

SECTION F : ABILITY TO PERFORM THE SURVEY

Interviewer: Complete this section from information obtained from the initial respondent (i.e. January 2009) or some other person (if the respondent cannot be met several times).

F.1. Were you able to find the respondent?

- 1. Yes **Go to F.2.**
- 2. No, and I have made several attempts **Go to instructions after F.2.**

F.2. Was the respondent ready to be interviewed?

- 1. Yes and she has no issue in participating in the survey. **Go to next Section**
- 2. Yes, but the respondent cannot be joined to the survey according to the survey conditions. **Go to F.3.**
- 3. No **See instructions after F.2.**

If the respondent refuses to participate in the survey or if the respondent could not be located, obtain the following information from neighbor or respondent or family member or anyone else.

F.3. Who supplied the information? (It is possible that there is more than one person) (MA)

- 1. Respondent
- 2. Family member/(s)
- 3. Neighbour/(s)
- 4. Other (specify)

F.4. What is this person doing currently? (MA)

- 1. Engaged in wage work **Go to F.6**
- 2. Running a business **Go to F.6**
- 3. Involved in agricultural crop production work **See instructions after F.6**
- 4. Moved residence to a different city **Go to F.5**
- 5. Gone overseas **See instructions after F.6**
- 6. Not involved in any economic activity **See instructions after F.6**
- 7. Passed away **See instructions after F.6**
- 8. Other (Specify) **See instructions after F.6**
- 9. Do not know **See instructions after F.6**

F.5. If moved residence to a different city, what might that city be? 999 Do not know

See instructions after F.6.

F.6. At where is the business being operated currently? (Obtain address if possible)

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Interviewer: Obtain and mention as much information as possible about the respondent and his/her job.

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SECTION 1: CURRENT EMPLOYMENT

1.0a. We first interviewed you in January 2009. Could you tell me what changes have occurred in your employment status since January 2009? (**Interviewer:** Mark all that apply)

- 1. I was not running an enterprise in January 2009, and haven't started one or engaged in a job since.
- 2. Started an enterprise after January 2009
- 3. Started going to a job after January 2009
- 4. Closed down a business I started after January 2009
- 5. Resigned from a job I started going to after January 2009

1.0b. If you are engaged in a business activity, what is the nature of it?

- 1. Description
- 2. Industry Code (ISIC)
- 3. Sector: 1.Production 2. Retail/Sales 3. Services

1.0c. At any time during the past two and a half years (i.e. after we first interviewed you in September 2010) have you started a business which has since closed down permanently?

- 1. Yes
- 2. No

We would like to know what kind of activity you are engaged in currently.

1.1. Are you currently engaged in any economic activity?

- 1. Yes **Go to 1.2**
- 2. No **Go to 1.3**

1.2. Which of the following best describes your current activity?

- 1. Working as a wage worker **Go to section 2**
- 2. Casual/daily paid worker **Go to section 2**
- 3. Unpaid worker in an enterprise **Go to section 2**
- 4. Operating a business/in self-employment **Go to section 3**
- 5. Both wage work and self employment **Ask both sections 2 and 3**

1.3. Have you taken any steps to look for wage work during the last 9 months (i.e. since we talked with you in September 2010)?

- 1. Yes **Go to 1.5**
- 2. No

1.4. If yes, which of the following have you done?

	1. Yes	2.No
1. I have formally applied for a job with an enterprise	1	2
2. I have been formally interviewed with an enterprise for a job	1	2
3. I have asked neighbors and friends if they know enterprises that are looking for workers	1	2

1.5. How much time do you expect it to take for you to find employment? (SA)

- 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
- 5. I have no intention to engage in wage work with in the next twelve months. **Go to 1.7**

1.6. In which sector do you intend to work in?

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

1.7. Have you taken any steps to open a business during the last 9 months (since we talked with you in September 2010)?

- 1. Yes **Go to 1.9**
- 2. No

1.8. Have you taken at least one step out of the following to open a business/self-employment in the above sector?

1. Yes 2. No

	1. Yes	2. No
a. I have decided on a product or service that I would like to produce or sell	1	2
If yes, indicate the product or service.....		
b. I have decided on or a looked for location to operate this new business	1	2
c. I have talked to people in the neighborhood to gauge the demand for this new business	1	2
d. I have worked out how much money I would need to start this new business	1	2
e. I have taken a special training course to get skills required for this new line of business (NOTE: The training programme offered by the research project does not qualify)	1	2
f. I have talked with potential suppliers of raw material and machinery equipment for the business	1	2
g. I have applied for a loan to start the new business	1	2
h. I have decided that the business idea that I had will not be a viable business	1	2
i. Other (specify)	1	2

1.9a. When we surveyed you in January 2009 you told us you were thinking about starting a business in the year 2009. Could you tell me to what degree the following explanations were important for you to have not started a business?
1= Unimportant, 2 = No that important, 3 = Somewhat important, 4 = Very important

1. Difficulty getting financing	1	2	3	4
2. I haven't figured out which type of business I would like to run	1	2	3	4
3. My family doesn't support me opening a business	1	2	3	4
4. Looking after children or other family members takes too much of my time	1	2	3	4
5. I don't have the technical skills I need to open a business	1	2	3	4
6. I am not interested in starting a business	1	2	3	4
7. I felt that it's not suitable for me to start a business	1	2	3	4
8. Other (specify)	1	2	3	4

1.9b. **Do you still plan to start a** business in the next year (i.e. in the next 12 months)?

1. Yes, I still plan to open a business
2. I am no longer sure whether I want to start a business or not
3. I have decided I do not want to start a business in the next year **Go to section 1.12**

1.10. **How long do you think it will take to** open a business?

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
5. Cannot say

1.11. In which sector do you expect to open a business?

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

1.12. At any point during the last two **and a half** years (**i.e. after January 2009 baseline survey**), have you opened a business which you have subsequently closed down or stopped operating? **(Check if agrees with 1.0c)**

1. Yes
2. No **Go to section 10**

1.13. How many different businesses have you **opened** during this time?

Interviewer: **Ask the following questions with regards to the business that was operated for the greatest length of time.**

1.14. When **was** this business **started**?

- m. Month y. Year

1.15. When did you shut down or close this business?

- m. Month y. Year

1.16. **(Interviewer: Calculate the number of months the business was open from 1.14 and 1.15, and confirm)**
For how long was this business in operation? Months

1.17. What was the main reason for closing this business? **(SA)**

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

Go to section 10

SECTION 2: WAGE WORKERS (PAID/UNPAID)

Interviewer: Questions in this section are asked only from those who answered 1,2, 3 or 5 for Qn 1.2

- 2.1.** What is the kind of enterprise that you work in? (SA)
1. Private sector firm
 2. Government sector
 3. An NGO or aid/relief agency
 4. Other (specify):

- 2.2.** Could you tell me in what sector you are employed as a wage worker?
- 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 as a wage worker? (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, in addition to salary)

- 2.6.** In your new job, do you supervise any other employees?

1. Yes **Go to 2.7**
2. No **Go to 2.8**

- 2.7.** How many employees work under your control?

- 2.8.** Does any other member of your family work for the same enterprise that you work in?

1. Yes
2. No

Interviewer: If engaged in self employment activity and wage work at the same time (i.e. answered 5 for Qn 1.2) then go to Section 3.

- 2.9a.** Please tell me two main reasons as to why you ventured in to wage work rather than starting an enterprise of your own? (MA)

1. Higher salary
2. More stable working environment
3. Less stress
4. Was not confident I could successfully run a business
5. Better working hours
6. Prospects for future wage growth
7. I needed money urgently
8. In order to earn enough money to start a business in the future
9. It is easier to manage household work with a wage job
10. Other (Specify)

- 2.9b.** Could you tell me how important the following reasons were for you to not have started a business?

