

Front Cover

(HAC)

Enterprise Code Number

**SRI LANKA MICROENTERPRISE SURVEY
ENTERPRISE SURVEY
Round 8 (January 2007)**

(HTR)

Gifts/Calendars Distribution: 1=Yes, 2=No

ON1 Full Name of Business Owner:			(HON1)
<i>[Interviewer: Please note the complete name (not name with initials) accurately.]</i>			
ON2 Is this business owner, the same owner who participated in the first survey round (April 2005),			
	1 = Yes	2 = No	(HON2)
OS Sex	1=Male	2=Female	(HOS)
BN Business Name:			(HBN)
AD1 Address of Business			(HAD1)
AD2			(HAD2)
AD3			(HAD3)
TN Telephone number			(HTN)
CN How are you commonly known in the area?			(HCN)

TS Tsunami Effect: 1=Direct Effect, 2=Indirect Effect, 3=No Effect
Nature of the Business

(HTS)

PR. Province	(HPR)	DS D.S. Division	(HDS)
DI District	(HDI)	GN G.N. Division	(HGN)

Interviewer _____	Date completed	DAY	MONTH	YEAR
Supervisor _____	Date completed			
Data entry operator _____	Date completed			

Sketch the location of the business premises

SECTION M: Information on household which has changed location

Interviewer: If the household has moved, please use the contact information gathered in the previous survey to identify individuals who might know where the household now resides. Record this information on this page.

M.1 Interviewer: Is the household still living in the same house that it was in as at the last survey round?

1. Yes ----> Section 1 (HM1)
2. No ----> Go to M2

M.2 If the household has moved, what is the new address?

MAD1 _____ (HM2AD1)

MAD2 _____ (HM2AD2)

MAD3 _____ (HM2AD3)

MTN New telephone number _____ (HM2TN)

M.3 Record the name and address of the person who provided this information:

(HM3FN)

(HM3SN)

FIRST NAME

FAMILY NAME/SURNAME

(HM3AD)

STREET ADDRESS

(HM3TW)

SUBURB AND CITY

(HM3TN)

TELEPHONE NUMBER

M.4 What is this person's relationship to the household head?

1= Immediate family relative, 2=Non immediate family relative, 3=friend, 4=neighbour,
5=other

(HM4)

SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS

Interviewer: Mention that you are asking about changes in business activity and business location.

1.1 Are you working in the same line of business and in the same location as you were working in when we interviewed you 3 months ago?

1. Yes (i.e. no changes in both) --> Go to Section 2 (H1_1)
2. Only line of business has changed --> Go to Qn 1.5
3. Only business location has changed --> Ask Qns. 1.2 to 1.4
4. Both line of business and location have changed --> Ask all from Qn 1.2 onwards

1.2 What is the type of site where your business now operates?

1. Improvised site on public spaces (H1_2)
2. Permanent or semi-permanent site on public spaces
3. Improvised or traveling site in a marketplace
4. Site that is part of a permanent market
5. Traveling door to door or on the street
6. Merchandise, prepared food or services offered on motorcycle, bicycle, vehicle, truck, etc.
7. In transporting people or merchandise without a site (taxi, bus, truck, etc.)
8. At customer's residence
9. At your residence without special installations
10. At your residence with special installations.
11. Commercial site (grocery, hardware, etc.)
12. Service site (dry cleaning, restaurant, office, etc.)
13. Production shop (bakery, printing, etc.)
14. Repair service shop (mechanic, electrician, etc.)
15. Guest house, hotel, inn, etc.
16. Transporting people or merchandise with site
17. Other type of site: (specify) _____

If answer is 1--10 skip to Qn 1.4. If 11--17 then ask Qn. 1.3

1.3 Is this site...? (H1_3)

1. Your own property
2. Rented
3. Borrowed
4. Other (specify) _____

1.4 New business address (H1_4)

1.5 When did you stop working in this business?

1.5.1 Day

(H1_5M)

1.5.2 Month

(H1_5D)

1.6 What was the main reason for stopping or changing this business?

1. The business was making a loss (H1_6)
2. Sickness or Health Reasons
3. I found a better paying wage job
4. To take care of family matters
5. A better business opportunity came along
6. Other (Specify): _____

1.7 Is the business now being operated by another household member?

1. Yes --> Go to Qn. 1.13 (H1_7)
2. No --> Go to Qn. 1.8

1.8 Did you sell your business to someone else to run?

1. Yes --> Go to Qn. 1.9 (H1_8)
2. No --> Go to Qn. 1.10

1.9 How much did you sell your business for?

(Rupees)

(H1_9)

1.10 Did you sell any of the equipment or other business assets when you closed the business?

1. Yes --> Go to Qn. 1.11 (H1_10)
2. No --> Go to Qn. 1.12

1.11 How much did you sell the equipment and business assets for?

(Rupees)

(H1_11)

1.12 Do you plan on reopening this business within the next 3 months?

1. Yes (H1_12)
2. No

1.13 After closing or changing the business, what is your main activity now? (To make it easier, I will list some possible activities)

(H1_13)

1. Working for wages --> Ask Section X, Qns X.1--X.11
2. Looking for work --> Ask Section X, Qns X.12--X.14
3. Operating a different business --> Go to Section N
4. Housework or looking after children --> Ask Section X, Qns X.12--X.14

SECTION X: No longer self employed / Not Engaged in Business Activity

Interviewer: This section is asked only from those who have stopped their business activity. For wage workers ask qns X.1--X.11; for those who are searching a different kind of job ask X.12--X.14.

X.1 Is the enterprise where you work as a wage worker:

- 1 Privately owned?
- 2 Government?
- 3 an NGO or Relief Agency?
- 4 Other _____

(HX1)

X.2 In what sector are you working as a wage worker?

Interviewer: Get description of job and sector. Record industry code

a. Description _____

b. Industry Code _____

(HX2)

X.3 How many people work in the enterprise where you are employed?

(HX3)

X.4 How many hours did you work as a wage worker last week?
(Consider a 7 day period)

(HX4)

X.5 How much did you earn from this work last week?

Rupees
(HX5)

X.6 In your new job, do you supervise any other employees?

- 1 Yes ---> Go to X.7
- 2 No ---> Go to X.8

(HX6)

X.7 How many employees do you supervise?

(HX7)

X.8 Do any other members of your family work for this enterprise?

- 1 Yes
- 2 No

(HX8)

X.9 What were the main two reasons you left self employment for wage work?

- 1 Higher salary
- 2 More stable working environment
- 3 Less stress
- 4 Business was making a loss
- 5 Better working hours
- 6 Prospects for future wage growth
- 7 Other: Specify _____

(Hx9_1)

(HX9_7)

X.10 Do you intend to reenter self employment within the next year?

- 1 Yes ---> Go to X.11
- 2 No ---> Go to Section H (Household Roster)

(HX10)

X.11 Will you start a business in the same or a different industry?

- 1 Same industry ---> Go to Section H
- 2 Different industry ---> Go to Section H

(HX11)

(Household Roster)

If you are searching for a different job (answered 2 or 4 for qn. 1.13) :

X.12 Are you looking for a wage job, or another opportunity to enter self employment?

- 1 wage work ---> Go to X.13
- 2 self employment ---> Go to X.13
- 3 not looking for employment ---> Go to Section H

(HX12)

X.13 How much time do you expect it to take you to find a job?

- 1 a week or less
- 2 more than a week, less than a month
- 3 more than one month, less than 3 months
- 4 more than 3 months

(HX13)

X.14 In which sector are you looking for work?

Interviewer: Get description of job and sector. Record industry code

a. Description _____

b. Industry Code _____

(HX14)

Interviewer: Now go to SECTION H (Household Roster)

SECTION N: NEW BUSINESS

Interviewer: Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answer 3 for qn. 1.13)

N.1 How many employees (both paid and unpaid) work in your enterprise, including yourself and family members?

(HN1)

N.2 During the last week, did you work at least one hour in your new business or activity?

1. Yes --> Go to N.5
2. No --> Go to N.3

(HN2)

N.3 What is the main reason you did not work at least one hour last week?

1. Vacations or break
2. Sickness
3. End of work or sale season
4. Arrangement related to business, personal life or temporary closure due to problems with authorities
5. Lack of money or customers
6. Lack or malfunction of vehicles or machinery
7. Other: (specify) _____

(HN3)

N.4 In how many weeks will you resume work?

1. Has already started working
2. one week
3. two weeks
4. three weeks
5. four weeks
6. in more than four weeks
7. No plans to resume

(HN4)

N.5 Business Activity: Could you describe the nature of your business activity?

Interviewer: Note activity sector. Record industry code

a. Description _____

b. Industry Code

(HN5)

N.6 Does your new business operate in the same site as your old business?

1. Yes --> Go to N.9
2. No --> Go to N.7

(HN6)

N.7 Type of Site: What is the type of site where your new business operates?

1. Improvised site on public spaces
2. Permanent or semi-permanent site on public spaces
3. Improvised or traveling site in a marketplace
4. Site that is part of a permanent market
5. Traveling door to door or on the street
6. Merchandise, prepared food or services offered on motorcycle, bicycle, vehicle, truck, etc.
7. In transporting people or merchandise without a site (taxi, bus, truck, etc.)
8. At customer's residence
9. At your residence without special installations
10. At your residence with special installations.
11. Commercial site (grocery, hardware, etc.)
12. Service site (dry cleaning, restaurant, office, etc.)
13. Production shop (bakery, printing, etc.)
14. Repair service shop (mechanic, electrician, etc.)
15. Guest house, hotel, inn, etc.
16. Transporting people or merchandise with site
17. Other type of site: (specify) _____

(HN7)

If answer is 1--10 skip to Qn. N.9. If 11--17 then ask Qn. N.8

N.8 Is this site...?

1. Your own property
2. Rented
3. Borrowed
4. Other (specify) _____

(HN8)

N.9 Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?

1. Yes --> Go to N.10
2. No --> Go to N.11

(HN9)

N.10 At market prices, what is the value you calculate of your current inventories?

Rupees

(HN10)

N.11 What percentage of the revenue of this firm for the month of September came from?

1. Customers within 1 Km of the business
2. Customers in the same G.N. but more than 1Km from business
3. Customers in the Same D.S. but different G.N.
4. Customers in the same district, but different D.S.
5. Customers in the same province, but different district
6. Other provinces
7. Other countries

TOTAL

100%

(HN11_1)

(HN11_7)

N.12 What percentage of the revenue of this firm comes from sales to.....?

1. Consumers
2. the Government
3. Large Domestic Firms (approx 300 or more workers)
4. Small Domestic Firms
5. Multinationals/Foreign Firms

TOTAL

100%

(HN12_1)

(HN12_5)

N.13 Do you have one major customer who accounts for a quarter or more of your sales?

1. Yes
2. No

(HN13)

N.14 Approximately how many customers did your business make a sale to on the last full day you worked?

(HN14)

BUSINESS EQUIPMENT

N.15 Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your new business activity.

[Interviewer: Prompt to make sure that they only record business assets, and not household assets]

Does your business have any?	a. Type (code by row category)	b. Name of Item	c. Condition Acquired 1=new, 2=used, 3=self-made, 4=Other	d. Ownership Status 1=Own, 2=Rent, 3=Borrowed, 4=Other	e. Date of Acquisition Month	f. If you had to replace this, how much would it cost you to purchase one in a similar condition? (Rupees)	g. Is this item also used by your household for non- business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(HN15b1_1)	(HN15C1_1)	(HN15d1_1)	(HN15e1_1)	(HN15f1_1)	(HN15g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3	↓	↓	↓	↓	↓	↓
	1.4	(HN15b1_4)	(HN15C1_4)	(HN15d1_4)	(HN15e1_4)	(HN15f1_4)	(HN15g1_4)
2. Machinery	2.1	(HN15b2_1)	(HN15C2_1)	(HN15d2_1)	(HN15e2_1)	(HN15f2_1)	(HN15g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(HN15b2_3)	(HN15C2_3)	(HN15d2_3)	(HN15e2_3)	(HN15f2_3)	(HN15g2_3)
	3.1	(HN15b3_1)	(HN15C3_1)	(HN15d3_1)	(HN15e3_1)	(HN15f3_1)	(HN15g3_1)
3. Furniture and Equipment	3.2	↓	↓	↓	↓	↓	↓
	3.3	(HN15b3_3)	(HN15C3_3)	(HN15d3_3)	(HN15e3_3)	(HN15f3_3)	(HN15g3_3)
	4.1	(HN15b4_1)	(HN15C4_1)	(HN15d4_1)	(HN15e4_1)	(HN15f4_1)	(HN15g4_1)
	4.2	↓	↓	↓	↓	↓	↓
4. Vehicles used in the business	4.3	(HN15b4_3)	(HN15C4_3)	(HN15d4_3)	(HN15e4_3)	(HN15f4_3)	(HN15g4_3)
	5.1	(HN15b5_1)	(HN15C5_1)	(HN15d5_1)	(HN15e5_1)	(HN15f5_1)	(HN15g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(HN15b5_3)	(HN15C5_3)	(HN15d5_3)	(HN15e5_3)	(HN15f5_3)	(HN15g5_3)
5. Site (including business land and building)	6.1	(HN15b6_1)	(HN15C6_1)	(HN15d6_1)	(HN15e6_1)	(HN15f6_1)	(HN15g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3	↓	↓	↓	↓	↓	↓
	6.4	(HN15b6_4)	(HN15C6_4)	(HN15d6_4)	(HN15e6_4)	(HN15f6_4)	(HN15g6_4)

7. TOTAL REPLACEMENT COST OF ALL YOUR PHYSICAL BUSINESS ASSETS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)

Rupees

(HN15_7)

INTERVIEWER: NOW GO TO SECTION 3, AND THEN SECTION H (Household Roster)

SECTION 2: CHANGES IN CURRENT BUSINESS

In this section we ask questions from those who are currently engaged in the same business activity as they were during the previous survey (i.e. answered 1 for Qn. 1.1). In this section we ask about the changes in business activities.

2.1 During the last week, did you work at least one hour in your business?

1. Yes ---> Go to Qn. 2.4
2. No ---> Go to Qn. 2.2

(H2_1)

2.2 What is the main reason you did not work last week?

1. Vacations or break
2. Sickness
3. End of work or sale season
4. Arrangement related to business, personal life or temporary closure due to problems with authorities
5. Lack of money or customers
6. Lack or malfunction of vehicles or machinery
7. Other: (specify) _____

(H2_2)

2.3 In how many weeks will you resume work?

1. Has already started working
2. one week
3. two weeks
4. three weeks
5. four weeks
6. in more than four weeks
7. No plans to resume

(H2_3)

2.4 How many hours did you personally spend working in the business IN THE LAST WEEK?

HOURS LAST WEEK

(H2_4)

2.5 Have you hired any new workers or employees in the last 3 months (including any paid or unpaid family members)?

1. Yes ---> Go to Qn. 2.6
2. No ---> Go to Qn. 2.9

(H2_5)

2.6 How many new workers have you hired?

(H2_6)

2.7 Are any of the new workers related to you?

1. Yes ---> Go to Qn. 2.7.1
2. No ---> Go to Qn. 2.8

(H2_7)

2.7.1 How many of the new workers are related to you?

(H2_7_1)

2.8 How many hours did these new workers spend working in the business LAST WEEK?

(If more than one new worker, give the total hours last week worked by all new workers)

(H2_8)

2.9 Let me confirm then, how many of the following types of workers do you currently have in your business:

[Including both new and existing workers, but do not include yourself]

1. Wage or salaried workers
2. Partners
3. Unpaid workers
4. Total number of workers (sum of 1, 2 and 3)

(H2_9A1)

↓

↓

(H2_9A4)

2.9.1 How many of these are family members?

(h2_9B1)

2.9.2 How many of these are non-family members?

(h2_9B2)

2.10 How many hours in TOTAL did family members apart from yourself work in your business in the LAST WEEK?

(Include both new and existing family workers)

hours

(H2_10)

2.11 How many hours in TOTAL did non-family members work in your business in the LAST WEEK

(Include both new and existing non-family workers)

hours

(H2_11)

2.12 Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?

1. Yes ---> Go to Qn. 2.13
2. No ---> Go to Qn. 2.14.1

(H2_12)

2.13 At market prices, what is the value you calculate of your current inventories?

Rs.

(H2_13)

2.13.1 How much of those inventories were purchased this month, that is, in January?

Rs.

(H2_13_1)

2.13.2 How much of those inventories were purchased last month, that is, in December?

Rs.

(H2_13_2)

2.13.3 How much of those inventories were purchased prior to last month, that is, in November or earlier?

Rs.

(H2_13_3)

interviewer: 2.13.1 + 2.13.2 + 2.13.3 should sum to the value in 2.13

Ask 2.13.4 and 2.13.5 from manufacturing firms ONLY. Otherwise go to 2.14.1

2.13.4 What is the value of your current inventories (i.e. from the value given in 2.13) held as raw materials?

Rs.

(H2_13_4)

2.13.5 What is the value of your current inventories held as finished goods?

Rs.

(H2_13_5)

Ask from all firms:

2.14.1 What was the value of inventories (i.e. products for sale, raw materials, products in production, spare parts etc) held at the end of December?

Rs.

(H2_14_1)

2.14.2 What was the value of inventories held at the end of December which were purchased in November or earlier?

Rs.

(H2_14_2)

2.14.3 What was the value of inventories held at the beginning of December?

Rs.

(H2_14_3)

2.15 Compared to three months ago have your inventories increased, decreased, or stayed the same?

1. increased
2. decreased
3. stayed the same

(H2_15)

2.16 Approximately how many customers did your business make a sale to on the last full day you worked?

(H2_16)

2.17 Have you starting manufacturing or selling any new products in the last 3 months that you didn't previously make or sell?

1. Yes ----> Go to qn. 2.18
2. No ----> Go to qn 2.20

(H2_17)

2.18 What is the main new product you are now making or selling?

(H2_18)

2.19 What percentage of total sales does this new product or new products make?

(H2_19)

2.20 During the month of December, how many different times did you purchase inventories?

(H2_20)

2.21 During the month of December from how many different suppliers did you purchase inventories?

(H2_21)

2.22.1 Consider the supplier from whom you purchased the most during month of December. What percentage of your inventories were purchased from this supplier in that month?

(H2_22_1)

2.22.2 How many times did you purchase from this supplier in that month?

(H2_22_2)

2.22.3 During that month consider the time that you bought the largest amount from this supplier. What was the amount you purchased at that time?

(H2_22_3)

2.22.4 During that month consider the time that you bought the smallest amount from this supplier. What was the amount you purchased at that time?

(H2_22_4)

2.22.5 During the past 12 months in how many months was this supplier the largest source of your inputs?

(H2_22_5)

2.22.6 During the past 12 months, what percentage of your inputs were purchased from this supplier?

(H2_22_6)

2.23 What percentage of your current sales are made to individuals or firms which have been customers for more than 2 years. That is, what percentage of sales go to customers you sold to before the tsunami?

(H2_23)

2.24 What percentage of your current inputs are purchased from individuals or firms which have been suppliers for more than 2 years. That is, what percentage of supplies come from suppliers you purchased from before the tsunami?

(H2_24)

SECTION 3: INCOME AND EXPENSES

In this section we ask about expenses, income and profits.

3.1 Business Expenses During DECEMBER

Please report the amount you have spent on each of the following categories of business expenses during DECEMBER

[Interviewer: include only business and not household expenses, do not include wages the owner pays himself as an expense]

Item:	Cost (Rupees)
3.1.1 Purchase of materials and items for resale	(H3_3_1)
3.1.2 Purchase of electricity, water, gas and fuel	
3.1.3 Interest paid on loans	
3.1.4 Wages and salaries for employees	
3.1.5 Rent for machinery and equipment	
3.1.6 Rent for land or buildings	
3.1.7 Telephone, Cellphone	
3.1.8 Taxes	
3.1.9 Maintenance and general repairs	
3.1.10 Travelling	
3.1.11 Other expenses	
3.1.12 TOTAL EXPENSES IN DECEMBER	(H3_3_12)

3.1.a1 During DECEMBER, were any business goods and materials listed above used for home consumption?

1. Yes ---> Go to Qn. 3.1.a2
2. No ---> Go to Qn. 3.1.b

(H3_1a1)

3.1.a2 What is the value of business goods and materials listed above used for home consumption during DECEMBER

Interviewer: For manufacturing or service firms, ask about goods or services produced for household members.

Rs. (H3_1a2)

3.1.b Did the enterprise use any inputs which were paid for by someone other than the owner?

1. Yes ---> Go to Qn. 3.1.c
2. No ---> Go to Qn. 3.2

(H3_1b)

3.1.c If yes, what is the approximate value of those inputs?

Rs. (H3_1c)

3.1.d In your list of expenses above, was the value of these inputs included?

1. Yes
2. No

(H3_1d)

3.2 REVENUE

Choose one of M, T or S, depending on principal activity of the enterprise.

M Manufacturing Firms

M3.2 What was the total sales DURING DECEMBER of products your business makes or alters?

Rs. (HM3_2)

M3.2a What was the amount of revenue received DURING DECEMBER from selling the products made from inventories purchased DURING DECEMBER?

Rs. (HM3_2a)

M3.3a What is the value of the inventories purchased DURING DECEMBER which were held as raw materials at the END OF DECEMBER?

Rs. (HM3_3a)

M3.3b What is the value of inventories purchased DURING DECEMBER which were used to produce final goods not sold DURING DECEMBER?

Rs. (HM3_3b)

M3.3c What is the value of inventories purchased DURING DECEMBER which were used to produce final goods sold DURING DECEMBER?

Rs. (HM3_3c)

M3.3d What is the value of inventories purchased DURING DECEMBER which got spoiled or wasted DURING DECEMBER?

Rs. (HM3_3d)

Interviewer: M3.3a+M3.3b+M3.3c+M3.3d should sum to the value of raw material inputs purchased in Q 3.1.1.

M3.3e What was the value of inventories purchased BEFORE DECEMBER that were used to make goods sold DURING DECEMBER?

Rs. (HM3_3e)

M3.3f1 Consider the most important item which you manufacture. If you buy Rs. 1000 worth of raw materials how much of revenue will you receive from the final products that you manufacture with these raw materials on average?

Rs. (HM3_3f_1)

M3.3f2 What percentage of your total revenue comes from the sale of this item?

(HM3_3f_2)

M3.3g1 Consider the second most important item which you manufacture. If you buy Rs. 1000 worth of raw materials how much of revenue will you receive from the final products that you manufacture with these raw materials on average?

Rs. (HM3_3g_1)

M3.3g2 What percentage of your total revenue comes from the sale of this item?

(HM3_3g_2)

3.4. Can you tell me the total monthly revenues of your business in DECEMBER from all sources, including manufacturing, retail sales and

T Retail / Trade Firms

T3.2 What was the total sales DURING DECEMBER of products your business did not make?

Rs. (HT3_2)

T3.2a What was the amount of revenue received DURING DECEMBER from selling inventories purchased DURING DECEMBER?

Rs. (HT3_2a)

T3.3a What is the value of inventories purchased DURING DECEMBER which were sold DURING DECEMBER?

Rs. (HT3_3a)

T3.3b What is the value of inventories purchased DURING DECEMBER that were sold AFTER DECEMBER, or have not yet been sold?

Rs. (HT3_3b)

T3.3c What is the value of inventories purchased DURING DECEMBER which got spoiled or wasted DURING DECEMBER?

Rs. (HT3_3c)

Interviewer: T3.3a + T3.3b + T3.3c should sum to the value of inputs purchased, Q 3.1.1.

T3.3d What was the value of inventories purchased BEFORE DECEMBER that were sold DURING DECEMBER?

Rs. (HT3_3d)

T3.3e1 Consider the most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (HT3_3e_1)

T3.3e2 What percentage of your total revenue comes from the sale of this item?

(HT3_3e_2)

T3.3f1 Consider the second most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (HT3_3f_1)

T3.3f2 What percentage of your total revenue comes from the sale of this item?

(HT3_3f_2)

T3.3g1 Consider the third most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (HT3_3g_1)

T3.3g2 What percentage of your total revenue comes from the sale of this item?

(HT3_3g_2)

S Service Firms

S3.2 What was the total business revenue DURING DECEMBER from selling services?

Rs. (HS3_2)

S3.2a What was the amount of revenue received DURING DECEMBER from selling the services using inventories purchased DURING DECEMBER?

Rs. (HS3_2a)

S3.3a What is the value of inventories purchased DURING SEPTEMBER which were used in services sold DURING SEPTEMBER?

Rs. (HS3_3a)

S3.3b What is the value of inventories purchased DURING DECEMBER that were used in services sold AFTER DECEMBER, or not yet sold?

Rs. (HS3_3b)

S3.3c What is the value of inventories purchased DURING DECEMBER which got spoiled or wasted DURING DECEMBER?

Rs. (HS3_3c)

Interviewer: S3.3a + S3.3b + S3.3c should sum to the value of inputs purchased, Q 3.1.1.

S3.3d What was the value of inventories purchased BEFORE DECEMBER that were used to provide services DURING DECEMBER?

Rs. (HS3_3d)

S3.3e1 Consider the most important service that you provide. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the services that you provide with these materials on average?

Rs. (HS3_3e_1)

S3.3e2 What percentage of your total revenue comes the sale of this service?

(HS3_3e_2)

S3.3f1 Consider the second most important service that you provide. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the services that you provide with these materials on average?

Rs. (HS3_3f_1)

S3.3f2 What percentage of your total revenue comes the sale of this service?

(HS3_3f_2)

services?

Rs. (H3_4)

3.5 Can you tell me the total monthly revenues of your business from all sources for the previous 2 months of 2006?

MONTH	a. REVENUE (Rupees)
(a) October	(H3_5A)
(b) November	(H3_5B)

3.6 What was the total income the business earned DURING DECEMBER after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the PROFITS of your business DURING DECEMBER?

Rs. (H3_6)

3.7 Did you pay yourself a salary for running the business?

1. Yes --> Go to Qn. 3.7.1 (H3_7)
2. No --> Go to Qn. 3.8

3.7.1 When estimating the profits for the business, are you including this salary as part of the business expenses?

1. Yes --> Go to Qn. 3.7.2 (H3_7.1)
2. No --> Go to Qn. 3.7.2

3.7.2 How much was this salary DURING DECEMBER?

Rs. (H3_7.2)

3.8 Were revenues from the business used to pay for expenditures in the household?

1. Yes --> Go to Qn. 3.8.1 (H3_8)
2. No --> Go to Qn. 3.9

3.8.1 When estimating the profits for the business, are you reducing revenue to account for these household expenses?

1. Yes --> Go to Qn. 3.8.2 (H3_8.1)
2. No --> Go to Qn. 3.8.2

3.8.2 How much were these household expenditure payments DURING DECEMBER?

Rs. (H3_8.2)

3.9 In addition to running the business, did you have a second job during DECEMBER?

1. Yes --> Go to Qn. 3.9.1 (H3_9)
2. No --> Go to Qn. 3.10

3.9.1 In the second job, did you work as a wage worker or did you run another business?

- 1= wage worker (H3_9.1)
- 2= other business
- 3= other _____

3.9.2 How many hours per week did you work in this other job DURING DECEMBER?

hrs (H3_9.2)

3.9.3 How much did you earn per week in this second job?

Rs. (H3_9.3)

3.10 Have any members of the household started a new business in the past three months?

1. Yes (H3_10)
2. No

3.11.1 As of today (January ____), what do you expect your sales will be in January?

Rs. (H3_11.1)

3.11.2 How much will you purchase in inventories (i.e. products for sale, raw materials, products in production, spare parts etc) in the month of January?

Rs. (H3_11.2)

3.11.3 What do you currently expect your inventories (i.e. products for sale, raw materials, products in production, spare parts etc) will be at the end of January?

Rs. (H3_11.3)

3.12 For each of the following, say whether you strongly agree, agree, disagree or strongly disagree with the following statements as applied to your life:

1. Strongly agree 3. Disagree
2. Agree 4. Strongly disagree

3.12.1 I feel I am living in a "normal" everyday life (H3_12.1)

3.12.2 I have come to feel that everyday life consists of repetitive routines

3.12.3 I no longer talk about the tsunami these days

3.12.4 I have changed my outlook on life as a result of the tsunami (H3_12.4)

3.13. For how many days DURING DECEMBER was your business closed?

days (H3_13)

Section 4: Changes in Assets

REPAIRS AND IMPROVEMENTS

4.1 Have you made any improvements or repairs to business assets in the last 3 months?

(This includes improvements to buildings as well as to equipment, vehicles, and other physical assets)

1. Yes ----> Go to Qn. 4.2 (H4_1)
2. No ----> Go to Qn. 4.3

4.2 Business Assets Repaired or Improved in the last 3 months

(Interviewer: prompt to make sure that they only record business assets, and not household assets)

Did you make repairs or improvements to any of the following business assets?	a. Type (code by row category)	b. Was this a repair to a damaged item or an improvement to a non-damaged item? 1 = Repair 2 = Improvement	c. Name of the item	d. Was this item damaged in the tsunami? 1=Yes 2=No	e. How much did you spend to repair or improve this item? (Rupees)	f. What is the current market value of the item after repair or improvement? (Rupees)
1. Business Tools or Utensils	1.1	(H4_2b1_1)	(H4_2c1_1)	(H4_2d1_1)	(h4_2e1_1)	(H4_2f1_1)
	1.2	↓	↓	↓	↓	↓
	1.3	↓	↓	↓	↓	↓
	1.4	(H4_2b1_4)	(H4_2c1_4)	(H4_2d1_4)	(h4_2e1_4)	(H4_2f1_4)
2. Machinery	2.1	(H4_2b2_1)	(H4_2c2_1)	(H4_2d2_1)	(h4_2e2_1)	(H4_2f2_1)
	2.2	↓	↓	↓	↓	↓
	2.3	(H4_2b2_3)	(H4_2c2_3)	(H4_2d2_3)	(h4_2e2_3)	(H4_2f2_3)
3. Furniture and Equipment	3.1	(H4_2b3_1)	(H4_2c3_1)	(H4_2d3_1)	(h4_2e3_1)	(H4_2f3_1)
	3.2	↓	↓	↓	↓	↓
	3.3	(H4_2b3_3)	(H4_2c3_3)	(H4_2d3_3)	(h4_2e3_3)	(H4_2f3_3)
4. Vehicles used in the business	4.1	(H4_2b4_1)	(H4_2c4_1)	(H4_2d4_1)	(h4_2e4_1)	(H4_2f4_1)
	4.2	↓	↓	↓	↓	↓
	4.3	(H4_2b4_3)	(H4_2c4_3)	(H4_2d4_3)	(h4_2e4_3)	(H4_2f4_3)
5. Site (land and building)	5.1	(H4_2b5_1)	(H4_2c5_1)	(H4_2d5_1)	(h4_2e5_1)	(H4_2f5_1)
	5.2	↓	↓	↓	↓	↓
	5.3	(H4_2b5_3)	(H4_2c5_3)	(H4_2d5_3)	(h4_2e5_3)	(H4_2f5_3)
6. Other physical business assets	6.1	(H4_2b6_1)	(H4_2c6_1)	(H4_2d6_1)	(h4_2e6_1)	(H4_2f6_1)
	6.2	↓	↓	↓	↓	↓
	6.3	↓	↓	↓	↓	↓
	6.4	(H4_2b6_4)	(H4_2c6_4)	(H4_2d6_4)	(h4_2e6_4)	(H4_2f6_4)

7. TOTAL AMOUNT SPENT REPAIRING OR IMPROVING PHYSICAL ASSETS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column e.)

Rs.

(H4_2_7)

ADDITIONS TO CAPITAL STOCK

4.3 Have you PURCHASED, BEEN GIVEN, BORROWED OR RENTED any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago?

1. Yes ---> Go to Qn. 4.4 (H4_3)
2. No ---> Go to Qn. 4.6

4.4. Please describe the business assets that you have BOUGHT, BEEN GIVEN, BORROWED OR RENTED in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

Did your business BUY any of?	a. Type (code by row category)	b. Name of item	c. Condition Acquired 1=new, 2=used, 3=self-made, 4=other	d. Ownership Status 1=own, 2=rent, 3=borrow, 4=other	e. Date of Acquisition Month	f. How much did you spend to buy this (or how much would it cost to replace if the item is borrowed or rented) (Rupees)	g. Is this item also used by your household for non-business uses? 1= Yes, 2=No
1. Business Tools or Utensils	1.1	(H4_4b1_1)	(H4_4c1_1)	(H4_4d1_1)	(H4_4e1_1)	(H4_4f1_1)	(H4_4g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3						
	1.4	(H4_4b1_4)	(H4_4c1_4)	(H4_4d1_4)	(H4_4e1_4)	(H4_4f1_4)	(H4_4g1_4)
2. Machinery	2.1	(H4_4b2_1)	(H4_4c2_1)	(H4_4d2_1)	(H4_4e2_1)	(H4_4f2_1)	(H4_4g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(H4_4b2_3)	(H4_4c2_3)	(H4_4d2_3)	(H4_4e2_3)	(H4_4f2_3)	(H4_4g2_3)
3. Furniture and Equipment	3.1	(H4_4b3_1)	(H4_4c3_1)	(H4_4d3_1)	(H4_4e3_1)	(H4_4f3_1)	(H4_4g3_1)
	3.2	↓	↓	↓	↓	↓	↓
	3.3	(H4_4b3_3)	(H4_4c3_3)	(H4_4d3_3)	(H4_4e3_3)	(H4_4f3_3)	(H4_4g3_3)
4. Vehicles used in the business	4.1	(H4_4b4_1)	(H4_4c4_1)	(H4_4d4_1)	(H4_4e4_1)	(H4_4f4_1)	(H4_4g4_1)
	4.2	↓	↓	↓	↓	↓	↓
	4.3	(H4_4b4_3)	(H4_4c4_3)	(H4_4d4_3)	(H4_4e4_3)	(H4_4f4_3)	(H4_4g4_3)
5. Site (including business land and building)	5.1	(H4_4b5_1)	(H4_4c5_1)	(H4_4d5_1)	(H4_4e5_1)	(H4_4f5_1)	(H4_4g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(H4_4b5_3)	(H4_4c5_3)	(H4_4d5_3)	(H4_4e5_3)	(H4_4f5_3)	(H4_4g5_3)
6. Other physical assets of the business (excluding inventories)	6.1	(H4_4b6_1)	(H4_4c6_1)	(H4_4d6_1)	(H4_4e6_1)	(H4_4f6_1)	(H4_4g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3						
	6.4	(H4_4b6_4)	(H4_4c6_4)	(H4_4d6_4)	(H4_4e6_4)	(H4_4f6_4)	(H4_4g6_4)

7. TOTAL REPLACEMENT COST OF ALL BUSINESS ASSETS PURCHASED IN LAST 3 MONTHS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum)

Rs.

(H4_4_7)

4.5 Where did you obtain the money used to purchase these additional business assets?

[Interviewer: write 0 if no funds from source]

Source:

1. Own savings
2. Loans from family
3. Loans from friends
4. Remittances from abroad
5. Bank loan
6. Loan from a Microfinance organization
7. Private moneylenders
8. Sale of household assets
9. Credit from Customers
10. Credit from Suppliers
11. Tsunami relief agency
12. Sale of business assets
13. Lottery win from this survey project
14. Other. Specify _____

TOTAL

[illegible]

SALES OF CAPITAL STOCK

4.6 Have you SOLD, RETURNED OR OTHERWISE DISPOSED OF any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago, or had any existing assets DAMAGED so you can no longer use them? Please include returns of rental equipment.

1. Yes ---> Go to Qn. 4.7 (H4_6)
2. No ---> Go to Qn. 4.8

4.7. Please describe the business assets that you have SOLD, RETURNED or had DAMAGED in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

Did your business SELL, RETURN or have DAMAGED any of?	a. Type (code by row category)	b. Name of item	c. Sold or Damaged? 1=Sold (Go to d) 2 =Damaged (Go to f) 3=Returned (Go to d)	d. How much did you get from selling or returning it? (Rupees)	e. Date of Sale Month	f. What is the replacement cost of the damaged item? (Rupees)	g. Was this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(H4_7b1_1)	(H4_7c1_1)	(H4_7d1_1)	(H4_7e1_1)	(H4_7f1_1)	(H4_7g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3						
	1.4	(H4_7b1_4)	(H4_7c1_4)	(H4_7d1_4)	(H4_7e1_4)	(H4_7f1_4)	(H4_7g1_4)
2. Machinery	2.1	(H4_7b2_1)	(H4_7c2_1)	(H4_7d2_1)	(H4_7e2_1)	(H4_7f2_1)	(H4_7g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(H4_7b2_3)	(H4_7c2_3)	(H4_7d2_3)	(H4_7e2_3)	(H4_7f2_3)	(H4_7g2_3)
3. Furniture and Equipment	3.1	(H4_7b3_1)	(H4_7c3_1)	(H4_7d3_1)	(H4_7e3_1)	(H4_7f3_1)	(H4_7g3_1)
	3.2	↓	↓	↓	↓	↓	↓
	3.3	(H4_7b3_3)	(H4_7c3_3)	(H4_7d3_3)	(H4_7e3_3)	(H4_7f3_3)	(H4_7g3_3)
4. Vehicles used in the business	4.1	(H4_7b4_1)	(H4_7c4_1)	(H4_7d4_1)	(H4_7e4_1)	(H4_7f4_1)	(H4_7g4_1)
	4.2	↓	↓	↓	↓	↓	↓
	4.3	(H4_7b4_3)	(H4_7c4_3)	(H4_7d4_3)	(H4_7e4_3)	(H4_7f4_3)	(H4_7g4_3)
5. Site (including business land and building)	5.1	(H4_7b5_1)	(H4_7c5_1)	(H4_7d5_1)	(H4_7e5_1)	(H4_7f5_1)	(H4_7g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(H4_7b5_3)	(H4_7c5_3)	(H4_7d5_3)	(H4_7e5_3)	(H4_7f5_3)	(H4_7g5_3)
6. Other physical assets of the business (excluding inventories)	6.1	(H4_7b6_1)	(H4_7c6_1)	(H4_7d6_1)	(H4_7e6_1)	(H4_7f6_1)	(H4_7g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3						
	6.4	(H4_7b6_4)	(H4_7c6_4)	(H4_7d6_4)	(H4_7e6_4)	(H4_7f6_4)	(H4_7g6_4)

7. TOTAL AMOUNT RECEIVED FROM BUSINESS ASSET SALES OR RETURNS IN THE LAST 3 MONTHS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column d.)

Rs

(H4_7_7)

8. TOTAL REPLACEMENT COST OF BUSINESS ASSETS DAMAGED IN THE LAST 3 MONTHS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)

Rs

(H4_7_8)

LOANS

4.8 I would like to ask about loans that your business has received in the past three months. Please provide information on the following types of loans

Type of Loan	a. In the last 3 months have you got a loan of this type 1. Yes 2. No → <i>next type</i>	b. Do you still owe part of this loan? 1. Yes 2. No → <i>next type</i>	c. What is the amount owing? (Rupees)	d. What is the MONTHLY or ANNUAL INTEREST rate in percent on this loan?	
				Monthly (%)	Annual (%)
1. Private bank	(H4_8a1)	(H4_8b1)	(H4_8c1)	(H4_8dm1)	(H4_8dy1)
2. Government bank					
3. Microfinance organization					
4.1 Development Bank (eg. RDB)					
4.2 Samurdhi					
5. Sanasa					
6. IDRP/REAP/ABG etc.					
7. Tsunami relief program					
8. Moneylender					
9. Family and friends					
10. Other	(H4_8a10)	(H4_8b10)	(H4_8c10)	(H4_8dm10)	(H4_8dy10)

Section H: Household Information

H.1 How many people currently live in your household?

(HH_1)

H.2 How many members of the household are currently working at least 20 hours per week? (including salaried/wage work and enterprise activities)

(HH_2)

H.3 Has your household received any money or goods from family or friends in another country during the last three months?

1. Yes ---> Go to Qn. H.4

2. No ---> Go to Qn. H.5

(HH_3)

H.4 How much money did you receive in total from such remittances over the past three months?

Rs.

(HH_4)

H.5 Comparing your household income from all sources now to your household income in OCTOBER, is your income higher, lower, or the same?

1. Higher

2. Lower

3. Same

(HH_5)

H.6 How much is your total monthly household income now?

Rs.

(HH_6)

H.7 We would like to get some information about the occupations of your parents/parents-in-law, siblings, uncles/aunts and cousins.

	Parents / parents-in- law	Siblings	Uncles / Aunts	Cousins
H.7.1 Number living	(HH7_1a)	(HH7_1b)	(HH7_1c)	(HH7_1d)
H.7.2 Currently employed	(HH7_2a)	(HH7_2b)	(HH7_2c)	(HH7_2d)
Of which:				
H.7.3.1 Wage workers for the government	(HH7_3_1a)	(Hh7_3_1b)	(Hh7_3_1c)	(Hh7_3_1d)
H.7.3.2 Wage workers in the private sector				
H.7.3.3 Self employed in agricultural activities				
H.7.3.4 Self employed in non-agricultural activities				
H.7.3.5 Casual/Daily-paid workers				
H.7.3.6 Apprentice / In-training worker				
H.7.3.7 Unpaid family worker				
H.7.3.8 Overseas worker	(Hh7_3_8a)	(Hh7_3_8b)	(Hh7_3_8c)	(Hh7_3_8d)

Section 5 : Loan Programme

Interviewer: Ask this section ONLY from Galle and Matara enterprises. If Kalutara District enterprise go to section 6

5.1 Did you apply for a loan from RDB? (if no, skip to next section)

1. Yes ---> Go to Qn. 5.2 2. No ---> Go to Section 6 (H5_1)

5.2 What was the amount of the loan you applied for?

Rs. (H5_2)

5.3 Was the loan granted?

1. Yes ---> Go to Qn. 5.4 2. No ---> Go to Qn 5.5 (H5_3)

5.4 If yes, how much and when did you receive?

Month (H5_4_am) Date (H5_4_ad) Amount Rs. (H5_4_b)

5.5 I would like to ask you some questions about your experience applying for the loan:

Experience	Time (Only one colour)	
	Amount of Days	Amount of weeks
5.5.1 How many days/weeks passed between the time you received the application forms and you submitted the application	(H5_5_1_a)	(H5_5_1_b)
5.5.2 How many days/weeks passed between the time the application was submitted and the loan was approved?		
5.5.3 How many days/weeks passed between the time the loan was approved and you received the funds?	(H5_5_3_a)	(H5_5_3_b)

5.6 How many hours did you spend on the following activities related to applying for the loan?

Interviewer: If it is more than 15 minutes take as 1 hour. If it is not more than 15 minutes put zero.

	Amount of hours
5.6.1 Filling out the application form?	(H5_6_1)
5.6.2 obtaining GN certification of residence	
5.6.3 obtaining required guarantors and filling associated forms	
5.6.4 Obtaining the endorsement by other banks / financial institutions	
5.6.5 Submitting the application	
5.6.6 Discussing the application with RDB personnel after the application was submitted, but before approval	
5.6.7 Discussing the application with RDB personnel after the loan was approved	(H5_6_7)

Interviewer: Ask Qn 5.7 ONLY from enterprises that received the loan (Yes to 5.3). Otherwise goto Q 5.8

5.7 How did you use the Rs (Q 5.4) loan?

Interviewer: Write down the amount spent within each category. Write zero if not purchased.

Category	A		Amount (Rs.)
	1= Yes	2=No	
5.7.1. Household durable goods Main Item purchased _____	(H5_7_1a)		(H5_7_1b)
5.7.2. Food for home consumption			
5.7.3. School Supplies and School Fees			
5.7.4. Religious Festivals and Ceremonies (include birthdays and weddings)			
5.7.5. Repairs to the house			
5.7.6. Repayment of loans			
5.7.7. Savings:			
5.7.8. Inventories and Raw Materials for Your Business: Main inventory item purchased _____			
5.7.9. Equipment for Your Business Main equipment item purchased: _____			
5.7.10. Inventories and Equipment for another household business Main item purchased: _____			
5.7.11. Other: Main thing money was spent on: _____	(H5_7_11a)		(H5_7_11b)

5.8 After your experience, answer the following questions on a scale of -5 to +5. -5 stands for strongly unfavourable or negative. +5 stands for strongly favourable or positive. 0 stands for neutral.

5.8.1. Your perception about taking out loans for the business	(H5_8_1)
5.8.2. Your impression about loan programmes operated by RDB to small businesses such as yours	
5.8.3. Your impression about the friendliness of RDB staff towards small businesses such as yours	(H5_8_3)

Section 6 : Financial Literacy

6.1 Suppose you had Rs. 100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than Rs. 102, exactly Rs. 102, less than Rs. 102?

- 1 = More than Rs. 102
- 2 = Exactly Rs. 102
- 3 = Less than Rs. 102
- 8 = don't know
- 9 = refuse to answer

(H6_1)

6.2 Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

- 1 = More than today
- 2 = Exactly the same as today
- 3 = Less than today
- 8 = don't know
- 9 = refuse to answer

(H6_2)

6.3.1 What do you think the inflation rate was in 2006 for Sri Lanka?

(H6_3_1)

6.3.2 What do you expect the inflation rate will be in 2007 for Sri Lanka

(H6_3_2)

6.4.1 If it cost someone Rs. 10,000 to buy their food and pay their other bills in December 2005, how much do you think it would cost them to buy the same food and pay the same bills in December 2006?

Rs.

(H6_4_1)

6.4.2 How much do you expect the same food and same bills to cost in December 2007?

Rs.

(H6_4_2)

6.5. Think of the good or service your firm sells the most of.

6.5.1 What is this item? _____ (H6_5_1)

6.5.2 How much do you charge for this item today?

Rs.

(H6_5_2)

6.5.3 How much did you charge for the same item one year ago?

Rs.

(H6_5_3)

6.5.4 How much do you expect to charge for the same item one year from now?

Rs.

(H6_5_4)

6.6 Imagine you have a loan for Rs. 20,000 over two years, with an interest rate of 20%. Do you think it would be easier for you to make the payments on this loan if inflation was 0% or if inflation was 20% next year?

- 1 = easier if inflation is 0%
- 2 = easier if inflation is 20%
- 3 = the two are equally easy or equally difficult
- 8 = don't know
- 9 = refuse

(H6_6)

6.7 Suppose that you had an investment opportunity that paid a return of 25% per year and you also had an opportunity to take a bank loan paying 16% interest. How would you respond in this situation?

- (a) it makes sense to take the loan and invest and therefore I will do it
- (b) it makes sense to take the loan and invest but I will not do it for other reasons
- (c) it does not make sense to take the loan and invest and therefore I will not do it
- (d) It does not make sense to take the loan and invest but I will still do it for other reasons

(H6_7)

6.8 A Rs. 10,000 loan at 16% interest rate for 2 years would require a monthly repayment of Rs. 490. How confident are you that if you received a Rs. 10,000 loan and invested in your business, that you would be able to make this repayment?

- 1 = Not confident at all
- 2 = somewhat confident
- 3 = confident
- 4 = very confident
- 9 = I will reject the loan

(H6_8)

Section Z: Interviewer Impressions

Interviewer: Please respond to the following questions after completing the interview.

Z.1 Who else other than the enterprise owner was present during the interview?

(Mark all that apply.)

- 1 Nobody
- 2 The spouse of the owner.
- 3 Other adult household members
- 4 Other adults from outside the household
- 5 A child 5 years of age or younger
- 6 A child older than 5 years of age.

(HZ_1_1)

(HZ_1_6)

Z.2 What is your impression of how well the respondent understood the questions being asked?

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

(HZ_2)

Z.3 What is your impression of the seriousness with which the respondent answered questions?

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

(HZ_3)

Z.4 What is your overall impression of the preciseness with which questions were answered?

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

(HZ_4)

Z.5 Which questions were most difficult or troubling for the respondent?

_____ (HZ_5r1) _____ → (HZ_5r5)

Z.6 Which questions were most difficult or troubling for you?

_____ (HZ_6r1) _____ → (HZ_6r5)

Z.7 Which questions interested the respondents the most?

_____ (HZ_7r1) _____ → (HZ_7r5)

Additional remarks:
