

**SRI-LANKA INFORMAL ENTERPRISES SURVEY
(DECEMBER 2008)**

**Questionnaire
Number**

SHENO

BN. Business Name :			
NB. Nature of the Business :			
1. Manufacturing		2. Services	
3. Retail/Trade			
ON. Owner's Name :			
GND. Ownership Gender : 1. Male 2. Jointly owned by husband/wife 3. Female → stop interview			
AD1. Address of Business:			
AD2.			
AD3.			
TN. Telephone number:	1.Land:	TN1	2.Mobile: TN2
CN. By what name are you commonly known in this area?			
LN. Language: 1. Sinhala 2. Tamil 3. English			

Use codes and names

Province (PR)		DS Division (DS)	
District (DI)		G.N.Division Name	
Town (TO) TO		G.N.Division (GN) number	

Interviewer Records:

Interviewer Name	Number
Date and Time of the Interview. Use 24 hour system for time.	
First Interview: Date: Time: From..... To:	
Second Interview: Date Time: From..... To:	
Third Interview: Date 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 Name Interviewer Signature

Supervisor's Records

Method:	Accompnd with Sup	Recheck	Check Qnr only	Supvsr Name & No
Date Y/M/D	2008./...../.....	2008./...../.....	2008./...../.....	
Time(Use 24 hour system for time)	From To	From To	From To	Signature:

Record of Process

	Yes	Name/ No	Signature	Date (Year/ Month/ Date)
Field Scrutinization	1			-----/-----/-----
Coding	1			-----/-----/-----
Data Entry	1			-----/-----/-----
Cleaning	1			-----/-----/-----
Researchers	1			
Analysis	1			

Sketch the location of Business Premises (sketch sufficient details so that enterprise can be located by supervisor/followup):

SECTION 1: PERSONAL AND BUSINESS INFORMATION

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.

- 1.1. What is this firm's current legal /ownership status? **q1_1**
- | | | |
|---|---|---------------------|
| <ol style="list-style-type: none"> 1. Sole proprietorship 2. Partnership 3. Private limited liability company 4. Public limited liability company 5. Government company 6. Government department or ministry 7. State corporations and statutory bodies 8. Co-operative establishment 9. Clubs and Associations 10. Other (specify) _____ | } | Continue the survey |
| | } | Stop the survey |

- 1.2. What is the nature of your business or what does your activity consist of?
(Interviewer: describe and use code ISIC-R3)
1. Respondent 's answer : _____
2. ISIC Code : _____ **q1_2**

- 1.3. How many hours a week do you personally spend working in the business ?
- | | |
|----------------------------------|--------------|
| a. Hours last week (Days* hours) | q1_3a |
| b. Hours in a normal week | q1_3b |

- 1.4. Is the business located in your home, or in some other place? **(SA) q1_4**
1. In the home
 2. On the land where the home is located but in a separate building
 3. In a location within the same GN as the residence
 4. In a location within the same town/DS but outside the residential GN
 5. In a location within the same district but outside the residential town/DS
 6. In a location outside the residential district
 7. Other

Show the card

- 1.5. Type of site
 What is the type of site where your business operates? **(SA) q1_5**
- | |
|---|
| 1. Improvised site on public spaces |
| 2. Permanent or semi-permanent site on public spaces |
| 3. Improvised or traveling site in a marketplace |
| 4. Site that is part of a permanent market |
| 5. Traveling door to door or on the street |
| 6. Merchandise, prepared food or services offered on motorcycle, bicycle, vehicle, truck, etc |
| 7. In transporting people or merchandise without a site: threewheeler, taxi, bus, truck, etc. |
| 8. At customer's residence |
| 9. At your residence without special installations |
| 10. At your residence with special installations. |
| 11. Commercial site (grocery, hardware, etc.) |
| 12. Service site (dry cleaning, restaurant, office, etc.) |
| 13. Production shop (bakery, printing, etc.) |
| 14. Repair service shop (mechanic, electrician, etc.) |
| 15. Guest house, hotel, inn, etc |
| 16. Transporting people or merchandise with site |
| 17. Other type of site: (specify)..... |

1.6. Is this site your own or family member owned property? Or is it rented/leased or borrowed? **q1_6**

1. Owned property
2. Rented/Leased
3. Borrowed
4. Other (specify).....

1.7. Did you start the business from scratch or was it inherited or purchased from your parents or someone else? **q1_7**

1. I started the business from scratch **Go to Qn. 1.10**
2. I purchased or inherited the business

1.8. If you did not start the business from scratch , was it: **q1_8**

1. Inherited from your parents?
2. Inherited from another family member?
3. Owned from marriage
4. Purchased from a family member?
5. Purchased from someone outside the family?
6. Other (Specify _____)

1.9. When did you take over the activities/ownership/management of this business? **(If don't know say so)**

1.9m Month **q1_m** 1.9y Year **q1_9y** 99. Don't know

1.10. When did this business begin operations? **(If don't know say so)**

1.10m Month **q1_10m** 1.10y Year **q1_10y** 99. Don't know

1.11. What type of accounts do you keep for income, expenses assets etc.of your business? **q1_11**

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 ex: Book keeping)
3. Personal record keeping or other records
4. Does not do any accounting
5. Other: (specify).....

1.12. How many employees (permanent/casual etc) work in your enterprise, including yourself ?

q1_12

1.12a How many of them (including yourself) work :

1. Less than 30 hours per week ? **q1_12a1** 2. 30 or more hours per week ? **q1_12a2**

1.13. Have you hired any new workers in your business:

	(a) 1=Yes, 2=No		(b) If yes, how many?
1. in the last 3 months?	1	2 q1_13_1a	q1_13_1b
2. in the last year?	1	2 q1_13_2a	q1_13_2b

1.14. Tell me how many of the following types of workers you have / had in your business **[Do not count yourself in any of these categories]**

	Current (a)	At the beginning or when taking over operations (b)
1. Wage or Salaried Workers	q1_14a1	q1_14b1
2. Casual or Daily paid Workers	↓	↓
3. Partners	↓	↓
4. Unpaid workers	↓	↓
5. Total number of workers (sum of 1-4)	q1_14a5	q1_14b5

(Interviewer: Ask each category separately. Examine 1-4 total.)

999. Don't know/ Can't say/ refuse to answer

- 1.15. Currently are your employees registered for EPF/ ETF? **q1_15**
1. Yes, all of them
 2. Some of them
 3. No, not anyone
 4. Other _____

Personal Infomation

1.16. What is your age? **q1_16** Years :

- 1.17. Gender **q1_17**
1. Male
 2. Female

- 1.18. Marital Status **q1_18**
1. Single/Never Married
 2. Married
 3. Widowed
 4. Divorced
 5. Separated

- 1.19. What ethnic group do you belong to ? **q1_19**
1. Sinhalese
 2. Sri Lankan Tamil
 3. Indian Tamil
 4. Sri Lankan Moor
 5. Burgher
 6. Malay
 7. Other (Please Specify.....)

- 1.20. What religious group do you belong to? **q1_20**
1. Buddhist
 2. Hindu
 3. Islam
 4. Roman Catholic
 5. Other Christian
 6. Other (Please Specify.....)

1.21. Number of people living in your household

No (including the owner)	No
a. Adults	q1_21a
b. Children (under 18 yrs)	q1_21b

1.22. How many adult members (i.e. over 18 yrs) of your household?

	No
a. Are wage workers (including temporary/permanent and casual/daily pd)	q1_22a
b. Own a separate business	q1_22b
c. Are unpaid workers	q1_22c
d. Total	q1_22d

SECTION 2 : EDUCATION AND EMPLOYMENT BACKGROUND

Educational Background

- 2.1. What is the highest level of education that you have completed? **q2_1**
 1 = Completed Year 1, 2 = Completed Year 2 / Grade 1, 3 = Completed Year 3 / Grade 2, 4 = Completed Year 4 / Grade 3, 5 = Completed Year 5 / Grade 4, 6 = Completed Year 6 / Grade 5, 7 = Completed Year 7 / Grade 6, 8 = Completed Year 8 / Grade 7, 9 = Completed Year 9 / Grade 8, 10 = Completed Year 10 / Grade 9, 11 = Completed Year 11 / G.C.E. (Ordinary Level) / NCGE, 12 = Completed Year 12 / Grade 11, 13 = Completed Year 13 / G.C.E. (Advanced Level) / HNCE, 14 = Completed some years at university, 15 = Completed university degree, 16 = Postgraduate work, 17 = Technical College, 18. = Not gone to school/ Entered Year 1 only

Interviewer: If answer to Qn.2.1 is 14-17, ask Qn. 2.2. If not (i.e. 1-13 or 18), go to Qn. 2.3

- 2.2. Then how many years of formal education have you had? **q2_2**
 years:
(Interviewer: This should be 11 or higher.)

Employment background and history

- 2.3. At what age did you begin to work **q2_3**
 Years:
- 2.4. What is your current age? **(Interviewer: Copy age from Qn. 1.16) q2_4**
- 2.5. Have you worked continuously since the age you started working or did you have to stop work at some point (eg. due to family responsibility/illness etc) ? **q2_5**
 1. Worked continuously **Go to Qn. 2.7**
 2. Stopped work at some point **Go to Qn. 2.6**

Interviewer: If there have been breaks in employment of six months or less then still consider as continuous employment

- 2.6. For how long have you been out of the workforce since you began working? Yrs : **q2_6**
- 2.7. How many different jobs did you have before you started this enterprise? **q2_7**

Interviewer: Calculate the number of years (X) that the person has been working. (i.e. Qn. 2.4. – Qn. 2.3 – Qn. 2.6)

- 2.8. Of the X years that you have been working, how many years were you in the following categories: *(If multiple categories, report main activity for the year.)*

Category	No. of Years
a. Wage worker in a registered firm	q2_8a
b. Wage worker in an unregistered firm	q2_8b
c. Casual/daily paid worker	q2_8c
d. Own account worker /business owner of a registered firm.	q2_8d
e. Own Account worker/business owner of an unregistered firm	q2_8e
f. Unpaid family worker	q2_8f
g. Apprentice / Trainee worker	q2_8g
h. Overseas worker	q2_8h
i. Out of labor force / unemployed	q2_8i
j. Formal education	q2_8j
k. Other	q2_8k
Total	q2_8t

(Interviewer: If this does not sum to X, explain.)

SECTION 3 : CHILDHOOD AND FAMILY BACKGROUND

- 3.1. What is the highest level of education attained by your father? (Same codes as question 2.1)
_____ **q3_1**
- 3.2. What is the highest level of education attained by your mother? (Same codes as question 2.1)
_____ **q3_2**
- 3.3. Has your father ever owned a business or been self employed? **q3_3**
1. Yes
2. No **Go to Qn. 3.5**
- 3.4. What is **the largest number of employees** your father's business ever had? **q3_4**
_____ 99. There weren't any workers
- 3.5. Has your mother ever owned a business or been self employed? **q3_5**
1. Yes
2. No **Go to Qn. 3.7**
- 3.6. What is **the largest number of employees** your mother's business ever had? **q3_6**
_____ 999. There weren't any workers
- 3.7. When you left school, were you a student leader or prefect? **q3_7**
1. Yes 2. No
- 3.8. At age 12, what percentage of your neighbours did not have enough to eat or got by with difficulty?
___ **q3_8** ___% 999. Don't know/Can't say
- 3.9. At age 12, did your family sometimes not have enough to eat, or get by with difficulty? **q3_9**
1. Yes 2. No 999. Don't know/ Can't say
- 3.10. What percentage of the children in your neighborhood sat for the O-Level examinations? ___ **q3_10** ___%
999. Don't know/ Don't remember
- 3.11. What percentage of the children in your neighborhood sat for the A-Level examinations? ___ **q3_11** ___%
999. Don't know/ Don't remember
- 3.12. (Show picture of ladder with nine rungs.) Here is a picture of a ladder. Suppose we say that the top of the ladder (POINTING) represents the tallest (boy/girl) aged 12 in your childhood neighborhood, and the bottom (POINTING) represents the shortest (boy/girl). Which rung on the ladder (MOVING FINGER RAPIDLY UP AND DOWN THE LADDER) best represents your height at age 12?
_____ **q3_12** _____

SECTION 4 : FINANCE AND LOANS INFORMATION

- 4.1. Think about the investment you made to start the business. If you were to start the firm today with the same equipment, inventories, etc., how much would you need to invest in:
- | | |
|---|--------------|
| a. Land and Buildings | q4_1a |
| b. Machinery, equipment and working capital | q4_1b |
- 4.2. Do you have a bank account (eg: saving, current, fixed deposit) you use for your business? **q4_2**
1. Yes
2. No **Goto Qn 4.4**

- 4.3. Is this bank account in the business name or in your personal name? **q4_3**
1. Business name
 2. Own personal name
 3. Personal name of another family member
 4. Other _____

LOANS

- 4.4. I would like to ask about loans that your business has had or still has. Please provide information on the following types of loans

Type of Loan	4.4a. Have you ever had a loan of this type? 1. Yes 2. No → next row	4.4b. Do you still owe part of this loan? 1. Yes 2. No	4.4c. When was the first time such loan was received?		4.4d. When was the last time such loan was received?	
			Mon	Yr	Mon	Yr
1. Private bank (eg. Sampath, Seylan)	q4_4_1a	q4_4_1b	q4_4_1cm	q4_4_1cy	q4_4_1dm	q4_4_1dy
2. Government bank (Bank of Ceylon, People's Bank)	↓	↓	↓	↓	↓	↓
3. Microfinance organization (eg. SEEDS)	↓	↓	↓	↓	↓	↓
4. Development Bank (e.g. Kandurata)	↓	↓	↓	↓	↓	↓
5. Samurdhi Bank	↓	↓	↓	↓	↓	↓
6. Sanasa Bank	↓	↓	↓	↓	↓	↓
7. Development project loans eg. IDRP/ REAP/ ABG etc	↓	↓	↓	↓	↓	↓
8. Tsunami relief program	↓	↓	↓	↓	↓	↓
9. Moneylender	↓	↓	↓	↓	↓	↓
10. Family and friends	↓	↓	↓	↓	↓	↓
11. Other	q4_4_11a	q4_4_11b	q4_4_11cm	q4_4_11cy	q4_4_11dm	q4_4_11dy

- 4.5. What percentage of your inputs (*Interviewer: give examples*) are purchased on credit? ___ **q4_5** ___%
- 4.6. What percentage of your sales (*Interviewer: give examples*) are sold on credit? ___ **q4_6** ___%
- 4.7. Suppose someone was going to pay you Rs 10,000 one month from now. He/she offers to pay you a lower amount today instead. What amount today would make you just as happy as receiving Rs 10,000 in a month's time?
Interviewer: Probe: "You wouldn't be willing to take (100 Rs. less)?"
 Rs : ___ **q4_7** ___
- 4.8. Do any of your customers pay by check? **q4_8**
1. Yes → Go To Section 5
 2. No.
- 4.9. If not, have some asked if they could? **q4_9**
1. Yes, some have asked if they could
 2. No, none have asked if they could

SECTION 5 : ASSETS, INCOME, EXPENSES AND PROFIT

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	Value (Rupees)	
	(a) Value if owned	(b) Monthly rental if rented
1. Tools and utensils	q5_1a1	q5_1b1
2. Machinery and Equipment	↓	↓
3. Furniture		
4. Vehicles used in the business		
5. Site (including land and buildings)		
6. Other physical assets (exclud. Inventories)		
7. Total value of assets in business	q5_1a7	q5_1b7

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 **q5_2**

1. Yes **Go to Qn. 5.3**
2. No **Go to Qn. 5.4**

5.3. At market prices, what is the value you calculate of your current inventories? Rs : q5_3

5.4. How much cash on hand does your business currently have? Rs: q5_4
999. Don't know / Can't say / Refuse answer

Show the card

5.5 Business expenses during the last month

Please report the amount you have spent on each of the following categories of business expenses during the last month (**Interviewer: include only business and not household expenses, do not include wages the owner pays himself as an expense**)

Item:	Cost (Rupees)
a. Purchase of materials and items for resale	q5_5a
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 November	q5_5h

5.6. Can you tell me the total monthly sales of your business in November 2008 from all sources, including manufacturing, trade and services? Rs: q5_6
999. Refuse to answer/ Don't know/ Can't say

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

- 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 **this material**? Rs: q5_7a
- 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: q5_7b
- c. If you spend Rs. 1000 and buy products used to provide the service, how much of revenue will you receive from the sale of this service? Rs: q5_7c

5.8. What percentage of your total revenue comes from the sale of this main item which you manufacture or trade or service that you provide? q5_8%

