

SME Survey 2016: Kenya

Section A: Interview identifier information

[Section to be completed by enumerator in advance of the interview]

A01 Enumerator name ENM		A07 GPS Coordinates of Business	
A02 Enumerator ID: ENM		A08 Approximate distance of SME from the Nairobi CBD <i>[estimated in kms via the Google Maps shortest route to Nairobi City Hall]</i>	
A03 Questionnaire number			
A04 Date of survey <i>DD-MM-YY</i>			
A05 Survey start time <i>HH:MM</i>		Enumerator's signature:	
A06 Survey end time <i>HH:MM</i>		Supervisors signature:	

Additional Survey Codes (use when relevant):

Does not apply = **N/A**; Not sure/don't know = **UNSURE**; Prefer not to say = **DECLINED**

Section B: Interviewee identifiers and personal details

B01 Name of SME: _____

B02 SME address: _____

B03 Email address (if any): _____

B04	B05	B06	B07	B08
Name (First Name, Surname)	Job Title	Gender	Are you an owner of this business?	What is your highest level of education?
		1= Male 2= Female	1= Yes 2= No	0= No schooling 1= KCPE 2= KSCE 3= Tertiary/Pre-University 4= University
		B06	B07	B08

Section C: SME identifiers

C01: What is your main business? *[Please record business functions with a good level of detail]*

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C02	C03
Year business was formed:	Is your business currently registered with the Registrar of Companies
<i>Year [If business has been open less than a year, please state the month the business opened]</i>	1= Yes 2= No
C02	C03

C04	C05	C06	C07	C08	C09
				<i>Ask if C07 = >0</i>	
Total number of current permanent employees	Of this number how many are Male	Of this number how many are Female	Total number of seasonal or temporary employees currently employed	Of this number how many are Male	Of this number how many are Female
<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
C04	C05	C06	C07	C08	C09

Permanent employees are those who have been working for the company for 12 months, or are expected to be working for the company for 12 months

Section D: Obstacles to Business Operations

I would now like to discuss the various obstacles that your business faces.

Using the response options on card 1, to what degree is << each obstacle >> an obstacle to the current operations of your business?

[ENUM: Circle one for each obstacle on the list or place 'X' in box. If respondent is illiterate, ask respondent 'how much is <<each obstacle>> an obstacle to business on a scale of 0-4'].

Obstacle	No Obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very severe obstacle	(Spontaneous)	
						Don't know	Does not apply
D01: Access to finance	0	1	2	3	4		
D02: Access to land	0	1	2	3	4		
D03: Access to appropriate technology and facilities	0	1	2	3	4		
D04: An inadequately educated/under-skilled workforce	0	1	2	3	4		
D05: Business licensing & permits	0	1	2	3	4		
D06: Corruption	0	1	2	3	4		
D07: Crime theft and disorder	0	1	2	3	4		
D08: Customs and trade regulations	0	1	2	3	4		
D09: Electricity	0	1	2	3	4		
D10: Flooding	0	1	2	3	4		
D11: Other climate hazards (excluding flooding)	0	1	2	3	4		
D12: Political instability	0	1	2	3	4		
D13: Practices of competitors in the informal sector	0	1	2	3	4		
D14: Tax administration	0	1	2	3	4		
D15: Tax rates	0	1	2	3	4		
D16: Transport	0	1	2	3	4		
D17: Waste collection/disposal	0	1	2	3	4		
D18: Water supply disruption	0	1	2	3	4		

Section E: Business experience of flooding

E01	E02	E03	E04	E05	E06
----- Ask if E01 = 1 -----					
Over the last 12 months, has your business been impacted by flooding?	Over the last 12 months, how many incidents of flooding did this business experience?	On average how long did each incident of flooding last?	Can you remember approximately when your business has experienced the most severe episode of flooding over the last 12 months?	How long did this most severe episode of flooding last?	In this most severe flooding experience, can you approximate the depth of the floodwater?
1 = Yes 2 = No => If 'no' go to section J	Number of incidents of flooding	Days: Hours: Minutes	Day, Month, Year [record as much detail as possible]	Days: Hours: Minutes	1 = Under 2.5cm 2 = 2.5 - 30cm 3 = Over 30cm
E01	E02	E03	E04	E05	E06

