

<b>SHENO:</b>	<b>INTERVENTION GROUP:</b> 1.Control 2.Training 3.Training+Grant
<b>Sample Group:</b> A. Current (Jan 09) B. Potential (Jan 09) but started business (by Sep 09) C. Potential (Jan 09) but not started business (by Sep 09) D. Not Surveyed in Sep 2009	

**SRI LANKA SURVEY OF WOMEN ENTERPRISE OWNERS (CURRENT ENTERPRISES)  
ROUND 3 / JANUARY 2010**

**For those in Group A (operating an enterprise in Jan 2009) and Group B (not doing an enterprise in Jan 2009 but started an enterprise in Sep 2009)**

<b>BL</b>	Location of Business	1	In House / Land	2	In GN Division	3	In Reference Town	4	Away From Ref Town
<b>BN</b>	Business Name								
<b>NB</b>	Nature of Business								
		1	Production	2	Services	3	Retail/Sales		
<b>ON</b>	Owners Name								
<b>OG</b>	Ownership								
		1. Male			2. Husband and wife		3. Female		
<b>AD1</b>	Address of Business								
<b>AD2</b>									
<b>AD3</b>									
<b>HAD1</b>	Address of House								
<b>HAD2</b>									
<b>HAD3</b>									
<b>TN</b>	Telephone Number	<b>TN1</b>	Land					<b>TN2</b>	Mobile
<b>CN</b>	By what name are you commonly known in this area?								
<b>LN</b>	Language								
		1. Sinhala			2. Tamil		3. English		

**USE CODES AND NAMES**

<b>PR</b>	Province		<b>DS</b>	Div. Secretariat	
<b>DI</b>	District		<b>GN</b>	GN Division	
<b>TTO</b>	Town		<b>GN</b>	GN Division No.	

**INTERVIEWER'S RECORDS**

Interviewer's name :		Number : <b>FI</b>		Sex : 1. Male 2. Female <b>FI_GEN</b>	
Date and Time of the Interview. Use 24 hour system for time					
First Interview	Date	<b>FMEET</b>	Time	From.	To
Second Interview	Date	<b>SMEET</b>	Time	From.	To
Third Interview	Date	<b>TMEET</b>	Time	From.	To

I certify that all the information contained in this document was obtained as accurately as possible from the respondent to questions asked according to given instructions.

.....  
Interviewer Signature **ACBC1 - ACBC3**

**SUPERVISOR'S RECORDS**

Method	Accompanied by Supervisor	Recheck	Check Questionnaire Only	Supervisor Name & No.
Date : year/month/date	2009/...../..... <b>SURD1</b>	2009/...../..... <b>SURD2</b>	2009/...../..... <b>SURD3</b>	<b>SUCODE</b>
Time (24 Hr)	From. To	From. To	From. To	Sign:

**RECORD OF PROCESS**

	Yes	Name	Signature	Date : YYYY / MM / DD
Field Scrutinization	1			-----/-----/-----
Coding	1			-----/-----/-----
Data Entry	1			-----/-----/-----
Cleaning	1			-----/-----/-----
Researchers	1			-----/-----/-----
Analysis	1			-----/-----/-----

**THE LOCATION OF HOUSEHOLD / BUSINESS PREMISES**

**SKETCH OF THE LOCATION OF BUSINESS/HOUSEHOLD PREMISES** (with sufficient details for Supervisor to locate the place)

**SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS**

*Interviewer: Mention that you are inquiring about changes in business activity and business location. Specify the nature of the business indicated on the cover of the Round 2 Survey (in September 2009).*  
.....

1.1a In the previous survey round your business is mentioned as (mention what it says as above). Were you engaged in this business in September 2009?

- 1. Yes → goto instructions after 1.1b
- 2. No → goto 1.1b

1.1b If no, what business were you doing in September 2009?

- 1. Description \_\_\_\_\_
- 2. ISIC Code \_\_\_\_\_
- 3. Sector: 1.Production 2.Services 3.Retail/Sales

*Interviewer: For Group B respondents, ask 1.1c to 1.1f. If Group A respondent, then skip to 1.1g. Specify the date on which the enterprise activity was started as indicated in the Round 2 survey (in September 2009).*  
.....

1.1c In the previous survey the date on which you started the business / took over operations is mentioned as (mention what it says around your business is mentioned as (mention what it says as above)). Is this the actual date on which started the business / took over operations?

- 1. Yes → goto instructions after 1.1d
- 2. No → goto 1.1d

1.1d If no, when did you start the business / take over operations?

1.1d.m Month \_\_\_\_\_ 1.1d.y Year \_\_\_\_\_ 99. Don't know

*Interviewer: If the business start date is before January 2009, then ask 1.1c. If during the January—April 2009 period (inclusive of both months) then ask 1.1f. If after April 2009, then goto 1.1g.*

1.1e In the baseline survey of January 2009, you have been mentioned as someone who was thinking about starting a business. However, your business start / take over of operations date is a date before that. Would you be able to please clarify / explain this start up date?

.....  
.....  
.....

*Interviewer: After 1.1e, goto 1.1g*

1.1f The stated business start / take over of operations date is within 3 months of the baseline survey of January 2009. Was there any factor that helped you to begin operations so quickly?

.....  
.....  
.....

1.1g Are you working in the same line of business (mention the actual line of business in Sept 2009) and in the same location as you were working in when we interviewed you in September 2009? (SA)

*Interviewer: A change in line of business means there is a substantial difference in what the business now does. For example, selling clothes instead of food is a change in business line, whereas selling shirts instead of skirts is not.*

- 1. Yes (i.e. no changes in either) → Go to section 6
- 2. Only line of business has changed (including closing the business) → Go to 1.6
- 3. Only business location has changed → ask 1.2 to 1.5
- 4. Both line of business and location have changed → ask 1.2 onwards
- 5. Started a new business while doing the old one in the same location. → Go to 1.6
- 6. Started a new business while doing the old one but in a separate location → ask 1.2 onwards
- 7. Not doing a business (including closure of business) in Sept 2009. → Go to 1.13  
Currently the same.

1.2 Where is your new business location; in your home, or some other place?

1. At home
2. Outside the home but in a separate building on residence land
3. Outside the home and residence land, but in the same GN division
4. Outside the GN division but within the same DS division
5. Outside the DS division but within the same district
6. District outside the resident district
7. Other (specify) \_\_\_\_\_

1.3a Is your business operated in a fixed location, or is it mobile?

1. Fixed location → **Go to 1.3b**
2. Mobile business → **if answer to 1.1g is 3 skip to Section 6.**  
**If answer is 4 or 6 go to 1.6**

1.3b Which of the following best describes that fixed location?

1. Located in a main marketplace (e.g. large shopping complex)
2. Located in a secondary marketplace (e.g. small shopping complex)
3. Located on a busy street with lots of other businesses around
4. Located on a quiet street with a few other businesses around
5. Located in a residential area

1.4 Is this site your own property or rented or borrowed?

1. Own property
2. Rented / Leased
3. Borrowed
4. Other (specify) \_\_\_\_\_

1.5 New Business Address

AD1 \_\_\_\_\_

AD2 \_\_\_\_\_

AD3 \_\_\_\_\_

*Interviewer: If the respondent is operating the same line of business and only the location has changed (answer to 1.1g is 3), then go to Section 6.*

1.6 When did you stop or change this business (including opening new business)?

1.6m Month : \_\_\_\_\_ 1.6d Date : \_\_\_\_\_

1.7 Is the business now being operated by another household member? (except sale to a household member)

1. Yes → **Go to 1.13**
2. No
3. Not relevant

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

1. Yes → **Go to 1.9**
2. No → **Go to 1.10**
3. Not relevant → **Go to 1.10**

1.9 How much did you sell your business for?

Rs.

1.10 Did you sell any of the equipment or other business assets when you closed the business or changed the business to a new line of activity?

1. Yes → **Go to 1.11**
2. No → **Go to 1.12**

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

Rs.

