Questionnaire LadyAgri

Start of Block: Default Question Block

The purpose of this questionnaire is to identify male and female actors of the cassava value-chain. It marks the start of the program of LadyAgri in collaboration with COFINA Bank and Fin’ELLE. The programme aims to finance the cassava value-chain and its actors through adapted financial products. The results and data collected will contribute to the understanding of the needs of cassava producers, processors, exporters as well as cooperatives. It will ultimately help to the development of a detailed action plan for the financing of the value-chain in Côte d’Ivoire.   
  
  
 In accordance with the European Commission n°2016/679 , and the European Data Protection Regulation rules, all the data given in this document, will only be used by the LadyAgri Data Analysis team. Your answers to this survey are critical and will enable the establishment of an action plan and relevant support to cassava actors. Thank you for participating and sharing your information and knowledge. No personal information will be used or communicated publicly or to any other agency outside of this project.

End of Block: Default Question Block

Start of Block: A. PERSONAL INFORMATION

A1 Name

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A2 Surname

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A3 Civil Status

* Male (1)
* Female (2)

A4 Marital status

* Single (1)
* Divorced (2)
* Married (3)
* Widowed (4)

A5 Highest level of education

* None (1)
* Professional training (2)
* Primary (3)
* Middle School (4)
* High School (5)
* University (6)

A6 Birth year

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A7 Phone number

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A8 Email Address

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A9 Country

* Côte d'Ivoire (1)
* Other, specify (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

End of Block: A. PERSONAL INFORMATION

Start of Block: B. BUSINESS INFORMATION

B1 Name of your business/ Cooperative :

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B2 What type of organisation is it ?

* Interprofession (1)
* Exporters (2)
* Cooperative (3)
* Women’s association (4)
* Economic Interest Group (5)
* Women-Led SME (6)
* Family-Led SME (7)
* Other (8)

Display This Question:

If What type of organisation is it ? = Cooperative

Or What type of organisation is it ? = Economic Interest Group

Or What type of organisation is it ? = Women’s association

Or What type of organisation is it ? = Interprofession

B3 Number of members in your interprofession / cooperative / GIE :

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Display This Question:

If What type of organisation is it ? = Exporters

Or What type of organisation is it ? = Family-Led SME

Or What type of organisation is it ? = Women-Led SME

B4 Number of employees in your company :

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B5 How many suppliers / producers does your business/ cooperative have? (number)

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B6 How long ago was it created ?

* Less than 3 months (1)
* Between 3 and 6 months (2)
* Between 6 months and a year (3)
* 1,5 (4)
* 2 (5)
* 2,5 (6)
* 3 (7)
* More than 3, specify (8) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

B7 In what sector(s) is your business active ?

* Agri-Services - Inputs supply (1)
* Production (2)
* Processing (3)
* Aggregation (group buying for reselling) (4)
* Logistics/ Transport (5)
* Distribution (6)

B8 Describe your company/cooperative in a few words (business model, product, ...)

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B9 In which of these urban zones are you selling ?

* Abidjan (1)
* Agnibilékrou (2)
* Arrah (3)
* Bouaké (4)
* Daloa (5)
* Divo (6)
* Guiglo (7)
* Yamoussoukro (8)
* Other, specify (9) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

B10 Do you sell online ? (Facebook, Website, …)

* Yes (1)
* No (2)

B11 Are your products certified ? If yes, specify the label

* Yes, specify (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

B12 Where are your clients ?

* Local Markets (1)
* Regional Markets (2)
* International Markets (3)

B13 What is the business' income/turnover per year in CFA? (Specify the exact number in the box - write "12" if you earn 12 million or 0.8 if you earn 800 000 FCFA)

* Less than 1 million (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 1 and 5 millions (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 5 and 25 millions (3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 25 and 50 millions (4) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 50 and 100 millions (5) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 100 and 250 millions (6) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* More than 250 millions (7) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

B14 What is your core business ? (Main crop/ Main product)

* Cassava (1)
* Other, specify (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

B15 Do you produce or buy other crops/products? Specify.

* Yes, specify (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

B16 What is your role in the business/ cooperative? (Member, CEO, Director, Marketing, ...)

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B17 Do you have a legal document for your company ? Specify the type of company :  (SA, SARL, Entreprise individuelle, Société coopérative, ONG, Association, ou autres)

* Oui (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Non (2)

B18 Which documents do you have ?

* Statuts et règlements intérieurs (1)
* Déclaration fiscale d'existence DFE (4)
* Registre de commerce (5)
* Autres (6)
* Aucun document (7)

End of Block: B. BUSINESS INFORMATION

Start of Block: C. VALUE CHAIN AND ACCESS TO MARKETS

C1 To what organisation (faitière) do you belong?

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C2 Who is your main supplier ? Explain

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C3 Who is your main buyer? Explain

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C4 Do you have your own truck / motorcycle / … to sell your product?

* Yes (1)
* No (2)

C5 Explain how you organise the logistics ? What are your means of transportation?

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C6 What problems do you face in terms of accessing (new) markets, and commercialisation of your product?

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End of Block: C. VALUE CHAIN AND ACCESS TO MARKETS

Start of Block: D. LOANS AND ACCESS TO FINANCE

D1 What problems are you currently facing in terms of access to finance?

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D2 What type of financial support do you need to develop your business ?

* No need for financial support (1)
* Agri Cash (liquidities) (3)
* Agri - Transport (financing for vehicle) (8)
* Agri - Equipment (financing for equipment) (9)
* Operational loan (working capital) (2)
* Leasing (equipment, transport/logistics) (4)
* Product financing (fertilizers, seeds, pesticides) (5)
* Trade finance for export (6)
* Insurance (7)

D3 Specify in the box the exact amount of financial support you need to develop your business in 2021 (in FCFA)

* Less than 1 million (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 1 and 5 millions (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 5 and 25 millions (3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 25 and 50 millions (4) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 50 and 100 millions (5) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Between 100 and 250 millions (6) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* More than 250 millions (7) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

D4 In what period of the year do you most need access to finance?

* January (1)
* February (2)
* March (3)
* April (4)
* May (5)
* June (6)
* July (7)
* August (8)
* September (9)
* October (10)
* November (11)
* December (12)

D5 What would be the ideal duration for the loan you want ?

* Less than a month (1)
* Between 1 and 3 months (2)
* Between 3 months and a year (3)
* Between one and 3 years (4)
* More than 3 years (5)
* More than 8 years (6)

D6 What would be the ideal reimbursement scheme of the loan ?

* Every month (1)
* Every trimester (2)
* Every semester (3)
* Every year (4)

D7 What is the highest cost your face in your business in 2021-2022?

* Inputs (1)
* Logistics (2)
* Labor (3)
* Charges (4)
* Taxes (5)
* Other (6)

D8 Do you currently have a loan ?

* Yes (1)
* No (2)

Display This Question:

If Do you currently have a loan ? = Yes

D9 What is your current total amount of debt ? (in CFA)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Display This Question:

If Do you currently have a loan ? = Yes

D10 What type of loan do you currently have ?

* Operational loan (working capital) (1)
* Agri Loan (crop finance to pay producers) (2)
* Leasing (equipment, transport/logistics) (3)
* Product financing (fertilizers, seeds, pesticides) (4)
* Trade finance for export (5)
* Insurance (6)

Display This Question:

If Do you currently have a loan ? = Yes

D11 What is the current interest rate of your loan? (specify for each line)

* Interest rate (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Bank charges (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Collaterals / Guarantee (3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

D12 Do you have a bank account with a bank or microfinance institution ?

* Yes (1)
* No (2)

Display This Question:

If Do you have a bank account with a bank or microfinance institution ? = Yes

D13 What is (are) the name(s) of your financial institution(s)? (Banks and microfinance institutions are listed in alphabetical order)

* ADVANS (1)
* Alios FInance (2)
* BAOBAB (3)
* Bank of Africa (4)
* BICICI (5)
* BNI Banque Nationale d’Investissement (6)
* BGFI Bank (7)
* BRIDGE Bank (8)
* BSIC (9)
* CityBank (10)
* Cofina (11)
* COOPEC (12)
* Coris Bank (13)
* Ecobank (14)
* Fin’Elle (15)
* GTBank (16)
* NSIA Bank (17)
* ORABANK (18)
* Orange Bank (19)
* SIB (20)
* Société générale (SGBCI) (21)
* Standard Chartered (22)
* VERSUS Bank (23)
* UBA (24)
* Other : specify (25) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

D14 How much do you trust the financial institutions?

* 0 (0)
* 1 (1)
* 2 (2)
* 3 (3)
* 4 (4)
* 5 (5)
* 6 (6)
* 7 (7)
* 8 (8)
* 9 (9)
* 10 (10)

D15 Explain why you trust or don't trust the financial institutions

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End of Block: D. LOANS AND ACCESS TO FINANCE

Start of Block: E. DIGITALISATION AND OTHER NEEDS

E1 Do you use mobile money ?

* Yes for personal expenditures (1)
* Yes for business expenditures (2)
* Yes for personal and business expenditures (3)
* No (4)

E2 How often do you use mobile money?

* Daily (1)
* Weekly (2)
* Monthly (3)
* Once in a year (4)

E3 For what purposes do you use mobile money?

* Transfer money (1)
* Pay bills (2)
* Pay employees (3)
* Pay producers/ farmers (4)
* Pay business suppliers (5)
* Other : (6) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

E4 How much do you trust the mobile money services ?

* 0 (0)
* 1 (1)
* 2 (2)
* 3 (3)
* 4 (4)
* 5 (5)
* 6 (6)
* 7 (7)
* 8 (8)
* 9 (9)
* 10 (10)

E5 Explain why you trust or do not trust the mobile money services

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Display This Question:

If Civil Status = Female

E6 Are you part of a women's savings group? If yes, specify the name of group and the number of members in the box

* Yes, specify (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

E7 What type of non-financial support do you need to develop your business ?

* Technical assistance, Coaching, Mentoring (1)
* Technical partnerships, Access to markets, Access to new buyers (2)

E8 Which trainings would be of interest to you?

* La vente en ligne pour optimiser ses revenus (1)
* Constitution d’un dossier agricole (4)
* Epargne et bancarisation agricole (5)
* Connaitre son cycle d’activité agricole pour un crédit au moment opportun (6)
* Comment bien rembourser son crédit (7)

E9 Have you received trainings or technical assistance from organisations like : GIZ, FIRCA, Minader, Solidaridad...

* Yes (1)
* No (2)

End of Block: E. DIGITALISATION AND OTHER NEEDS

Start of Block: F. IMPACT

F1 Is the founder a woman?

* Yes (1)
* No (2)

F2 What is the percentage of women in supervisory/ management positions?

* (1)
* 10-20% (2)
* 21-30% (3)
* 31-40% (4)
* 41-50% (5)
* 51-60% (6)
* 61-70% (7)
* 71-80% (8)
* 81-90% (9)
* More than 90% (10)

F3 What is the percentage of women employees/members?

* Less than 10% (1)
* 10-20% (2)
* 21-30% (3)
* 31-40% (4)
* 41-50% (5)
* 51-60% (6)
* 61-70% (7)
* 71-80% (8)
* 81-90% (9)
* More than 90% (10)

F4 Do your employees receive health benefits and social services ?

* Yes (1)
* No (2)

F5 What is the percentage of women suppliers?

* Less than 10% (1)
* 10-20% (2)
* 21-30% (3)
* 31-40% (4)
* 41-50% (5)
* 51-60% (6)
* 61-70% (7)
* 71-80% (8)
* 81-90% (9)
* More than 90% (10)

F6 Does the business specifically target/benefit women customers? Explain how

* Yes, explain (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

F7 Does the business have a positive impact on the community ? Explain how

* Yes, explain (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

F8 Is your production model sustainable ? Explain why

* Yes, explain (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* No (2)

End of Block: F. IMPACT