E07	E08	E09	E10	E11
We'd like to understand the nature of the flooding your business has experienced. Over the last 12 months:				
Did the wider district in which your business is located experience flooding?	Did the neighbourhood in which your business is located experience flooding?	Were any outside areas of your business premises flooded?	Was the inside of your own business premises flooded?	Did any of your business suppliers experience flooding?
1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No
E07	E08	E09	E10	E11

E12	E13	E14	E15	E16
Over the last 12 months what percentage of your business' experience of flooding was from:				
Fluvial flooding (when rivers burst their banks).	Pluvial / flash flooding (when an extremely heavy downpour of rain overstretch drainage)	Reservoir flooding (as a result of dam failure)	Over the last 12 months has your business been impacted by mud, silt or sediment deposits as a result of flooding?	Over the last 12 months has your business been impacted by sewage deposits as a result of flooding?
Percentage	Percentage	Percentage	1 = Yes 2 = No	1 = Yes 2 = No
E12	E13	E14	E15	E16

[ENUM: fill out this page with respondent so they can see and reflect upon the time-series being developed. Place a cross (X) in the intersection between the month and the severity of the outage]

E17: We'd like to understand how your business' experience of flooding has changed over time. Using the options available on the table below, during which months do you feel you experienced the most severe flooding?

4 - Very severe flooding												
3 – Severe flooding												
2 - Moderate flooding												
1 - Mild flooding												
0 - No flooding												
	August 2015	September 2015	October 2015	November 2015	December 2015	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016

ENUM: Place a cross (X) in the box to signal level of agreement

We'd like to compare your experience of flooding over the last 12 months, with your experience of flooding at previous times. Using the options on card 2 please state how much you agree with the following statements:

		1 - Strongly disagree	2 - Disagree	3 - Neither agree nor disagree	4 - Agree	5 - Strongly agree	DECLINED UNSURE or N/A
E18	Over the last 12 months my business has experienced more regular flooding than is usual.						
E19	Over the last 12 months the flooding that my business has experienced has generally lasted longer than is usual.						

Section F: Business impacts of flooding

F01	F02	F03	F04	F05
			----- Ask if F03 = 1 -----	
In the last 12 months has flooding caused any damage to your business inventory, business premises or resulted in any other losses of business assets?	Using the options on card 3 , do times of flooding have any impact on your business' productivity?	In the last 12 months have business operations/ production processes been halted as a result of flooding?	Using the options on card 4 , how many days in a typical month have business operations or production processes been halted as a result of flooding?	Please estimate how long operations were halted on average
1=Yes 2= No	1= Productivity decreases at times of flooding 2= Productivity increases at times of flooding 3= Flooding has no impact on productivity	1= Yes 2= No => If 'no' go to F06	1= Less than once a month 2= 1-5 times/month 3= 6-10 times/month 4= 11-15 times/month 5= 15+ times/month, but not everyday 6= Everyday	Days: Hours: Minutes
F01	F02	F03	F04	F05

F06	F07	F08	F09
		<i>Ask if F07 = 1</i>	
Over the last 12 months have your business transportation activities (of goods, products, services or personnel) been impacted by flooding? <i>(Includes personnel unable to get to work)</i>	In the last 12 months have you been unable to fulfill any obligations to customers or any customer orders as a result of flooding?	Do you believe that this has resulted in any permanent loss of customers or business?	Using the options on card 5 , please tell us whether you believe that flooding over the last 12 months has in anyway affected demand for your commodity, service, product or crop?
1= Yes 2= No	1= Yes 2= No	1= Yes 2= No	1 – Demand has decreased as a result of flooding 2 – Demand has increased as a result of flooding 3 – Flooding has had no impact on demand
F06	F07	F08	F09

F10	F11	F12
	<i>Ask if F10 = 1</i>	<i>Ask if F11 = 1</i>
Do you think any of your suppliers have also been affected by flooding?	Has this had any consequences for your business?	Using the options on card 6 , please specify the consequences for your business as a result of suppliers' experience of flooding
1= Yes 2= No => <i>If no go to F13</i>	1= Yes 2= No => <i>If no go to F13</i>	1 = Supplier has been unable to supply sufficient raw materials or goods or has been delayed supplying raw materials or goods 2 = Supplier's prices have increased 3 = Supplier has switched to a different commodity, product or crop 4 = Supplier has gone out of business 5 = Supplier has relocated its facilities as a result of flooding 6 = Other (please specify) <i>[Please record all that apply]</i>
F10	F11	F12

Does not apply if business does not have suppliers.

Please tell me if the following statements, printed on card 7 are true or false in relation to your business:

F13	F14	F15
STATEMENT 1: My business has already reduced its total number of employees due to flooding	STATEMENT 2: My business might reduce its workforce in the future if flooding continues.	STATEMENT 3: My business has reduced employees hours of work as a result of flooding
1=True 2=False	1=True 2=False	1=True 2=False
F13	F14	F15

F16	F17	F18
STATEMENT 4 – At times of flooding my business has temporarily dismissed employees or sent employees home early	<i>Ask if F16 = 1</i> Were employees paid for this time?	STATEMENT 5 – Flooding is a factor preventing my business from hiring new employees
1= True 2= False = <i>If 'false' go to F18</i>	1= Yes 2= No 3= Sometimes	1= True 2= False
F16	F17	F18

F19	F20	F21
STATEMENT 6 – Flooding has had no impact on the number of employees in my business	STATEMENT 7 - My business is considering taking on extra employees in response to flooding	STATEMENT 8 - My business has already taken on extra employees in response to flooding
1= True 2= False	1= True 2= False	1= True 2= False
F20	F21	F22

F22	F23	F24
		<i>Ask if F23 = 1</i>
Do you feel your business is at risk of closing down as a result of flooding?	Apart from those we have discussed already, has your business experienced any other (positive or negative) impacts as a result of flooding over the last 12 months?	Please specify:
1= Yes 2= No	1= Yes 2= No	
F22	F23	

Section G: Coping with flooding

Now we'd like to ask you about strategies that your business may have taken to cope with flooding.

G01	G02	G03	G04
In the last 12 months has your business deployed sandbags, flood guards or other flood defences to cope with flooding?	In the last 12 months has your business built walls around its premises or assets to cope with flooding?	In the last 12 months has your business taken actions to keep ditches and drains clean to cope with flooding?	In the last 12 months has your business installed non-return valves on drains to cope with flooding?
1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No
G01	G02	G03	G04

G05	G06	G07	G08	G09
In the last 12 months has your business purchased water pumps to cope with flooding?	In the last 12 months has your business moved assets or possessions from a ground floor area of its premises to cope with flooding?	In the last 12 months has your business vacated any of its premises to cope with flooding?	In the last 12 months has your business changed any of its premise's physical structure to cope with flooding? (e.g. installed concrete floors, replaced plasterboard with plaster)	In the last 12 months has your business moved any power sockets or large electrical appliances to cope with flooding?
1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No	1 = Yes 2 = No
G05	G06	G07	G08	G09

G10	G11	G12	G13
Has your business reduced its business hours , or hours of operation, to cope with flooding over the last 12 months?	Has your business adjusted its business hours , or hours of operation, to cope with flooding over the last 12 months?	Has your business taken out a LOAN to cope with flooding over the last 12 months? <i>[Loan may come in various forms including finance/lease]</i>	Has your business taken out INSURANCE to cope with flooding over the last 12 months?
1= Yes 2= No	1= Yes 2= No	1= Yes 2= No	1= Yes 2= No
G10	G11	G12	G13

G14	G15	G16
	Ask if G14 = 1	
Has your business sold assets to cope with flooding over the last 12 months?	Did you sell these assets at a lower price to cope with flooding over the last 12 months??	Has your business mortgaged/rented out assets to cope with flooding over the last 12 months?
1= Yes 2= No => <i>If 'no' go to G16</i>	1= Yes 2= No	1= Yes 2= No
G14	G15	G16

G17	G18	G19
Has your business switched to a different product, service, commodity or crop to cope with flooding over the last 12 months?	Has your business started trading or farming an additional commodity, service, product or crop to cope with flooding over the last 12 months?	Has your business relocated any facilities or assets to cope with flooding over the last 12 months?
1= Yes 2= No	1= Yes 2= No	1= Yes 2= No
G17	G18	G19

G20	G21	G22	G23
	<i>Ask if G20 = 1</i>		<i>Ask if G22 = 1</i>
Has your business adopted any new technologies or upgraded infrastructure, equipment or other company assets to cope with flooding over the last 12 months?	Please specify:	Has your business collaborated with any other businesses to cope with flooding over the last 12 months?	Please specify:
1= Yes 2= No=> <i>If 'no' go to G22</i>		1= Yes 2= No=> <i>If 'no' go to G24</i>	
G20		G22	

G24	G25	G26	G27
	<i>Ask if G24 = 1</i>		<i>Ask if G26 = 1</i>
In the last 12 months has flooding influenced your business investment decisions? (e.g. what to invest in, whether or not to invest, where to invest)	Please specify:	In the last 12 months has your business received or accessed any support to deal with the impacts of flooding?	Using the options listed on card 8 , from whom did you receive support?
1= Yes 2= No => <i>If 'no' go to G26</i>		1= Yes 2= No => <i>If 'no' go to G28</i>	<i>Option from Card 8 [please state all that apply]</i>
G24		G26	G27

G28
Over the last 12 months, has your business experienced disruption to its water supply due to flooding?
1= Yes 2= No
G28

G29	<i>Ask if G28 = 1</i>	Have you used any of the strategies listed on <u>card 9</u> to cope with disruption to your water supply due to flooding?	1 - Used reserve water tanks	1= Yes, 2= No	
			2 - Used water from rainwater harvesting or other recycled water	1= Yes, 2= No	
			3 - Purchased bottled water / used water cooler or water dispenser	1= Yes, 2= No	
			4 - Used bulk water delivery / water bowing / water trucking service	1= Yes, 2= No	
			5 - Used water from own well / borehole	1= Yes, 2= No	
			6 - Practiced water rationing	1= Yes, 2= No	
			7 - Reduced or adjusted hours of operation	1= Yes, 2= No	
			8 - Started trading a different, or an additional, service, commodity, good or crop	1= Yes, 2= No	
			9 - Other (please specify: _____		

G30
Over the last 12 months, has your business experienced disruption to your electricity supply due to flooding?
1= Yes 2= No
G30

G31	<i>Ask if G30 = 1</i>	Have you used any of the strategies listed on <u>card 10</u> to cope with disruption to your electricity supply due to flooding?	1 - Used a generator	1= Yes, 2= No	
			2 - Used other alternative sources of electricity (please specify): _____	1= Yes, 2= No	
			3 - Relied on manual labour	1= Yes, 2= No	
			4 - Reduced or adjusted hours of operation	1= Yes, 2= No	
			5 - Start trading a different, or an additional, service, commodity, good or crop	1= Yes, 2= No	
			6 - Other (please specify: _____	1= Yes, 2= No	

G32
Has your business taken any other steps not yet mentioned to cope with flooding over the last 12 months? If so please specify:

Section H: Cost of flooding to business

H01	H02
Using the options on card 11 , has flooding had any impact on the price of your commodity, service, <i>product</i> or crop?	Please estimate the total cost of any damage to your business premises, inventory or assets that have resulted from flooding over the last 12 months.
<i>1 = The price I sell at has decreased as a result of flooding</i> <i>2 = The price I sell at has increased as a result of flooding</i> <i>3 = Flooding has had no effect on my price of sale</i> <i>4 = Other (please specify)</i>	<i>In Kenyan Shilling (KES)</i>
H01	H02

Using the options on card 2, please state how much you agree with the following statements

[mark 'X' in one box]

		1 - Strongly disagree	2 - Disagree	3 - Neither agree nor disagree	4 - Agree	5 - Strongly agree	DECLINED UNSURE or N/A
H03	The losses my business has experienced as a result of flooding have been higher over the last 12 months than is usual.						
H04	Over the last 12 months my business has experienced lower annual profits as a result of flooding						

H05	<i>Ask if H04 = 4 or 5</i> By what percentage do you believe your annual profits have decreased as a result of flooding?	Percentage	H04	
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I01	I02	I03
	<i>Interviewer – only ask I02/I03 if respondent did not reference El Niño already in response to I01. If already referenced El Niño, go to I04.</i>	
Why do you think flooding in Kenya has been particularly bad over the past 12 months? <i>[Interviewer, if respondent does not mention El Niño of own accord, when respondent has finished answering, prompt once more – “Are there any other reasons why you think flooding in Kenya has been particularly bad over the past 12 months?” Please record factors that shape answer with sufficient detail].</i>	Are you aware of the El Niño weather phenomenon?	Are you aware that an El Niño weather event occurred recently?
	1= Yes 2= No => If ‘no’ go to I08	1= Yes 2= No => If ‘no’ go to I08
	I02	I03

I04	I05	I06	I07
<i>----- Ask if I03 = 1 -----</i>			
When did you first hear that the recent El Niño was expected or occurring?	Using the options on card 12 , from where did you receive the information that an El Niño was expected or occurring?	Upon learning that El Niño was expected or occurring, did your business make any different decisions to cope with its impacts?	<i>Ask if I06 = 1</i> Please specify:
Approximate Month, Year	Option from card 12 <i>[Please record all that apply]</i>	1= Yes 2= No => If ‘no’ go to I08	
I04	I05	I06	

I08
Did you receive warning that a general trend towards more severe flooding was anticipated over the last 12 months?
1 = Yes => If ‘yes’ answer questions I09-I12, then go to question I15 2 = No => If ‘no’ go to I13
I08

I09	I10	I11	I12
----- Ask if I08 = 1 -----			
When did you first receive this warning?	Using the options on card 12 , from where did you receive this warning?	Did receiving advance warning (that more severe flooding was anticipated) help your business to plan for flooding?	Please explain/give an example:
Month, year	Option from card 12 <i>[Please record all that apply]</i>	1 = Yes 2 = No	
I09	I10	I11	
			Now go to I15

I13	I14
----- Ask if I08 = 2 -----	
Do you think that if you had received advance warning (that more severe flooding were anticipated), it would have helped your business to plan for flooding?	Please explain/give an example:
1=Yes 2=No	
I13	

I15	I16	I17
----- Ask if I15 = 1 -----		
Over the last 12 months, when individual episodes of flooding occurred, was your business typically given advance warning?	Using the options on Card 12 , from where or from whom, did you typically receive warning that a flooding event was expected?	On average how much advanced notice did you get before the flooding event occurred?
1=Yes 2=No	Option from Card 12 <i>[Please record all that apply]</i>	Days:Hours:Minutes
I15	I16	I17

If the same frequency and intensity of flooding was forecast to occur again in five years' time, can you tell me which of the strategies listed on card 13 your business would be most likely to implement (*please select up to three*).

[Enum: Allow respondent to select strategies (I18a, I19a and I20a) first and record these, before probing through follow on question (I18b, I19b and I20b)]

I18a	I18b
1 st strategy chosen	Using the options listed on card 14 , do you foresee your business facing any obstacles to implementing this strategy?
Number from card 13 <i>[if other please specify]</i>	Number from card 14 <i>[Please record all that apply]</i>
STR01	OBS01

I19a	I19b
2 nd strategy chosen	Using the options listed on card 14 , do you foresee your business facing any obstacles to implementing this strategy?
Number from card 13 <i>[if other please specify]</i>	Number from card 14 <i>[Please record all that apply]</i>

I20a	I20b
3 rd strategy chosen	Using the options listed on card 14 , do you foresee your business facing any obstacles to implementing this strategy?
Number from card 13 <i>[if other please specify]</i>	Number from card 14 <i>[Please record all that apply]</i>

Section J: Water shortages and power outages

To conclude this survey I would like to just very briefly ask you about your businesses experiences of water shortages and power outages.

Water shortages:

J01	J02	J03	J04	J05
	<i>Ask if J01 = 1</i>	<i>----- Ask if J02 = 1 -----</i>		
Does your business have a piped water supply?	Over the last 12 months did your business experience insufficient water supply for its activities (either because your water supply was completely cut off or because of decreased water pressure)?	Using the options on card 4 , over the last 12 months how many times in a typical month did your business experience insufficient water supply?	How long did these episodes of insufficient water supply last on average?	In the last 12 months, what was the worst month for your business' experience of water supply disruption?
1= Yes, 2= No => <i>If 'no' go to J09</i>	1= Yes, 2= No => <i>If 'no' go to J09</i>	1= Less than once a month 2= 1-5 times/month 3= 6-10 times/month 4= 11-15 times/month 5= 15+ times/month, but not everyday 6= Everyday	Days:Hours: Minutes	Month, Year
J01	J02	J03	J04	J05

We'd like to compare your experience of water shortages over the last 12 months, with your experience of water shortages at previous times. Using the options on **card 2**, please state how much you agree with the following statement:

		1 - Strongly disagree	2 - Disagree	3 - Neither agree nor disagree	4 - Agree	5 - Strongly agree	DECLINED UNSURE or N/A
J06	Over the last 12 months my business has experienced more severe episodes of insufficient water supply than is typical.						

J07	J08
Has your business adopted any of the strategies listed on card 15 to cope with insufficient water supply over the last 12 months? If so please specify:	Using the options on card 15 , what action(s), coping strategy(ies) or form(s) of support would best help your business to cope with the impacts of insufficient water supply in the future?
<i>Number from card 15, [if 'other' please specify and please record all that apply]</i>	<i>Number from card 15, [if 'other' please specify and please select up to three]</i>
J07	J08

Power outages:

J09	J10	J11	J12	J13
	<i>Ask if J09 = 1</i>	<i>----- Ask if J10 = 1 -----</i>		
Is this business connected to the electricity grid?	Over the last 12 months did your business experience power outages?	Using the options on card 4 , over the last 12 months how many times in a typical month did your business experience power outages?	Over the last 12 months, how long did power outages last on average?	In the last 12 months, during which month did your business experience the worst electricity supply disruption?
1= Yes, 2= No => <i>If 'no' go to J17</i>	1= Yes, 2= No => <i>If 'no' go to J17</i>	1= Less than once a month 2= 1-5 times/month 3= 6-10 times/month 4= 11-15 times/month 5= 15+ times/month, but not everyday 6= Everyday	Days: Hours: Minutes	Month, Year
J09	J10	J11	J12	J13

We'd like to compare your experience of power outages over the last 12 months, with your experience of power outages at previous times. Using the options on **card 2**, please state how much you agree with the following statement:

		1 - Strongly disagree	2 - Disagree	3 - Neither agree nor disagree	4 - Agree	5 - Strongly agree	DECLINED UNSURE or N/A
J14	Over the last 12 months my business has experienced more severe episodes of power outages than is usual.						

J15	J16
Has your business adopted any of the strategies listed on card 16 to cope with power outages over the last 12 months? If so please specify:	Using the options on card 16 , what action(s), coping strategy(ies) or form(s) of support would best help your business to cope with power outages in the future?
<i>Number from card 16, [if 'other' please specify and please record all that apply]</i>	<i>Number from card 16, [if 'other' please specify and please select up to three]</i>
J15	J16

J17	Would you consider allowing us to contact you again for a short follow up survey, as we track the ongoing impacts of flooding in Kenya?	1= Yes, 2= No	J17	
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SURVEY ENDS HERE

THANK YOU VERY MUCH FOR YOUR TIME AND YOUR COOPERATION

FOR ENUMERATORS: PLEASE ANSWER AT THE END OF THE SURVEY

Could you please estimate the respondent's age	1) Under 25 2) 26-39 3) 40-59 4) 60+	
It is my perception that the responses to the questions regarding opinions and perceptions are -	1) Truthful 2) Somewhat truthful 3) Not truthful	
It is my perception that the responses to the questions regarding figures (e.g., business losses; employment numbers) are –	1) Taken directly from establishment records 2) Estimated with some precision 3) Arbitrary and unreliable numbers 4) In some cases taken from the book and in other cases estimated	
Regarding the suitability of the respondent for further participation, it is my perception that –	1) They were highly engaged with the research process and would make an ideal candidate for further participation 2) They were well engaged with the research process and would make a good candidate for further participation 3) They were somewhat engaged with the research process and could potentially be approached for further participation 4) They were less engaged with the research process than would be ideal for further participation	
Any further comments:		

Enumerators, please use this page to offer us some researcher reflections about the survey. E.g. please elaborate on any notes annotated in the margins of this survey. Please offer context to help us to understand the business' experience of flooding. Where possible also please share with us any personal reflections on how you personally felt during your interaction with this business on this issue. And please share with us any feedback that the business may have given you about their feelings regarding the survey, or any emotional or psychological responses towards the issue they may have expressed (continue on a second sheet if necessary).