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

1. Yes
2. No
3. Not relevant

- 1.13 After closing, changing or selling the business, what is your main activity now? (To make it easier, I will list some possible activities)
1. Working for wage → ask 2.1 to 2.11
  2. Looking for work → ask 2.12 to 2.15
  3. Operating a different business → Go to Section 3
  4. Housework or looking after children → ask 2.12 to 2.15
  5. Operate a new business along with the old one → Go to Section 3

## SECTION 2: 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 (answer to 1.13 is 1) ask questions 2.1 to 2.11; for those who are looking for work (answer to 1.13 is 2) or engaged in housework/not looking for work (answer to 1.13 is 4) ask 2.12 to 2.15.*

### **If currently working as a wage worker (i.e. answered 1 for Qn 1.13)**

- 2.1 In what kind of an enterprise do you work ?
1. Private sector firm
  2. Government sector
  3. An NGO or aid/relief agency
  4. Other (specify): \_\_\_\_\_
- 2.2 In what sector are you employed?
- a. Description: \_\_\_\_\_
  - b. Industry Code (ISIC): \_\_\_\_\_
- Interviewer: Get description of sector and indicate industry code.*
- 2.3 How many people work in the enterprise where you are employed? (Including the business owner and yourself and both paid and unpaid workers)
- 2.4 How many hours did you work last week? (Consider a 7 day period)
- 2.5 How much did you earn from this work last week? (Consider a 7 day period. Include all types of income such as bonuses, overtime, in-kind payments)
- 2.6 In your new job, do you supervise any other employees?
1. Yes → Goto 2.7
  2. No → Goto 2.8
- 2.7 How many employees do you supervise?
- 2.8 Do any other members of your family work for this enterprise?
1. Yes
  2. No
- 2.9 What were the main two reasons you left self employment for wage work? (MA)
1. Higher salary
  2. More stable working environment
  3. Less stress
  4. Business was making losses
  5. Better working hours
  6. Prospects for future wage growth
  7. Marriage
  8. It is easier to manage household work with a wage job
  9. Other (Specify)\_\_\_\_\_
- 2.10 Do you intend to reenter self-employment within the next year (12 months period)?
1. Yes → Goto 2.11
  2. No → Go to Section 10

2.11 Will you start a business in the same or a different industry? (SA)

1. Same industry → **Go to Section 10**
2. Different industry → **Go to Section 10**

**If currently unemployed (i.e. answered 2 or 4 for question 1.13):**

2.12 What was the main reason for closing your business? (SA)

1. The business was making a loss
2. Sickness or health reasons
3. I wanted to look for a better paying wage employment
4. To take care of family matters
5. I wanted to look for a better business opportunity
6. I intend to go abroad
7. I got married
8. Other (Specify): \_\_\_\_\_

2.13 Are you looking for a wage job, or another opportunity to enter self employment? (SA)

1. Wage work → **Goto 2.14**
2. Self employment → **Goto 2.14**
3. Not looking for employment → **Go to Section 10**

2.14 How much time do you expect it to take for you to find employment?

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

2.15 In which sector are you looking for work? (SA)

- a. Description: \_\_\_\_\_
- b. Industry Code (ISIC): \_\_\_\_\_

**Go to Section 10**

### SECTION 3: NEW BUSINESS

*Interviewer: Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answered 3 or 5 for question 1.13). For those who have opened a new business along with the old one (i.e. answered 5 or 6 to 1.1g), ask this section only regarding the new business.*

3.1 What is the nature of your new business or what does your activity consist of?

*(Interviewer: describe and use code ISIC-R3)*

- a. Respondent 's answer : \_\_\_\_\_
- b. Description of ISIC : \_\_\_\_\_

3.2 How many hours per week do you personally spend working in the new business?

a. Hours last week (Days*Hours)	
b. Hours in a normal week	

3.3 What type of accounts do you keep for income, expenses, assets etc. of your new business?

1. Through formal accounting (using the services of a professional within the firm)
2. Through formal accounting (using the services of a professional outside the firm e.g. book-keeping)
3. Personal record keeping or other records
4. Does not do any accounting
5. Other (specify) \_\_\_\_\_

