

Front Cover

**(KAC)**

**Enterprise Code Number**

<b>Gifts Distribution:</b>
----------------------------

1=Yes, 2=No

**SRI LANKA MICROENTERPRISE SURVEY**  
**ENTERPRISE SURVEY**  
**Round 11 (April 2008)**

ON1 Full Name of Business Owner			
OS Sex	1=Male	2=Female	(KOS)
BN Business Name:			
AD1 Address of Business			
AD2			
AD3			
TN Telephone number			
CN How are you commonly known in the area?			

TS Tsunami Effect: 1=Direct Effect, 2=Indirect Effect, 3=No Effect

### Nature of the Business

(KTS)

PR. Province	(KPR)	DS D.S. Division	(KDS)
DI District	(KDK)	GN G.N. Division	(KGN)

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

(just give enough detail to allow supervisors to find the same place)

## 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 (KM1)
2. No ----> Go to M2

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

MAD1 \_\_\_\_\_ (KM2AD1)

MAD2 \_\_\_\_\_ (KM2AD2)

MAD3 \_\_\_\_\_ (KM2AD3)

MTN New telephone number \_\_\_\_\_ (KM2TN)

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

(KM3FN) \_\_\_\_\_ (KM3SN) \_\_\_\_\_  
FIRST NAME FAMILY NAME/SURNAME

(KM3AD) \_\_\_\_\_  
STREET ADDRESS

(KM3TW) \_\_\_\_\_  
SUBURB AND CITY

(KM3TN) \_\_\_\_\_  
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

(KM4)  
\_\_\_\_\_

## 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 6 months ago (i.e. in October 2007)?**

1. Yes (i.e. no changes in both) --> Go to Section 2 (K1\_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 (K1\_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...? (K1\_3)**

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

**1.4 New business address (K1\_4)**

**1.5 When did you stop working in this business?**

**1.5.1 Day**

(K1\_5M)

**1.5.2 Month**

(K1\_5D)

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

1. The business was making a loss (K1\_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 (K1\_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 (K1\_8)
2. No --> Go to Qn. 1.10

**1.9 How much did you sell your business for?**

(Rupees)

(K1\_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 (K1\_10)
2. No --> Go to Qn. 1.12

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

(Rupees)

(K1\_11)

**1.12 Do you plan on reopening this business within the next 6 months?**

1. Yes (K1\_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)**

(K1\_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 \_\_\_\_\_

(KX1)

### 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 \_\_\_\_\_

(KX2)

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

(KX3)

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

(KX4)

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

Rupees

(KX5)

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

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

(KX6)

### X.7 How many employees do you supervise?

(KX7)

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

- 1 Yes
- 2 No

(KX8)

### 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 \_\_\_\_\_

(KX9\_1)

(KX9\_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)

(KX10)

### 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  
(Household Roster)

(KX11)

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

(KX12)

### 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

(KX13)

### 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 \_\_\_\_\_

(KX14)

*Interviewer:* Now go to SECTION 5

## 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?**

(KN1)

**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

(KN2)

**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) \_\_\_\_\_

(KN3)

**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

(KN4)

**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 \_\_\_\_\_

(KN5)

**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

(KN6)

**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) \_\_\_\_\_

(KN7)

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) \_\_\_\_\_

(KN8)

**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

(KN9)

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

Rupees

(KN10)

**N.11 What percentage of the revenue of this firm for the month of MARCH 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

(KN11\_1)

TOTAL

100%

**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

(KN12\_1)

TOTAL

100%

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

1. Yes  
2. No

(KN13)

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

(KN14)

**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.	b.	c.	d.	e.	f.	g.
	Type (code by row category)	Name of Item	Condition Acquired 1=new, 2=used, 3=self-made, 4=Other	Ownership Status 1=Own, 2=Rent, 3=Borrowed, 4=Other	Date of Acquisition Month	If you had to replace this, how much would it cost you to purchase one in a similar condition? (Rupees)	Is this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(KN15b1_1)	(KN15c1_1)	(KN15d1_1)	(KN15e1_1)	(KN15f1_1)	(KN15g1_1)
	1.2						
	1.3						
	1.4	(KN15b1_4)	(KN15c1_4)	(KN15d1_4)	(KN15e1_4)	(KN15f1_4)	(KN15g1_4)
2. Machinery	2.1	(KN15b2_1)	(KN15c2_1)	(KN15d2_1)	(KN15e2_1)	(KN15f2_1)	(KN15g2_1)
	2.2						
	2.3	(KN15b2_3)	(KN15c2_3)	(KN15d2_3)	(KN15e2_3)	(KN15f2_3)	(KN15g2_3)
	3.1	(KN15b3_1)	(KN15c3_1)	(KN15d3_1)	(KN15e3_1)	(KN15f3_1)	(KN15g3_1)
3. Furniture and Equipment	3.2						
	3.3	(KN15b3_3)	(KN15c3_3)	(KN15d3_3)	(KN15e3_3)	(KN15f3_3)	(KN15g3_3)
	4.1	(KN15b4_1)	(KN15c4_1)	(KN15d4_1)	(KN15e4_1)	(KN15f4_1)	(KN15g4_1)
	4.2						
4. Vehicles used in the business	4.3	(KN15b4_3)	(KN15c4_3)	(KN15d4_3)	(KN15e4_3)	(KN15f4_3)	(KN15g4_3)
	5.1	(KN15b5_1)	(KN15c5_1)	(KN15d5_1)	(KN15e5_1)	(KN15f5_1)	(KN15g5_1)
	5.2						
	5.3	(KN15b5_3)	(KN15c5_3)	(KN15d5_3)	(KN15e5_3)	(KN15f5_3)	(KN15g5_3)
5. Site (including business land and building)	6.1	(KN15b6_1)	(KN15c6_1)	(KN15d6_1)	(KN15e6_1)	(KN15f6_1)	(KN15g6_1)
	6.2						
	6.3						
	6.4	(KN15b6_4)	(KN15c6_4)	(KN15d6_4)	(KN15e6_4)	(KN15f6_4)	(KN15g6_4)
6. Other physical assets of the business (excluding inventories)							

**7. TOTAL REPLACEMENT COST OF ALL YOUR PHYSICAL BUSINESS ASSETS:**  
(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)

Rupees (KN15\_7)

**INTERVIEWER: NOW GO TO SECTION 3, AND THEN ASK FROM Qn 4.8 ONWARDS**

## 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

(K2\_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) \_\_\_\_\_

(K2\_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

(K2\_3)

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

HOURS LAST WEEK

(K2\_4)

### 2.5 Have you hired any new workers or employees in the last 6 months (including any paid or unpaid family members)?

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

(K2\_5)

### 2.6 How many new workers have you hired?

(K2\_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

(K2\_7)

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

(K2\_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)

(K2\_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)

(K2\_9A1)

(K2\_9A2)

(K2\_9A3)

(K2\_9A4)

#### 2.9.1 How many of these are family members?

(K2\_9B1)

#### 2.9.2 How many of these are non-family members?

(K2\_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

(K2\_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

(K2\_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

(K2\_12)

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

Rs.

(K2\_13)

### 2.14 Compared to six months ago have your inventories increased, decreased, or stayed the same?

1. increased  
2. decreased  
3. stayed the same

(K2\_14)

If the firm manufactures goods, ask 2.15 and 2.16. Otherwise go to 2.17

### 2.15 At market prices, what is the value of your current inventories held as raw materials?

Rs.

K2\_15

### 2.16 At market prices, what is the value of your current inventories held as finished goods?

Rs.

K2\_16

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

K2\_17

### 2.18 Have you starting manufacturing or selling any new products in the last 6 months that you didn't previously make or sell?

1. Yes ---> Go to Qn. 2.19  
2. No ---> Go to Section 3

K2\_18

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

K2\_19

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

K2\_20

### SECTION 3: INCOME AND EXPENSES

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

#### 3.1 Business Expenses During MARCH

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

[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
- 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 MARCH

(K3_1_1)
(K3_1_12)

3.1.a1 During MARCH, 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

(K3\_1a1)

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

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

Rs. (K3\_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

(K3\_1b)

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

Rs. (K3\_1c)

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

- 1. Yes
- 2. No

(K3\_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 MARCH of products your business makes or alters?

Rs. (KM3\_2)

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

Rs. (KM3\_2a)

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

Rs. (KM3\_3d)

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. (KM3\_3f\_1)

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

(KM3\_3f\_2)

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

Rs. (K3\_4)

3.5 Can you tell me the total monthly revenues of your business from all sources for the 5 months before March?

MONTH	a. REVENUE (Rupees)
(a) October	K3_5a
(b) November	
(c) December	
(d) January	
(e) February	K3_5e

##### T Retail / Trade Firms

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

Rs. (KT3\_2)

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

Rs. (KT3\_2a)

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

Rs. (KT3\_3c)

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. (KT3\_3e1)

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

(KT3\_3e2)

##### S Service Firms

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

Rs. (KS3\_2)

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

Rs. (KS3\_2a)

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

Rs. (KS3\_3c)

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?

KS3\_3e\_1

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

(KS3\_3e\_2)

INTERVIEWER: ONLY ASK 3.12.1 FROM ODD NUMBERED ENTERPRISES WHICH RECEIVED ACCOUNTS RECORDS SHEETS PREVIOUSLY

3.12.1. Do you currently keep written records for your enterprise which are either similar to what we asked you to maintain two years ago or may even be in a different format?

- 1. Yes ----> go to 3.12.2
- 2. No ----> go to section 4

(K3\_12\_1)

3.12.2. In what form do you maintain accounts?

(K3\_12\_2)

- 1. Same accounts format as given by the survey ----> go to section 4
- 2. With information in addition to the format given by the survey ----> go to 3.12.3
- 3. Dropping some information from the format given by the survey ----> go to 3.12.3
- 4. Dropping some information from and adding some information to the format given by the survey ----> ask 3.12.3 and 3.12.4
- 5. Completely different format ----> ask 3.12.3 and 3.12.4

DELET



1. Yes K3\_11

(K3\_12\_4A)

↓

(K3\_12\_4F)

**Section 4: Changes in Assets**  
**REPAIRS AND IMPROVEMENTS**

**4.1 Have you made any improvements or repairs to business assets in the last 6 months?**

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

1. Yes --> Go to Qn. 4.2

(K4\_1)

2. No --> Go to Qn. 4.3

**4.2 Business Assets Repaired or Improved in the last 6 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.	b.	c.	d.	e.	f.
	Type (code by row category)	Was this a repair to a damaged item or an improvement to a non-damaged item? 1 = Repair 2 = Improvement	Name of the item	Was this item damaged in the tsunami?	How much did you spend to repair or improve this item? (Rupees)	What is the current market value of the item after repair or improvement? (Rupees)
1. Business Tools or Utensils	1.1	(K4_2b1_1)	(K4_2c1_1)	(K4_2d1_1)	(K4_2e1_1)	(K4_2f1_1)
	1.2					
	1.3					
	1.4	(K4_2b1_4)	(K4_2c1_4)	(K4_2d1_4)	(K4_2e1_4)	(K4_2f1_4)
2. Machinery	2.1	(K4_2b2_1)	(K4_2c2_1)	(K4_2d2_1)	(K4_2e2_1)	(K4_2f2_1)
	2.2					
	2.3	(K4_2b2_3)	(K4_2c2_3)	(K4_2d2_3)	(K4_2e2_3)	(K4_2f2_3)
3. Furniture and Equipment	3.1	(K4_2b3_1)	(K4_2c3_1)	(K4_2d3_1)	(K4_2e3_1)	(K4_2f3_1)
	3.2					
	3.3	(K4_2b3_3)	(K4_2c3_3)	(K4_2d3_3)	(K4_2e3_3)	(K4_2f3_3)
4. Vehicles used in the business	4.1	(K4_2b4_1)	(K4_2c4_1)	(K4_2d4_1)	(K4_2e4_1)	(K4_2f4_1)
	4.2					
	4.3	(K4_2b4_3)	(K4_2c4_3)	(K4_2d4_3)	(K4_2e4_3)	(K4_2f4_3)
	4.4	(K4_2b4_4)	(K4_2c4_4)	(K4_2d4_4)	(K4_2e4_4)	(K4_2f4_4)
5. Site (land and building)	5.1	(K4_2b5_1)	(K4_2c5_1)	(K4_2d5_1)	(K4_2e5_1)	(K4_2f5_1)
	5.2					
	5.3	(K4_2b5_3)	(K4_2c5_3)	(K4_2d5_3)	(K4_2e5_3)	(K4_2f5_3)
6. Other physical business assets	6.1	(K4_2b6_1)	(K4_2c6_1)	(K4_2d6_1)	(K4_2e6_1)	(K4_2f6_1)
	6.2					
	6.3					
	6.4	(K4_2b6_4)	(K4_2c6_4)	(K4_2d6_4)	(K4_2e6_4)	(K4_2f6_4)

**7. TOTAL AMOUNT SPENT REPAIRING OR IMPROVING PHYSICAL ASSETS:**

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

Rs.

(K4\_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 6 months ago?

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

(K4\_3)

4.4. Please describe the business assets that you have BOUGHT, BEEN GIVEN, BORROWED OR RENTED in the last 6 months  
*(Interviewer, prompt to make sure that they only record business assets, and not household assets)*

	a.	b.	c.	d.	e.	f.	g.
Did your business BUY any of	Type (code by row category)	Name of item	Condition Acquired 1=new, 2=used, 3=self-made, 4=other	Ownership Status 1=own, 2=rent, 3=borrow, 4=other	Date of Acquisition Month	How much did you spend to buy this (or how much would it cost to replace if the item is borrowed or rented) (Rupees)	Is this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business tools or Utensils	1.1	(K4_4b1_1)	(K4_4c1_1)	(K4_4d1_1)	(K4_4e1_1)	(K4_4f1_1)	(K4_4g1_1)
	1.2						
	1.3						
	1.4	(K4_4b1_4)	(K4_4c1_4)	(K4_4d1_4)	(K4_4e1_4)	(K4_4f1_4)	(K4_4g1_4)
2. Machinery	2.1	(K4_4b2_1)	(K4_4c2_1)	(K4_4d2_1)	(K4_4e2_1)	(K4_4f2_1)	(K4_4g2_1)
	2.2						
	2.3	(K4_4b2_3)	(K4_4c2_3)	(K4_4d2_3)	(K4_4e2_3)	(K4_4f2_3)	(K4_4g2_3)
	3.1	(K4_4b3_1)	(K4_4c3_1)	(K4_4d3_1)	(K4_4e3_1)	(K4_4f3_1)	(K4_4g3_1)
3. Furniture and Equipment	3.2						
	3.3	(K4_4b3_3)	(K4_4c3_3)	(K4_4d3_3)	(K4_4e3_3)	(K4_4f3_3)	(K4_4g3_3)
	4.1	(K4_4b4_1)	(K4_4c4_1)	(K4_4d4_1)	(K4_4e4_1)	(K4_4f4_1)	(K4_4g4_1)
	4.2						
4. Vehicles used in the business	4.3	(K4_4b4_3)	(K4_4c4_3)	(K4_4d4_3)	(K4_4e4_3)	(K4_4f4_3)	(K4_4g4_3)
	5.1	(K4_4b5_1)	(K4_4c5_1)	(K4_4d5_1)	(K4_4e5_1)	(K4_4f5_1)	(K4_4g5_1)
	5.2						
	5.3	(K4_4b5_3)	(K4_4c5_3)	(K4_4d5_3)	(K4_4e5_3)	(K4_4f5_3)	(K4_4g5_3)
5. Other physical assets of the business (excluding inventories)	6.1	(K4_4b6_1)	(K4_4c6_1)	(K4_4d6_1)	(K4_4e6_1)	(K4_4f6_1)	(K4_4g6_1)
	6.2						
	6.3						
	6.4	(K4_4b6_4)	(K4_4c6_4)	(K4_4d6_4)	(K4_4e6_4)	(K4_4f6_4)	(K4_4g6_4)

7. TOTAL REPLACEMENT COST OF ALL BUSINESS ASSETS PURCHASED IN LAST 6 MONTHS:  
*(Interviewer, Ask if the description above is incomplete. Otherwise, sum)*

Rs.

(K4\_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 \_\_\_\_\_

	% of funds
1. Own savings	(K4_5_1)
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 _____	(K4_5_14)
TOTAL	100

**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 6 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  
2. No      --> Go to Qn. 4.8

**(K4\_6)**

**4.7. Please describe the business assets that you have SOLD, RETURNED or had DAMAGED in the last 6 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.	b.	c.	d.	e.	f.	g.
	Type (code by row category)	Name of item	Sold or Damaged? 1=Sold (Go to d) 2=Damaged (Go to f) 3=Returned (Go to d)	How much did you get from selling or returning it? (Rupees)	Date of Sale Month	What is the replacement cost of the damaged item? (Rupees)	Was this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(K4_7b1_1)	(K4_7c1_1)	(K4_7d1_1)	(K4_7e1_1)	(K4_7f1_1)	(K4_7g1_1)
	1.2						
	1.3						
	1.4	(K4_7b1_4)	(K4_7c1_4)	(K4_7d1_4)	(K4_7e1_4)	(K4_7f1_4)	(K4_7g1_4)
2. Machinery	2.1	(K4_7b2_1)	(K4_7c2_1)	(K4_7d2_1)	(K4_7e2_1)	(K4_7f2_1)	(K4_7g2_1)
	2.2						
	2.3	(K4_7b2_3)	(K4_7c2_3)	(K4_7d2_3)	(K4_7e2_3)	(K4_7f2_3)	(K4_7g2_3)
	3.1	(K4_7b3_1)	(K4_7c3_1)	(K4_7d3_1)	(K4_7e3_1)	(K4_7f3_1)	(K4_7g3_1)
3. Furniture and Equipment	3.2						
	3.3	(K4_7b3_3)	(K4_7c3_3)	(K4_7d3_3)	(K4_7e3_3)	(K4_7f3_3)	(K4_7g3_3)
	4.1	(K4_7b4_1)	(K4_7c4_1)	(K4_7d4_1)	(K4_7e4_1)	(K4_7f4_1)	(K4_7g4_1)
	4.2						
4. Vehicles used in the business	4.3	(K4_7b4_3)	(K4_7c4_3)	(K4_7d4_3)	(K4_7e4_3)	(K4_7f4_3)	(K4_7g4_3)
	5.1	(K4_7b5_1)	(K4_7c5_1)	(K4_7d5_1)	(K4_7e5_1)	(K4_7f5_1)	(K4_7g5_1)
	5.2						
	5.3	(K4_7b5_3)	(K4_7c5_3)	(K4_7d5_3)	(K4_7e5_3)	(K4_7f5_3)	(K4_7g5_3)
5. Site (including business land and building)	6.1	(K4_7b6_1)	(K4_7c6_1)	(K4_7d6_1)	(K4_7e6_1)	(K4_7f6_1)	(K4_7g6_1)
	6.2						
	6.3						
	6.4	(K4_7b6_4)	(K4_7c6_4)	(K4_7d6_4)	(K4_7e6_4)	(K4_7f6_4)	(K4_7g6_4)
6. Other physical assets of the business (excluding inventories)							

**7. TOTAL AMOUNT RECEIVED FROM BUSINESS ASSET SALES OR RETURNS IN THE LAST 6 MONTHS:**  
*(Interviewer: Ask if the description above is incomplete. Otherwise, sum column d.)*

Rs **(K4\_7\_7)**

**8. TOTAL REPLACEMENT COST OF BUSINESS ASSETS DAMAGED IN THE LAST 6 MONTHS:**  
*(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)*

Rs **(K4\_7\_8)**

## LOANS AND INVESTMENT

**4.8** I would like to ask about loans that your business has received in the past 6 months. Please provide information on the following types of loans

Type of Loan	a. In the last 6 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	(K4_8a1)	(K4_8b1)	(K4_8c1)	(K4_8dm1)	(K4_8dy1)
2. Government bank	↓	↓	↓	↓	↓
3. Microfinance organization	↓	↓	↓	↓	↓
4.1 Development Bank (eg. RDB)	(K4_8a4_1)	(K4_8b4_1)	(K4_8c4_1)	(K4_8dm4_1)	(K4_8dy4_1)
4.2 Samurdhi	(K4_8a4_2)	(K4_8b4_2)	(K4_8c4_2)	(K4_8dm4_2)	(K4_8dy4_2)
5. Sanasa	(K4_8a5)	(K4_8b5)	(K4_8c5)	(K4_8dm5)	(K4_8dy5)
6. IDRP/REAP/ABG etc.	↓	↓	↓	↓	↓
7. Tsunami relief program	↓	↓	↓	↓	↓
8. Moneylender	↓	↓	↓	↓	↓
9. Family and friends	↓	↓	↓	↓	↓
10. Other	(K4_8a10)	(K4_8b10)	(K4_8c10)	(K4_8dm10)	(K4_8dy10)

**4.9** During the past 6 months, have you increased your investment in your business from money reinvested in the business or from other household sources?

1 Yes --> 4.9a and 4.9b

2 No --> 4.9c

(K4\_9)

**4.9a** Approximately how much have you invested from these sources?

**4.9a1** Earnings from the business itself

Rs.

(K4\_9\_a1)

**4.9a2** From other household sources

Rs.

(K4\_9\_a2)

**4.9b** Approximately how much was invested in:

**4.9b1.** New equipment, tools or machinery

Rs

K4_9_b1
↓
↓
↓
K4_9_b5

**4.9b2.** Increases in inventories of materials or goods for sale?

**4.9b3.** Additional purchases or repairs to land or buildings

**4.9b4.** Repairs and improvements to equipment and machinery

**4.9b5.** Other (specify \_\_\_\_\_)

Interviewer: After asking 4.9a and 4.9b go to next section. Ask 4.9c only from those who did not do any investment

**4.9c** Why have you not invested any funds from these sources in your business? (all that apply)

1. Investments would not increase my profits by a sufficient amount

2. I am satisfied with the size of my business, and do not want to make it larger

3. I have not had any funds which I could invest

4. I have no money left after buying food and paying household expenses

5. Other (specify) \_\_\_\_\_

(K4\_9c1)

↓
↓
↓
(K4_9c5)

## SECTION 5: ADDITIONAL ENTERPRISE INFORMATION

5.1 How much would your sales increase by if you were to cut your prices by 25%, assuming that all of your competitors prices remained what they are now. ( Suppose, for example, you were able to cut your costs by 25% without changing the quality of the product you produce.)

1. By less than 25%
2. By 25%
3. By 26-50%
4. By more than 50%
5. No change

(K5\_1)

5.2 Do you plan to hire any new workers in the next 6 months?

1. Yes -----> goto Qn 5.6
2. No -----> goto Qn 5.3

(K5\_2)

5.3 What is the main reason why you would not hire an additional employee?

1. My business does not need another worker
2. I am not willing to pay additional wages
3. I am not willing to pay the additional EPF/ETF costs
3. I cannot trust/rely on another worker
4. Employees are too difficult to manage
5. It is too difficult to fire workers
6. Other (Specify) \_\_\_\_\_

(K5\_3)

5.4 Would you hire an additional worker for your business if someone else were to pay the additional costs of ETF/EPF for the first year of their employment?

1. Yes
2. No

(K5\_4)

5.5 Would you hire an additional worker for your business if someone else were to pay one third of the wage cost during the first year?

1. Yes
2. No

(K5\_5)

5.6 If you are to hire an additional worker, how much would you have to increase your capital/investment (equipment, space etc) by, in order to be able to use this worker efficiently and effectively?

Rs.

(K5\_6)

5.7 What percentage of your inputs (eg. Raw materials) are purchased on credit?

%

(K5\_7)

5.8 What percentage of your sales are made on credit?

%

(K5\_8)

5.9 For what percentage of your input costs (eg. raw material costs) do you keep written receipts?

%

(K5\_9)

5.10 For what percentage of your sales (eg. when you sell goods) do you issue written receipts?

%

(K5\_10)

5.11 Has your enterprise introduced any new products or services in the last 3 years?

1. Yes
2. No

(K5\_11)

5.12 In the last three years, has the enterprise significantly improved an existing product or service previously sold by the firm?

1. Yes
2. No

(K5\_12)

5.13 Has the enterprise introduced new or improved business processes in the last three years? (examples might include a new production method, a new quality control system, a new accounting system, or a new delivery system)

1. Yes
2. No

(K5\_13)

5.14 How sensitive are the sales of your business to the number of tourists arriving in Sri Lanka?

1. Tourism numbers have very little effect on my sales Goto Qn 5.16
2. Tourism numbers have a small effect on my sales Goto Qn 5.16
3. Tourism has a moderate effect on my sales Goto Qn 5.15
4. Tourism has a large effect on my sales Goto Qn 5.15

(K5\_14)

5.15 Would you be interested in purchasing an insurance contract which would pay your firm in periods of unexpectedly low tourism, in exchange for an annual fee?

1. Yes
2. No

(K5\_15)

5.16 How much would your sales decrease by if your competitors lowered their prices by 25%, assuming that you kept your prices the same ( Suppose, for example, that your competitors cut their costs by 25% without changing the quality of the product.)

1. By less than 25%
2. By 25%
3. By 26-50%
4. By more than 50%
5. No change

(K5\_16)

I would now like to ask you several questions about why you chose the line of self-employment you currently work in. In particular, we are interested why you work in [Give name of current sector, such as *lacework* or *retail trade*] instead of another self-employed occupation such as [choose other sectors such as *coir*, *retail trade*, *repair services*, *bamboo*, *batik*, *sewing*]

5.17. Was your business started by you, your spouse, you and your spouse jointly, or another family member or someone else?

- 1= Started by me alone
- 2 = Started by my spouse alone
- 3 = Started by my spouse and I jointly
- 4= Started by another family member (eg. Parent, sibling)

(K5\_17)

ORDER CHANGED. ADDITIONAL RESPONSE ADDED.

5.18. Were any of the following reasons for choosing the current industry sector or line of work instead of self-employment in another industry sector or line of work?

	1= reason, 2= not a reason
5.18.1 A family member had worked in this same industry	(K5_18_1)
5.18.2 I had worked as a wage worker in this same industry	
5.18.3 Working in this sector allows me to work in my home	
5.18.4 I believe I can earn more money working in this sector than in any other sector	
5.18.5 I don't know how to do anything else	
5.18.6 I had received training and skills in this sector	
5.18.7 I didn't have enough money to open a business in another sector I would like to work in	
5.18.8 Other (specify) _____	(K5_18_8)

5.19. Would you be interested in changing to another industry sector or line of work if you were given training in the skills needed to run a business in another industry sector or line of work?

1 = Yes  
2 = No -> go to 5.21

(K5\_19)

5.20. What industry sector would you like to work in if you were given the training?

(K5\_20)

5.21. Do you know of any person or company that offers training in business skills for businesses like yours?

1 = Yes  
2 = No -> go to 5.23

(K5\_21)

5.22. What is the name of this person or company?

(K5\_22)

5.23. Which of the following occupations do you believe it is socially accepted for women to work in? Which are socially accepted for men to work in?

1= Socially accepted, 2= Not socially accepted, 3=unsure

	1 Women	2 Men
a. Lace worker	(K5_23_1a)	(K5_23_2a)
b. Retail grocery store operated from within the home		
c. Retail grocery store operated outside the home		
d. TV repair services		
e. Rope-making		
f. Bamboo		
g. Making stringhoppers		
h. Bicycle repair	(K5_23_1h)	(K5_23_2h)

5.24. How many friends or social acquaintances do you have working in each of the following occupations?

	Number
a. Lace worker	(K5_24a)
b. Retail grocery store operated from within the home	
c. Retail grocery store operated outside the home	
d. TV repair services	
e. Rope-making	
f. Bamboo	
g. Making stringhoppers	
h. Bicycle repair	(K5_24h)

**SECTION 6: RDB LOAN PROGRAMME**

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

6.1 Did you apply for a loan under the Ruhuna Development Bank (RDB) loan scheme facilitated by the survey project? (if no, skip to next section)

1. Yes ---> Go to Qn. 6.2      2. No ---> Go to Section Z

(K6\_1)

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

Rs. (K6\_2)

(K6\_1)

6.3 Was the loan granted?

1. Yes ---> Go to Qn. 6.4      2. No ---> Go to Section Z

(K6\_3)

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

Month (K6\_4\_1)

Year (K6\_4\_2)

Amount Rs.

(K6\_4\_3)

6.5 What was your MOST IMPORTANT use of the loan?

1. To buy new equipment, tools or machinery for the enterprise
2. To purchase raw materials, inventories or goods for sale for the enterprise
3. For the construction, purchase or repair of land or buildings for the enterprise
4. For the repair or reinstallation of existing equipment and machinery for the enterprise
5. For household requirements
6. Other personal requirements
7. Other (specify \_\_\_\_\_)

K6\_5\_1 --- K6\_5\_7

6.6 What was the monthly loan installment (including interest)?

Rs (K6\_6)

6.7 Have you completed repaying the loan?

1. Yes ---> Go to Qn. 6.8      2. No ---> Go to Qn. 6.12

(K6\_7)

6.8 After completing the repayment of the initial RDB loan, did you take another loan (from RDB or anywhere else)?

1. Yes ---> Go to Qn. 6.9      2. No ---> Go to Section 6.17

(K6\_8)

6.9 From which institution did you get this next loan?

1. Ruhuna Development Bank
2. Another institution

(K6\_9)

6.10 What was the amount?

Rs (K6\_10)



6.11 What was the MOST IMPORTANT use of this additional loan?

- 1. To buy new equipment, tools or machinery for the enterprise
- 2. To purchase raw materials, inventories or goods for sale for the enterprise
- 3. For the construction, purchase or repair of land or buildings for the enterprise
- 4. For the repair or reinstallation of existing equipment and machinery for the enterprise
- 5. For household requirements
- 6. Other personal requirements
- 7. Other (specify \_\_\_\_\_)

K6\_11\_1-K6\_11\_7

Interviewer: After asking Qn 6.11 go to Qn 6.17

6.12 Number of monthly loan installments that you have remaining?

(K6\_12)

6.13 Did you face any problems/difficulties which caused you to not repay or delay your loan installments?

- 1. Yes ---> Go to Qn. 6.14
- 2. No ---> Go to Qn 6.17

(K6\_13)

6.14 At this point in time, how many loan installments have you delayed in repayment?

(K6\_14)

6.15 What were the reasons for delays in making loan repayments? (mark all that apply)

- 1. Income earned from the business is not sufficient to pay loan
- 2. Loan repayment funds had to be spent on urgent household needs
- 3. Loan repayment funds had to be spent on urgent personal needs
- 4. Loan repayment funds had to be spent on urgent enterprise needs
- 5. Too much time and effort involved in going to the bank in order to make repayments
- 6. The branch is too far
- 7. The loan installment is too high
- 8. Dislike having to repay the loan
- 9. Other (Specify) \_\_\_\_\_

(K6_15_1)
(K6_15_9)

6.16 Has the bank informed you that you have delayed in making repayments?

- 1. Yes
- 2. No

(K6\_16)

6.17 Based on your loan related experience, to what extent do you agree/disagree with the following statement?

- 1. Strongly agree
- 2. Agree
- 3. Neither agree nor disagree
- 4. Disagree
- 5. Strongly disagree

6.17.1 The loan funds helped to improve my business

6.17.2 The RDB experience has made me more willing to take out loans for the business

(K6\_17\_1)  
(K6\_17\_2)

## 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.

(KZ\_1\_1)

(KZ\_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

(KZ\_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

(KZ\_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

(KZ\_4)

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

\_\_\_\_\_ (KZ\_5r1) \_\_\_\_\_ (KZ\_5r10)

\_\_\_\_\_

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

\_\_\_\_\_ (KZ\_6r1) \_\_\_\_\_ (KZ\_6r10)

\_\_\_\_\_

### Z.7 Which questions interested the respondents the most?

\_\_\_\_\_ (KZ\_7r1) \_\_\_\_\_ (KZ\_7r10)

\_\_\_\_\_

**Additional remarks:**

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\_\_\_\_\_  
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