




**Caribbean Follow-up Survey 2012
Barbados, Jamaica, Trinidad and Tobago
(RG-X1074)
Survey Description & Technical Report**



In partnership with 

1. INTRODUCTION

The Inter-American Development Bank (IDB), in collaboration with Compete Caribbean, launched a follow-up survey in Barbados, Jamaica and Trinidad and Tobago. This follow-up survey was a complement to the Caribbean Enterprise and Indicator Survey 2011 (CES 2011) that was conducted as part of the Latin American and Caribbean Enterprise Surveys (LACES) implemented jointly by the Inter-American Development Bank (IDB), Compete Caribbean, and the World Bank (WB). This survey on Finance and Gender Issues in the Caribbean (FINGEN) targeted about 400 respondents drawn from the recently completed LACES and aimed to provide feedback from enterprises that participated in the previous round of surveys in 2011 and to capture additional information on firm performance, finance, gender of ownership and management, use of productive development programs, and issues related to management style.

Étude Économique Conseil (EEC Canada), a Montreal-based consulting firm, was hired to implement the survey. EEC Canada was responsible notably for the overall design, management, planning, and supervision of the survey. This included the questionnaire design, planning and monitoring the fieldwork, training of interviewers, supervision of interviewers, implementation of quality controls, validation and auditing of questionnaires, and data entry and cleaning.

This report outlines and describes the project and the implementation of the survey on Finance and Gender Issues in the Caribbean (FINGEN). Its content is divided into two sections:

- ▶ the first section provides a general overview of the survey,
- ▶ the second focuses on the technical aspects of the survey,

2. DESCRIPTION OF THE SURVEY

2.1 Objectives

The *FINGEN* survey intended to achieve the following objectives:

- a. To provide feedback from enterprises that participated in the previous round of surveys in 2011 on firm topics of gender, finance, management and use of productive development services;
- b. To provide statistically significant indicators that are comparable across countries and allow estimation of the population of firms at the country level;
- c. To focus on three large economies: Barbados, Jamaica, and Trinidad and Tobago with data that will be compatible with that in the LACES database and will allow for linking the two data sets;
- d. To assess the constraints to firm growth by identifying strong performers and weak performers among the sample of firms to be interviewed; and
- e. To provide insights that are relevant to policymakers and those who formulate projects in the field

2.2 Population targeted by the survey

The *FINGEN* survey targeted establishments that were covered in LACES 2011. The sample of LACES was stratified by industry and size. For Jamaica and Trinidad and Tobago, a sub national criterion of stratification was also adopted in the sampling strategy. The following table presents the initial population of establishments from which the sample of FINGEN was drawn.

Table 2.1 Final sample of LACES 2011

Country	Barbados			Jamaica			Trinidad and Tobago			Total 3 Countries		
Size/Sector	Manuf.	Services	Total	Manuf.	Services	Total	Manuf.	Services	Total	Manuf.	Services	Total
Small	25	24	49	45	97	142	50	120	170	120	241	361
Medium	34	28	62	45	122	167	30	72	102	109	222	331
Large	12	27	39	31	36	67	41	57	98	84	120	204
Total	71	79	150	121	255	376	121	249	370	313	583	896

Source: LACES 2011

2.3 Sampling Structure and Sampling Strategy

Sampling structure

In the **sampling structure, and stratification**, this *FINGEN* Survey searched for an appropriate balance between the scope of coverage and the meaningfulness of the sample size of each country, within budget and time. The TORs and the ensuing Technical Offer called for a survey generating a total of 400 establishments.

The approach of the survey consisted in identifying in each country and in each sector firms that were strong performers (growth in sales per worker above the median) and those weak performers (growth in sales per worker below the median).

Using LACES data, sales per worker were computed for the manufacturing and services sector in each country. The size of the establishment retained for this purpose was the number of full-time permanent workers plus the equivalent full time of the number of temporary workers. Missing sales were imputed by the mean of sales in each corresponding LACES stratum (sector/size/region).

Table 2.2
Targeted Sample

		Jamaica	Trinidad	Barbados	Total
Manufacturing	Non performing- lowest	40	40	15	95
	Performing- Highest	40	40	15	95
	Total	80	80	30	190
Services	Non performing- lowest	40	40	25	105
	Performing- Highest	40	40	25	105
	Total	80	80	50	210
All sectors	Non performing- lowest	80	80	40	200
	Performing- Highest	80	80	40	200
	Total	160	160	80	400

Sampling strategy

The **sampling strategy** of this *FINGEN Survey* was based on the selection the lowest performers and the highest performer for manufacturing and services sector in each country. In order to achieve the target sample, and based of the previous experience during the LACES survey, a refusal rate of 20% was assumed and the table below presents the size of the selected sample.

Specifically, in each country, establishments were ranked (from the lowest to the largest) in each stratum according to the level of sales per worker. For instance, in Jamaica, the first 50 lowest performing manufacturing and the last 50 highest performing manufacturing were selected to be interviewed.

Table 2.3
Selected Sample

		Jamaica	Trinidad	Barbados	Total
Manufacturing	Non performing- lowest	50	50	20	120
	Performing- Highest	50	50	20	120
	Total	100	100	40	240
Services	Non performing- lowest	50	50	30	130
	Performing- Highest	50	50	30	130
	Total	100	100	60	260
All sectors	Non performing- lowest	100	100	50	250
	Performing- Highest	100	100	50	250
	Total	200	200	100	500

2.4 Questionnaires development

A questionnaire was developed and used as the tool for the survey.

The questionnaires included:

- ▶ a section on financial products covering the supply and demand for various financing products,
- ▶ a section on ownership and management gender topics,
- ▶ a section on management style,
- ▶ and a section on use of productive development programs.

2.5 Training to supervisors and enumerators

Intensive training sessions were held face-to-face and online through Webex with EEC team members in the Caribbean in April (13 to 17) 2012. The training sessions covered the general study objectives, the specifics on each question, the procedure for filling out questionnaires; the data capture issues, the behavioral considerations, logistics and quality control.

The components for training included:

- an interview guide, presenting the universe targeted by the survey, the general principles of efficient interviewing in the context of a follow-up survey and the basic enumeration issues regarding the filling and verification of the questionnaires;
- a training questionnaire identifying the most common difficulties expected during interviewing, giving the appropriate clarifications, comments and examples and detailed explanations on some crucial concepts. The Project Coordinator went over the questionnaire with all of the participants, making sure that each question was clearly understood, that skip patterns and basic consistency issues were understood, and in general that each enumerator was fully qualified to implement the survey.

Simulated interviews allowed the Project Coordinator to anticipate problems that may be encountered and take steps to prepare the enumerators for handling such situations.

Once the enumerators were given a thorough understanding of the questionnaires, they were asked to conduct a field test, carrying out one interview, after which the Project Coordinator went over each questionnaire with the enumerator to clarify any problems and ensure that all questions were well understood.

2.6 The Pilot Survey

In the context of this survey, the pre-test or pilot aimed at identifying if any of the following needed to be introduced:

- Any changes in the questionnaires;
- Any modifications in the training / instructions material to enumerators;
- Any modifications to the data-entry and data-control procedures in order to address

country-specific issues;

- Any changes to the survey plan (based on duration of interview and/or quality of enumerators, or any other factors);
- Any adaptation of the sampling technique;
- Or any other changes to improve the delivery of the survey in general.

The pilot was carried out through phone interviews with 5 respondents to determine if any changes should be introduced to the formulation of any question, their order or the overall length of the questionnaires.

2.6.1 The conduct of the Pilot Survey

The pilot through phone interviews was conducted from the 17th to the 18th of April.

Potential respondents were drawn from the LACES 2011. Respondents were called during the daytime at different business hours of the day to test how they reacted to the questions under the pressure of daily operations of their business.

The approach used was fairly straightforward. Respondents were asked to participate in the pre-test and 1 respondent out of five of those approached refused to participate. At the onset of the interview, the purpose of the survey was explained and the interview began. The interviews were broken into 2-3 parts.

2.6.2 The major results of the Pilot

Results in terms of the questions asked

In general, respondents clearly grasped the purpose of the survey, and many respondents had a high confidence level in the usefulness of their participation, as the need of financial assistance was an important subject of conversation it seemed. Particularly in Barbados respondents had great expectations from IDB financial assistance and this fact seemed to increase their willingness to participate. Their attitude pleaded for increased communication to them once the survey is completed and the analysis is generated.

The bulk of the survey questions were well understood.

Initially, it was planned to implement the survey questionnaire in three short interviews, but during the course of the pilot, it was noticed that a single interview was the smarter and smoother way to complete interviews. Consequently, the survey was subsequently implemented in a single interview.

Results in terms of the training material

As a consequence of the pilot and in light of the clarifications required by some of the questions, the instructions to enumerators were clarified.

Results in terms of the data-entry and quality control routines

As a consequence of the pilot and in light of the clarifications required by some of the questions, some data-entry issues were also clarified.

Results in terms of the survey plan

There was no need to modify the execution plan as a result of the pilot.

3. TECHNICAL REPORT

3.1 Non-response

The non-response codes are described in the following table.

Table 3.1.1
Non-response codes and description

Codes		Description
-44	Automatic skip	When the question is clearly not applicable to the particular situation of the establishment in a manner consistent and reflecting the skip patterns of the questionnaires
-9	Do not know	
-7	Not applicable	When the question is clearly not applicable to the particular situation of the establishment,
-3	Not provided	This is the value given to any missing information in the questionnaire for non-generated variables
-8	Refused to answer	

The variables containing a non-applicable code (-7) are presented in the table below.

Table 3.1 Variables with a non-applicable answer (code = -7)

Variables	Label	Explanation	Number of cases
A1B1H	Funder's contribution to the general management of the establishment - Line of credit	The funder of the line of credit does not contribute to the management of the establishment	1
A1B3H	Funder's contribution to the general management of the establishment - Equity financing	The funder of the equity financing does not contribute to the management of the establishment	1
A1B1I	Introduction to the establishment to the funder's network - Line of credit	The funder of the equity financing does not introduce the establishment to its business network	2
A1B6G	Guarantees required by the institution - Leasing	The institution providing leasing does not required guarantee	2
A1B2H	Funder's contribution to the general management of the establishment - Loan	The funder of the loan does not contribute to the management of the establishment	5
C3C	What percentage the insurer has effectively compensated?	The establishment has not subscribed any insurance policy	22
C3B	What was the approximate value of the damage?	The establishment has not subscribed any insurance policy	22
C2A	Which type of financial institution granted these insurances	The establishment has not subscribed any insurance policy	22
C2B	For how long business relationship	The establishment has not subscribed any insurance policy	22
C2C	Main reason for choosing this institution	The establishment has not subscribed any insurance policy	22
C3	Has your company claimed any of the insurance coverage's	The establishment has not subscribed any insurance policy	22
C3A	What type of insurance coverage did it concern?	The establishment has not subscribed any insurance policy	22
D1C	Is she related to any of the other owners of this establishment?	The establishment has a sole proprietor	34
C1A10	Other insurance	There is no other subscribed insurance policy	397

3.2 Final sample

Table 3.2
Final Sample

		Jamaica	Trinidad	Barbados	Total
Manufacturing	Non performing- lowest	40	40	17	97
	Performing- Highest	40	40	17	97
	Total	80	80	34	194
Services	Non performing- lowest	40	40	25	105
	Performing- Highest	41	40	25	106
	Total	81	80	50	211
All sectors	Non performing- lowest	80	80	42	202
	Performing- Highest	81	80	42	203
	Total	161	160	84	405

3.3 Key values

	Number of establishments	in percent
Establishments currently having - Suppliers credit	320	79.0
Establishments currently having- Line of credit	306	75.6
Establishments currently having - Loan	213	52.6
Establishments currently having - Leasing	54	13.3
Establishments currently having - Equity financing	37	9.1
Establishments currently having - Government Grants	30	7.4
Establishments currently having - Participatory loan	14	3.5
Establishments with Insurance for Vehicles	335	82.7
Establishments with Liability insurance	308	76.0
Establishments with Damage insurance	306	75.6
Establishments with Personal and collective accident insurance	304	75.1
Establishments with Medical insurance	286	70.6
Establishments with Credit Insurance for machinery	222	54.8
Establishments with Group life insurance	180	44.4
Establishments with Directors and board liability insurance	110	27.2
Establishments with Mortgage insurance	95	23.5
Gender composition of the ownership		
All men	227	56.0

Predominantly men	58	14.3
Equally men and women	50	12.3
Predominantly women	26	6.4
All women	44	10.9
Establishments that need to spend more time on Innovating on products/services or processes	355	87.7
Establishments that need to spend more time on Networking for business purposes	340	84.0
Establishments that need to spend more time on Efforts to support market development	331	81.7
Establishments that need to spend more time on Maintaining to maintain good supply relationships	306	75.6
Establishments that need to spend more time on Efforts to attract and retain human resources	137	33.8
Establishments that need to spend more time on Getting or increasing access to financing	125	30.9
Establishments that need to spend more time on Obtaining quality certification	121	29.9
Establishments that need to spend more time on introducing in the workplace policies and programs to facilitate a balance between family responsibilities and work requirements	109	26.9
Establishments aware of existing technical assistance program	203	50.1
Currently benefit from any technical assistance program	36	8.9
Interested in receiving such assistance?	250	67.4

3.4 Weights

Since the initial sampling design of LACES 2011 was stratified, and randomly drawn, individual observations of the FIGEN data could be weighted when making inferences about the population. In effect, it can be assumed that FIGEN data consisted in a set of additional questions that were not asked to other respondents of LACES 2011 not participating to the FIGEN Survey. Thus, the weight variables from the LACES 2011 database are included in the FIGEN data set.