3.4 Apart from yourself, who else works in this new business, and how many hours did they work during the last week?

Relationship	a) Work in the business? 1. Yes 2. No 3. No such relation (if answered 2 or 3 skip to next line)	b) If yes, how many?	c) Male/female 1. Male 2. Female	d) Hours worked in business last week	e) Mode of payment 1. share of profits 2. wages 3. in kind 4. commission 5. unpaid 6. other
1. Husband	1 2 3		1 2		1 2 3 4 5 6 .....
2. Children	1 2 3		1 2		1 2 3 4 5 6 .....
3. Siblings	1 2 3		1 2		1 2 3 4 5 6 .....
4. Parents	1 2 3		1 2		1 2 3 4 5 6 .....
5. Parents-in-law	1 2 3		1 2		1 2 3 4 5 6 .....
6. Other relatives	1 2 3		1 2		1 2 3 4 5 6 .....
7. Non-relative	1 2 3		1 2		1 2 3 4 5 6 .....

Interviewer: If more than one child, sibling, parent, other relative or non-relative works in the business, report the gender and mode of payment of the person who works most in the business, but report total hours for all workers in this category

3.5 How many firms operate in the same line of new business in your GN division? \_\_\_\_\_  
999. Don't know/cannot say

3.6 What percentage of your sales of new business is made to the following?

	% of sales
1. Small firms	
2. Medium and large firms	
3. Individual consumers	
4. Government and government agencies	
5. Foreign firms / institutes	
6. Other (specify) .....	
7. Total	

3.7 What are the three main products or services you sell in the new business, and the price per unit you sell?

Main products or services	(a) Name	(b) Type of unit	(c) Price per unit
1. Most important item			
2. Second most important item			
3. Third most important item			

3.8 What was the main reason for changing your business activity? (SA)

1. The previous business was making a loss
2. A better business opportunity came along
3. I acquired training or other information about the new business
4. I needed more flexibility
5. Other (Specify): \_\_\_\_\_
6. Not relevant

3.9 We would now like to understand why you chose your new sector of activity, rather than remaining in your previous sector or switching to a different sector. In particular, we are interested in why you work in [Give name of current sector such as retail trade or tailoring] instead of other self-employment occupations such as [give other sector names such as repair services, transport, tailoring, retail trade, food preparation]. Which of the following are reasons why you work in this sector or industry of self-employment rather than another self-employed occupation?

**Important: If answered 5 or 6 to 1.1g, ask whether any of the following were factors in deciding to start the new line of business rather than another line of business.**

1. This was a reason 2. Was not a reason

Reason	1 or 2
1. A family member had worked in the same industry	1 2
2. Friends were working in the same industry before I started my business	1 2
3. The cost of equipment and materials to begin a business in this industry were low	1 2
4. I had worked as a wage worker in this industry before	1 2
5. Working in this occupation allows me more flexibility to look after children or other family members than other sectors or industries	1 2
6. I received training as an apprentice in this industry	1 2

7. I believe this industry brings in more income than other industries	1	2
8. I didn't have enough money to open a business in another sector I wanted to work in.	1	2
9. I receive a safe, reliable stream of income from this sector, whereas other industries are more risky	1	2
10. This industry receives less government inspection than other industries	1	2
11. This is an industry where it is socially acceptable for females to work	1	2
12. I have no knowledge of operating other businesses	1	2
13. This business activity is my hobby	1	2
14. Because of the training programme that I received from the survey project	1	2
15. There are no businesses in this sector in this area so there is a demand	1	2
16. Other (specify) .....	1	2

3.10 Which of the reasons above were the two most important reasons for deciding to work in the sector or industry you currently work in rather than another industry? If there is another reason that we haven't mentioned, say what this reason is. *Interviewer: mark answer as 1 through 15 from responses from 3.9, or mark 16 for other and state reason in above table*

First most important reason \_\_\_\_\_

Second most important reason \_\_\_\_\_

### SECTION 4: BUSINESS STARTUP

*Interviewer: This section is relevant to only those who are operating a new business (i.e. answered 3 or 5 to 1.13). For those who have opened a new business along with the old one, (i.e. answered 5 or 6 to 1.1g), ask this section only with respect to the new business.*

#### Show the card

4.1 Can you tell me the degree of confidence you had/have about the success of your business?

1. Very confident 2. Somewhat confident 3. Not at all confident

Confidence in business success	Very confident	Somewhat confident	Not at all confident
a. When you opened the new business, how confident were you that you would be successful?	1	2	3
b. How confident are you now that your new business will be successful?	1	2	3

4.2 How long did it take for you to earn enough revenue to cover all expenses and generate some profit in the new business?

1. During the first month
2. \_\_\_\_ months
3. I have covered the initial cost but not generated a profit yet.
4. I have not managed to recover the initial cost yet

#### Show the card

4.3. How challenging do you find the following aspects of running your new business?

1. Very challenging 2. Somewhat challenging 3. Not at all challenging

a. Finding / maintaining relationships with reliable suppliers	1	2	3
b. Finding customers	1	2	3
c. Managing production and/or inventories	1	2	3
d. Setting prices	1	2	3
e. Maintaining records which allow you to determine how well the business is doing	1	2	3
f. Keeping working capital invested in the business	1	2	3
g. Juggling responsibilities in the household with running a business	1	2	3

4.4 We would like to compare your expectations before you opened your new business with your experience in running the business, in several dimensions.

4.4a Compared with your expectations before opening the business, is your new business:

1. Less successful than you anticipated?
2. About as successful as you anticipated?
3. More successful than you anticipated?

- 4.4b Compared with your expectations before opening the business, is your new business:
1. More difficult to manage than you anticipated?
  2. About as difficult to manage as you anticipated?
  3. Less difficult to manage than you anticipated?
- 4.4c Compared with your expectations before opening your business, is the pressure of running your new business while also managing your household:
1. More difficult to manage than you anticipated?
  2. About as difficult to manage as you anticipated?
  3. Less difficult to manage than you anticipated?

*Interviewer: In asking the following question, use “husband” if married. Use “members of your household” if not married.*

- 4.5 How supportive was your husband/members of your household of your decision to open a business in a different sector?
1. Strongly opposed
  2. Somewhat opposed
  3. Indifferent
  4. Somewhat supportive
  5. Very supportive

### SECTION 5: ASSETS, FINANCE AND LOANS INFORMATION

*Interviewer: This section is relevant to only those who are operating a new business (i.e. answered 3 or 5 to 1.13). For those who have opened a new business along with the old one, (i.e. answered 5 or 6 to 1.1g), ask this section only with respect to the new business.*

- 5.1 Think about the investment you made to start the new business. How much did you need to spend on each of the following in order to start your business? Indicate 0 for those items which did not cost.

Item	Initial Cost (Rs.)
1. Land and Buildings	
2. Machinery and equipment	
3. Raw materials, inventories and other working capital needed for start-up	
4. Costs of licensing and Government permits	
5. Initial costs of advertising	
6. Any other start-up cost (specify) .....	
7. Total	

*Interviewer: If no investment has been made on the new venture, skip to 5.3*

*Interviewer: Explain that you need to find the sources of finance for starting up the business. You can ask an open-ended question about the sources of funds to start the business and use the response to fill in the answers below. Indicate the amount obtained from each source as a percentage in the following table. Indicate 0 for sources which are not relevant.*

- 5.2 What percentage of the funds you invested in your business came from each of the following sources?

Source	Percentage %
1. Your own savings	
2. Investment by members of the household (including spouse)	
3. Investment by other relatives and friends (e.g. as partners)	
4. Money gifted by parents/ family members/ friends	
5. Remittances from abroad	
6. Sale of household assets	
7. Cash awards from this project (relevant only to group 2 and 3)	
8. Loans from any source	
9. Cash received from seetus (roscas)	
10. Other (specify) .....	
11.Total	

*Interviewer: If a loan was obtained, (indicated a value for 8 of 5.2) ask 5.2a. Otherwise move on to 5.3*

5.2a If you obtained a loan for business startup, what amount of the loans came from each of these lenders?

Source	Amount (Rs)
1. Family and/ or Friends	
2. Private Banks (eg. Sampath, Seylan)	
3. Government Banks (eg. Bank of Ceylon, People's Bank)	
4. Microfinance organization (e.g. SEEDS)	
5. Development Bank (e.g. Kandurata)	
6. Samurdhi Banks	
7. Sanasa Banks	
8. Development project loans (eg. IDRP/REAP/ABG etc.)	
9. Moneylenders	
10. Customers / suppliers	
11. Pawning personal assets	
12. Other (specify) .....	
13. Total	

5.3 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 or activity. Please tell me the approximate value of your assets in each of the following categories. Think of the value as how much it would cost you to replace the assets with ones in similar condition.

Item	a. Value if owned (Rs)	b. Monthly rent if rented (Rs)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Business site (including land and buildings)		
6. Other physical assets (excluding inventories/stock)		
7. Total value of assets in business		

5.4 Do you have a bank account (e.g. saving, current, fixed deposit) you use for your business?

1. Yes
2. No                      *See instructions at the end of this section*

5.5 Is this bank account in the business name or in your personal name?

1. Business Name
2. Personal Name
3. Under another family member's name
4. Joint account with another person
5. Other (specify) \_\_\_\_\_

*Interviewer: Go to section 6 for those who have started a new business along with the old one. Otherwise skip to section 7.*

## SECTION 6: CHANGE IN ASSETS ( PREVIOUS BUSINESSES)

In this section we inquire about the assets, expenses, income and profits of your previous business.

*Interviewer: This section is relevant to all those who are continuing the old business. For those who have opened a new business along with the old one, (i.e. answered 5 or 6 to 1.1g), ask this section only with respect to the old business.*

**Show the card**

6.1 During the past four months—that is, since we surveyed you in September 2009—have you purchased any new assets for your business or sold any business assets which you had at that time. If so, can you tell me the amount you spent on purchases in each of the categories, and the amount you received for sales in each of the categories?

Item	a. Purchases	b. Sales
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Business site (including land and buildings)		
6. Other physical assets (excluding inventories/stock)		
7. Total of assets from 1 to 6		

Interviewer: 6.2 is relevant to only those who have made a purchase of an asset during the last 4 months. Otherwise skip to 6.3

Interviewer: Explain that you need information about sources of funding for the purchase of the new asset. You can ask an open-ended question about the sources of funds and indicate the amount received from each source as a percentage. Indicate 0 for irrelevant sources.

6.2 How did you finance the purchase of these assets?

Source	Percentage %
1. Your own savings (incl. profits from a former business)	
2. Investment by members of household (including spouse)	
3. Investment by other relatives and friends (e.g. as partners)	
4. Money gifted by parents/ family members/ friends	
5. Remittances from abroad	
6. Sale of household assets	
7. Cash awards from this project (relevant only to group 2 and 3)	
8. Loans from any source	
9. Cash received from seetus (roscas)	
10. Money from sale of asset or equipment of the business	
11. Profits of this business	
12. Other (specify).....	
13. Total	

Interviewer: If a loan was obtained, (indicated a value for 8 of 6.2) ask 6.2a. Otherwise move on to 6.3

6.2a If you obtained a loan for asset purchase, what amount of the loans came from each of these lenders?

Source	Amount (Rs)
1. Family and/ or Friends	
2. Private Banks (eg. Sampath, Seylan)	
3. Government Banks (eg. Bank of Ceylon, People's Bank)	
4. Microfinance organization (eg. SEEDS)	
5. Development Bank (eg. Kandurata)	
6. Samurdhi Banks	
7. Sanasa Banks	
8. Development project loans (eg. IDRP/REAP/ABG etc.)	
9. Moneylenders	
10. Customers / suppliers	
11. Pawning personal assets	
12. Other (specify) .....	
13. Total	

6.3 Do you have a bank account (e.g.: saving, current, fixed deposit) you use for your business?

1. Yes
2. No → **Go to 6.5**

6.4 Is this bank account in the business name or in your personal name?

1. Business Name
2. Personal Name
3. Under another family member's name
4. Joint account with another person
5. Other (specify) \_\_\_\_\_

6.5 How many hours do you personally spend in the business?

a. Hours spent last week (days*hours)	
b. Hours spent in a normal week	

## SECTION 7 : INCOME, EXPENSES, AND PROFIT

*Interviewer: This section is relevant to all who are engaged in a business. For those who have started a new business along with the previous one, (i.e. answered 5 or 6 for 1.1g), ask the following regarding both businesses.*

7.1 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
2. No                      → **Go to 7.3**

7.2 At market prices, what is the value you calculate of your current inventories?      Rs : \_\_\_\_\_

7.3 How much cash do you keep on hand for business purposes?                      Rs: \_\_\_\_\_

7.4 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 him/herself as an expense*

Show the card

Item	Cost (Rs.)
a. Purchase of materials and items for resale	
b. Purchase of electricity, water, gas and fuel	
c. Interest paid on loans	
d. Wages and salaries for employees	
e. Rent for land or buildings	
f. Taxes	
g. Other expenses, including equipment rental, telephone, transportation	
h. Total expenses in December	

7.5 Can you tell me the total monthly sales of your business in December from all sources, including manufacturing, trade and services?

Rs : \_\_\_\_\_

7.6 Consider the most important item which you (1) **manufacture** or (2) **trade** or (3) **service** that you provide. *Interviewer: Ask the suitable question with reference to the business. Compare with the front cover. If answered 5 or 6 to 1.1g, ask in relevance to the main business.*

a. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the sale of the products that you **manufacture** from these materials?                      Rs : \_\_\_\_\_

b. If you buy Rs. 1000 worth of products, how much of revenue will you receive from the sale of the products that you **trade**?                      Rs : \_\_\_\_\_

c. If you spend Rs. 1000 and buy products to provide this service how much of revenue will you receive from the sale of this **service**?                      Rs : \_\_\_\_\_

7.7 What percentage of your total revenue comes from the sale of this main item?                      \_\_\_\_\_%

7.8 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? (Note: If you paid yourself a salary, add that back in to your profits.)

Rs. \_\_\_\_\_

7.9 What was the total income of your household for December, including income from all sources? (Note: Income earned from the business would be only the profits)

Rs. \_\_\_\_\_

7.10 What percentage of your inputs/ raw materials are purchased on credit?                      \_\_\_\_\_%

*Interviewer: give examples*

7.11 What percentage of your sales are made on credit?                      \_\_\_\_\_%

*Interviewer: give examples*

Interviewer: If answered 5 or 6 to 1.1g ask 7.12. Otherwise move onto the next section.

7.12 Interviewer: For those who have started a new business along with the previous one, (i.e. answered 5 or 6 for 1.1g), ask the following regarding both businesses. In 7.5, 7.4h and 7.8 above, we have the income, expenses and profit for December. But this is for both businesses. What is expected here is to find out what percentage of income, expenses and profits are applicable for the two businesses separately.

Item	Old Business %	New Business %
1. You previously mentioned that the total sales of your business was Rs. _____ (mention value in Q7.5). What is the percentage breakup between the old and new businesses?		
2. You previously mentioned that the total expenses of your business was Rs. _____ (mention value in Q7.4h). What is the percentage breakup between the old and new businesses?		
3. You previously mentioned that the total profit of your business was Rs. _____ (mention value in Q7.8). What is the percentage breakup between the old and new businesses?		

## SECTION 10: HOUSEHOLD/PERSONAL INFORMATION AND SOCIAL ACCEPTANCE

Interviewer: Section numbering has been redone in order to be consistent with previous questionnaires.

10.1 What is your marital status?

1. Never married
2. Married
3. Widow
4. Divorced
5. Separated

10.2 Can you tell about how you spent your time during the last week. Please describe the hours which you spent for the following activities during last week.

Activity	Number of hours
1. Looking after children	
2. Picking and dropping children at school	
3. Looking after own parents or other elderly persons	
4. Preparing food or cooking	
5. Consumption of meals	
6. Tidying and cleaning the house	
7. Washing clothes	
8. Gardening and household chores	
9. Household Shopping or Marketing	
10. Working for a family member's business as a non-waged worker	
11. Working for a non-family member's business as a non-waged worker	
12. Working for a family member's business as a waged worker	
13. Working for a non-family member's business as a waged worker	
14. Total number of hours	

10.3 How many children are there in your household aged under 18?

If no child below 18, indicate 0 and move on to 10.5

Number: \_\_\_\_\_

10.4 Who is the person with most responsibility for looking after the children during the daytime?

1. Me
2. My spouse
3. My parents or parents-in-law
4. Older child
5. Other family member
6. Childcare agency
7. School teacher
8. Neighbour/ Friend
9. Domestic helper
10. Children don't need looking after
11. Other (specify) \_\_\_\_\_

I am now going to ask you about the extent to which your husband/family support you in your business activity.

10.5 Would your husband / family be supportive of you operating a grocery store outside the home?

- 1. Yes **→ Go to 10.6**
- 2. No

10.5a If no, which of the following are reasons your family would not support you doing this activity? (Mark all that apply)

- 1. The costs of starting the business are too high
- 2. I have too many responsibilities in the household
- 3. They feel that this is not the sort of activity that women should be doing
- 4. They think the risks of making losses are too high
- 5. They do not want me dealing with people outside the neighborhood / strangers
- 6. They do not think I have the ability to run such a business
- 7. My family worries about my personal safety when working away from the home
- 8. They think that I might earn less income than I am earning right now
- 9. They think that I will not be happy doing that kind of business activity
- 10. They do not like me engaging in any economic activity
- 11. Other (specify) \_\_\_\_\_

10.6 Would your husband / family be supportive of you operating a tea shop outside the home?

- 1. Yes **→ Go to 10.7**
- 2. No

10.6a If no, which of the following are reasons your family would not support you doing this activity? (Mark all that apply)

- 1. The costs of starting the business are too high
- 2. I have too many responsibilities in the household
- 3. They feel that this is not the sort of activity that women should be doing
- 4. They think the risks of making losses are too high
- 5. They do not want me dealing with people outside the neighborhood / strangers
- 6. They do not think I have the ability to run such a business
- 7. My family worries about my personal safety when working away from the home
- 8. They think that I might earn less income than I am earning right now
- 9. They think that I will not be happy doing that kind of business activity
- 10. They do not like me engaging in any economic activity
- 11. Other (specify) \_\_\_\_\_

10.7 Is it socially acceptable for women like you to own and run a grocery store operated outside the home?

- 1. Yes
- 2. No

10.8 Is it socially acceptable for women like you to own and run a tea shop operated from outside the home?

- 1. Yes
- 2. No

10.9 Mentioned below are various reasons why it might be socially not acceptable for women such as you to operate a business outside the home. Please state how much you agree/disagree with each statement using the following scale:

- 1. Disagree strongly    2. Disagree    3. Neutral    4. Agree    5. Agree strongly

Reason	Agree/Disagree
a. Women should not operate a business outside the home because women should concentrate more effort on their household responsibilities	1 2 3 4 5
b. Women should not operate a business outside the home because women should not undertake businesses that involve so much risk	1 2 3 4 5
c. Women should not operate a business outside the home because women should not run a business which requires that they deal with strangers or people who live outside their own neighborhoods	1 2 3 4 5
d. Women should not operate a business outside the home because women do not have the skills required to run such a business	1 2 3 4 5

e. Women should not operate a business outside the home because it is unsafe for them to do so	1	2	3	4	5
f. Women should not operate a business outside the home because it is not suitable for women to be involved in such economic activities	1	2	3	4	5

### SECTION 16: INTERVIEWER IMPRESSIONS

**Section numbers have been skipped for the purpose of compatibility with the baseline survey**

*Interviewer: Please answer the following questions after completing the interview without consulting the respondent.*

16.1 Who else other than the owner was present during the interview? (MA)

1. Nobody
2. The spouse
3. Other adult household member
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
7. An employee
8. Other (specify) \_\_\_\_\_

	Excellent	Good	Not so good	Very bad
16.2 What is your impression of how well the respondent understood the questions asked?	1	2	3	4
16.3 What is your impression of the seriousness with which the respondent answered the questions?	1	2	3	4
16.4 What is your overall impression of the preciseness / accuracy with which the questions were answered?	1	2	3	4

16.5. Which questions were most difficult or troubling for the respondent? (Mark section or question number)

\_\_\_\_\_

16.6. Which questions were most difficult or troubling for you? (Mark section or question number)

\_\_\_\_\_

16.7. Which questions interested the respondents the most?

\_\_\_\_\_

16.8 The Survey was conducted at

1. Home                      2. Business site                      3. Other (specify) \_\_\_\_\_

**Thank the respondent and terminate interview**

Additional Remarks: