.7, 2 (1-5)	2.7, 3 (1-5)
It's not my job to inspire confidence in my colleagues/employees	2.5, 2 (1-5)	2.6, 2 (1-5)	2.5, 2 (1-5)
I often attempt to anticipate future circumstances and plan how I/my company will deal with them	3.9, 4 (1-5)	4.0, 4 (1-5)	3.9, 4 (1-5)
When presented with a bad situation, I always looks for a way to make the best of it	4.1, 4 (1-5)	4.1, 4 (1-5)	4.1, 4 (1-5)
I would rather avoid conflict that defend an opinion I believe in	3.4, 4 (1-5)	3.4, 4 (1-5)	3.4, 4 (1-5)
I am constantly collecting information about the market in which my company operates	4.1, 4 (1-5)	4.0, 4 (1-5)	4.1, 4 (1-5)

*5=Strongly Agree; 4=Agree; 3=Neither agree or disagree; 2= Disagree; 1=Strongly Disagree

Table 7. Section 5b: Entrepreneurial Leadership

Variable, % unless otherwise indicated	Treatment (N=932)	Control (N=286)	Total (N=1,218)
Prefers to work as an employee instead of managing/owning ¹	16	16	16
Frequency others ask respondent for business advice			
Never	5	3	4
Rarely	20	21	20
Sometimes	31	28	30
Often	35	40	36
Very often	9	6	8
Don't Know/Refused	1	1	1

¹55 participants responded "Don't Know" or refused to answer

Table 8a. Section 5b: Business Decision-Making – Treatment (N=932)

Variable, % unless otherwise indicated	General Business Planning	Input to buy	Sales & client relations	Loan application	Wages for self ¹	Type of work for self	Marketing/Advertising	Business staffing
Who normally makes decisions about...?								
Respondent alone	31	26	29	19	34	44	30	31
With partner/spouse	36	36	34	34	24	23	28	27
Partner/Spouse alone	13	15	14	16	12	11	13	12
Another household member	6	7	8	6	5	5	7	6
With another household member	8	9	9	9	7	7	8	8
Someone outside household	5	6	5	4	3	4	7	5
Decision not make	1	<1	1	10	14	4	6	8
Don't Know/Refused	1	1	1	1	2	2	2	3
Frequency able to make these decisions without consulting others?	(n=925)	(n=931)	(n=927)	(n=841)	(n=813)	(n=893)	(n=881)	(n=860)
Never	19	19	19	29	24	16	21	22
Rarely	19	14	15	19	16	13	20	21
Sometimes	18	22	24	22	16	18	21	20
Often	24	28	27	16	17	23	19	14
Always	19	16	15	14	23	27	18	21
Don't Know/Refused	1	1	1	1	2	3	2	3

¹ Responses from two participants are missing

Table 8b. Section 5b: Business Decision-Making – Control (N=286)

Variable, % unless otherwise indicated	General Business Planning	Input to buy	Sales & client relations	Loan application	Wages for self	Type of work for self	Marketing/Advertising	Business staffing
Who normally makes decisions about...?								
Respondent alone	30	28	30	23	35	41	27	32
With partner/spouse	34	31	29	29	22	22	27	24
Partner/Spouse alone	15	17	13	16	11	11	14	11
Another household member	7	9	9	12	6	6	9	8
With another household member	9	8	11	8	8	9	9	8
Someone outside household	5	5	5	5	3	4	7	6
Decision not make	<1	<1	2	7	13	5	4	7
Don't Know/Refused	1	1	1	1	2	3	2	3
Frequency able to make these decisions without consulting others?	(n=285)	(n=285)	(n=281)	(n=270)	(n=254)	(n=272)	(n=278)	(n=267)
Never	19	18	17	28	25	17	20	22
Rarely	18	15	14	16	16	14	15	16
Sometimes	19	21	22	22	18	19	19	20
Often	24	27	31	17	17	21	25	18
Always	19	16	16	14	21	24	17	21
Don't Know/Refused	2	2	1	2	4	5	4	4

Table 8c. Section 5b: Business Decision-Making – Total (N=1,218)

Variable, % unless otherwise indicated	General Business Planning	Input to buy	Sales & client relations	Loan application	Wages for self ¹	Type of work for self	Marketing/Advertising	Business staffing
Who normally makes decisions about...?								
Respondent alone	30	27	29	20	35	43	29	31
With partner/spouse	35	35	33	33	23	23	28	27
Partner/Spouse alone	13	16	13	16	12	11	14	11
Another household member	6	8	8	8	5	5	7	7
With another household member	8	9	10	9	7	7	9	8
Someone outside household	5	6	5	4	3	4	7	5
Decision not make	1	<1	1	10	14	4	5	8
Don't Know/Refused	1	1	1	1	2	2	2	3
Frequency able to make these decisions without consulting others?	(n=1210)	(n=1216)	(n=1208)	(n=1111)	(n=1067)	(n=1165)	(n=1159)	(n=1127)
Never	19	19	18	28	24	17	21	22
Rarely	19	14	15	18	16	13	19	20
Sometimes	18	22	23	22	17	18	20	20
Often	24	28	28	16	17	22	20	15
Always	19	16	15	14	23	26	18	21
Don't Know/Refused	1	1	1	2	3	4	2	3

¹ Responses from two participants are missing

Table 9. Section 5c: General Empowerment (Gender Scale)

Scale Factors*, mean, median (range)	Treatment (N=932)	Control (N=286)	Total (N=1,218)
Women should do what men say	2.1, 2 (1-4)	2.1, 2 (1-4)	2.1, 2 (1-4)
Women must share their income with their partners	2.0, 2 (1-4)	1.9, 2 (1-4)	2.0, 2 (1-4)
It's OK if men abandon women if they wish to	2.1, 2 (1-4)	2.0, 2 (1-4)	2.0, 2 (1-4)
It's OK if men chide women because they went out without any permission	2.2, 2 (1-4)	2.1, 2 (1-4)	2.1, 2 (1-4)
It's OK if men chide women if they don't take care of the children	1.9, 2 (1-4)	1.8, 2 (1-4)	1.9, 2 (1-4)
The role of women is to earn money and take care of her family	2.6, 3 (1-4)	2.6, 3 (1-4)	2.6, 3 (1-4)
A mother who works can establish a relationship as warm and solid with her children as a mother who doesn't work	1.7, 2 (1-4)	1.6, 2 (1-4)	1.7, 2 (1-4)
Father's and mother's dedication is equally important for the learning and development of their children	1.6, 2 (1-4)	1.6, 2 (1-4)	1.6, 2 (1-4)
There are no gender inequality problems in my community	2.0, 2 (1-4)	1.9, 2 (1-4)	2.0, 2 (1-4)

