

1 USAID LENS SURVEY OF MICRO- AND SMALL ENTERPRISES (2018)

This is a paper-and-pencil variant of the survey instrument implemented into computer tablets (version 20180306). The computer-assisted implementation has filter logic that is not prescribed in the paper version.

1.1 PRE-INTERVIEW

Researcher
2 digits or name

Serial Number (of the establishment)
Enter '0' if test case
<div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div><input type="radio"/> Don't know / not sure (do not read)</div><div><input type="radio"/> Refuse to answer (do not read)</div></div></div>

GPS Location
Tap "Record Location" button. Location is automatically recorded once this message appears: "Using GPS. Accuracy is 20m."
<div><div><div></div></div>Latitude</div> <div><div><div></div></div>Longitude</div> <div><div><div></div></div>Accuracy</div>
Latitude should be on the interval [29.1, 33.4], and longitude should be on the interval [34.9, 39.4]

Could the establishment be located?
Select one response
1 <input type="radio"/> Establishment located: someone present
2 <input type="radio"/> Establishment located: no one present (door closed)
3 <input type="radio"/> Establishment not located

[009] Ask if this an active establishment.
Select one response
1 <input type="radio"/> Active establishment (same activity)
3 <input type="radio"/> Active establishment (different activity)
2 <input type="radio"/> Inactive establishment
97 <input type="radio"/> Unable to determine if the establishment is active or inactive

1.1.1 Part 0: Introduction

[001] Ask to talk to the owner of the business or establishment.

Select one response

- | | |
|---|--|
| 1 | <input type="radio"/> Owner is present |
| 2 | <input type="radio"/> Owner is not present |

[002] If the owner is not there, then ask whether the owner will be available later today to do the survey. If not, ask if someone else familiar with the business is available to take the survey.

Select one response

- | | |
|---|--|
| 1 | <input type="radio"/> Owner will be returning today |
| 3 | <input type="radio"/> Owner is not available today but someone familiar with the business is able to respond |
| 2 | <input type="radio"/> Owner is not available today and no one familiar with the business is available to respond |

[008] When will the owner be available?

Specify date and time

Valid: Must be today's date or after

[004] Informed consent

Thank you for agreeing to speak with me today. My name is _____. I work for Middle East Marketing and Research Consultants. As I read you the following information, please tell me if there is anything you do not understand.

I am part of a research team working on a study funded by an international donor. The research is designed to help understand the challenges faced by micro and small enterprises in Jordan. I would like to ask you questions about your business, as well as some personal questions. The survey typically takes 15-25 minutes to complete, and your participation is voluntary.

There are no specific risks or benefits to you and if you agree to participate you can choose to stop or skip any questions you do not want to answer, without penalty.

Your name and contact information will be stored in a document separate from - and unconnected to - your responses. All information you provide that identifies you or your establishment/project will be kept confidential, and I will only share it with the funder and those working on this and related studies. For other information you provide, the study team will produce a public release of the data for the benefit of the community. Information in the public release will not be traceable to you or to the establishment/project.

If you have any questions, ask me. Or contact:

Rasha Tomaira

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P.O. Box 852464 Amman 11185 Jordan

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Email: rtomaira@jordanlens.org

[006] Are you willing to participate in this survey?

[004] Informed consent	
1	<input type="radio"/> Yes
2	<input type="radio"/> No

[007] Please record the gender of respondent. <i>Select one response</i>	
1	<input type="radio"/> Male
2	<input type="radio"/> Female

[003] Please mark what the relationship is of the individual to the business <i>Select all that apply</i>	
1	<input type="checkbox"/> Manager
2	<input type="checkbox"/> Employee
3	<input type="checkbox"/> Franchising manager
4	<input type="checkbox"/> Spouse
5	<input type="checkbox"/> Son/daughter
6	<input type="checkbox"/> Parent
7	<input type="checkbox"/> Relative
8	<input type="checkbox"/> Neighbor / friend
9	<input type="checkbox"/> Other

1.2 INTERVIEW

1.2.1 Part 1: Firm Characteristics

[101] In what year was your business established? <i>Insert year</i>	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
<i>Valid options: between 1900 and today's date</i>	

[102] Is your business seasonal or do you operate all year round? <i>Select one response</i>	
1	<input type="radio"/> Seasonal
2	<input type="radio"/> All year round
97	<input type="radio"/> Don't know
98	<input type="radio"/> Refuse to answer (do not read)

[120] If seasonal, how many months does the business operate per year? <i>Enter number of months</i>	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
<i>Valid options: Should not exceed 12 months</i>	

[103] Approximately...	
<i>Enter appropriate number</i>	
... how many days do you work per week?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
<i>Input must be 7 days or less</i>	
... how many hours do you work per day?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
<i>Input must be 24 hours or less</i>	

[104] Where does your primary business take place?	
<i>Select one response</i>	
1	<input type="radio"/> In owner's home with no special installations
2	<input type="radio"/> In owner's home with special installations (workshop, kitchen)
3	<input type="radio"/> Changing place in public spaces (streets, parks)
4	<input type="radio"/> Fixed location (shop) outside of home
5	<input type="radio"/> In one-day markets
6	<input type="radio"/> In a customer's home (such as a maid or personal barber)
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[105] Which of the following best describes your motivation for starting your own company?	
<i>Select one response</i>	
1	<input type="radio"/> I wanted to own my own business
2	<input type="radio"/> I wanted to work in this industry
3	<input type="radio"/> Starting a business allows me to work close to my family
4	<input type="radio"/> I wanted to work in the public sector but could not find a job
5	<input type="radio"/> I wanted to work for a large company, but could not find a job
6	<input type="radio"/> My family wanted me to take on one of the family businesses
7	<input type="radio"/> I was not allowed to work outside
8	<input type="radio"/> I had no choice – it was the only thing available
9	<input type="radio"/> To generate income for my family
10	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[106] Do you have another business or project that provides you with additional income?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[107] Who legally owns the primary business?	
<i>Select one response</i>	
1	<input type="radio"/> Self
2	<input type="radio"/> Spouse
3	<input type="radio"/> Joint management (self and spouse)
4	<input type="radio"/> Male family member (other than spouse, either extended or nuclear family)
5	<input type="radio"/> Female family member (other than spouse, either extended or nuclear family)
6	<input type="radio"/> Partner - non family member (male)
7	<input type="radio"/> Partner - non family member (female)
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[118] What is the sex of the primary legal owner of the business?	
1	<input type="radio"/> Male
2	<input type="radio"/> Female
3	<input type="radio"/> Equally split ownership (50% ownership male/female)
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[117-1] Who manages the business finances?	
<i>Select one response</i>	
1	<input type="radio"/> Self
2	<input type="radio"/> Spouse
3	<input type="radio"/> Joint management (self and spouse)
4	<input type="radio"/> Male family member (other than spouse, either extended or nuclear family)
5	<input type="radio"/> Female family member (other than spouse, either extended or nuclear family)
6	<input type="radio"/> Partner - non family member (male)
7	<input type="radio"/> Partner - non family member (female)
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[117-2] Who manages the business finances?	
<i>Select one response</i>	
1	<input type="radio"/> Owner
2	<input type="radio"/> Owner's spouse
3	<input type="radio"/> Joint management (owner and spouse)
4	<input type="radio"/> Male family member of the owner (other than spouse, either extended or nuclear family)
5	<input type="radio"/> Female family member of the owner (other than spouse, either extended or nuclear family)
6	<input type="radio"/> Owner's partner - non family member (male)
7	<input type="radio"/> Owner's partner - non family member (female)
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[108] Is your business registered with the Ministry of Industry and Trade?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[109] If not, why is it not registered?	
<i>Select one response</i>	
1	<input type="radio"/> Lack of incentive to register (Did not see any benefits to registering)
2	<input type="radio"/> Cost of registration process
3	<input type="radio"/> Lack of understanding of how and where to register
4	<input type="radio"/> Amount of paperwork and reporting required when registered
5	<input type="radio"/> Regulations and licensing complications make it impossible to register
6	<input type="radio"/> Financial implication of registering the company means that remaining in the informal sector is the only viable option
7	<input type="radio"/> I cannot go to the MoIT to acquire the necessary license
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[116] Please specify the reason (if 'other' above)	
Record audio	
<i>Record Audio or alternatively type response</i>	
Alternatively enter text	
<i>Enter Response</i>	

[110] If yes, what is the legal status of the business?	
<i>Select one response</i>	
1	<input type="radio"/> Sole proprietorship
2	<input type="radio"/> Limited liability company
3	<input type="radio"/> General partnership
4	<input type="radio"/> Limited partnership company
5	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[119] What alternative registration types did you consider?	
Select all that apply	
1	<input type="checkbox"/> Sole proprietorship
2	<input type="checkbox"/> Limited liability company
3	<input type="checkbox"/> General partnership
4	<input type="checkbox"/> Limited partnership company
5	<input type="checkbox"/> Other
6	<input type="checkbox"/> None
97	<input type="checkbox"/> Don't know (do not read)
98	<input type="checkbox"/> Refuse to answer (do not read)

[111] What is the main reason you registered?	
1	<input type="radio"/> Support from government available, once registered
2	<input type="radio"/> The type of business I run requires me to be registered
3	<input type="radio"/> Availability of insurance or official protection, once registered
4	<input type="radio"/> Access to finance or other resources, once registered
5	<input type="radio"/> Desire to export to other countries
6	<input type="radio"/> To win government contracts, once registered
7	<input type="radio"/> Fear of fines, or legal proceedings by authorities if not registered
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know
98	<input type="radio"/> Refuse to answer

[112] What year was this business registered?	
<div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
Valid: between 1946 and today's date	

[115] How many people own the business in total?	
<div> <div></div> </div>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
Input must be 20 or less	

[113] Have you obtained your business license for year 2017 from GAM or Municipality?	
Select one response	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[114] What is the primary reason for not renewing your license for 2017?	
Select one response	
1	<input type="radio"/> High licensing fees

[114] What is the primary reason for not renewing your license for 2017?	
<i>Select one response</i>	
2	<input type="radio"/> I cannot go to the municipality to acquire the necessary license
3	<input type="radio"/> I do not see any benefits to licensing
4	<input type="radio"/> Not a requirement for my business
5	<input type="radio"/> Lack of understanding of how and where to register
6	<input type="radio"/> Amount of paperwork and reporting required when registered
7	<input type="radio"/> Regulations and licensing complications make it impossible to register
8	<input type="radio"/> Acquiring and renewing a license every year is too much work
10	<input type="radio"/> Takes too much time
9	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

1.2.2 Part 2: Contracts And Disputes

[201] Do you sign contracts or formal agreements with clients or suppliers?	
<i>Select one response</i>	
1	<input type="radio"/> Always
2	<input type="radio"/> Often
3	<input type="radio"/> Infrequently
4	<input type="radio"/> Never
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[202] Who do you go to if these agreements are broken?	
<i>Select one response</i>	
1	<input type="radio"/> None
2	<input type="radio"/> Family dispute resolution
3	<input type="radio"/> Local community or tribal court
4	<input type="radio"/> Informal meeting
5	<input type="radio"/> Court system
6	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

1.2.3 Part 2B: Miscellaneous

[203] Are you familiar with the Local Enterprise Support Project (LENS) which supports micro and small enterprises?	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[204] When was the first time you heard about the Local Enterprise Support Project (LENS) which supports micro and small enterprises?

Indicate year

□ □ □ □ □

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Valid: between 1946 and today's date

[205] Through which means did you hear about the Local Enterprise Support Project (LENS)?

Do not read out choices (if one response was chosen, please ask if there are others)

1 ☐ Social media - Facebook

2 ☐ Social media - other

3 ☐ Newspaper

4 ☐ Radio

5 ☐ Television

6 ☐ Word of mouth

7 ☐ Exhibition

8 ☐ Events and festivals

9 ☐ Publication

10 ☐ Poster / sign

11 ☐ Visited by the project

12 ☐ Other

97 ☐ Don't know

98 ☐ Refuse to answer

[206] What do you associate the Local Enterprise Support Project (LENS) with?

Do not read out choices (if one response was chosen, please ask if there are others)

1 ☐ Grants

2 ☐ Equipment

3 ☐ Loans

4 ☐ Technical assistance

5 ☐ Events and festivals

6 ☐ Trainings and capacity building

7 ☐ Regulatory improvements

8 ☐ Local economic development

9 ☐ Public sector support / institutional strengthening

10 ☐ Other

97 ☐ Don't know

98 ☐ Refuse to answer

1.2.4 Part 3: Workforce

[300] Excluding yourself, has your business ever employed anyone within the past five years? For this question and those that follow, please include all full time or part-time hires, family members, informal hires, and other partners working for the establishment/project (if applicable).

Select one response

1 ☐ Yes

2 ☐ No

[300] Excluding yourself, has your business ever employed anyone within the past five years? For this question and those that follow, please include all full time or part-time hires, family members, informal hires, and other partners working for the establishment/project (if applicable).

Select one response

97 ☐ Don't know / not sure (do not read)

98 ☐ Refuse to answer (do not read)

[301] If yes, how many individuals have worked here over the course of the past five years?

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Valid options: any number greater than 0

[315] Please specify details on employee # _____

Year of hire (Business established in _____)

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Input must be greater than or equal to the year of establishment

Sex

Tap to select

1 ☐ Male

2 ☐ Female

97 ☐ Don't know (do not read)

98 ☐ Refuse to answer (do not read)

Months worked per year (if seasonal business only)

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Valid options: Should not exceed 12 months

Days worked per week

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Input must be 7 days or less

Hours worked per day

☐ Don't know / not sure (do not read)

☐ Refuse to answer (do not read)

Input must be 24 hours or less

Is this a member of your family?

1 ☐ Yes

2 ☐ No

97 ☐ Don't know / not sure (do not read)

98 ☐ Refuse to answer (do not read)

Employment type

1 ☐ Partner

2 ☐ Employee (manager)

3 ☐ Employee (non-manager)

97 ☐ Don't know (do not read)

98 ☐ Refuse to answer (do not read)

[315] Please specify details on employee # _____	
Year the employee stopped working for the firm	
0	<input type="radio"/> Still employed
2012	<input type="radio"/> Before 2013
2013	<input type="radio"/> 2013
2014	<input type="radio"/> 2014
2015	<input type="radio"/> 2015
2016	<input type="radio"/> 2016
2017	<input type="radio"/> 2017
2018	<input type="radio"/> 2018
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[315] Based on the information you provided which shows that there are: _____ women, _____ men, _____ active employees. _____ employees left. A total of _____ hours of fulltime equivalent. How confident are you of this information?	
1	<input type="radio"/> Very confident
2	<input type="radio"/> Somewhat confident
3	<input type="radio"/> Not confident
98	<input type="radio"/> Refuse to answer (do not read)

[314] What is the main reason for full time employees to leave the company (pick one, and if need be, the one who most recently left)?	
<i>Select one response</i>	
1	<input type="radio"/> Employee is hired by a competitor at a better rate
2	<input type="radio"/> Employee left to start their own business
3	<input type="radio"/> Employee moves abroad for work reasons
4	<input type="radio"/> Employee does not envisage a career within the industry
5	<input type="radio"/> Employee's salary demands are too high
6	<input type="radio"/> Working hours were not suitable
7	<input type="radio"/> Employee took government or public service employment
8	<input type="radio"/> Family would not allow them to continue working
9	<input type="radio"/> Social pressures meant they no longer wanted to work here
10	<input type="radio"/> Transportation costs were too high
11	<input type="radio"/> Family responsibilities meant they had to leave
12	<input type="radio"/> Personal reasons
13	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[304] Do you have full time or part-time workers below the age of 18?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[305] If so, how many?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
Input must be above zero	

[310] Has your business received technical assistance (such as trainings, capacity building & consultancy services, etc) from an external agency in the last 12 months? Select one response	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[311] From whom did you receive this technical assistance? Ask all sub-items in the same manner				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Business Service Provider (e.g. BDC, IRADA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Donor-funded program (USAID, German Development Bank, JICA, European Union etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Government program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[312] If your received assistance from a donor-program, was it the USAID Local Enterprise Support Project? Select one response	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[312] What type of assistance did you receive from the USAID Local Enterprise Support Project (LENS)? Select all that apply	
1	<input type="checkbox"/> Training / coaching and capacity building
3	<input type="checkbox"/> Legal services
4	<input type="checkbox"/> Business / management consulting
5	<input type="checkbox"/> Marketing and awareness
6	<input type="checkbox"/> Policy and advocacy
7	<input type="checkbox"/> Equipment (grant)
8	<input type="checkbox"/> Consultancy services

[312] What type of assistance did you receive from the USAID Local Enterprise Support Project (LENS)?	
<i>Select all that apply</i>	
9	<input type="checkbox"/> Other
98	<input type="checkbox"/> Refuse to answer (do not read)

[313] Which BSPs provided your MSE with assistance in the last 12 months?
Record audio
<i>Record Audio or alternatively type response</i>
Alternatively, enter text
<i>Enter response</i>

[316] What services did you receive from the Business Service Provider(s)?				
<i>Ask all sub-items in the same manner</i>				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Access to finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business linkages (strengthen linking businesses together in different sectors for the purpose of cooperating/working in different business streams)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business planning (Book keeping/basic accounting, financial planning & investment, cost accounting, pricing, business management)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marketing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

1.2.5 Part 4: Firm Performance

[400] Are you interested in expanding your business?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[407] If yes, how? <i>Ask all sub-items in the same manner</i>				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
New markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New outlets/branches	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New products/services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent/purchase new equipment and machinery	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[904] Do you think you will be continuing this business for the next three years? <i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[403] What was the firm's gross revenue (JOD) ... <i>Ask all sub-items in the same manner</i>	
... in a typical month in 2017?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read)
	<input type="radio"/> Refuse to answer (do not read)
... in the best month in 2017?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read)
	<input type="radio"/> Refuse to answer (do not read)
<i>Input must be higher than or equal to gross revenue in a typical month</i>	
... in the worst month in 2017?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read)
	<input type="radio"/> Refuse to answer (do not read)
<i>Input must be less than or equal to gross revenue in a typical month</i>	

[408] What fraction does the business income represent as a percentage of your household income? <i>Select one response</i>	
1	<input type="radio"/> None
2	<input type="radio"/> 5 %
3	<input type="radio"/> 10 %
4	<input type="radio"/> 15 %
5	<input type="radio"/> 20 %
6	<input type="radio"/> 25 %
7	<input type="radio"/> 30 %
8	<input type="radio"/> 35 %
9	<input type="radio"/> 40 %
10	<input type="radio"/> 45 %

[408] What fraction does the business income represent as a percentage of your household income?	
Select one response	
11	<input type="radio"/> 50 %
12	<input type="radio"/> 55 %
13	<input type="radio"/> 60 %
14	<input type="radio"/> 65 %
15	<input type="radio"/> 70 %
16	<input type="radio"/> 75 %
17	<input type="radio"/> 80 %
18	<input type="radio"/> 85 %
19	<input type="radio"/> 90 %
20	<input type="radio"/> 95 %
21	<input type="radio"/> 100 %
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[409] For each of the following years can you say if the revenue went up, down, or stayed the same (please compare with each previous year)					
Ask all sub-items in the same manner					
	Up	Down	Same	Don't know (do not read)	Refuse to answer (do not read)
2013 (compared to 2012)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2014 (compared to 2013)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2015 (compared to 2014)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2016 (compared to 2015)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2017 (compared to 2016)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[405] Does your business save each month?	
Select one response	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[406] If yes, what is the average you save per month?	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
Input to be greater than zero	

1.2.6 Part 5: Access To Finance

[501] How do you primarily finance your business?	
Select one response	
1	<input type="radio"/> The company generates enough money to sustain itself

[501] How do you primarily finance your business?	
<i>Select one response</i>	
2	<input type="radio"/> Loan from commercial bank
3	<input type="radio"/> Loan from microfinance institution
4	<input type="radio"/> Revolving fund
5	<input type="radio"/> Loan from family
6	<input type="radio"/> Loan from friends
7	<input type="radio"/> Loan from a private money lender
8	<input type="radio"/> Group loan (solidarity lending)
9	<input type="radio"/> Credit card
10	<input type="radio"/> Savings
11	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[502] In the last 5 years, have you applied for loans for your enterprise/project, or received financial support from an organization or financial institution/bank?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[502] Please specify how many.	
<i>Enter number</i>	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)
<i>Input must be greater than zero</i>	

[503] If not, why not?	
<i>Select one response</i>	
1	<input type="radio"/> Didn't know what the options were
2	<input type="radio"/> Didn't understand the process
3	<input type="radio"/> Didn't believe my business would be eligible
4	<input type="radio"/> Loan or financing conditions were too difficult (interest rate, loan size, periods, required guarantee)
5	<input type="radio"/> My religion doesn't allow me to accept a loan/pay interest
6	<input type="radio"/> Fear of being unable to repay the loan or money
7	<input type="radio"/> I don't trust financial institutions / banks
8	<input type="radio"/> I don't need to take out a loan
9	<input type="radio"/> The bank or financial institution did not have the right options for my company
10	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[504] If other, please specify
<i>Enter Response</i>

Please specify details on loan #_____.
Year of application <i>Tap year to select</i>
3 <input type="radio"/> 2013
4 <input type="radio"/> 2014
5 <input type="radio"/> 2015
6 <input type="radio"/> 2016
7 <input type="radio"/> 2017
8 <input type="radio"/> 2018
Were you approved? <i>Select one response</i>
1 <input type="radio"/> Yes, approved
2 <input type="radio"/> No, not approved
3 <input type="radio"/> No, awaiting response
97 <input type="radio"/> Don't know (do not read)
98 <input type="radio"/> Refuse to answer (do not read)
Final amount awarded (JOD) <i>If unawarded (awaiting response) please indicate the application amount instead</i>
<div style="display: flex; justify-content: space-between;"> <div>_____</div> <div> <input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read) </div> </div>
Institution
1 <input type="radio"/> Bank
2 <input type="radio"/> Microfinance institution
3 <input type="radio"/> International donor or donor-funded project
4 <input type="radio"/> Government program (JEDCO, IRADA, etc.)
5 <input type="radio"/> Money lender
6 <input type="radio"/> Other
97 <input type="radio"/> Don't know (do not read)
98 <input type="radio"/> Refuse to answer (do not read)

[505] In the case of your most recent loan, why did you apply to this institution specifically? <i>Select one response</i>
1 <input type="radio"/> They offered the best financial prospects
2 <input type="radio"/> They were the best strategic option
3 <input type="radio"/> Simple and easy process that I could understand
4 <input type="radio"/> Most likely to be financed
5 <input type="radio"/> They were the only option available
6 <input type="radio"/> Other
97 <input type="radio"/> Don't know (do not read)

[505] In the case of your most recent loan, why did you apply to this institution specifically?	
<i>Select one response</i>	
98	<input type="radio"/> Refuse to answer (do not read)

[508] In the case of your most recent loan that was not approved, why was it not approved?	
<i>Select one response</i>	
1	<input type="radio"/> Didn't have the required guarantee (guarantors or collateral)
2	<input type="radio"/> Didn't have sufficient earnings
3	<input type="radio"/> Business climate is too risky at the moment
4	<input type="radio"/> Inadequate credit history
5	<input type="radio"/> The reason for the financial support given to the financial institution was not acceptable
6	<input type="radio"/> I don't know why not
7	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[509] In the case of your most recently approved loan, for what purpose did you primarily use the financing?	
<i>Select one response</i>	
1	<input type="radio"/> To improve or upgrade products as part of the current business
2	<input type="radio"/> To add new products or business activities to the current business
3	<input type="radio"/> To expand operations to another area
4	<input type="radio"/> To buy more resources (materials or goods)
5	<input type="radio"/> To pay for wages for staff
6	<input type="radio"/> Expansion or purchase of property
7	<input type="radio"/> Pay off company debt
8	<input type="radio"/> To pay for children's education
9	<input type="radio"/> To finance the needs of my family
10	<input type="radio"/> To pay off personal debts
11	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

Please specify (if 'other' above)
Record audio
<i>Record Audio or alternatively type response</i>
Alternatively, enter text
<i>Enter response</i>

Please specify (if 'other' above)

[510] Do you currently have one or more outstanding loans that have not been fully repaid yet?

Select one response

- 1 ☐ Yes
- 2 ☐ No
- 97 ☐ Don't know / not sure (do not read)
- 98 ☐ Refuse to answer (do not read)

[511] If yes, how many outstanding loans do you have?

- ☐ Don't know / not sure (do not read)
- ☐ Refuse to answer (do not read)

[513] If you have more than one loan, why?

Select one response

- 1 ☐ Amount from one was too low
- 2 ☐ Had additional unplanned expenses
- 3 ☐ Needed loan(s) for different purpose(s)
- 4 ☐ Additional loan(s) was/were for someone else
- 5 ☐ Other
- 97 ☐ Don't know (do not read)
- 98 ☐ Refuse to answer (do not read)

[510] Does your business have a bank account?

Select one response

- 1 ☐ Yes
- 2 ☐ No
- 97 ☐ Don't know / not sure (do not read)
- 98 ☐ Refuse to answer (do not read)

[515] How do you access financial services for your business?

Select one or more

- 1 ☐ Mobile
- 2 ☐ ATM
- 3 ☐ Credit / debit card - Point of Sale (POS)
- 4 ☐ In-branch
- 5 ☐ Mobile wallet services (zain cash, Dinarak, etc)
- 6 ☐ Online banking
- 7 ☐ Online purchases
- 97 ☐ Don't Know
- 98 ☐ Refuse to answer

[511] If not, why not?	
<i>Select one response</i>	
1	<input type="radio"/> Our work requires dealing with cash
2	<input type="radio"/> Due to low sales volume there is no need to open an account
3	<input type="radio"/> Lack of confidence in banks
4	<input type="radio"/> Religious reasons
5	<input type="radio"/> Commissions, fees
6	<input type="radio"/> Dealing with cash makes work faster and easier
7	<input type="radio"/> For taxation purposes
8	<input type="radio"/> Other
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[516] Which mobile financial services are you aware of?	
<i>Select one or more (do not read responses)</i>	
1	<input type="checkbox"/> Zain cash
2	<input type="checkbox"/> Aya pay
3	<input type="checkbox"/> Dinarak
4	<input type="checkbox"/> Mahfazti
5	<input type="checkbox"/> eFawateercom
6	<input type="checkbox"/> Mobile banking app from your bank or MFI
7	<input type="checkbox"/> None
98	<input type="checkbox"/> Refuse to answer

[517] Through which means did you hear about these financial services?	
<i>Select one or more (do not read responses)</i>	
1	<input type="checkbox"/> Radio
2	<input type="checkbox"/> Television
3	<input type="checkbox"/> Internet
4	<input type="checkbox"/> Social media
5	<input type="checkbox"/> In-Shop
6	<input type="checkbox"/> Mobile Wallet Services (Zain Cash, etc)
7	<input type="checkbox"/> Sponsored event
8	<input type="checkbox"/> Family and friends
9	<input type="checkbox"/> Organisation i.e. bank and/or MFI
10	<input type="checkbox"/> Business Service Provider (BSP)
11	<input type="checkbox"/> Government announcement
97	<input type="checkbox"/> Don't know
98	<input type="checkbox"/> Refuse to answer

[514] Which of the following mobile financial services do you use for your business? For the following items answer 'Yes', 'No' or 'Only for Personal Use'.					
<i>Select one response for each item below.</i>					
	Yes	No	Only for personal use	Don't know	Refuse to answer

[514] Which of the following mobile financial services do you use for your business? For the following items answer 'Yes', 'No' or 'Only for Personal Use'.					
				(do not read)	(do not read)
Aya Pay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dinarak	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
eFawateercom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mahfazti	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile banking app from your bank and/or MFI	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Zain Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[518] For what purpose do you use this financial service?	
<i>Select all that apply</i>	
1	<input type="checkbox"/> Cash In - Cash Out
2	<input type="checkbox"/> Applying for a loan through a mobile banking app
3	<input type="checkbox"/> Check balance
4	<input type="checkbox"/> Pre-paid airtime / balance (subscription)
5	<input type="checkbox"/> Merchant payment
6	<input type="checkbox"/> Bill payment
7	<input type="checkbox"/> Transfer - recieve (send to friend)
97	<input type="checkbox"/> Don't know
98	<input type="checkbox"/> Refuse to answer

1.2.7 Part 6: Systems, Process and Networks

[601] Which of the following do you regularly use as part of your business operations?				
<i>Select one response for each item below.</i>				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Computer (with Internet)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer (without Internet)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public Internet Location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Smart Phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vehicle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[602] Does your company use social media?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
3	<input type="radio"/> Only for personal use
97	<input type="radio"/> Don't know (do not read)

[602] Does your company use social media?*Select one response*98 ☐ Refuse to answer (do not read)**[604] How do you manage your financial planning?***Select one response*1 ☐ Do not record2 ☐ Record manually (pen and paper, receipts)3 ☐ Record digitally (on a computer)97 ☐ Don't know (do not read)98 ☐ Refuse to answer (do not read)**[605] Do you compare or examine your performance against your business goals?***Select one response*1 ☐ Yes2 ☐ No97 ☐ Don't know / not sure (do not read)98 ☐ Refuse to answer (do not read)**[605-1] In the past 3 years, has your business cooperated with one or more other businesses on the following:***Ask all sub-items in the same manner*

	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Discuss information about the industry you are in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Market products or services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchase inputs, services, or equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Receive certifications (such as ISO, International Accreditation, Jordanian Specification, First Aid, Health and Safety)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Receive trainings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transport goods to points of sale	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[606] Are you, your company, or any owners of the business members of any of the following types of groups?*Ask all sub-items in the same manner*

	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Chamber of Commerce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[606] Are you, your company, or any owners of the business members of any of the following types of groups?				
Chamber of Industry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cooperative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Formal trade, business, or professional association	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Informal savings or loan group	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Micro-finance group	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
NGO (such as Jordan River Foundation, JOHUD, ACTED, Human Rights Watch)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ward or village committee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Women's group	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth group	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[607] Can you get a meeting with the mayor or municipal council for your business?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[609] Would you say that you are familiar with your Local Development Unit and the services they offer?	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[610] On a scale of 1 to 10, how likely are you to recommend your Local Development Unit to a friend or colleague?	
<i>1 being lowest and 10 is the highest</i>	
1	<input type="radio"/> 1
2	<input type="radio"/> 2
3	<input type="radio"/> 3
4	<input type="radio"/> 4
5	<input type="radio"/> 5
6	<input type="radio"/> 6
7	<input type="radio"/> 7
8	<input type="radio"/> 8
9	<input type="radio"/> 9
10	<input type="radio"/> 10
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

1.2.8 Part 7: Policy And Regulations

[700] Do you know about the laws and regulations that govern your firm?	
Select one response	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[701] To what extent do you have access to information on policy and regulation?	
Select one response	
1	<input type="radio"/> To a large extent
2	<input type="radio"/> To some extent
3	<input type="radio"/> To a little extent
4	<input type="radio"/> Not at all
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

Legal Awareness Kit

[703-1] Are you familiar with this resource?	
Show Image	
1	<input type="radio"/> Yes
2	<input type="radio"/> No

[703-1] Why did the respondent leave the previous question blank?	
98	<input type="radio"/> Refuse to answer (do not read)

[703-2] If yes, have you used this resource?

Select one response

- 1 ☐ Yes
- 2 ☐ No
- 97 ☐ Don't know / not sure (do not read)
- 98 ☐ Refuse to answer (do not read)

[702] In order to find out more about a policy matter, where would you most likely go?

Select one response

- 1 ☐ Online/website about the government
- 2 ☐ Local municipality
- 3 ☐ Family and friends
- 4 ☐ Lawyer
- 5 ☐ Business support center
- 6 ☐ Local businesses and enterprises
- 7 ☐ I have no use for this information
- 8 ☐ Other
- 97 ☐ Don't know (do not read)
- 98 ☐ Refuse to answer (do not read)

MSE Tool Kit



[710-1] Are you familiar with this resource?

Show Image

- 1 ☐ Yes
- 2 ☐ No

[710-1] Why did the respondent leave the previous question blank?

98 ☐ Refuse to answer (do not read)

[710-2] If yes, have you used this resource?

Select one response

1 ☐ Yes

2 ☐ No

97 ☐ Don't know / not sure (do not read)

98 ☐ Refuse to answer (do not read)

Start-up Guide



[704-1] Have you used this resource?

Show Image

1 ☐ Yes

2 ☐ No

[705] How did you learn about the Startup Guide?

Select one or more

1 ☐ Radio

2 ☐ Television

3 ☐ Newspaper

4 ☐ Internet

5 ☐ PR event

6 ☐ Municipality

7 ☐ Chambers

8 ☐ Ministries

9 ☐ Private business

10 ☐ Other

[705] How did you learn about the Startup Guide?*Select one or more*97 ☐ Don't know (do not read)98 ☐ Refuse to answer (do not read)**[706] Have you used the Startup Guide to register your business?***Select one response*1 ☐ Yes2 ☐ No97 ☐ Don't know / not sure (do not read)98 ☐ Refuse to answer (do not read)**[707] To what extent was the Startup Guide resource useful?***Select one response*1 ☐ To a large extent2 ☐ To some extent3 ☐ To a little extent4 ☐ Not at all97 ☐ Don't know (do not read)98 ☐ Refuse to answer (do not read)**[708] Have you heard of the Home Based Business (HBB) Policy Reform?***Select one response*1 ☐ Yes2 ☐ No98 ☐ Refuse to answer (do not read)**[709] How did you learn about it?***Select all that apply*1 ☐ Radio2 ☐ Television3 ☐ Newspaper4 ☐ Internet5 ☐ PR event6 ☐ Municipality7 ☐ Chambers8 ☐ Ministries9 ☐ Private business10 ☐ Other97 ☐ Don't know (do not read)98 ☐ Refuse to answer (do not read)**1.2.9 Part 8: Questions Regarding Syria****[801] What, if any, have been the positive impacts of the Syria crisis?***Ask about sub-items in the same manner*

[801] What, if any, have been the positive impacts of the Syria crisis?				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Higher demand on the product/service I produce allowed me to lower prices of my product/service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can charge more for my products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can get access to more money and support from the government and donors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can sell more goods or services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have the opportunity to enter new markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There are more technical or skilled workers available	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[802] What have been the negative impacts of the Syria crisis to your business?				
<i>Ask about sub-items in the same manner</i>				
	Yes	No	Don't know / not sure (do not read)	Refuse to answer (do not read)
Decreased support from the government, especially financial support?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demand for the services/goods/products has decreased	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been forced to change sale location as a result of the Syrian crisis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increasing costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More competition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is no market for my products any longer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[803] Which of these statements is most representative of your point of view?	
<i>Select one response</i>	
1	<input type="radio"/> The crisis can be an opportunity for my business to grow
2	<input type="radio"/> The crisis is a threat to my business
3	<input type="radio"/> Neither
97	<input type="radio"/> Don't know (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

[804] Do you currently hire, formally or otherwise, any Syrian foreign labor in your business (full time or part-time)?

Select one response

- 1 ☐ Yes
- 2 ☐ No
- 97 ☐ Don't know / not sure (do not read)
- 98 ☐ Refuse to answer (do not read)

[807] How many Syrian foreign laborers work in your business (full time or part-time, formal or otherwise)?

- ☐ Don't know / not sure (do not read)
- ☐ Refuse to answer (do not read)

[808] How many of these Syrian foreign laborers have a work permit?

Input must be less than or equal to the number of total Syrian laborers

- ☐ Don't know / not sure (do not read)
- ☐ Refuse to answer (do not read)

[805] In your opinion and family/business opinion, what changes have you seen in quality of public utilities and services (water, electricity, housing, education, health care, etc.) for you or your family/business since the Syria crisis?

Select one response

- 1 ☐ Quality has decreased
- 2 ☐ Quality has increased
- 3 ☐ Quality is the same
- 97 ☐ Don't know (do not read)
- 98 ☐ Refuse to answer (do not read)

[806] In your opinion and family/business opinion, what changes have you seen in cost of public utilities and services (water, electricity, housing, education, health care, etc.) for you or your family/business since the Syria crisis?

Select one response

- 1 ☐ Cost has increased
- 2 ☐ Cost has decreased
- 3 ☐ Cost has stayed the same
- 97 ☐ Don't know (do not read)
- 98 ☐ Refuse to answer (do not read)

1.2.10 Part 9: Respondent Characteristics

[901] What is your age?

Enter age

- ☐ Don't know / not sure (do not read)
- ☐ Refuse to answer (do not read)

Input must be between 18 and 100

[703] What is your nationality?	
<i>Select one response</i>	
1	<input type="radio"/> Jordanian
2	<input type="radio"/> Syrian
6	<input type="radio"/> Other
98	<input type="radio"/> Refuse to answer (do not read)

[902] What is your highest level of education?	
<i>Select one response</i>	
1	<input type="radio"/> Illiterate (cannot read and write)
2	<input type="radio"/> Elementary
3	<input type="radio"/> Preparatory
4	<input type="radio"/> Secondary
5	<input type="radio"/> Diploma/associate degree
6	<input type="radio"/> Bachelor
7	<input type="radio"/> Higher education
98	<input type="radio"/> Refuse to answer (do not read)

[903] What is your marital status?	
<i>Select one response</i>	
1	<input type="radio"/> Single
2	<input type="radio"/> Engaged
3	<input type="radio"/> Married
4	<input type="radio"/> Widowed
5	<input type="radio"/> Divorced
6	<input type="radio"/> Separated
98	<input type="radio"/> Refuse to answer (do not read)

[905] How many family members do you live with (excluding yourself)?	
<i>Insert number</i>	
<input type="text"/>	<input type="radio"/> Don't know / not sure (do not read) <input type="radio"/> Refuse to answer (do not read)

[906] Are you the primary earner in the family?	
<i>Select one response</i>	
1	<input type="radio"/> Yes
2	<input type="radio"/> No
97	<input type="radio"/> Don't know / not sure (do not read)
98	<input type="radio"/> Refuse to answer (do not read)

1.3 PARADATA

Select a disposition code for the survey (case: _____)	
<i>Select one response</i>	
1100	<input type="radio"/> Completed interview

Select a disposition code for the survey (case: _____)		
Select one response		
1200	<input type="radio"/>	Partial interview / break-off
2101	<input type="radio"/>	Strong refusal
2102	<input type="radio"/>	Soft refusal
2200	<input type="radio"/>	Unable to locate business (non contact)
2230	<input type="radio"/>	Unable to enter building/reach housing unit
2231	<input type="radio"/>	Unsafe area
2240	<input type="radio"/>	No one at residence/establishment
2250	<input type="radio"/>	Respondent away/unavailable
2310	<input type="radio"/>	Dead
2311	<input type="radio"/>	Firm went out of business
2320	<input type="radio"/>	Physically, mentally unable
2330	<input type="radio"/>	Language unable
2340	<input type="radio"/>	Miscellaneous unable
3320	<input type="radio"/>	Moved, left no address
4700	<input type="radio"/>	Inelligible respondent (not a business/project, mistaken information in frame)

[P001] Which of the following strategies did you use as an interviewer to locate the business/project?		
Select all that apply		
1	<input type="checkbox"/>	Survey firm records
2	<input type="checkbox"/>	Asked neighbors/businesses/households in the area
3	<input type="checkbox"/>	Asked random person on the street
4	<input type="checkbox"/>	Saw sign on building or on the street
5	<input type="checkbox"/>	Conducted an internet search
6	<input type="checkbox"/>	Called the respondent
7	<input type="checkbox"/>	Received a whatsapp location pin from respondent

[P002] Were there any individuals present with the respondent during the interview?		
Select all that apply		
1	<input type="checkbox"/>	Yes, family member/members
2	<input type="checkbox"/>	Yes, employee/employees
3	<input type="checkbox"/>	Yes, friend/neighbor
4	<input type="checkbox"/>	No one else was present

[P003] How often was the interview interrupted (e.g. due to customers needing attention)?		
Select one response		
1	<input type="radio"/>	No interruptions
2	<input type="radio"/>	Interrupted once
3	<input type="radio"/>	Interrupted twice
4	<input type="radio"/>	Interrupted more than twice

[P004] How did you come to know that the business owner was deceased?		
Select all that apply		
1	<input type="checkbox"/>	Informed by neighbor/business in area

[P004] How did you come to know that the business owner was deceased?*Select all that apply*

- | | | |
|---|--------------------------|---------------------------|
| 2 | <input type="checkbox"/> | Informed by family member |
| 3 | <input type="checkbox"/> | Other |

[P005] How did you come to know that the establishment went out of business?*Select all that apply*

- | | | |
|---|--------------------------|---------------------------------------|
| 1 | <input type="checkbox"/> | Informed by neighbor/business in area |
| 2 | <input type="checkbox"/> | Informed by family member |
| 3 | <input type="checkbox"/> | Informed by owner himself/herself |
| 4 | <input type="checkbox"/> | Conducted an internet search |

[P006] What information do you have about the reason for the establishment/project closing or going out of business?*Select all that apply*

- | | | |
|----|--------------------------|---|
| 1 | <input type="checkbox"/> | Moved out of municipality |
| 2 | <input type="checkbox"/> | Merged with another establishment |
| 3 | <input type="checkbox"/> | Shut by government |
| 4 | <input type="checkbox"/> | Became insolvent (lost money) |
| 5 | <input type="checkbox"/> | Partners dispute |
| 6 | <input type="checkbox"/> | Owner/s decided to shut down the business for miscellaneous reasons |
| 97 | <input type="checkbox"/> | Don't know |