1= Unimportant 2 = Not very important, 3 = Somewhat important, 4 = Very important

1. Difficulty getting financing				
2. I haven't figured out which type of business I would like to run				
3. My family doesn't support me opening a business				
4. Looking after children or other family members takes too much of my time				
5. I don't have the technical skills I need to open a business				
6. I am not interested in starting a business				
7. I felt that it's not suitable for me to start a business				
8. Other (specify)				

- 2.10. Do you intend to venture to self employment within the next year (12 months period)?
 1. Yes **Go to 2.11**
 2. No **Go to 2.13**
- 2.11. How long do you expect that it will take for you to open a business? (SA)
 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
- 2.12. In which sector do you expect to open a business?
 a. Description:
 b. Industry Code (ISIC):
- 2.13. At any point during the last two and a half years (i.e. after the baseline survey in January 2009), have you opened a business, which you have subsequently closed down or stopped operating?
 1. Yes
 2. No **Go to section 10**
- 2.14. How many different businesses have you opened during this time?
- Interviewer: Ask the rest of the questions with regards to the business that was operated for the greatest length of time.*
- 2.15. When did you open this business?
 m. Month y. Year
- 2.16. When was this business shut down?
 m. Month y. Year
- 2.17. (*Interviewer: Calculate the number of months the business was open from 2.15 and 2.16, and confirm.*)
 For how many months in total the business was open?
- 2.18. What was the main reason for closing this business? (SA)
 1. The business was making a loss or dropped sales
 2. Sickness or health reasons
 3. I wanted to look for a better paying wage employment
 4. To take care of family matters
 5. Wanted to look for a better business opportunity
 6. Intend to go abroad
 7. Got married
 8. Other (Specify):

Go to Section 10

SECTION 3: NEW BUSINESS

Interviewer: This section is asked only by those who have started any new business. (i.e. answered 4 or 5 to Qn 1.2)

First start the questionnaire in a friendly conversational manner. I would like to know some details about your business. Could I have some information regarding how this business was started, what kind of work is carried out here, when this was started, what kind of achievements you have had and what kind of challenges you are currently facing?

- 3.1. What is this firm's current legal /ownership status?
 1. Sole proprietorship
 2. Partnership
- 3.2. Could you describe the nature of your business or the activities it consists of?
 (Describe and use code ISIC-R3)
 a. Respondent's answer:
 b. Description of ISIC:

3.3. Is your business registered/licensed with the Municipal Council, Urban Council or Pradeshiya Sabha?

1. Yes
2. No

3.4. Is your business registered with the Divisional Secretariat (DS) office?

1. Yes
2. No

3.5. How many hours a week do you personally spend working in the business?

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

3.6. Could you tell me if your new business and home are at the same location or in different locations?

1. At home
2. Outside of the home but separate building in same land as residence
3. Outside of the home and residence land, but in the same GN division
4. Outside of GN Division but within the same DS Division
5. Outside DS Division but within the same District
6. District outside the residential district
7. Other (specify).....

3.7. Is the new location that your business operates a fixed location or is it mobile?

1. Fixed location **Go to 3.8**
2. Mobile business **Go to 3.10**

3.8. If fixed location, 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 few other businesses around
5. Located in a residential area

3.9. Is this site and/or building your own/owned by your members, or rented / borrowed?

1. Your own property
2. Property expecting to buy
3. Rented/Leased
4. Property expecting to rent/lease
5. Borrowed
6. Property expecting to borrow
7. Other (specify)

3.10. When did you start or take over the activities/ ownership/ management of this business? (If don't know, mention it)

3.10m Month 3.10y Year 99. Don't know

Interviewer: If the respondent started the business herself, skip to Qn 3.12

3.11. If you purchased / inherited the business from someone else, when did this business begin its operations? (If don't know, mention it)

3.11m Month..... 3.11y Year 99. Don't know

3.12. Could you tell me the type of accounts you keep for income, expenses, assets etc. of your 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)

3.13a. Apart from yourself, who else works in this business, and how many hours did they work during the last week?

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.

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

3.13b. Could you tell me how many paid workers in total work in your business/ (es) within a normal week?

- a. Full-time (more than 20 hours per week) workers in a normal week
- b. Part-time (20 hours or less per week) workers in a normal week

Interviewer: If the answer to the date started or took over the activities/ownership/management of the business mentioned in Qn 3.10 is a date before September 2010, then ask 3.14a.

3.14a. In the previous survey in September 2010 (i.e. Round 4), this new business which was started before September 2010 has not got recorded. (In other words you have not been recorded as a person who has started a business.)

Could you tell me what you feel is the reason for this?

Interviewer: If the date of starting the business in Qn 3.10 is before January 2009, then ask how the respondent got recorded as someone who is hoping to start a business in the baseline survey (Round 1) of January 2009.

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SECTION 4: ASSETS, FINANCE AND LOANS INFORMATION

Ask this section only from those who are running a business.

4.1. Think about the capital investment you made to start the new business. How much did you need to spend on each of the following items such as utensils, machines, raw materials in order to start your business? Indicate 0 for items which did not cost.

Item	Investment / 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 business licensing and government permits	
5. Initial costs of advertising	
6. Any other start-up cost (specify)	
7. Total of all above investments	

Interviewer: If no investment has been made on the new venture, go to 4.3

Interviewer: Explain that you need to find out 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.

4.2. Could you tell me about the percentage of the funds you invested in your business which came from each of the following sources?

Source	Percentage %
1. Own savings	
2. Investment by members of the household (including husband)	
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 of all above	

Interviewer: If a loan was obtained to start up the business, (indicated a value for 8 of 4.2) ask 4.2a. Otherwise move on to 4.3.

4.2a. If you obtained a loan for business startup, could you tell me the amount of the loans which came from each of these lenders?

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

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

1. Yes
2. No

Go to 4.5

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

1. In the business Name
2. In the personal Name
3. Under another family member's name
4. Joint account with another person
5. Other (specify)

4.5. What percentage of inputs/ raw materials which are required for your business activities (Interviewer: give examples) is purchased on credit?

4.6. What percentage of sales of products / services of your business (Interviewer: give examples) is made on credit?

SECTION 5: ASSETS, INCOME, EXPENSES AND PROFIT

Ask this section only from those who are running a business.

5.1. Could I know some information about assets, expenses, income and profits of this business?

Now I am going to ask you about the value of utensils, tools, machinery and equipment, vehicles and other property currently used in your business or activity. Think of the value as how much it would cost you to replace the assets with ones in similar condition.

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Item	a. Value if owned (Rs)	b. Monthly rental if rented (Rs)
1. Tools and utensils		
2. Machinery and Equipment (e.g. gas cooker, oven, refrigerator)		
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		

- 5.2. 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 5.3
 2. No Go to 5.4

5.3. At market prices, what is the value of those current inventories? Rs :

5.4. How much cash do you keep at hand for business purposes? Rs:

5.5. Could you tell me how much your business' expenses were during May 2011? To make it easy to answer, I will list some possible expenses.

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Interviewer: Include only business and not household expenses. Do not include wages the owner pays herself as an expense.

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

5.6a. Could you tell me the total monthly sales of your business in May 2011 from all sources, including manufacturing, trade and services? Rs:

5.6b. What were your total monthly sales of your business in April 2011? Rs:
If the business was not open in April 2011, write 0.

5.7. 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 nature of the business. Compare with the front cover.

a. How much of revenue do you receive from the sale of the products that you **manufacture** from materials worth of Rs. 1000? Rs :

b. How much of revenue do you receive from the sale of the products that you trade, which were bought at Rs. 1000? Rs :

c. How much of revenue do you receive from sales of services provided from products worth of Rs. 1000? Rs :

5.8. What percentage of your total revenue comes from the sale of this **main manufacturing/trading/service** item?%

5.9a. What was the total income the business earned during May 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 May? (If you paid yourself a salary, add that back in to your profits.) Rs.

5.9b. What were your business profits in April 2011 Rs:

5.10. What was the total income of your household for May 2011, including income from all sources? (Note: Income earned from the business would be only the profits) Rs:

5.10a. **If married**, what is the total of your husband's earnings during May 2011? Rs.....

SECTION 6: CHOICE OF SECTOR

Interviewer: Ask this section only from those who are running a business.

6.1. In this section I would like to ask why you chose this sector to start a business instead in another sector. That is I would like to know why you didn't venture into a different line of business (give examples. E.g. repair services, transport, tailoring, retail trade, preparation of food) than the one you in now (Give name of current sector. E.g. retail trade, tailoring). Please choose from the following reasons why you work in this sector or industry of self-employment rather than in another self-employed occupation?

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

Reason	1 or 2	
1. A family member had worked in the same self-employment sector	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 sector was low	1	2
4. I had worked as a wage worker in the same industry before	1	2
5. Working in this sector allows me more flexibility to look after children or other family members than other sectors	1	2
6. I received training as an apprentice in this business	1	2
7. I believe this sector brings in more income than other sectors	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 sectors 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 in	1	2
12. Not having any knowledge of other industries	1	2
13. This business activity is one of my hobbies	1	2
14. Because of the training programme that I received from the survey project	1	2
15. Demand for this good because of the unavailability of business of this kind in the area	1	2
16. Other (specify)	1	2

6.2. Could you tell me the two most important reasons from the reasons mentioned above, for deciding to work in the industry you currently work in rather than in another industry? Please mention if there is a more significant reason which was not mentioned above.

(Interviewer: If reasons from 1-16 of above 6.1 affected, write down their numbers. If a different reason is given, mark as 16 and state reason in above table.)

- (a) The most important reason :
- (b) Second most important reason:

SECTION 7: COMPETITIVE ENVIRONMENT

Interviewer: Ask this section only from those who are running a business.

7.1. How many firms operate in the same line of business in your GN division? □ □ □
999. Don't know/cannot say

7.2. What percentage of your sales of new business is purchased by the following?

	% of purchases
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	

7.3. What are the three main products or services you sell, 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			

SECTION 8: BUSINESS STARTUP

Interviewer: Ask this section only from those who are running a business.

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8.1. Could 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

8.2. 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 **at least** the initial cost yet

Show the card

8.3. How challenging did you find the following aspects **with regards to** running your new business?

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

	1	2	3
a. Finding / maintaining relationships with reliable suppliers	1	2	3
b. Recognizing 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

8.4. **You had expectations on the new business before you started you new business. Also while running the business currently, you gain experience in several dimensions. What we are now going to do is to compare between those two.**

8.4a. 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?

8.4b. Compared with your expectations before opening the business, **managing your** new business:

1. Is more difficult than anticipated
2. Is about as difficult as anticipated
3. Is less difficult than anticipated

8.4c. Compared with your expectations before opening your business, the pressure of running your new business while also managing your household:

1. Is more difficult than anticipated
2. Is about as difficult as anticipated
3. Is easier than anticipated

Interviewer: In asking the Qn 8.5, use “husband” if married. Use “members of your household” if not married.

8.5. 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 9: BUSINESS ABILITIES AND PRACTICES

Interviewer: If involved in more than one business, ask the following questions regarding the main business.

Buying and Stock Control

- 9.1. In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials or goods purchased?
1. Yes
2. No
- 9.2. In the last three months, have you compared the prices or quality of raw materials or purchased goods offered by alternate suppliers/sources to the prices or quality of raw materials or purchased goods offered by the current supplier/source?
1. Yes
2. No

Interviewer: If a business with no stocks, skip to Qn 9.5

- 9.3. How frequently do you run out of stock of inventories or raw materials?
1. Never, I always have enough on hand
2. Not very frequent, once every 6 months or so
3. Once every three months
4. Once a month or more frequent
- 9.4. How long does it take to obtain goods for which you have run out of stock?
1. A day or less
2. More than a day, less than a week
3. A week
4. More than a week, less than a month
5. A month or more

Costing and Record-Keeping

- 9.5. Do you keep written business records? (Such as sales records and expense records)
1. Yes
2. No
- Go to Qn 9.9**
- 9.6. Do you record every purchase and sale made by the business?
1. Yes
2. No
- 9.7. Are you able to clearly see how much cash your business has at hand at any given point of time, using these records?
1. Yes
2. No
- 9.8. Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
1. Yes
2. No
- 9.9. Have you worked out the cost to you of each main product you sell?
1. Yes
2. No
- 9.10. Do you know from which goods you make the most profit per item selling?
1. Yes
2. No
- 9.11. Do you have a written budget which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
1. Yes
2. No

- 9.12.** If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?
1. Yes
2. No

Financial Planning

- 9.13.** How frequently do you review the financial strength/performance of your business and analyze/identify areas for improvement?
1. Never
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often
- 9.14.** Do you have a target set for sales over the next year?
1. Yes **Go to Qn 9.15**
2. No **Go to Qn 9.16**

- 9.15.** How frequently do you compare **your** actual performance to your target?
1. Never / do not compare
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often

- 9.16.** Have you made a budget of what costs facing your business are likely to be over the next year?
1. Yes
2. No

- 9.17.** **Do you or your accountant prepare any of the following**, annually? (MA)
1. Profit and loss statement
2. Statement of cash flow
3. Balance sheet
4. Income and expenditure statement
5. Other (specify)
OR 6. Do not prepare any financial statements

Marketing

- 9.18.** Which of the following have you done in the last three months?

- 9.18a.** **Have you** visited one of your competitors to see what prices **s/he is** charging?
1. Yes
2. No 999. No competitor/not relevant

- 9.18b.** **Have you** visited one of your competitors to see what products **s/he has** available for sale?
1. Yes
2. No 999. No competitor/not relevant

- 9.18c.** **Have you** asked your existing customers whether there are any other products they would like you to sell or produce?
1. Yes
2. No

- 9.18d.** **Have you** talked with **your former customers** to find out why they have stopped buying from your business?
1. Yes
2. No 999. No former customer

- 9.18e.** **Have you** asked a supplier about which products are selling well in your industry?
1. Yes
2. No
999. Supplier has no knowledge of industry (e.g. provides general inputs)

- 9.19.** Do you price any of your goods or services at prices slightly less than a round number (e.g. pricing at 995 SLR instead of 1000 SLR, or 99 SLR instead of 100 SLR)?
1. Yes
2. No

- 9.20. In the last three months have you used any special offer to attract customers?
 1. Yes
 2. No
- 9.21. In the last six months, have you done any form of advertising? (E.g. leaflets, banners, advertisements)
 1. Yes
 2. No
- 9.22. Do you normally make explanations/suggestions on other items that customers might want to buy?
 1. Yes
 2. No

SECTION 10: PERSONAL AND HOUSEHOLD INFORMATION

Interviewer: Ask Sections 10, 11 and 12 from ALL respondents.

- 10.1. Could I know what your marital status is?
 1. Never married
 2. Married
 3. Widow
 4. Divorced
 5. Separated

Time Consumption

- 10.2. I need to know 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. Other household chores and gardening	
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. Leisure activities (e.g. spending time with friends, attending religious and social events)	
15. Total number of hours	

SECTION 11: ATTITUDES

Show the card

- 11.1. We will use the graph to determine how satisfied you are with your business and your life. '10' indicates the state of total satisfaction and '0' indicates the state of total dissatisfaction. Could you tell me how satisfied or unsatisfied you are with the following situations based on the above scale?

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

Totally dissatisfied

Totally satisfied

a. (If engaged in a business) Your business's performance over the past 2 years	
b. (If engaged in a business) Working in self-employment rather than doing something else	
c. (If engaged in a business) The amount of work you have to do in your business	
d. (If engaged in a business) Your understanding of your business's finances	
e. Your life in general	
f. Living in Sri Lanka	

Interviewer: If unemployed or not engaged in self-employment go to next section.

11.2. Could you tell me how strongly you agree/disagree with the following statements?

1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, 5 = Strongly agree

a. I am frequently bored with my job / self-employment	1	2	3	4	5
b. I work in my job / self employment very enthusiastically	1	2	3	4	5
c. I usually feel exhausted at the end of the work day	1	2	3	4	5
d. I enjoy being responsible for the success of my firm	1	2	3	4	5
e. My job/ self-employment is very stressful	1	2	3	4	5

SECTION 12: PERSONALITY AND DECISION MAKING

Interviewer: Ask the questions in this section from all.

Mobility

Place	12.1. Did you go to a following place in the past month? 1. Yes 2. No 3. Not relevant			12.2. Do you usually go to these places alone, or only if someone accompanies you? 1. Alone 2. With someone else 3. Never 4. Not relevant			
	1	2	3	1	2	3	4
a. Church/ Temple/ Mosque	1	2	3	1	2	3	4
b. Market	1	2	3	1	2	3	4
c. Health Centre/ Hospital	1	2	3	1	2	3	4
d. Friends' homes	1	2	3	1	2	3	4
e. Parents' home	1	2	3	1	2	3	4
f. Other relatives' homes	1	2	3	1	2	3	4
g. D.S. Office	1	2	3	1	2	3	4
h. MC/UC/PS office	1	2	3	1	2	3	4
i. Banks (and other financial institutions)	1	2	3	1	2	3	4
j. Own business site	1	2	3	1	2	3	4

12.3. We intend to ask some questions to determine what kind of a person you are. I will read out the following statements. Please tell me to what degree you agree or disagree with those statements. There are no right or wrong answers to these questions. Please answer with what you feel is correct.

Show the card

- | | | |
|----------------------|----------------------------|----------------------|
| 1. Strongly disagree | 2. Disagree to some extent | 3. Slightly disagree |
| 4. Slightly agree | 5. Agree to some extent | 6. Strongly agree |

1. I am someone who is talkative.	1	2	3	4	5	6
2. I am someone who tends to find fault with others.	1	2	3	4	5	6
3. I am someone who does a thorough job.	1	2	3	4	5	6
4. I am someone who is depressed, blue.	1	2	3	4	5	6
5. I am someone who is original, comes up with new ideas.	1	2	3	4	5	6
6. I am someone who is reserved.	1	2	3	4	5	6
7. I am someone who is helpful and unselfish with others.	1	2	3	4	5	6
8. I am someone who can be somewhat careless.	1	2	3	4	5	6
9. I am someone who is relaxed, handles stress well.	1	2	3	4	5	6
10. I am someone who is curious about many different things.	1	2	3	4	5	6
11. I am someone who is full of energy and motivation.	1	2	3	4	5	6
12. I am someone who starts quarrels with others.	1	2	3	4	5	6
13. I am someone who is reliable.	1	2	3	4	5	6
14. I am someone who is tense in difficult situations	1	2	3	4	5	6
15. I am someone who is ingenious, a deep thinker.	1	2	3	4	5	6
16. I am someone who can generate a lot of enthusiasm in others.	1	2	3	4	5	6
17. I am someone who has a forgiving nature.	1	2	3	4	5	6
18. I am someone who tends to be disorganized.	1	2	3	4	5	6
19. I am someone who worries a lot.	1	2	3	4	5	6
20. I am someone who has an active imagination.	1	2	3	4	5	6
21. I am someone who tends to be quiet.	1	2	3	4	5	6

22. I am someone who generally trusts others.	1	2	3	4	5	6
23. I am someone who tends to be lazy.	1	2	3	4	5	6
24. I am someone who is emotionally stable, not easily upset.	1	2	3	4	5	6
25. I am someone who is inventive.	1	2	3	4	5	6
26. I am someone who has an assertive personality.	1	2	3	4	5	6
27. I am someone who is cold and aloof.	1	2	3	4	5	6
28. I am someone who perseveres until the task is finished.	1	2	3	4	5	6
29. I am someone who can be moody.	1	2	3	4	5	6
30. I am someone who values artistic, aesthetic experiences.	1	2	3	4	5	6
31. I am someone who is sometimes shy, inhibited.	1	2	3	4	5	6
32. I am someone who is considerate and kind to almost everyone.	1	2	3	4	5	6
33. I am someone who does things efficiently.	1	2	3	4	5	6
34. I am someone who remains calm in tense situations.	1	2	3	4	5	6
35. I am someone who prefers work that is routine.	1	2	3	4	5	6
36. I am someone who is outgoing, sociable.	1	2	3	4	5	6
37. I am someone who is sometimes not friendly with others.	1	2	3	4	5	6
38. I am someone who makes plans and follows through with them.	1	2	3	4	5	6
39. I am someone who panics easily.	1	2	3	4	5	6
40. I am someone who likes to reflect, play with new ideas.	1	2	3	4	5	6
41. I am someone who has few artistic interests.	1	2	3	4	5	6
42. I am someone who likes to cooperate with others.	1	2	3	4	5	6
43. I am someone who is easily distracted.	1	2	3	4	5	6
44. I am someone who is sophisticated in art, music, or literature.	1	2	3	4	5	6

SECTION 13: EFFECT OF TREATMENT

Interviewer: If intervention group = 1, skip this section

13.1. Interviewer: Did this respondent participate in the training programme? (Complete according to the sheno list.)

1. Yes
2. No

Go to 13.2

Go to next section

13.2. Interviewer: Was a business started after January 2009 (i.e. after the baseline survey) (Complete according to the SB in the cover page.)

1. Yes
2. No

Go to 13.3

Go to 13.5

13.3. (Interviewer: For those who participated in the training programme and started a business after the baseline survey.)

You participated in the training programme organized by the research project. We would like to know to what extent that training programme influenced you to start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

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

Statement	Response				
a. I wouldn't start a business if not for participating in the training programme	1	2	3	4	5
b. Implementing my plan to start a business accelerated due to participating in the training programme	1	2	3	4	5
c. My business became more profitable due to participating in the training programme	1	2	3	4	5
d. Was able to carry out my business in a more organized manner due to participating in the training programme	1	2	3	4	5
e. Developed management practice habits in my business due to participating in the training programme	1	2	3	4	5
f. Started the business in a different sector than I expected to start due to participating in the training programme	1	2	3	4	5

13.4. (Interviewer: Only for those who received the cash award by the research project. If the cash award was not given, go to the next section.)

You received a cash award after participating in the training programme organized by the research project. We would like to know to what degree it influenced to start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

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

Statement	Response				
a. I wouldn't start a business if not for the cash award	1	2	3	4	5
b. Implementing my plan to start a business accelerated due to the cash award	1	2	3	4	5
c. My business became more profitable due to the cash award	1	2	3	4	5
d. Was able to carry out my business in a more organized manner due to the cash award	1	2	3	4	5
e. Developed management practice habits in my business due to the cash award	1	2	3	4	5
f. I started the business in a different sector than I expected to start due to the cash award	1	2	3	4	5

Interviewer: Go to next section

13.5. (Interviewer: Only for those who participated in the training programme and did not started a business after the baseline survey.)

You participated in the training programme organized by the research project. We would like to know to what extent that training programme influenced you to not start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

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

Statement	Response				
a. After participating in the training programme, I felt that not enough satisfaction could be derived from running a small scale business	1	2	3	4	5
b. After participating in the training programme, I felt that it will not be profitable enough to run a small scale business	1	2	3	4	5
c. After participating in the training programme, I felt that I do not possess enough skills to run a small scale business	1	2	3	4	5
d. After participating in the training programme, I felt that it was not suitable for me to run a small scale business	1	2	3	4	5
e. After participating in the training programme, I felt that I did not have the commitment required to run a small scale business	1	2	3	4	5

13.6. (Interviewer: Only for those who were received the cash award by the research project. If the cash reward was not given, go to the next section.)

You received the cash award after participating in the training programme organized by the research project. We would like to know to what degree it influenced to not start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

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

Statement	Response				
a. I decided not start a business due to receiving of the cash award	1	2	3	4	5
b. Ventured in to another job / activity due to receiving of the cash award	1	2	3	4	5
c. Decided to postpone starting a business due to receiving of the cash award	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 complete the following section without consulting the respondent, once the interview is over.*

- 16.1.** Who else other than the owner of the business was present during the interview? (MA) (Mark all that apply)
- | | |
|--------------------------------------|---|
| 1. Nobody | 2. The spouse of the owner |
| 3. Other adult household member | 4. Other adult 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? (Mark section or question number)

- 16.8.** The survey was conducted at
1. Home
 2. Business site
 3. Other (specify)

Thank the respondent and terminate interview

Additional Remarks: