

SHENO:	INTERVENTION GROUP: 1.Control 2.Training .Training+Grant	SB Started a Business? 1.Yes 2.No
Sample Group: 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 (POTENTIAL ENTERPRISES)
ROUND 4 / SEPTEMBER 2010

For those in Group C (not doing enterprise in Jan 2009, Sep 2009, and Jan 2010) and Group D (not doing enterprise in Jan 2009 and not surveyed in Jan 2010)

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

USE CODES AND NAMES

PR	Province		DS	Div. Secretariat	
DI	District		GN	GN Division	
TTO	Town		GN	GN Division No.	

INTERVIEWER'S RECORDS

Interviewer 's name :		Number : FI		Sex : 1. Male 2. Female FI_GEN	
Date and Time of the Interview. Use 24 hour system for time					
First Interview	Date	FMEET	Time	From.	To
Second Interview	Date	SMEET	Time	From.	To
Third Interview	Date	TMEET	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	2010/...../..... SURD1	2010/...../..... SURD2	2010/...../..... SURD3	SUCODE
Time (24 Hr)	From. To	From. To	From. To	Sign: To

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: CURRENT EMPLOYMENT

Interviewer: Mention that you are asking about economic activity currently engaged in.

1.1 Are you currently engaged in any economic activity?

1. Yes
2. No

→ Go to 1.2

→ Go to 1.3

1.2 Which of the following best describes your current activity?

1. Wage worker
2. Casual/Daily paid worker
3. Unpaid worker in an enterprise
4. Operating a business/in self-employment
5. Both wage work and operating a business

→ Go to section 2

→ Go to section 2

→ Go to section 2

→ Go to section 3

→ Go to section 2 and then 3

1.3 Have you taken any steps to look for wage work during the last 8 months (since we talked with you in January 2010)?

1. Yes
2. No

→ Go to 1.5

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 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 decided not to seek employment in the next year

→ Go to 1.7

1.6 In which sector are you looking for work?

- a. Description: _____
- b. Industry Code: _____

1.7 Have you taken any steps to open a business during the last 8 months (since we talked with you in January 2010)?

1. Yes
2. No

→ Go to 1.9

1.8 Which of the following steps have you taken to open a business?

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 looked for or decided on a 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 training course to get skills 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 equipment or other inputs for the business	1	2
g. I have applied for a loan to start a new business	1	2
h. I have decided that a business idea that I had will not be a viable business	1	2
i. Other (specify)	1	2

1.9 When we surveyed you in January 2009 you told us you were thinking about starting a business in the year 2009. Is starting a business still something you plan to do in the next year, i.e. in 2010-2011?

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. No, I have decided I do not want to start a business in the next year

→ Go to section 10

- 1.10 How soon do you expect 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
 5. Not sure

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

- a. Description: _____
- b. Industry Code: _____

Go to section 10

SECTION 2: WAGE WORKERS

Interviewer: This section is asked only for those who answered 1,2 or 3 for 1.2

- 2.1 In what kind of an enterprise do you work ? (S A)

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
2. No

→ Go to 2.7

→ Go to 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 chose to enter wage work rather than starting an enterprise? (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) _____

- 2.10 Do you intend to enter self employment within the next year (12 months period)?

1. Yes
2. No

→ Goto 2.11
→ Go to Section 10

- 2.11 How soon do you expect 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: _____

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Go to Section 10 unless the worker is both self-employed and a wage worker, in which case go to Section 3.

SECTION 3: NEW BUSINESS

Interviewer: This section applies only to those who have started any new businesses. (i.e. answered 4 or 5 to 1.2)

I would like to ask you some questions about your business so that we can better understand the history of the business, its achievements and the challenges it faces.

- 3.1 What is this firm's current legal /ownership status?

1. Sole proprietorship
2. Partnership

- 3.2 What is the nature of your business or what does your activity consist of?

Interviewer: describe and use code ISIC-R3

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

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- 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 Where is your business located; in your home, or some other place? (SA)

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 Does your business operate in a fixed location or is it mobile?

1. Fixed location
2. Mobile business

→ Goto 3.8
→ Goto 3.10

- 3.8 If fixed location, which of the following best describes that fixed location?

1. Located in a main marketplace (eg. large shopping complex)
2. Located in a secondary marketplace (eg. 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 your own (or your family's) property/ rented/ borrowed?

1. Your own property
2. Expecting to buy
3. Rented/Leased
4. Expecting to rent/lease
5. Borrowed
6. 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 3.12

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

3.11m Month _____ 3.11y Year _____

99. Don't know

3.12 What type of accounts do 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) _____

3.13 Apart from yourself, who else works in this business, and how many hours did they work in 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.