* 4= Strongly Disagree; 3= Disagree; 2= Agree; 1=Strongly Agree

Table 10. Section 6: Networks and Social Support

Variable, n (%) unless otherwise indicated	Treatment (N=932)	Control (N=286)	Total (N=1,218)
No social groups reported in community, %	55	53	54
Formal trade, business, or professional association			
Present in community	(n=66)	(n=31)	(n=97)
If yes, respondent as active member	57 (15)	26 (21)	83 (86)
Length of time participated	(n=57)	(n=26)	(n=83)
Less than a month	2 (4)	2 (8)	4 (5)
1-3 months	4 (7)	5 (19)	9 (11)
3-6 months	2 (4)	2 (8)	4 (4)
6-8 months	2 (4)	1 (4)	3 (3)
1 year	5 (9)	0 (0)	5 (6)
More than 1 year	42 (74)	15 (58)	57 (69)
Don't Know/Refused	0 (0)	1 (4)	1 (1)
Frequency of meeting with group	(n=57)	(n=26)	(n=83)
Weekly	5 (9)	0 (0)	5 (6)
Fortnightly	0 (0)	1 (4)	1 (2)
Monthly	26 (46)	15 (58)	41 (49)
Quarterly	16 (28)	5 (19)	21 (25)
Semi-annually or annually	10 (18)	4 (15)	14 (17)
Don't Know/Refused	0 (0)	1 (4)	1 (1)
Input respondent has in group decisions	(n=57)	(n=26)	(n=83)
None	--	--	--
A Little	5 (9)	4 (15)	9 (11)
Some	22 (39)	11 (42)	33 (40)
A Lot	20 (35)	4 (15)	24 (29)
Group Leader	7 (12)	2 (8)	9 (11)
Don't Know/Refused	3 (5)	5 (19)	8 (10)
Micro-finance group			
Present in community	(n=94)	(n=34)	(n=128)
If yes, respondent as active member	75 (19)	23 (18)	98 (77)
Length of time participated	(n=74)	(n=23)	(n=97)
Less than a month	0 (0)	1 (4)	1 (1)
1-3 months	4 (5)	3 (13)	7 (7)
3-6 months	4 (5)	1 (4)	5 (5)
6-8 months	8 (11)	1 (4)	9 (9)
1 year	11 (15)	3 (13)	14 (14)
More than 1 year	46 (62)	14 (61)	60 (62)
Don't Know/Refused	1 (1)	0 (0)	1 (1)
Frequency of meeting with group	(n=72)	(n=23)	(n=95)
Weekly	1 (1)	0 (0)	1 (1)
Fortnightly	3 (4)	0 (0)	3 (3)
Monthly	60 (83)	21 (91)	81 (85)
Quarterly	4 (6)	1 (4)	5 (5)
Semi-annually or annually	3 (4)	0 (0)	3 (3)
Don't Know/Refused	1 (1)	1 (4)	2 (2)
Input respondent has in group decisions	(n=72)	(n=23)	(n=95)
None	7 (10)	1 (4)	8 (8)
A Little	6 (8)	2 (9)	8 (8)
Some	23 (32)	6 (26)	29 (31)
A Lot	25 (35)	10 (43)	35 (37)
Group Leader	9 (13)	3 (13)	12 (13)
Don't Know/Refused	2 (3)	1 (4)	3 (3)
Informal savings or loans group			
Present in community	(n=282)	(n=92)	(n=374)
If yes, respondent as active member	263 (67)	84 (67)	347 (93)
Length of time participated	(n=257)	(n=85)	(n=342)

Less than a month	14 (5)	6 (7)	20 (6)
1-3 months	45 (18)	18 (21)	63 (18)
3-6 months	16 (6)	9 (11)	25 (7)
6-8 months	13 (5)	4 (5)	17 (5)
1 year	28 (11)	3 (4)	31 (9)
More than 1 year	141 (55)	45 (53)	186 (54)
Don't Know/Refused	--	--	--
Frequency of meeting with group	(n=260)	(n=83)	(n=343)
Weekly	11 (4)	4 (5)	15 (4)
Fortnightly	21 (8)	11 (13)	32 (9)
Monthly	207 (80)	58 (70)	265 (77)
Quarterly	17 (7)	8 (10)	25 (7)
Semi-annually or annually	4 (2)	1 (1)	5 (1)
Don't Know/Refused	0 (0)	1 (1)	1 (<1)
Input respondent has in group decisions	(n=260)	(n=83)	(n=343)
None	1 (<1)	0 (0)	1 (<1)
A Little	24 (9)	6 (7)	30 (9)
Some	109 (42)	28 (34)	137 (40)
A Lot	108 (42)	40 (48)	148 (43)
Group Leader	16 (6)	6 (7)	22 (6)
Don't Know/Refused	2 (1)	3 (4)	5 (1)
Group for women			
Present in community	(n=153)	(n=53)	(n=206)
If yes, respondent as active member	142 (36)	47 (38)	189 (92)
Length of time participated	(n=142)	(n=47)	(n=189)
Less than a month	8 (6)	2 (4)	10 (5)
1-3 months	12 (9)	7 (15)	19 (10)
3-6 months	6 (4)	4 (9)	10 (5)
6-8 months	8 (6)	4 (9)	12 (6)
1 year	19 (13)	3 (6)	22 (12)
More than 1 year	88 (62)	27 (57)	115 (61)
Don't Know/Refused	1 (1)	0 (0)	1 (1)
Frequency of meeting with group	(n=143)	(n=47)	(n=190)
Weekly	22 (15)	8 (17)	30 (16)
Fortnightly	15 (10)	5 (11)	20 (11)
Monthly	83 (58)	25 (53)	108 (57)
Quarterly	17 (12)	6 (13)	23 (12)
Semi-annually or annually	6 (4)	2 (4)	8 (4)
Don't Know/Refused	0 (0)	1 (2)	1 (1)
Input respondent has in group decisions	(n=142)	(n=47)	(n=189)
None	7 (5)	1 (2)	8 (4)
A Little	14 (10)	3 (6)	17 (9)
Some	33 (23)	9 (19)	42 (22)
A Lot	62 (44)	22 (47)	84 (44)
Group Leader	26 (18)	11 (23)	37 (20)
Don't Know/Refused	0 (0)	1 (2)	1 (1)
Participated in <i>domestic</i> trade shows or fairs	44	42	43
Participated in <i>international</i> trade shows or fairs	10	15	11
Top four sources for information about business and legal matters, %			
Media	33	34	34
Other business owner – female	28	28	28
Independent professional business adviser	20	17	20
Public opinion	19	21	19
Implemented advice in past two years from, %*:			
Lawyer/attorney	4	4	4
Accountant	6	7	6
Professional business adviser	23	21	23
Small business or enterprise center	22	25	23

Other business owner – female	32	29	31
Other business owner – male	7	6	6
Have not implemented business advice	35	34	34
Meet regularly with business leaders from other companies, %			
Strong agree	19	22	19
Agree	45	45	45
Neither agree or disagree	10	11	10
Disagree	18	12	17
Strongly disagree	4	6	5
Don't Know/Refused	4	3	4
Number people respondent can go to for business advice, mean (range) ¹	3.3 (0-40)	3.6 (0-20)	3.3 (0-40)
Confident in negotiating lower prices with suppliers, %			
Not at all	1	1	1
A little	7	6	7
Somewhat	25	26	25
Sometimes confident, sometimes not	22	21	22
Very	42	45	42
Don't Know/Refused	3	1	3
Confident in negotiating higher prices with buyers, % ²			
Not at all	1	1	1
A little	8	6	7
Somewhat	25	28	26
Sometimes confident, sometimes not	17	11	16
Very	46	51	47
Don't Know/Refused	3	3	3

* Multiple responses possible

¹ 95 participants removed from mean analysis due to responses of "Don't Know", refusals to answer, or invalid responses

² One participant is missing

Summary of Baseline Results

We ran comparisons between the control group and the treatment group to assess differences between the two groups. Results are presented in Table 11 below. The control group and the treatment group reported significant differences in two instances: number of years the business operated and whether or not the participant borrowed credit for her business (from any source) in the past 12 months. Since all agro-processing participants (n=350) were assigned to the treatment group, there is a greater likelihood of finding significant differences between the two groups. We compared the treatment and control groups when excluding agro-processing participants. Only one variable, borrowing credit, remained significant ($p=0.0180$). The other variable that was significant when considering all participants—number of years the business operated—was not significantly different when excluding the agro-processing participants ($p=0.312$).

The tests performed to assess differences between the treatment group and the control group were dependent on the variable and the data. For categorical variables we performed χ^2 tests. If the variable did not have an inherent order, we used the test for general association. This looks at the differences in the distribution across the categories between the two groups. If the percentage in any group of categories of the variable in the treatment group is different enough from the percentage in that group of categories in the control group, a significant result may occur. The patterns of which differences are high or low would not matter. For continuous variables, we used the t-test or performed a Wilcoxon Mann-Whitney test, a nonparametric test that uses the ranks of the values to test for a difference in the median score.

Table 11. Comparisons of Selected Baseline Variables

Variable	Treatment (n= 932)	Control (n= 286)	Total (n= 1218)	p-value ¹
Age (Mean (Std))	45 (10.6)	44 (11.7)	44.8 (10.9)	0.389
Education level ² (N (%))				0.113
Secondary education or less	306 (33)	76 (27)	382 (31)	
Primary or higher technical vocational education	276 (30)	88 (31)	364 (30)	
University or post-graduate	349 (37)	122 (43)	471 (39)	
Marital status (N (%))				0.426
Single	33 (4)	15 (5)	48 (4)	
Married	749 (80)	227 (79)	976 (80)	
Widowed, divorced, or separated	150 (16)	44 (15)	194 (16)	
Number of workers (Mean, Median (Q1-Q3))	6.0, 4 (2-7)	6.5, 4 (2-7.25)	6.1, 4 (2-7)	0.365
Years of operation (Mean, Median (Q1-Q3))	6.0, 4 (2-9)	6.7, 5 (2-10)	6.2, 4 (2-9)	0.014*⁷
Sales (in soms) last 12 months X 1000 ³ (Mean, Median (Q1-Q3))	171, 90 (50 – 160)	208, 88 (49 – 175)	180, 90 (50 – 160)	0.964
Borrowed credit for business past 12 months ⁴ (N (%))				0.009*⁸
Yes	452 (49)	112 (40)	564 (47)	
No	472 (51)	168 (60)	640 (53)	
Participated in a domestic trade show or fair (N (%))				0.708
Yes	406 (44)	121 (42)	527 (43)	
No	526 (56)	165 (58)	691 (57)	
Sells products/services in external markets ⁵ (N (%))				0.076
Yes	162 (18)	63 (22)	225 (19)	
No	760 (82)	220 (77)	980 (81)	
Number people to reach out to for advice ⁶ (Mean (Std))	3.3 (3.0)	3.6 (2.6)	3.3 (2.9)	0.151

¹ T-test or Wilcoxon Mann-Whitney test for continuous variables, chi-square tests for categorical variables

² One participant has a missing value

³ 278 participants had missing values

⁴ 14 participants had missing values

⁵ 13 participants had missing values

⁶ 95 participants had missing values

⁷ Additional Wilcoxon Mann-Whitney test run to compare the treatment and control groups for only those participants in the garment and tourism sectors and was not significant (p=0.312).

⁸ Additional chi-square test run to compare the treatment and control groups for only those participants in the garment and tourism sectors and was still significant ($p=0.018$).

Next Steps

As of September 30, 2014, FHI 360's official involvement with the evaluation ended. On October 1, 2014, MSI took over responsibility for the evaluation in the India and Kyrgyzstan sites. FHI 360 and MSI have been working together to ensure a smooth transition. MSI possesses all study documents.

APPENDIX A: SURVEY INSTRUMENT

Baseline Survey
ACDI/VOCA WLSME Kyrgyzstan Training Program Impact Evaluation

ACDI/VOCA, Bai Tushum Fund, and other partners will develop a program to increase the number of women- owned small and medium enterprises (SMEs) in the Kyrgyz Republic by targeting assistance to potential high-growth female entrepreneurs (i.e. 'micro-entrepreneurs'). The purpose of the program is to reduce the human and social capital and information barriers that limit the growth of women's enterprises, and to increase access to finance.

Date of interview: dd ____ mm ____ yy ____
Interviewer's name: (print)

QUALITY CONTROL *[To be filled in by supervisor after interview]*

Checked by:	Corrected	Yes	No
Date checked:			
Country:			
Location:			

RESPONDENT CRITERIA *[To be asked by interviewer prior to interview]*

Please ensure that the respondent meets the following criteria by asking:	Yes	No
Is the respondent female?	1	2
Is the respondent (female) an owner or manager of this business? (NOTE: A woman is considered the 'owner' of the business if she is the sole owner (in case of a sole proprietorship), an equal partner (if a partnership), or the majority owner (owner of 51% of the shares if the enterprise is a limited liability company.)	1	2
Does the respondent have the primary role in the management of the business and in the making of business decisions?	1	2
Does this business function in garments production, tourism, or agro-processing industries?	1	2
Has the respondent have at least 1 employee?	1	2

REMINDER: If respondent answers 'yes' to all of these questions, proceed with the rest of the survey questions. If not, discontinue the interview.

Section 1: BUSINESS CHARACTERISTICS**Q1. In the past three years, how many business trainings/seminars have you participated in?**

1. One or more than one / INTERVIEWER, ASK PARTICIPANT TO NAME PROGRAMS, FILL THE TABLE AFTER Q2/
2. None
98. Refused to answer
99. Don't know

Q2. Currently, how many business training programs/seminars are you participating in?

1. One or more than one / INTERVIEWER, ASK PARTICIPANT TO NAME PROGRAMS, FILL THE TABLE AFTER Q2/
2. None
98. Refused to answer
99. Don't know

	Program Name	
	Q1. Past 3 Years	Q2. Currently
1.		
2.		
3.		
4.		
5.		
6.		

INTERVIEWER: MAKE SURE THAT THE RESPONDENT KNOWS THAT THE FOLLOWING QUESTIONS ALL REFER TO THE BUSINESS FOR WHICH SHE ENTERED THE ACDI/VOCA PROGRAM

Q3. What month and year did you start or begin to manage your business?

_____/_____/_____
 (month) (year)

Q4. What were you doing before you started your current business? /INTERVIEWER, READ THE ALTERNATIVES AND MARK ONLY ONE/

1. I ran another business
2. I was an employee in another person's private business
3. I was an employee in a public company
4. I was a government employee
5. I was unemployed (but actively seeking work)
6. I was a full-time student
7. I was a housewife
8. Other _____ (specify)
98. Don't know
99. Refused to answer

Q5. Why did you decide to organize your business?

INTERVIEWER, READ & SHOW CARD Q5<> AND CHECK ONLY ONE

1. I wanted to be my own boss
2. I saw the market opportunity for a profitable business
3. I couldn't find work anywhere else
4. My previous employment ended
5. To become rich
6. I enjoy having/managing my own business
7. To have regular work for me and for members of my family
8. To work in the specialty (according to the diploma)
9. It's my family affair, was inherited by me
10. Other _____ (specify)
98. Don't know
99. Refused to answer

Q6. Who legally (i.e., on paper) owns the business? / INTERVIEWER, READ THE ALTERNATIVES AND MARK JUST ONE/

1. Myself
2. My husband
3. A family member other than my husband _____ (specify relationship)
4. Joint ownership – myself and husband
5. A business partnership with other people who aren't members of my family
6. No one. It is not officially registered
7. Other _____ (specify)

Q7. On a day-to-day basis, who usually MANAGES the business? / INTERVIEWER, read the alternatives and mark just one/

1. Myself
2. My husband
3. A family member other than my husband _____ (specify relationship)
4. Joint managership – myself and husband
5. A non-family member
6. Other _____ (specify)

Q8. Do you have a bank account which you use ONLY for your business?

1. Yes
2. No
98. Don't know
99. Refused to answer

Q9. Considering your business, have you registered in the statistics, tax office, social fund, Ministry of Justice or Department of Justice? / INTERVIEWER, MARK ALL THAT APPLY/

- | | |
|--|----------------------------------|
| 1. Yes, patent based simplified registration | 5. Other _____ (specify) |
| 2. Yes, Individual entrepreneur | 6. My business is not registered |
| 3. Yes, LLC | 98. Don't know |
| 4. Yes, cooperative | 99. Refused to answer |

Q10. In the last 12 months, how many people from your household, apart from yourself, have worked regularly in your business?

- | | | |
|-----------------------|-----------------------|---------------|
| _____ (people) | 98. Don't know | > SKIP to Q12 |
| 0. None > SKIP to Q12 | 99. Refused to answer | > SKIP to Q12 |

Q11. How many of them were regularly remunerated with cash?

_____ (people)

- 0. None
- 98. Don't know
- 99. Refused to answer

Q12. In the last year, how many people who aren't from your household have worked regularly in your business?

_____ (people)

- 0. None
 - 98. Don't know
 - 99. Refused to answer
- } SKIP to Q14

Q13. How many of them were regularly remunerated?

_____ (people)

- 1. None
- 98. Don't know
- 99. Refused to answer

Q14. Number of Employees by Category

INTERVIEWER: ASK RESPONDENT HOW MANY EMPLOYEES HER BUSINESS HAS IN EACH CATEGORY

	Type of Employee		
	1. Full-time	2. Part-time	3. Temporary
1. From the household			
2. Non-family			

Q15. On average, how much time do you spend on the business you own or manage?

Measurement	Amount of time spent at business
1. Months per year	
2. Days per week	
3. Hours per day	

- 98. Don't know
- 99. Refused to answer

Q16. In what physical place(s) does your business activity mainly operate?

Type of Place	Number of business locations
1. In your home with special installations	
2. In your home without special installations	
3. Owned commercial space (not your home)	
4. Rented commercial space (not your home)	
5. Other _____ (specify)	

- 98. Don't know
- 99. Refused to answer

Q17. Where do you make sales for your business? /INTERVIEWER, READ THE ALTERNATIVES AND MARK ALL THAT APPLY/

- | | |
|--------------------------------|-------------------------|
| 1. Home | 7. Catalog |
| 2. Bazaar | 8. Fairs |
| 3. Other Retailers | 9. Other _____(specify) |
| 4. Distributors | 98. Don't know |
| 5. Wholesalers | 99. Refused to answer |
| 6. Own store/guest-house/hotel | |

Q18. In which markets do you sell most of your products/services? (For tourism sector entrepreneurs, the markets mean the places where customers come from) /INTERVIEWER, READ THE ALTERNATIVES AND MARK ALL THAT APPLY/

- | | |
|---|---|
| 1. Local markets (i.e., place of business) | 5. International markets: non-CIS countries |
| 2. Regional markets | 98. Don't know |
| 3. National markets (Across the country) | 99. Refused to answer |
| 4. International markets: CIS and Customs Union countries | |

Q19. What was the biggest challenge you faced when getting your business started (managing business)? / INTERVIEWER, SHOW CARD Q19, MARK JUST TWO RESPONSES/

Sources of information	The most important	Important
1. Accessing financing	1	1
2. Getting support from my family	2	2
3. Finding a suitable business location	3	3
4. Finding information on how to start a business	4	4
5. Dealing with registration and regulatory requirements	5	5
6. Finding suppliers	6	6
7. I was worried about the development of business	7	7
8. Searching qualified staff	8	8
9. Personnel turnover	9	9
10. Sales market	10	10
11. Verifications of Supervisory Authority	11	11
12. Other _____(specify)	12	12
98. Don't know	98	98
99. Refused to answer	99	99

Q20. What are ALL the types of businesses that you own or manage, and which is your primary business? /INTERVIEWER, CHECK ALL THAT APPLY, BUT CHECK **ONLY ONE PRIMARY BUSINESS/**

Business Type	Q20.1 Manage/Own	Q20.2 Primary
1. Garment production		
2. Traditional garment production (national folklore dresses, kalpaks, and accessories)		
3. Restaurant		
4. Tourism guesthouse, including traditional houses (yurtas)		
5. Tourism souvenir production (non-garment)		
6. Agro Processing		
7. Other (specify)		

SECTION 2: CREDIT AND ACCESS TO FINANCE

Q21. In the past 12 months, did you buy raw materials, goods, or equipment for your business on loan?

- | | |
|--------------------|-----------------------|
| 1. Yes, often | 98. Don't know |
| 2. Yes, but rarely | 99. Refused to answer |
| 3. No | |

Q22. Have you borrowed cash for your business in the past 12 months? /INTERVIEWER, MARK ALL THAT APPLY/

- | | |
|-------------------------------------|--|
| 1. From any family member or friend | 8. Cooperative / business association |
| 2. Another business | 9. Supplier / retailer/ local store |
| 3. Microfinance institution | 10. Other _____(specify) |
| 4. Bank | 11. Business didn't borrow in the past 12 months |
| 5. Moneylender | 98. Don't know |
| 6. Government / government agency | 99. Refused to answer |
| 7. Religious group / charity | |

Q23. In the last year have you applied for a loan from a financial institution?

1. No
2. Yes > SKIP to Q25
98. Don't know
99. Refused to answer

Q24. If you did not apply, please indicate why not?/CHECK JUST ONE/

- | | |
|---|--|
| 1. No need. My business has enough money | 6. My religion does not permit borrowing money |
| 2. Didn't know loans were available for my business | 7. Concerned that I could not repay the loan |
| 3. Application procedures are too complicated | 8. I didn't think that I would be approved |
| 4. Loan conditions were not attractive (e.g., interest rates, length of loan) | 9. Other _____(specify) |
| 5. The guarantee/colateral required was too high | |

Q25. Were you approved?

1. Yes> SKIP TO Q27
2. No > SKIP TO Q26
98. Don't know
99. Refused to answer

Q26. If you were not approved, please indicate why not / CHECK ALL THAT APPLY/

- | | |
|---|------------------------------|
| 1. I didn't have a guarantor/collateral | 4. Inadequate credit history |
| 2. My business does not have enough sales/profits | 5. I don't know |
| 3. Economic sector of my business is too risky | 6. Other _____(specify) |

Q27. If you were approved, how did you use the financing? /CHECK ALL THAT APPLY/

- | | |
|------------------------|----------------------------|
| 1. Marketing | 5. Building/Infrastructure |
| 2. Equipment | 6. Working capital |
| 3. Inventory/Materials | 7. Other _____(specify) |
| 4. Hire more employees | |

IMPACT OUTCOME INDICATORS (Sections 3 – 7)

SECTION 3: BUSINESS RESULTS

Q28. On a monthly basis, how much does your business make from sales (in soms)? /
INTERVIEWER, FILL THE TABLE BELOW/

Range, som	Q28.1 Sales on a GOOD month	Q28.2 Sales on a BAD month	Q28.3 Sales on an AVERAGE month
1. None	1	1	1
2. Less than 5000	2	2	2
3. 5001 – 10,000	3	3	3
4. 10,001 – 20,000	4	4	4
5. 20,001 – 40,000	5	5	5
6. 40,000- 60,000	6	6	6
7. 60,000 – 80,000	7	7	7
8. 80,001 – 100,000	8	8	8
9. 100,001 – 150,000	9	9	9
10. 150,001 – 200,000	10	10	10
11. 200,001 – 500,000	11	11	11
12. More than 500,000	12	12	12
98. Don't know	98	98	98
99. Refused to answer	99	99	99

**Q29. On a monthly basis, how much PROFIT does your business make (in soms)? / INTERVIEWER,
FILL THE TABLE BELOW/**

Range, som	Q29.1 Profit on a GOOD month	Q29.2 Profit on a BAD month	Q29.3 Profit on an AVERAGE month
1. None	1	1	1
2. Less than 5000	2	2	2
3. 5001 – 10,000	3	3	3
4. 10,001 – 20,000	4	4	4
5. 20,001 – 40,000	5	5	5
6. 40,000- 60,000	6	6	6
7. 60,000 – 80,000	7	7	7
8. 80,001 – 100,000	8	8	8
9. 100,001 – 150,000	9	9	9
10.150,001 – 200,000	10	10	10
11.200,001 – 500,000	11	11	11
12.More than 500,000	12	12	12
98.Don't know	98	98	98
99.Refused to answer	99	99	99

**Q30. In the last 12 months, how many of each type of months did you have? /INTERVIEWER:
TOTAL NUMBER OF MONTHS MUST EQUAL 12/**

1. Good months _____
2. Bad months _____
3. Average months _____

Q31. How much did your business make from sales in the last 12 months? _____ som

98. Don't know

99. Refused to answer

SECTION 4: BUSINESS PRACTICES

Marketing

Q32. Which of the following actions have you performed during the last three years?

/INTERVIEWER , READ THE ALTERNATIVES AND SHOW CARD. MARK ALL THAT APPLY/

1. She has visited somebody from the competition to see what prices they were charging
2. She has visited somebody from the competition to see the products that they were selling
3. She has asked /her current customers if they would like the business to sell or produce other products
4. She has talked to some ex-customers to ask him/her about why she stop buying in her business
5. She has asked a supplier what products are selling well in the market
6. The exchange of experience (seminars, trainings)
7. None
98. Don't know
99. Refused to answer

Q33. During the last 3 months, have you made any special offers to attract customers?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Access to External (international) Markets**Q34. Currently, do you sell your product/service in external markets?**

- | | |
|--|---|
| 1. Yes, but through another company | 4. Yes, I export formally, and directly |
| 2. Yes, but not formally | 5. No, I don't export |
| 3. Yes, I export formally through a broker | 98. Don't know |
| | 99. Refused to answer |

Q35. Business Presence in the Internet /CHECK ALL THAT APPLY/

1. I use my personal social networking account to market my business (e.g., Facebook, Odnoklassniki.ru)
2. My business has its own social networking website (e.g., Facebook, Odnoklassniki.ru)
3. My business has an informational website (information only. Clients cannot purchase from site)
4. My business has an operational website from which clients can purchase products/services
5. I don't use the Internet to market my business or sell products/services
6. Other _____ (specify)
98. Don't know
99. Refused to answer

Inventory**Q36. How do you keep track of your business' products and materials? /CHECK ALL THAT APPLY/**

1. With a notebook
2. Specialized software
3. Excel spreadsheet
4. Other _____ (specify)
5. I don't formally keep track
98. Don't know
99. Refused to answer

Q37. Do you perform a physical validation of inventory levels?

- | | |
|-------------------|-----------------------|
| 1. Yes, daily | 5. Yes, in 6 month |
| 2. Yes, weekly | 6. Yes, yearly |
| 3. Yes, monthly | 7. No |
| 4. Yes, quarterly | 98. Don't know |
| | 99. Refused to answer |

Q38. How often do you run out of inventory, goods raw materials, or other assets essential for your business?

- | | |
|--|--|
| 1. Never, I always have enough | 5. Don't need/doesn't apply to my business |
| 2. Not very often, once every 6 months | 98. Don't know |
| 3. Once every 3 months | 99. Refused to answer |
| 4. One or two times a month | |

Q39. During the last 3 months, have you tried to negotiate a lower price with the suppliers for the inputs or goods that you buy from them?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Q40. During the last 3 months, have you compared with other suppliers the price and quality of the inputs and other goods offered by your supplier?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Salaries

Q41. Do you pay yourself a fixed salary?

- 1. Yes
- 2. No > SKIP to Q43
- 98. Don't know
- 99. Refused to answer

Q42. Do you record this salary in a notebook, registry, or computer?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Costs and Records

Q43. How do you record your business purchases and sales?

- 1. With a notebook
- 2. Specialized software
- 3. Excel spreadsheet
- 4. Other _____ (specify)
- 5. I don't formally keep track
- 98. Don't know
- 99. Refused to answer

Q44. Do you have a written expense budget that indicates you how much you have to pay in: rent, electricity, equipment maintenance, transportation, publicity and other indirect cost of the business?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Q45. Indicate which of following are your THREE biggest challenges to growing your business in the future? /INTERVIEWER. ONLY CHECK THREE/

Challenge	Top 3
1. Accessing financing	
2. Getting support from my family	
3. Finding a suitable business location	
4. Finding information on new markets (e.g. exporting)	
5. Finding qualified workers	
6. Finding trusted workers	
7. Finding mentors /advisors to give growth advice	
8. Taxation issues	
9. Transportation issues	
10. Searching people who love their job (interested in)	
11. Bring to the entrepreneurs statistic	
12. Verifications of Supervisory Authority	
13. Other _____ (specify)	
14. Other _____ (specify)	
15. 98. Don't know	
99. Refused to answer	

Business Planning

Q46. Do you have written business goals for next 12 months? /INTERVIEWER, check all that apply/

- | | |
|--|--------------------------|
| 1. None > SKIP to QXX | 5. Other _____ (specify) |
| 2. General sales goals | 98. Don't know |
| 3. Sales goals by products or services | 99. Refused to answer |
| 4. New products or services | |

Q47. Do you have specific workplans detailing specific activities, deadlines and responsibilities to achieve these goals?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Q48. How often do you compare your actual performance with your goals?

- | | |
|------------------------------|--------------------------|
| 1. Never | 4. Monthly or more often |
| 2. Once a year or less | 98. Don't know |
| 3. Two or three times a year | 99. Refused to answer |

Q49. What of the following documents do you or your accountant prepare annually?

/INTERVIEWER, CHECK ALL THAT APPLY/

- | | |
|--------------------------------------|--------------------------|
| 1. Balance sheet of gains and losses | 6. Other _____ (specify) |
| 2. Cash flow | 98. Don't know |
| 3. Income and expenses | 99. Refused to answer |
| 4. Tax return | |
| 5. Don't prepare any document | |

Q50. How do you plan to develop your business over the 12 months? /INTERVIEWER, CHECK ALL THAT APPLY/

- | | |
|---|--|
| <ul style="list-style-type: none"> 1. No changes planned 2. Expand/improve the business 3. Increase the number of workers 4. Decrease the number of workers 5. Expand the range of products/services 6. Reduce the range of products/services 7. Move to larger premises | <ul style="list-style-type: none"> 8. Implement practices to be more environmentally sensitive (conserve energy and water, reduce, recycle, reuse) 9. Other _____ (specify) 98. Don't know 99. Refused to answer |
|---|--|

Q51. INTERVIEWER: I WILL READ OUT STATEMENTS, TRY TO DETERMINE EXTENT OF YOUR AGREEMENT.

/ INTERVIEWER, READ OUT EACH STATEMENTS AND ASK ABOUT EACH ONE/

	1. Strongly disagree	2. Disagree	3. Neither agree or disagree	4. Agree	5. Strongly agree	98. Не знаю	99. Отказ от ответа
1) I know all aspect of my business well	1	2	3	4	5	98	99
2) I don't usually build personal relationships with my employees	1	2	3	4	5	98	99
3) I work better with certain types of people than others	1	2	3	4	5	98	99
4) I have a strong interest in my work/company and express this to my colleagues/employees	1	2	3	4	5	98	99
5) I treat everyone at my company the same way	1	2	3	4	5	98	99
6) I make myself available to listen to my colleagues and employees	1	2	3	4	5	98	99
7) I prefer not to hear criticism about my decisions or actions	1	2	3	4	5	98	99
8) It's not my job to resolve employee conflicts	1	2	3	4	5	98	99
9) I always show patience and restraint when facing challenging or frustrating situations	1	2	3	4	5	98	99
10) I regularly compromise with colleagues in order to get tasks accomplished	1	2	3	4	5	98	99
11) My workspace is well organized	1	2	3	4	5	98	99
12) I often communicate clear objectives to my colleagues and employees	1	2	3	4	5	98	99
13) I develop work plans at regular intervals	1	2	3	4	5	98	99
14) I sometimes miss deadlines	1	2	3	4	5	98	99
15) My employees/colleagues would say that I am optimistic about my business/company	1	2	3	4	5	98	99
16) I am always honest and fair with my colleagues and employees	1	2	3	4	5	98	99
17) I believe employees should be treated like family	1	2	3	4	5	98	99
18) I always take the time to reflect on challenging situations, no matter how busy I am	1	2	3	4	5	98	99

19) I am sometimes late for appointments or meetings	1	2	3	4	5	98	99
20) It's not my job to inspire confidence in my colleagues/employees	1	2	3	4	5	98	99
21) I often attempt to anticipate future circumstances and plan how I/my company will deal with them	1	2	3	4	5	98	99
22) When presented with a bad situation, I always look for a way to make the best of it	1	2	3	4	5	98	99
23) I would rather avoid conflict than defend an opinion I believe in	1	2	3	4	5	98	99
24) I am constantly collecting information about the market in which my company operates	1	2	3	4	5	98	99

SECTION 5: ENTREPRENEURIAL LEADERSHIP AND EMPOWERMENT

Entrepreneurial Leadership

ITEMS TO BE DEVELOPED IN FOCUS GROUPS

Q52. If you could choose, would you prefer to work as an employee in a company or business, instead of managing/owning your own?

- | | |
|--------|-----------------------|
| 1. Yes | 98. Don't know |
| 2. No | 99. Refused to answer |

Q53. How often do people ask you for business advice?

- | | |
|--------------|-----------------------|
| 1. Never | 5. Very often |
| 2. Rarely | 98. Don't know |
| 3. Sometimes | 99. Refused to answer |
| 4. Often | |

Business Decision-Making**Q54. When decisions are made for your business, who is it that normally makes the decision?***/INTERVIEWER, FILL THE TABLE AFTER Q62, READ OUT ALL ACTIVITIES ONE BY ONE/***Q55. How often do you make these decisions without consulting anyone else?***/INTERVIEWER, READ OUT ALL ACTIVITIES ONE BY ONE AND MARK SUITABLE ANSWERS/*

Nº		1.General business planning	2.What inputs to buy for production	3.Decisions about sales and client relations	4.Whether or not you should apply for a loan	5.Your own (singular wage)	6.What type of work you will do	7.Marketing and advertising	8.Staffing of business
Q52	1. Me alone	1	1	1	1	1	1	1	1
	2. Me together with my partner/spouse	2	2	2	2	2	2	2	2
	3. My partner/spouse alone	3	3	3	3	3	3	3	3
	4. Another household member alone	4	4	4	4	4	4	4	4
	5. Me with another household member	5	5	5	5	5	5	5	5
	6. Someone outside the household	6	6	6	6	6	6	6	6
	7. Decision not made (not applicable)	7	7	7	7	7	7	7	7
	98. Don't know	98	98	98	98	98	98	98	98
	99. Refused to answer	99	99	99	99	99	99	99	99
Q53	1. Never	1	1	1	1	1	1	1	1
	2. Rarely	2	2	2	2	2	2	2	2
	3. sometimes	3	3	3	3	3	3	3	3
	4. Often	4	4	4	4	4	4	4	4
	5. Always	5	5	5	5	5	5	5	5
	98. Don't know	98	98	98	98	98	98	98	98
	99. Refused to answer	99	99	99	99	99	99	99	99

General Empowerment

Q56. To what extent do you agree with the following statements? /INTERVIEWER, READ THE STATEMENT AND MARK SUITABLE ANSWER/

	1.Strong ly agree	2.Agre e	3.Disagree	4.Strong ly disagree	5.Don't know	6.Refuse d to answer
Q54.1 "Women should do what men say"	1	2	3	4	98	99
Q54.2 "Women must share their income with their husbands"	1	2	3	4	98	99
Q54.3 "It's okay if men abandon women if they wish to"	1	2	3	4	98	99
Q54.4 "It's okay if men chide women because they went out without any permission"	1	2	3	4	98	99
Q54.5 "It's okay if men chide women if they don't take care of children"	1	2	3	4	98	99
Q54.6 "The role of women is to earn money and take care of her family"	1	2	3	4	98	99
Q54.7 "A mother who works can establish a relationship as warm and solid with their children as a mother who doesn't work"	1	2	3	4	98	99
Q54.8 "Father's and mother's dedication is equally important for the learning and effective development of children"	1	2	3	4	98	99
Q54.9 There are no gender inequality problems in my community	1	2	3	4	98	99

SECTION 6: NETWORKS and SOCIAL SUPPORT**Participation in Society**

Q57. Are there social groups(s) in your community?

/INTERVIEWER, READ ALL THE CATEGORIES IN THE TABLE ROWS, ONE BY ONE. FILL THE TABLE AFTER Q57, CHECK ALL THAT APPLY/ **USE CARD**

1. Yes
2. No
98. Don't know
99. Refused to answer

Q58. Are you an active member of these groups?

/INTERVIEWER, CHECK ALL GROUPS FROM THE QUESTION Q67/

1. Yes
2. No
98. Don't know
99. Refused to answer

Q59. How long have you been participating in the activities of these groups? /INTERVIEWER, CHECK ALL GROUPS FROM THE QUESTION Q67/

GROUP	Q55	Q56	Q57							
			Less than a months	1-3 months	6 months	6-8 months	A year	More than a year	Don't know	Refused to answer
1. Formal trade, business, or professional associations	1	1	1	1	1	1	1	1	1	1
2. Micro-finance group (Group loans, pawnshops and others)	2	2	2	2	2	2	2	2	2	2
3. Informal savings or loan group (related party cash, private person)	3	3	3	3	3	3	3	3	3	3
4. Group for women (informal groups, associations)	4	4	4	4	4	4	4	4	4	4

Q60. How often do you meet with this group?

/INTERVIEWER, READ ALL THE TABLE ROWS. FILL THE TABLE AFTER Q59, CHECK ALL GROUPS FROM THE QUESTION Q67/

Q61. How much input do you have in making decisions in this group?

/INTERVIEWER, CHECK ALL GROUPS FROM THE QUESTION Q57/

GROUP	Q58								Q59						
	Weekly	Fortnightly	Monthly	Quarterly	Semi-annually	Annually	Don't know	Refused to answer	None	A little	Some	A lot	Group leader	Don't know	Refused to answer
1. Formal trade, business, or professional associations	1	1	1	1	1	1	98	99	1	1	1	1	1	98	99
2. Micro-finance group	2	2	2	2	2	2	98	99	2	2	2	2	2	98	99
3. Informal savings or loan group	3	3	3	3	3	3	98	99	3	3	3	3	3	98	99
4. Group for women	4	4	4	4	4	4	98	99	4	4	4	4	4	98	99
98. Don't know															
99. Refused to answer															

Business Networks

Q62. Have you participated in Trade Shows or Fairs?

	1. Yes	2. No	98. Don't know	99. Refused to answer
Q62.1 Domestic	1	2	98	99
Q62.2 International	1	2	98	99

Q63. Where do you normally get most of your information about business and legal matters?

Choose the top two sources /INTERVIEWER, CHECK ONLY TWO/

Source of information	The most important	Important
1. Media	1	1
2. Government publications	2	2
3. Chamber of commerce	3	3
4. Business association	4	4
5. Lawyer	5	5
6. Accountant	6	6
7. Business development or enterprise center, including business association	7	7
8. Independent professional business adviser	8	8
9. Public opinion	9	9
10. Young people (migrated from other regions bring new innovative ideals)	10	10
11. International organizations in my region working in the same sphere	11	11
12. Other business owner - male	12	12
13. Other business owner – female	13	13
14. Mentor (if you work in a company)	14	14
15. Internet	15	15
16. I read specialized literature	16	16
17. From nowhere	17	17
18. Other _____ (specify)	18	18
98. Don't know	98	98
99. Refused to answer	99	99

Q64. Anytime during the past two years have you implemented advice about your business from any of the sources below?/CHECK ALL THAT APPLY/

- | | |
|---|----------------------------------|
| 1. Lawyer/attorney | 5. Other business owner (female) |
| 2. Accountant | 6. Other business owner (male) |
| 3. Professional business adviser | 7. Haven't implemented |
| 4. Small business or enterprise centre, including business associations | 98. Don't know |
| | 99. Refused to answer |

Q65. I regularly meet with business leaders from other companies

- | | |
|------------------------------|-----------------------|
| 1. Strongly Agree | 5. Strongly Disagree |
| 2. Agree | 98. Don't know |
| 3. Neither agree or disagree | 99. Refused to answer |
| 4. Disagree | |

Q66. How many people do you know that you can go to for business advice?

_____ (people)

98. Don't know
99. Refused to answer

Self-Efficacy**Q67. How confident are you negotiating lower prices with suppliers?**

- | | |
|--------------------------------------|-----------------------|
| 1. Not at all confident | 5. Very confident |
| 2. A Little confident | 98. Don't know |
| 3. Somewhat confident | 99. Refused to answer |
| 4. Sometimes confident sometimes not | |

Q68. How confident are you negotiating higher prices with buyers?

- | | |
|-------------------------|-----------------------|
| 1. Not at all confident | 4. Very confident |
| 2. A Little confident | 98. Don't know |
| 3. Somewhat confident | 99. Refused to answer |

SECTION 7: SOCIODEMOGRAPHICS AND HOUSEHOLD CHARACTERISTICS**Q69. What is your age? _____ years****Q70. What is the most advanced level of education that you've completed?**

- | | |
|--|-------------------------------|
| 1. Primary school | 7. Post-graduate level degree |
| 2. Secondary incomplete education school (9 years) | 8. Other _____ (specify) |
| 3. Secondary education school (11 years) | 98. Don't know |
| 4. Primary Technical Vocational Education | 99. Refused to answer |
| 5. Higher Technical Vocational Education | |
| 6. University/Higher education school | |

Q71. Marital status

- | | |
|---|-----------------------|
| 1. Single | 4. Separated/Divorced |
| 2. Married, husband living at home | 5. Widow |
| 3. Married, husband living and working in a foreign country | |

**Q72. How many people, including you, currently live in your household? _____ /INTERVIEWER,
FILL THE TABLE AFTER Q8 WITH NUMBER OF PEOPLE LIVING AND EATING IN THE HOUSEHOLD/**

Q73. How many people living in your household have earned income in the past month, including you? /INTERVIEWER, FILL THE TABLE AFTER Q8 WITH NUMBER OF PEOPLE LIVING AND EATING IN THE HOUSEHOLD/

	Number of people
Q72.1 Women-older than 15 years	
Q72.2 Men-older than 15 years	
Q72.3 Total number of people	
Q73 Have earned income in the past month	

Q74. What was the total household income over the last 12 months? (including salary, pensions, aids, alimony, income from agriculture, from running business) /INTERVIEWER, CHECK THE APPROPRIATE RANGE IN THE TABLE BELOW

Approximate Value, som	Total household labor income
1. No income	1
2. Less than 2 000	2
3. 2 001-5 000	3
4. 5 001-8 000	4
5. 8 001-10 000	5
6. 10 001-12 000	6
7. 12 001-15 000	7
8. 15 001-20 000	8
9. 20 001-30 000	9
10. 30 001-40 000	10
11. 40 001-50 000	11
12. 50 001-70 000	12
13. 70 001-100 001	13
14. 100 001-150 000	14
15. 150 001-200 000	15
16. More than 200000	16
98. Don't know	98
99. Refused to answer	99

Q75. Do you, or another household member, have any of the following assets? /INTERVIEWER, ASK ABOUT EACH TYPE OF INVESTMENT/ CHECK ALL THAT APPLY

- | | |
|---|-------------------------|
| 1. Savings account (Bank or Credit Union) | 6. Other _____(specify) |
| 2. Securities (bonds, stocks) | 7. Other _____(specify) |
| 3. Property, other than current residence | 8. Other _____(specify) |
| 4. Cars | 98. Don't know |
| 5. Livestock | 99. Refused to answer |

Q76. The household where you live is:

- 1. Owned and totally paid for by you
- 2. Owned and paying mortgage
- 3. Rented
- 4. Borrowed from a relative or friend

- 5. Employer provided
- 6. Other _____ (specify)
- 98. Don't know
- 99. Refused to answer

Q77. How many children do you have?

_____ (children)

- 99. Refused to answer

Q78. How many children under the age of 18 live in your household at the moment?

_____ (children)

- 99. Refused to answer

IMPORTANT!!!

- THIS PAGE MUST BE PRINTED ON ONE SIDE ONLY
- THIS PAGE MUST BE SEPARATED FROM THE SURVEY AFTER COMPLETION OF THE SURVEY, AND NOT BE STORED WITH SURVEY DATA
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SECTION 8: FUTURE CONTACT INFORMATION

- E-mail 1:
- E-mail 2:
- Your address:
- Telephone numbers:
- Do you expect moving to a new home next year?
 - (0) No
 - (1) Yes
- To what address?
- To what region?
- Regardless of any change of home, with which family member could we contact to have information about your location?
- Relationship to you:
- Name of relative:
- Land Phone Number of relative:
- Cell Phone Number of relative:
- Address of the relative: