

Submission Number:EB-19-01088

Questionnaire for the survey used in the paper

Questionnaire

N1	Business Code [To be filled by the interviewer]	_ _ _ _ _ _ _
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Hello! My name is /name and surname/. I am a representative of the research center CRRC Georgia. It is an independent, non-profit research center. Together with the Policy Institute of the Tbilisi State University International School of Economics, we are conducting a survey of those businesses that participated in the program “Enterprise Georgia” to support micro and small businesses. Participation in the questionnaire is voluntary, however, this will help us tremendously to evaluate the effectiveness of the program. We would like to inform you that the anonymity of your responses will be completely guaranteed. Your identity will not be connected to you by the given answers; And the data will be published only in the form of a summary. The interview will last for 20 Minutes.

We would like to remind you once again that your participation in this research is very important.

Thank you for agreeing. Let’s start the interview.

L1. In what language would you like to be interviewed?

<i>In Georgian,</i>	1	→ No Response
<i>In Armenian,</i>	2	
<i>In Azeri</i>	3	
Other language: _____	-7	
<i>(I do not know)</i>	-1	
<i>(Refuse to answer)</i>	-2	

T1.	Interview Date:	_ _ _ _	_ _ _ _
		Day	Month
T2.	Start time of the interview:	_ _ _ _	_ _ _ _
		Hours	Minutes

Section A: General information about the respondent

1. Name and surname of the respondent

_____ _____
(Name) *(Surname)*

2. Gender of the respondent

Woman	0
Man	1

3. Age of the respondent

	Year
Age	
<i>Refuse to answer</i>	-2

4. [Read to the respondent]

Please, tell me the highest academic/educational degree obtained by you.

Incomplete Secondary	Secondary	Vocational	Higher	<i>Refuse to answer</i>
1	2	3	4	<i>(-2)</i>

5. For how many years have you been managing your business? [For the interviewer's attention!

This refers to any type of managerial or business activity disregarding whether they are currently engaged in the same activity]

	Year
Business management experience	
Less than 1 year	1
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

6. Within the last 1-year period, have you personally had income from the following sources?
 [For the interviewer's attention! Please, read to the respondent, rotation. Please, note that this does not apply to family members' income]

	Yes	No	<i>I do not know</i>	<i>Refuse to answer</i>
Salary from hired labor	1	0	(-1)	(-2)
Income from business activities	1	0	(-1)	(-2)
Retirement	1	0	(-1)	(-2)
Money transfers	1	0	(-1)	(-2)
Income from rent	1	0	(-1)	(-2)
Social assistance	1	0	(-1)	(-2)
Other income (e.g., dividend, interest income)	1	0	(-1)	(-2)

7. What is the main source of your income? [Do not Read to the respondent. Highlight accordingly]

Salary from hired labor	1
Income from business activities	2
Retirement	3
money transfers	4
Income from rent	5
Social help	6
Other income (e.g., dividend, interest income. Indicate)	7
<i>I do not know</i>	(-1)
<i>Refuse to answer</i>	(-2)

8. [Card 8] To sum up your income, to which interval given on the card does your monthly net income correspond to the most? We would like to remind you that the net income represents gross income minus the taxes.

200 GEL or less	1
201-400	2
401-800	3
801-1,200	4

1,201-1,600	5
1,601-2,000	6
2,001-2,400	7
2,401 and more	8
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

9. How has your monthly net income changed for the last 2 years? [Read to the respondent. In case of uncertainty, explain to the respondent that the amount meant here is same as discussed in the previous question]

Significantly improved	1
Improved	2
Did not change	3
Decreased	4
Significantly decreased	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

10. If you compare your current situation with that of two years ago, you live now... [Read to the respondent.]

Much better	1
Better	2
In the same way	3
Worse	4
Or much worse?	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

11. How do you think your cumulative net income will change within the following one year? [Read to the respondent. In case of uncertainty, explain to the respondent that the same amount is meant as in questions 8 and 9]

Will increase significantly	1
Will increase	2

Will not change	3
Will be reduced	4
Will be significantly reduced	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

12. Now I will read a few statements to you. Please tell me to what extent you agree or disagree to each of them [For the interviewer: Read the answer options. Sequence rotation.]

	Completely agree	Agree	Neither agree nor disagree	Disagree	Completely disagree	<i>(Do not know)</i>	<i>(Refuse to answer)</i>
I am very interested in the activities that I am carrying out now	5	4	3	2	1	-1	-2
My current activities are useful for the development of /name of the region /	5	4	3	2	1	-1	-2
The work I do now allows me to use my skills properly	5	4	3	2	1	-1	-2
My current activities are beneficial for the development of my country	5	4	3	2	1	-1	-2

13. People have different attitudes towards risk. How would you evaluate your attitude? You are... [Read to the respondent]

Very risky	1
Risky	2
Moderately risky	3
Almost not risky	4
Not risky at all	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

14. In your opinion, how goal-oriented are you when it comes to finishing the business you've started? You are... [Read to the respondent]

Very goal-oriented	1
Goal-oriented	2
Moderately goal-oriented	3
Not goal-oriented	4
Very not goal-oriented	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

15. Have you acquired new experience/skills over the period of last twelve months that will help you in your future activities?

Yes	1
No.	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

16. In your opinion how important is it to manage your personal finances for your daily activities? [For the interviewer: If the respondent had difficulty understanding "personal finances", explain that this means managing/planning his or her own income and expenses]

Very Important	1
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Important	2
Moderately	3
Insignificant	4
Very insignificant	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

17. In financial education, we mean the process by which a person better understands the content, essence, and risks of financial matters. Based on this definition, how would you rate your level of financial education? [Read to the respondent]

Very bad	1
Bad	2
Average	3
Good	4
Very good	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

18. We will now list a few statements. Please share your opinion about whether each of them is right or wrong. [Read to the respondent, sequence rotation]

		Correct	Wrong	<i>I do not know</i>	<i>Refuse to answer</i>
1	Investments with high returns are associated with high risk	1	0	-1	-2
2	High inflation is associated with significant increase in consumer prices	1	0	-1	-2
3	If you save money in different places, it will be less likely, that you completely lose your money	1	0	-1	-2

4	In the case of a 15-year mortgage loan, the monthly cost of loan service is higher than the monthly cost in the case of a 30-year loan, but in the case of a 15-year mortgage loan, the total cost may be less.	1	0	-1	-2
5	Let's say you put 100 GEL on a savings account, which gets 2% interest every year. After 5 years, you will have more than 102 GEL on your savings account	1	0	-1	-2
6	Suppose the interest rate accrued on the savings account is 1% and the current inflation is 2%. With the money accumulated in a year, you can buy more than you can today	1	0	-1	-2

19. Here are some financial services/products for personal use. For each of them, please tell me if you have heard of them.

Answer codes: 1 – I have heard; 0 - I have not heard; -1 I do not know; -2 Refuse to answer.

20. [If the respondent has heard of this product] in the last 5 years, have you used the named service/product?

Answer codes: 1 - yes 0 - No; -1 I do not know; -2 Refuse to answer

21. [If the answer to the previous question is yes. If in the last five years they have not used this product, does not know, or refuse to respond - go to the next line] **Do you use the named service/product now?**

22. [If the respondent is currently using this product. If not - go to the next product]

In the last one year, have you had an overdue for more than 30 days for this type of commitment?

Answer codes: 1 - yes; 0 – No; -1 I do not know; -2 Refuse to answer

		20	21	22	23
1	Private insurance [does not include universal state insurance]				
2	Leasing				
3	Loan from the bank				

4	Loan from a microfinance organization				
5	Loan from a pawnshop				
6	Online loan				
7	Private lender				

23. For the last one year, have you had an overdue for longer than 30 days on one of the following commitments?

	Yes	No	(Not Applicable – Does not have this commitment)	I do not know	Refuse to answer
Rent payment	1	0	-5	-1	-2
Utility bills (e.g. electricity, water, cleaning, natural gas, telephone, internet fee)	1	0		-1	-2
A debt to be paid to a friend, relative	1	0	-5	-1	-2

Section B: Business Features

24. Was your application for the 2016 *Enterprise Georgia* grant program related to starting a new business or expanding an existing one? For example, if the owner of an orchard, who previously only used to sell fruit, bought a device to dry fruit and now he also sells dried fruit, this will be considered as the start of a new business. If an entrepreneur had cows and only sold milk, but now he has bought a milking machine and keeps selling only milk, this would be an extension.

Starting a new business	1
Expanding the existing business	0
<i>I don't remember what the application was about</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

25. Did you receive funding as a result of this grant competition?

Yes, I received funding	1
No, I could not get funding	0
<i>Refuse to answer</i>	<i>(-2)</i>

26. Do you operate in the same business that you had defined within the framework of the *Enterprise Georgia* program? For example, if an entrepreneur has applied to purchase a dried fruit machine and he/she has not been funded, nor has he/she bought this machine and continued to be a fruit grower, it is assumed that he will not continue the same activity as defined within the program.

Yes, I continued the same activity	1
No, I did not continue the same activity	0
<i>Refuse to answer</i>	<i>(-2)</i>

[If a respondent responded (1) to the question 24, (0) to the question 25 and (0) to the question 26, in this case, the interview ends here]

Now we will ask questions concerning the activity mentioned in the *Enterprise Georgia* grant program that you applied for.

27. The actual address of the company

_____ (Town/village) _____ (municipality) _____ (region)

28. When was your company registered?

	Year
Registration date	
<i>I do not know/I don't remember</i>	<i>(-1)</i>

Refuse to answer	(-2)
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29. Please tell me the legal form of your company [Do not Read to the respondent. Highlight accordingly]

Individual entrepreneur	1
Limited Liability Company (LLC)	2
Joint and several liability company (SPS)	3
Commandant Society	4
Joint Stock Company	5
Cooperative	6
Association	7
<i>I do not know</i>	(-1)
<i>Refuse to answer</i>	(-2)

30. [Card 30] Please tell me which of these sectors does your company operates in?
[For the interviewer! Only one answer.]

Agriculture, hunting and forestry	1
Fishery and fishing	2
Mining industry	3
Processing industry	4
Production and distribution of electricity, gas and water	5
Construction	6
Trade; Repair of automobiles, household goods and personal items	7
Hotels	8
Restaurants	9
Transport	10
Communication	11

Operations with real estate, lease and customer service	12
Education	13
Health care and social assistance	14
Provide utilities, social and personal services	15
Other (specify)	16
The activity is unknown	-5

31. Is this business your main activity, e.g. your main source of income?

Yes, this is my main activity	1
No, this is my supportive activity	2
<i>Refuse to answer</i>	<i>(-2)</i>

32. Please tell me the number of employees in your company.

33. How many of them are men?

34. How many of them are women?

	Total	Men	Women
Number of employees			
<i>I do not know</i>	<i>(-1)</i>	<i>(-1)</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>	<i>(-2)</i>	<i>(-2)</i>

35. Approximately, what is the average age of the employees in your company?

	Years
Average age of employees	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

36. Has your company received any internationally recognized certificates? For example, such as ISO 9001: 2015 Certificate - Quality Management; HACCP - Food Safety Certificate etc.?

Yes	1	If the answer to Q26 is "yes", go to section C , otherwise, go to section E
No.	0	
<i>I do not know</i>	<i>(-1)</i>	
<i>Refuse to answer</i>	<i>(--2)</i>	

36a. For the interviewer! If the respondent stated that he had received such a certificate, has the respondent shown it to you?

Yes	1
No	0

Section C: Sales and Market

[This section does not apply to those respondents who answered “no” to the 26th question].

37. Please tell me one main product/service of your company? [For the interviewer: the main product refers to the product service from which the company receives the largest income]

	Product
The main product	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

38. During the last year, what was the share of the main product/income in total sales of your company?

	%
The share of the main product in total sales	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

39. During the last year, has your company started to offer a new type of product or service?

Yes	1
No	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

40. How do you sell your product? [Read to the respondent. In case of tourism and hotel services, it refers to the main source of the customers]

	Yes	No	<i>(I do not know)</i>	<i>(Refuse to answer)</i>
We mostly sell products and services in our municipality, where the company is located	1	0	<i>-1</i>	<i>-2</i>
Our products/services are mostly sold in whole Georgia	1	0	<i>-1</i>	<i>-2</i>
Products/services are mainly sold outside of Georgia	1	0	<i>-1</i>	<i>-2</i>

41. How do you sell your product on the local market? [Do not Read to the respondent, highlight all the answers]

Through processing companies	1
Supermarkets, shops	2
Intermediaries	3
Myself in the market, on the street, in my own shop, and so on.	4
Restaurants, hotels	5
I myself am a service provider (e.g., beauty salon, hotel, travel service, car repair service, etc.)	6
Other (note)	7
<i>(Doesn't apply - I don't sell anything on the local market)</i>	<i>(-5)</i>

<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

42. How many rivals does your company have on the main market? [Highlight accordingly.]

None	0
One	1
2-5	2
More than 5	3
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

Section D: Accessibility of Finances

[This section does not apply to respondents who have answered “no” to the 26th question]

43. Does your company currently have a loan from the following institutions?

44. Did you take this loan yourself, or did someone else take it on your behalf? 1 - I took it myself, 2 - another person who is a co-owner / member of the association; 3 - another person who is not a co-owner / member of the association

Loan from a bank			
Loan from a microfinance organization			
Loan from a pawn shop			
Online loan			
Private lender			
<i>(Currently the company does not have a loan)</i>	-5		Go to Question 51
<i>(I do not know)</i>	-1		
<i>(Refuse to answer)</i>	-2		

45. How many current loans does the company currently have?

	Number
Number of loans	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

46. What is the total volume of loan(s) taken by your company? You can name three currencies. We remind you that in this case we mean the initial amount of the loan taken and not the remaining amount to be paid.

	GEL	USD	EUR
Loan volume			
<i>I do not know</i>	(- 1)	(- 1)	(- 1)
<i>Refuse to answer</i>	(- 2)	(- 2)	(- 2)

47. Does your company have an ongoing overdue payment in a financial organization?

Yes	1
No	0
<i>I do not know</i>	(-1)
<i>Refuse to answer</i>	(-2)

48. Did the company have to secure the loan?

Yes	1	Go to question 51
No	0	
<i>I do not know</i>	(-1)	
<i>Refuse to answer</i>	(-2)	

49. What was required to secure the loan?

[For the interviewer! Don't read to the respondent. Highlight accordingly. The respondent may indicate several answers]

Land owned by the company and/or buildings	
Machinery	
Personal real estate property of the company owner	
Other personal property of the company owner	
Other security form not listed above (specify)	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

50. What is the average annual interest rate on your current loan/loans?

	(%)
Interest rate	
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

51. [The question is presented to the respondents, that in the 21st question mentioned that they have a loan from a commercial bank, from a microfinance organization, or - any other credit institution] Do you have a personal loan / loans, which use the company's purposes?

Yes	1
No.	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

This question applies to those who do not have a current loan]

52. What is the main reason for which the company does not have current loan/loans?

[For the interviewer! Don't read it out loud. Highlight accordingly. Receive a few answers]

The company applied for a loan, but it was not approved	1
The company did not apply for a loan because there was no need for it, the company has enough capital	2

The company has not submitted a loan application because the procedure is very complicated	3
The company did not apply for the loan because the interest rate was not acceptable	4
The company did not apply for the loan because the demand for securing the loan was too high	5
The company did not file a loan application because the loan amount and maturity were not acceptable	6
The company did not apply for a loan because I thought it would not be approved anyway	7
Another reason (note)	8
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

Section E. Business environment

[These questions are for all respondents who continued the interview based on questions 25, 26 and 27]

53. [Card 53] Out of the ones listed on the card, which one is the most important obstacle for business activities in Georgia? [For the interviewer! Receive only one answer. The card is interchangeable]

Access to finances	1
Access to land	2
Business license and permits	3
Corruption	4
Court system	5
Criminal	6
Tariffs and trade regulations	7
Electricity supply	8
Unqualified workforce	9
Labor regulations	10
Political instability	11

Competition with the informal sector	12
Tax administration	13
High taxes	14
Transport	15
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

54. [CARD 54] Now I will list a few issues that might influence business activities in your company or in general - in Georgia. Using this card, please tell me how important or unimportant each problem is in your company or for general business activities:

		Not problematic at all	A little bit problematic	Moderately problematic	It is an important problem	It is a very important problem	<i>I do not know</i>	<i>Refuse to answer</i>
1	Transport / logistics	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
2	Tariffs and trade regulations	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
3	Competition with the informal sector	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
4	Access to land	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
5	Unqualified workforce	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
6	Bills	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>
7	Access to finances	0	1	2	3	4	<i>(-1)</i>	<i>(-2)</i>

Section F: Company Financial Indicators and Infrastructure

[These questions shall be asked to all respondents who continued to respond to questions according to the questions 24, 25 and 26]

55. Please tell me how were your company's financial indicators in 2015, 2016 and 2017 in GEL. We are also interested in your forecast for 2018.

[For the interviewer! If the company did not have a turnover, write 0. If the company did not exist in a certain year, select "The company did not exist"]

		2015			2016			2017			2018 prognosis		
		<i>(The company did not exist)</i>	<i>(I do not know)</i>	<i>(Refuse to answer)</i>	<i>(The company did not exist)</i>	<i>(I do not know)</i>	<i>(Refuse to answer)</i>	<i>(The company did not exist)</i>	<i>(I do not know)</i>	<i>(Refuse to answer)</i>	<i>(Te company will not exist)</i>	<i>(I do not know)</i>	<i>(Refuse to answer)</i>
1	Annual revenue from sales	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
2	Number of permanent employees in the company	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
3	Number of seasonal employees in the company	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
4	The amount of salary paid annually to employees	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
5	Investments in fixed assets (machinery, buildings, land)	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
6	Export volume (in GEL)	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
7	Cost of purchasing raw materials and intermediate products	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2
8	The market value of the assets owned by the company	-5	-1	-2	-5	-1	-2	-5	-1	-2	-5	-1	-2

56. Is there information about your company on the internet? For example, a website, social media, and more.

Yes	1
No	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

57. Does your company use e-mail to communicate with customers or suppliers?

Yes	1
No	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

58. How often or rarely do you use the Internet for company's activities? [Read to the respondent]

I don't use it at all	0
Daily	1
Several times a week, but not daily	2
Several times a month, but not weekly	3
More rarely	4
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

Section G. Future Plans

Finally, let me ask about your future business plans.

59. Do you have a business development plan for the next year?

Yes	1
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No	0
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

60. In your opinion, compared to its current level, by the end of 2019, sales of your business will be... [Read to the respondent]

Much less	1
Slightly less	2
The same	3
Slightly more	4
Much more	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

61. In your opinion, compared to the current number, by the end of 2019, the number of employees will be... [Read to the respondent]

Much less	1
Slightly less	2
The same	3
Slightly more	4
Much more	5
<i>I do not know</i>	<i>(-1)</i>
<i>Refuse to answer</i>	<i>(-2)</i>

T3. Interview completion time:

_	_	_	_
Hours		Minutes	

Thank you very much!