Interviewer: If the answer to 3.10 (when started or took over the activities/ownership/management of the business) is a date before January 2010, then ask 3.14a.

3.14a In the previous survey in January 2010, this new business started before January 2010 has not got recorded. In other words you have not been recorded as a person who started a business. What do you think might be the reason for this?

Interviewer: If the date of starting the business in 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 of January 2009.

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SECTION 4: ASSETS, FINANCE AND LOANS INFORMATION

Interviewer: This section only for those who are running a business

- 4.1 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 4.3

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.

- 4.2 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 for startup (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, 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 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. Business Name
2. Personal Name
3. Under another family member's name
4. Joint account with another person
5. Other (specify)_____

- 4.5 What percentage of your inputs are purchased on credit? _____%

- 4.6 What percentage of your sales are made on credit? _____%

SECTION 5: ASSETS, INCOME, EXPENSES AND PROFIT

Interviewer: *This section only for those who are running a business*

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

Show the card

- 5.1. 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 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 rental 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 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 you calculate of your current inventories? Rs : _____

- 5.4. How much cash do you keep on hand for business purposes? Rs: _____
999. Do not know/Can't say/Refused answer

Show the card

- 5.5. Please report the amount you have spent on each of the following categories of business expenses during August 2010.

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 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 etc	
h. Total expenses in August 2010	

- 5.6. Can you tell me the total monthly sales of your business in August 2010 from all sources, including manufacturing, trade and services?

Rs: _____

- 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 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 : _____

5.8 What percentage of your total revenue comes from the sale of this main item? _____%

5.9 What was the total income the business earned during August 2010 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 August 2010? (Note: If you paid yourself a salary, add that back in to your profits.)

Rs. _____

5.10 What was the total income of your household for August 2010, including income from all sources? (Note: Income earned from the business would be only the profits)

Rs. _____

5.10a (If married): How much did your spouse earn during August?

Rs. _____

SECTION 6: CHOICE OF SECTOR

Interviewer: This section only for those who are currently working either in wage work or running a business

6.1 We would now like to understand why you chose the sector of work that you currently work in, rather than being self-employed in another 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 several 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?

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

6.2 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 6.1, or mark 16 for other and state reason in above table

First most important reason _____

Second most important reason _____

SECTION 7: COMPETITIVE ENVIRONMENT

Interviewer: This section only for 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 are 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	

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: This section only for those who are running a business

Show the card

8.1 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

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 the initial cost yet

Show the card

8.3. 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

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

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, 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?

- 8.4c 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.

- 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: MANAGEMENT PRACTICES

SECTION 1: BUSINESS SKILLS AND PRACTICES

Buying and Stock Control

9.8 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 → goto Qn 1.8a qm1_8
2. No → goto Qn 1.9

9.9 In the last three months, have you compared the prices or quality offered by alternate suppliers/sources of raw materials or purchased goods to the supplier/source you have?

1. Yes
2. No qm1_9

9.12 How frequently do you run out of stock of these inventories or raw materials?

1. Never, I always have enough on hand qm1_12
2. Not very frequent, once every 6 months or so
3. Once every three months
4. Once a month or more frequent

9.13 How long does it take to obtain goods for which you have run out of stock?

1. A day or less qm1_13
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

9.17 Do you keep written business records?

1. Yes
2. No → goto Qn. 1.21 qm1_17

9.18 Do you record every purchase and sale made by the business?

1. Yes
2. No qm1_18

9.19 Are you able to use your records to see how much cash your business has on hand at any point in time?

1. Yes
2. No qm1_19

9.20 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

qm1_20

9.21 Have you worked out the cost to you of each main product you sell?

1. Yes 2. No

qm1_21

9.22 Do you know which goods you make the most profit per item selling?

1. Yes 2. No

qm1_22

9.23 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

qm1_23

qm1_24a

9.25 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

qm1_25

Financial planning

9.26 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

qm1_26

9.27 Do you have a target set for sales over the next year?

1. Yes → goto Qn 1.27a
2. No → goto Qn 1.28

qm1_27

9.27a How frequently do you compare 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

qm1_27a

9.28 Have you made a budget of what costs facing your business are likely to be over the next year?

1. Yes 2. No

qm1_28

9.29 Which of the following do you or your accountant prepare at least annually?
(mark all that apply)

1. Profit and loss statement
2. Statement of cash flow
3. Balance sheet
4. Income and expenditure statement
5. Other _____
6. Do not prepare any financial statements

qm1_29_1

qm1_29_2

qm1_29_3

qm1_29_4

qm1_29_5

qm1_29_6

MARKETING

9.1 Which of the following have you done in the last three months?

(Mark 1=Yes, 2=No for each)

- 9.1a Visited one of your competitor's businesses to see what prices they are charging?
1. Yes 2. No 99. No competitor **qm1_1a**
- 9.1b Visited one of your competitor's businesses to see what products they have available for sale?
1. Yes 2. No 99. No competitor **qm1_1b**
- 9.1c Asked your existing customers whether there are any other products they would like you to sell or produce?
1. Yes 2. No **qm1_1c**
- 9.1d Talked with a former customer to find out why they have stopped buying from your business?
1. Yes 2. No 99. No former customer **qm1_1d**
- 9.1e Asked a supplier about which products are selling well in your industry?
1. Yes 2. No **qm1_1e**
99. Supplier has no knowledge of industry (eg. provides general inputs)
- 9.2 Do you price any of your goods or services at prices slightly less than a round number (eg. pricing at 995 SLR instead of 1000 SLR, or 99 SLR instead of 100 SLR)?
1. Yes 2. No **qm1_2**
- 9.3 In the last three months have you used any special offer to attract customers?
1. Yes 2. No **qm1_3**
- 9.4 In the last six months, have you done any form of advertising?
1. Yes **qm1_4**
2. No → goto Qn 1.7
- 9.7 Do you normally make suggestions of other items that customers might want to buy?
1. Yes 2. No **qm1_7**

SECTION 10: HOUSEHOLD/PERSONAL INFORMATION

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. Leisure activities (e.g. spending time with friends, attending religious and social events)	
15. 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)_____

SECTION 11: RAVEN AND ATTITUDES

11.1

RAVEN TEST

Show the card

I will show you a series of pictures. Each picture has figures in three rows and three columns. One figure is missing. You should find the missing part required to complete a pattern. You will be given 5 minutes. During that time, do as many as possible. Feel free to Go a picture and come back later..

(Record answers)

1.	2.	3.	4.
5.	6.	7.	8.
9.	10.	11.	12.

INTERVIEWER: The respondent needs 5 minutes of uninterrupted time. If they do get interrupted, take the pictures back and return it to them for the remaining time

ATTITUDES I

Show the card

11.2 Please rate how much you agree/disagree with each statement below, using this scale:

1. Disagree strongly 2. Disagree 3. Neutral 4. Agree 5. Agree strongly 6. Other

Statement	Response					
a. I often set a goal but later choose to pursue a different one	1	2	3	4	5	6
b. New ideas and new projects sometimes distract me from previous ones	1	2	3	4	5	6
c. I become interested in new pursuits every few months	1	2	3	4	5	6
d. My interests change from year to year	1	2	3	4	5	6
e. I have been obsessed with a certain idea or project for a short time but later lost interest	1	2	3	4	5	6
f. I have difficulty maintaining my focus on projects that take more than a few months to complete	1	2	3	4	5	6
g. I have achieved a goal that took years of work.	1	2	3	4	5	6
h. I have overcome setbacks to conquer an important challenge	1	2	3	4	5	6

i. I finish whatever I begin	1	2	3	4	5	6
j. Setbacks don't discourage me	1	2	3	4	5	6
k. I am a hard worker	1	2	3	4	5	6
l. I am diligent	1	2	3	4	5	6

I will read (show) you several pairs of statements. For each pair of statements, please tell me whether you agree more with statement a) or statement b)

1. a. Children get into trouble because their parents punish them too much.
1. b. The trouble with most children nowadays is that their parents are too easy with them.
11.3.1 Ans _____ (A/B)
2. a. Many of the unhappy things in people's lives are partly due to bad luck.
2. b. People's misfortunes result from the mistakes they make.
11.3.2 Ans _____ (A/B)
3. a. In the long run people get the respect they deserve in this world.
3. b. Unfortunately, an individual's worth often passes unrecognized no matter how hard he tries.
11.3.3 Ans _____ (A/B)
4. a. Without the right breaks, one cannot be an effective leader.
4. b. Capable people who fail to become leaders have not taken advantage of their opportunities.
11.3.4 Ans _____ (A/B)
5. a. No matter how hard you try, some people just don't like you.
5. b. People who can't get others to like them don't understand how to get along with others.
11.3.5 Ans _____ (A/B)
6. a. Heredity plays the major role in determining one's personality.
6. b. It is one's experiences in life which determine what they're like.
11.3.6 Ans _____ (A/B)
7. a. I have often found that what is going to happen will happen.
7. b. Trusting fate has never turned out as well for me as making a decision to take a definite course of action.
11.3.7 Ans _____ (A/B)
8. a. Becoming a success is a matter of hard work, luck has little or nothing to do with it.
8. b. Getting a good job depends mainly on being in the right place at the right time.
11.3.8 Ans _____ (A/B)
9. a. The average citizen can have an influence in government decisions.
9. b. This world is run by the few people in power, and there is not much the little guy can do about it.
11.3.9 Ans _____ (A/B)
10. a. When I make plans, I am almost certain that I can make them work.
10. b. It is not always wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow.
11.3.10 Ans _____ (A/B)
11. a. In my case getting what I want has little or nothing to do with luck.
11. b. Many times we might just as well decide what to do by flipping a coin.
11.3.11 Ans _____ (A/B)
12. a. Who gets to be the boss often depends on who was lucky enough to be in the right place first.
12. b. Getting people to do the right thing depends upon ability - luck has little or nothing to do with it.

11.3.12 Ans _____ (A/B)

13. a. As far as world affairs are concerned, most of us are the victims of forces we can neither understand, nor control.

13. b. By taking an active part in political and social affairs the people can control world events.

11.3.13 Ans _____ (A/B)

14. a. Most people don't realize the extent to which their lives are controlled by accidental happenings.

14. b. There really is no such thing as "luck."

11.3.14 Ans _____ (A/B)

15. a. It is hard to know whether or not a person really likes you.

15. b. How many friends you have depends upon how nice a person you are.

11.3.15 Ans _____ (A/B)

16. a. In the long run the bad things that happen to us are balanced by the good ones.

16. b. Most misfortunes are the result of lack of ability, ignorance, laziness, or all three.

11.3.16 Ans _____ (A/B)

17. a. With enough effort we can wipe out political corruption.

17. b. It is difficult for people to have much control over the things politicians do in office.

11.3.17 Ans _____ (A/B)

18. a. Many times I feel that I have little influence over the things that happen to me.

18. b. It is impossible for me to believe that chance or luck plays an important role in my life.

11.3.18 Ans _____ (A/B)

19. a. People are lonely because they don't try to be friendly.

19. b. There's not much use in trying too hard to please people, if they like you, they like you.

11.3.19 Ans _____ (A/B)

20. a. What happens to me is my own doing.

20. b. Sometimes I feel that I don't have enough control over the direction my life is taking.

11.3.20 Ans _____ (A/B)

21. a. Most of the time I can't understand why politicians behave the way they do.

21. b. In the long run the people are responsible for bad government on a national as well as on a local level.

11.3.21 Ans _____ (A/B)

SECTION 12: EMPOWERMENT

A. Control over Resources

	Question	Codes	Answer
1	Do you have any money of your own that you alone can decide how to use?	Yes [1]; No [0]	
2	Do you yourself control the money needed to buy the following things?	Yes [1]; No [0]; For myself but not children [2]; For children but not myself [3]; Do not buy [88]; Don't Know [99]	
	a. Food for yourself/ your children		
	b. Clothes for yourself/ your children		
	c. Medicine for yourself/ your children		
	d. Toiletries for yourself/ your children (e.g., soap, lotion, toothpaste)		

B. Mobility

3	Place	Did you go to the following places in the past month? Yes [1]; No [0]	Are you usually permitted to go to these places alone, or only if someone accompanies you? ALONE [1] NOT ALONE [2] NEVER [3]
1	Church/ Temple/ Mosque		
2	Market		
3	Health Centre/ Healer		
4	Friend's house		
5	Relative's house		
6	D.S. Office		

C: BASELINE QUESTIONS

4. Please tell me to what degree you would agree or disagree with the following statements.

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree or disagree
- 4 Agree
- 5 Strongly agree
- 6 Do not know

Statement	Response
a. When I have money in my hand, I am compelled to spend it on the needs of my husband or my family	
b. Those who run their business well, tend to get requests from their friends and family for financial help for expenditure or other needs	
c. Investing in machinery or equipment for the business is one way of saving money. Then it also avoids others asking for money	

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
What is your impression of how well the respondent	1	2	3	4

	understood the questions asked?				
	What is your impression of the seriousness with which the respondent answered the questions?	1	2	3	4
	What is your overall impression of the preciseness / accuracy with which the questions were answered?	1	2	3	4

16.2

16.3

16.4

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) _____

Interviewer: Note for those who are running a business:

Signage

16.9 Does the business have a clear and visible sign outside the store, which indicates which type of business this is?

1. Yes → goto Qn 16.1a

qm16_1

2. No → goto Qn 16.1b

16.10a Is this sign bright and colorful, or old and faded?

1. Bright and colorful

qm16_1a

2. Old and faded

16.10b Is the production and selling area separated from the living area of the household?

1. Yes, separated from living area (including in a separate premises or room)

2. No, production/selling occurs in the midst of the living area.

qm16_1b

Thank the respondent and terminate interview

Additional Remarks: