

Annex 3: Survey tool for established entrepreneurs

PART 1: IDENTIFYING OPPORTUNITIES AND CONSTRAINTS

1. Can you tell me about your business? (Open-ended response) (Audio Recording)
 - a. What products or services do you provide to your customers?
 - b. Who are your customers?

2. How many employees (full-time and part-time) work in your organisation?
 - a. 0 (sole proprietor)
 - b. 1-2
 - c. 3-4
 - d. 5-6
 - e. More than 6

3. Are there others (such as family and friends) who help run your business but don't get paid or don't share profits?
 - a. Yes
 - b. No

4. If you answered 'Yes' to Question 3, how many friends or family help run your business?
 - a. 1-2
 - b. 3-4
 - c. 5-6
 - d. More than 6

5. From what sources have you received money to support your business? (Select all that apply)
 - a. I borrowed money from an individual with a commitment to pay back
 - b. I borrowed money from a financial institution with a commitment to pay back
 - c. I received money from family or friends that I was not required to pay back
 - d. I used my own savings
 - e. I received a cash grant from an organisation, NGO, or government agency
 - f. I received money from equity investors on the promise of sharing profits

6. If you have ever taken a loan that you must repay to support your business, where did you get the loan from? (select all that apply)
 - a. Family or friends
 - b. Money lender
 - c. Development bank
 - d. Commercial bank
 - e. Microfinance institution
 - f. Cooperative or credit union
 - g. Does not apply – I have never taken a loan to support my business (go to Question 10)

7. If you have ever received a loan to support your business, what did you use the loan for? (select all that apply)
 - a. To purchase inventory
 - b. To purchase equipment for your business
 - c. To pay off another debt
 - d. To purchase land or real estate
 - e. To cover startup costs
 - f. To expand my business
 - g. To purchase a license or a franchise
 - h. To pay for education or training relating to my business

8. If you borrowed from a financial institution (development bank, commercial bank, microfinance institution) in the past, were you satisfied with the:
 - a. Loan size – Yes/No
 - b. Interest rate – Yes/No
 - c. Repayment schedule – Yes/No
 - d. Loan procedures (administration, paperwork, etc.) – Yes/No

9. If you answered "No" to any option in Question 8, please explain why you were not satisfied? (Audio Recording)

10. If you have not borrowed from a financial institution in the past, why not? (select all that apply)
- I do not need a loan
 - I have not been in business long enough for the bank to consider me a good borrower
 - I do not have the collateral, security or credit history to qualify for a loan
 - I cannot meet the interest rate and repayment terms
 - I cannot understand and complete all the application forms on my own
 - I do not have a business plan and financial information required by the bank
 - I don't think a financial institution
11. Do you have a bank account?
- Yes, I have one account for both personal and business purposes
 - Yes, I have separate accounts for personal and business purposes
 - No, I do not have any account
12. If you have a bank account, how do you primarily access it?
- I usually visit a bank branch
 - I usually visit a bank agent
 - I usually access banking services through an ATM
 - I usually access banking services online (web or mobile app)
13. Do you have a mobile money account or e-wallet? (Enumerator to provide local options as examples such Mpaisa, MyCash, etc. – note that examples may differ between countries)
- Yes
 - No
14. If you answered 'Yes' to Question 13, is your mobile money account or e-wallet linked to a bank account?
- Yes
 - No
15. Have you ever encountered any challenges opening or using a bank account or a mobile money or e-wallet? (Open-ended response) (Audio Recording)

16. How would you rank each of the following in terms of how useful it would be to supporting the growth of your business?

	Not very helpful	Don't know	Very helpful
Easier or more access to finance/capital			
Help to expand my business to new markets (local or international)			
Access to training/education to learn or develop my business or technology skills			
Access to role models or mentors who can inspire me			

17. If you had more access to finance for your business, what would you use it for? (select all that apply)
- Hire new staff
 - Develop new products or services
 - Increase stock
 - Train staff
 - Increase production
 - Increase or modernise physical capacity
 - Invest in technology
18. If you could expand your business, would you like it to grow locally or internationally? (select all that apply)
- Locally or in the same island
 - Other islands and provinces in the same country
 - Other Pacific Island countries
 - Countries other than Pacific Islands
19. What type of training/education do you think would be most useful to help you with your business? (select all that apply)
- Business planning
 - Accounting/financial management
 - Leadership
 - Using technology
 - Marketing (including social media)

20. How do you think a business coach or a mentor could help you with your business? (select all that apply)
- a. Encourage me to keep trying when things get difficult
 - b. Help me make better business decisions
 - c. Help me run the business more efficiently
 - d. Help me develop new products or services
 - e. Help me secure finance
 - f. Don't know

PART 2: UNDERSTANDING THE ENTREPRENEURIAL MINDSET

21. Why did you start your business? (select all that apply)
- a. To take advantage of business opportunity
 - b. No better choices for work
 - c. It was my dream to start a business
 - d. Greater independence
 - e. Increase my personal income
 - f. To maintain income

22. What would you like your business to look like in five years' time? (open-ended response) (Audio Recording)

23. Please respond to the following:

Instrument to Measure Attitude Statements

	Strongly disagree				Strongly agree
	1	2	3	4	5
I admire entrepreneurs	<input type="radio"/>				
It is worthwhile to be an entrepreneur	<input type="radio"/>				
Developing entrepreneurial experience is beneficial to me	<input type="radio"/>				
I am proud to be an entrepreneur	<input type="radio"/>				

Instrument to Measure Subjective Norm Statements

	Strongly disagree				Strongly agree
	1	2	3	4	5
My family are happy that I have become an entrepreneur	<input type="radio"/>				
My closest friend says that it is right that I am an entrepreneur	<input type="radio"/>				
The person I look up to has encouraged me to be an entrepreneur	<input type="radio"/>				
My customary and family obligations make it very hard for my business to succeed	<input type="radio"/>				
The person I look up to is an entrepreneur	<input type="radio"/>				

Instrument to Measure Behaviour Control Statements

	Strongly disagree				Strongly agree
	1	2	3	4	5
In general, I know everything about the practical details required to start a business	<input type="radio"/>				
When I decided to start the new business, all decisions were in my hands	<input type="radio"/>				
I am fully in control of my business	<input type="radio"/>				
The environment around me is favourable to run a business	<input type="radio"/>				
I have done everything I can to be an entrepreneur	<input type="radio"/>				

	Strongly disagree				Strongly agree
	1	2	3	4	5
My goal in life is to remain being an entrepreneur	<input type="radio"/>				
I am determined that my business venture is successful in the future	<input type="radio"/>				
It is harder for me to be successful with my business because of my gender	<input type="radio"/>				
I intend to achieve higher success as an entrepreneur in the future	<input type="radio"/>				

PART 3: SUPPORT MECHANISMS AVAILABLE TO ENTREPRENEURS

24. How much entrepreneurial experience or training did you receive before you started your current business?

1 (No training)	2 (a small amount of training)	3 (a moderate amount of training)	4 (Significant training)
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25. What type of experience or training did you receive before starting your current business? (Select all that apply)

- a. I supported a friend or relative's business
- b. I previously created a business
- c. My parents ran their own business
- d. I participated in competition on innovative business ideas
- e. I attended in-person training, workshops, meetings or conferences
- f. I participated in on-line training, workshops, meetings or conferences
- g. I received business training through my high school or university education
- h. None – I had no experience or training before starting my business

26. Have you participated in any training programs after starting your business? (Select all that apply)

- a. I supported a friend or relative's business
- b. I participated in competition on innovative business ideas
- c. I attended in-person training, workshops, meetings or conferences
- d. I participated in on-line training, workshops, meetings or conferences
- e. I received business training through my high school or university education
- f. None – I have had no training since starting my business

27. If you have had any training to support your business skills, please provide the details of the programs you have participated in:

- a. Name/description/duration/mode of instruction of the program(s) (open-ended response) (Audio Recording)

28. If you have participated in training to support your business, what topics did you learn? (select all that apply)

- a. Business planning
- b. Accounting/financial management
- c. Leadership
- d. Using technology
- e. Marketing (including social media)
- f. Managing customers

29. Are you aware of any other programs or training courses where you might access support to help you grow your business?

- a. Yes
- b. No
- c. If yes, please specify – Name/description of the program(s) (open-ended response) (Audio Recording)

30. If you wanted more support to help you grow your business, where would you go? (Select all that apply)

- a. Friends or family
- b. Enrol in a formal training program offered by the government or local institution
- c. Online (i.e., surf the web, YouTube, etc.)
- d. Don't know

PART 4: POTENTIAL FOR TECHNOLOGY TO SUPPORT ENTREPRENEURS

31. What technology devices do you currently have access to? (select all that apply)
- Computer/laptop (PC)
 - Tablet
 - Mobile phone
 - None
32. What type of mobile phone do you have access to?
- Android smartphone
 - Apple smartphone
 - Feature phone
 - I don't have access to a mobile phone
33. Do you have access to the Internet?
- Yes
 - No
34. If yes, do you consider your internet access to be reliable with sufficient bandwidth?
- Yes
 - No
- Do you consider your internet access to be affordable?
- Yes
 - No
35. Do you use any social media apps to support your business? (select all that apply)
- Facebook
 - LinkedIn
 - X (previously known as Twitter)
 - Instagram
 - WhatsApp
 - Tik Tok
 - YouTube
 - WeChat
 - No, I don't use any social media for my business
36. Does your business accept or make payments through electronic money such as mobile money or e-wallet transactions? (Enumerator to provide local examples – note that examples may differ between countries)
- Yes
 - No
37. If you answered 'Yes' to Question 36, what types of transactions do you conduct digitally (mobile-money and/or e-wallet) and how often? (Enumerator may need to be sure that participant understands that the payments described in the table should only be digital transactions and not cash).

	Rarely	Sometimes	Most of the time	Almost always
Receive payment from customers				
Pay rent and/or utilities				
Pay suppliers				
Receive loan from financial institution				
Repay loan				
Manage savings				
Transfer money to relatives/friends				
Receive remittances				

38. If your business does not accept or make digital payments through mobile money or e-wallets, why not? (select all that apply)
- I don't know how to use the technology
 - Limited options to cash out
 - My customers prefer to use cash
 - I don't have or have unreliable Internet access
 - Digital payment services are too expensive
 - I don't have the required technology (e.g., mobile phone, computer, tablet, etc.)
 - I don't trust digital payment services

39. Do you buy any stock or merchandise for your business through e-commerce platforms?
- Yes
 - No
40. If you answered "Yes" to Question 39, how much of your business stock or merchandise do you purchase through e-commerce platforms?
- All of it
 - More than half
 - Less than half
41. Do you sell any of your business products or services through e-commerce platforms?
- Yes
 - No
42. If you answered "Yes" to Question 41, how much of your business products or services do you sell to your customers through e-commerce platforms?
- All of it
 - More than half
 - Less than half
43. Do you use social media apps such as Facebook or WhatsApp to sell your business' products or services?
- Yes
 - No
44. If you answered "Yes" to Question 43, how much of your business products or services do you sell to your customers through social media apps?
- All of it
 - More than half
 - Less than half
45. Have you participated in any business incubation or acceleration program?
- Yes
 - No
46. If you have participated in a business incubation or acceleration program, did it help you improve your business?
- Yes
 - No
47. Do you think that if you had better digital skills or knowledge you would be able to make your business more successful?
- Yes
 - No
 - Don't know
48. In what ways do you think greater digital skills or knowledge would help you make your business more successful? (select all that apply)
- Access to more education or training
 - Access to more information relevant to my sector
 - Better communications with my customers
 - Better communications with my suppliers
 - More opportunities to advertise my business (e.g., website, social media, etc.)
 - Access to more customers through online shopping/e-commerce platforms
 - More efficient business operations

PART 5: GENERAL INFORMATION

49. Age
- 18 – 24
 - 25 – 34
 - 35 – 44
 - 45 – 54
 - 55 – 64
 - 65 – 74
 - 75+

50. Gender
- Male
 - Female
 - Prefer not to answer
51. Location (post code)
52. Which of the following best describes the highest level of education you have completed?
- No formal education
 - Primary school
 - Secondary school/high school
 - Vocational training
 - University undergraduate degree
 - Higher university degree (e.g., Masters, Doctorate)
53. What is the average annual turnover (before tax) of your business? (if your business has been operating for less than 1 year, what is your expected annual turnover?) (*converted to local equivalent*)
- Less than US 5,000
 - More than US 5,000 but less than US 20,000
 - More than US 20,000 but less than US 40,000
 - More than US 40,000
54. Which of the following options would you say best describes your business?
- A family business (a family business can be defined as more than two family members working in the business)
 - A husband-and-wife team
 - A solo entrepreneur
 - A business with paid staff
55. Is your business your primary source of income?
- Yes, it is my primary source of income
 - No, my business is just something I do to earn extra money
56. What sector does your business operate in?
- Manufacturing
 - Farming/agriculture
 - Food services
 - Retail
 - Service provider (i.e., repair shop)
 - Fishery
 - Technology
 - Finance
 - Education
 - Construction
 - Circular economy (i.e., recycling)
57. How long have you been running your business?
- Less than one year
 - More than one but less than three years
 - More than three but less than five years
 - More than five but less than seven years
 - More than seven but less than nine years
 - More than nine years
58. Do you have any final thoughts you would like to share with the research team about your experience of running a business? (open-ended response) (Audio Recording)