5.9 Can you tell me the total daily/ weekly/monthly/annual revenues of your business from all sources for 2006 and 2007:

(Interviewer: Use daily/ weekly/monthly revenues to estimate annual revenue. It is expected to estimate “d” column by using either one of the a,b, or c columns)

Year	REVENUE (Rupees)			
	a. Daily	b. Weekly	c. Monthly	d. Annual
1. 2007				q5_9_1d
2. 2006				q5_9_2d

99. Don't know/ Can't remember

5.10 *Interviewer: Please note whether the respondent answered this question by consulting written records or by memory* **q5_10**

1. Written records
2. By memory

5.11 What was the total income the business earned during November 2008 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 last month? **q5_11**

Rs. _____ *(Note: If you paid yourself a salary, add that back in to your profits.)*

99. Don't know/ refuse answer

5.12 What was the total income of your household for November 2008, including income from all sources?

Rs. _____ **q5_12** _____

(Note: Income from the enterprise refers to only profits from the enterprise)

SECTION 6 : INNOVATION

6.1 Has your firm introduced new **products or services** during the last three years? **q6_1**

1. Yes
2. No **Go to Qn. 6. 3**
3. Don't know **Go to Qn. 6. 3**

6.2 What is the main new product or service introduced? **q6_2**

6.3 In the last three years, has your firm significantly improved an existing product or service previously sold by the firm? **q6_3**

1. Yes
2. No
3. Don't know

6.4 Has the firm introduced new or improved existing business **processes** in the last three years? (for eg. a new production method, a new quality control system, a new accounting system, or a new distribution system). **q6_4**

1. Yes
2. No **Go to next section**
3. Don't know **Go to next section**

6.5 What is the main new process introduced? **q6_5**

SECTION 7: INFORMALITY

7.1 Is your business registered for VAT? **q7_1**

1. Yes
2. No

3. Don't know

7.2 Is your business registered with or licensed with the Pradeshya Saba, Urban Council, or Municipal Council? **q7_2**

1. Yes
2. No
3. Don't Know
4. Refused

7.3 Is your business registered with the Divisional Secretariat (D.S.) office (or Provincial Council)? **q7_3**

1. Yes → Verify this. Should have got dropped during Screening
2. No
3. Don't Know
4. Refused

7.4 Have you ever considered registering your business formally with the D.S.? **q7_4**

1. Yes **Go to Qn. 7.5**
2. No **Go to Qn. 7.6**

7.5 Are you currently in the process of registering with the D.S.? **q7_5**

1. Yes
2. No

7.6 What do you see as the possible costs or disadvantages of being registered with the D.S.? Tell us as many as you can think of.

Interviewer: Do not read out this list, but check all that are mentioned by the respondent.

1. The initial cost of registration with the DS is high	q7_6_1
2. The process of registering is time consuming	
3. The process of registering is burdensome	
4. Greater risk of being subject to visits by tax authorities	
5. Having to pay taxes	
6. Greater risk of being subject to visits by labour inspectors	
7. Having to pay EPF/ETF	
8. More paperwork and recordkeeping needed	
9. Other (specify): _____	
OR 10. I don't think there are any disadvantages or costs	q7_6_10

7.7 What do you see as the possible benefits or advantages to your business of being registered with the D.S.? Tell us as many as you can think of.

Interviewer: Do not read out this list, but check all that are mentioned by the respondent.

1. Being able to get a bank account in the business name	q7_7_1
2. Being able to sell to the government	
3. Being able to sell to other firms which require registration	
4. Less risk of being fined	
5. Less chance of being asked for a bribe	
6. Better reputation for the business	
7. Qualification for participation in government programmes for firms	
8. Easier to get a bank loan	
9. Greater societal acceptance for the firm	
10. Being able to export	
11. Being able to operate more visibly, or on a larger scale, without worrying	
12. Being able to use the courts to enforce business contracts	
13. Having a legal record of my business in case of disputes	
14. Being able to advertise more widely without worrying about attracting govt attention	
15. Other (specify): _____	

OR 16. I don't think there are any advantages or benefits	q7_7_16
---	----------------

7.8. How much do you think is the cost of registering at the D.S. office? Rs. **q7_8**

7.9. After providing all the necessary documentation, how long do you think it takes to get the D.S. registration? **q7_9** days

7.10. If a business owner earns Rs 100,000 per year, how much do you think he has to pay as income tax?
999. Don't know/Cant say/Refused Rs. **q7_10**

7.11. If a business owner earns Rs 400,000 per year, how much do you think he has to pay as income tax?
999. Don't know/Cant say/Refused Rs. **q7_11**

7.12. In the last year did you have to pay any fines or bribes for carrying on the business without the D.S. registration? **q7_12**

1. Yes → Goto Qn 7.12a
2. No → Goto Qn 7.13

7.12a. If so, how much did you have to pay as fine or bribe? Rs. **q7_12a**

7.13. If someone was willing to pay the initial fixed cost of registration with the D.S. would you register?
1. Yes → Goto Qn 7.15 **q7_13**
2. No → Goto Qn 7.14

7.14. In addition to the initial fixed cost of registration, if someone was willing to make you a payment for registering your business, what is the minimum amount at which you will be willing to register the business? Rs. **q7_14**

Interviewer: Begin with say Rs 5000. If the person is initially willing, then try reducing the amount. If the person is initially not willing, try increasing the amount (eg. Rs 10,000). In this way, try to get at the minimum amount at which the person would be willing to register.

7.15. During the year of 2008 so far how many times has your firm received an inspection or visit from:

a. Grama Niladhari Officer	q7_15a
b. Officials from the Pradeshiya Saba	
c. Officials from the Divisional Secretariat office	
d. Officials from the Inland Revenue Department	
e. Public health officers	
f. Other officers/inspectors (specify: _____)	
g. OR No visits or inspections by any officials	q7_15g

7.16. Recognizing the difficulties that many firms face in fully complying with taxes and regulations, what percent of total annual sales would you estimate the typical firm in your area of business reports for tax purposes? **q7_16** %
999. Don't know/ Can't say

SECTION 8 : COMPETITIVE ENVIRONMENT

8.1. How many firms operate in the same line of business in your G.N? **q8_1**

--	--	--

999. Don't know

8.2. What percentage of your sales are made to the following:

1. Small firms **q8_2_1** %
2. Medium and large firms **q8_2_2** %
3. Individual consumers **q8_2_3** %
4. Government and Government Agencies **q8_2_4** %
5. Foreign firms **q8_2_5** %

6. Other _____ **q8_2_6** %

8.3 What are the three main products or services you sell, and the price per unit you sell?

Main products	(a) Type of units	(b) Price per unit
1. Most important item: _____ q8_3_1n _____	q8_3_1a	q8_3_1b
2. Second most important: _____ q8_3_2n _____	q8_3_2a	q8_3_2b
3. Third most important: _____ q8_3_3n _____	q8_3_3a	q8_3_3b

SECTION 9: BUSINESS SKILLS AND PRACTICES SCORE-CARD

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 **q9_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 **q9_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 **q9_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 **q9_1d**

9.1e Asked a supplier about which products are selling well in your industry?

1. Yes 2. No **q9_1e**
99. Supplier has no knowledge of industry (eg. provides general inputs)

9.2 In the last three months have you used any special offer to attract customers?

1. Yes 2. No **q9_2**

9.3 In the last six months, have you done any form of advertising?

1. Yes **q9_3**
2. No → goto Qn 9.6

9.4 If yes, which of the following types of advertising have you done? **q9_4a → q9_4g**

Type of Advertising	1=Yes, 2=No	
9.4a Flyers	1	2
9.4b Paid advertisements in community events (eg. in souvenirs, banners)	1	2
9.4c Yellow pages / Phonebook	1	2
9.4d Newspapers	1	2
9.4e Billboards away from the business site	1	2
9.4f Attending meetings / other personal sales calls	1	2
9.4g Other _____	1	2

9.5 Have you used any method to measure the effectiveness of the advertising?

1. Yes 2. No **q9_5**

Buying and Stock Control

9.6 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 9.6a **q9_6**

2. No → goto Qn 9.7

9.6a If yes, were you successful in obtaining a lower price?

1. Yes 2. No

q9_6a

9.7 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

q9_7

9.8 Do you keep goods to sell, or of raw materials to use in providing a service?

1. Yes
2. No → goto Qn. 9.15

q9_8

9.9 What is the most common way you purchase inputs / inventories?

1. A distributor comes to your store on a fixed schedule
2. A distributor who comes whenever you place an order
3. You go to the supplier's store/warehouse to purchase the goods
4. A distributor comes to your store but with no fixed schedule
5. Other _____

q9_9

9.10 How frequently do you run out of stock of these 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

q9_10

9.11 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

q9_11

Interviewer: If enterprise is in manufacturing or services, skip to 9.15. Ask the following questions only from retail enterprises.

9.12a What percentage of perishable inventory purchases do you have to throw out because of spoilage?

___ q9_12a ___%

9.12b What percentage of goods do you discount as bulk sales?

___ q9_12b ___%

9.12c Apart from bulk sales, what percentage of inventory purchases do you discount by 20% or more in order to sell?

___ q9_12c ___%

9.12d What percentage of products for sale in this store do you sell less than one of in a month?

___ q9_12d ___%

9.13 Do you have a record-keeping system which allows you to know how much stock you have on hand?

1. Yes → goto Qn 9.13a
2. No → goto Qn 9.14

q9_13

9.13a Is the system:

1. Formal, written?
2. Informal, unwritten?

q9_13a

9.14 How often do you inspect/update the information on inventory levels?

1. Daily
2. Weekly
3. Monthly

q9_14

4. Less often
5. Do not inspect/update

Costing and Record-Keeping

- 9.15 Do you keep written business records?
 1. Yes
 2. No → goto Qn. 9.19 q9_15
- 9.16 Do you record every purchase and sale made by the business?
 1. Yes 2. No q9_16
- 9.17 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 q9_17
- 9.18 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 q9_18
- 9.19 Have you worked out the cost to you of each main product you sell?
 1. Yes 2. No q9_19
- 9.20 Do you know which goods you make the most profit per item selling?
 1. Yes 2. No q9_20
- 9.21 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 q9_21
- 9.22 Do you sell any goods on credit to customers?
 1. Yes → goto Qn 9.22a q9_22
 2. No → goto Qn 9.23
- 9.22a Do you have a written record of how much each customer owes you?
 1. Yes 2. No q9_22a
- 9.23 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 q9_23

Financial planning

- 9.24 How frequently do you review the financial strength/performance of your business and analyze/identify areas for improvement?
 1. Never q9_24
 2. Once a year or less frequent
 3. Two or three times a year
 4. Monthly or more often
- 9.25 Do you have a target set for sales over the next year?
 1. Yes → goto Qn 9.25a q9_25
 2. No → goto Qn 9.26
- 9.25a How frequently do you compare actual performance to your target?
 1. Never / do not compare q9_25a
 2. Once a year or less frequent
 3. Two or three times a year

4. Monthly or more often

9.26 Have you made a budget of what costs facing your business are likely to be over the next year?
1. Yes 2. No q9_26

9.27 Which of the following do you or your accountant prepare at least annually?
(Interviewer: Mark all that apply)

- 1. Profit and loss statement q9_27_1
- 2. Statement of cash flow q9_27_2
- 3. Balance sheet q9_27_3
- 4. Income and expenditure statement q9_27_4
- 5. Other _____ q9_27_5
- 6. OR Do not prepare any financial statements q9_27_6

SECTION 10 : EXPECTATIONS

10.1 What do you expect you will be doing to earn a living in 5 years time? (SA)
q10_1

- 1. Continue in same line of business
- 2. Operating a different line of business
- 3. Wage work
- 4. Retired
- 5. Other _____

10.2 Imagine that you are still running a business five years from now. How many employees would you expect your business to have at that point in time? _____ q10_2

999. Cant say

SECTION 11 : TRUST

11.1 Generally speaking would you say that most people can be trusted or that you need to be very careful in dealing with people. q11_1

- 1. Most people can be trusted
- 2. You need to be very careful.

11.2 I'd like to ask you how much you trust people from various groups. Could you tell me for each whether you trust people from this group completely, somewhat, not very much, or not at all?

1= Trust completely, 2= Trust somewhat, 3 = Do not trust very much, 4= Do not trust at all.

a. Your neighbours	q11_2a
b. People you meet for the first time	q11_2b

11.3 I am going to name a number of organizations/authorities. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, some level of confidence, not very much confidence, or none at all?

1= A great deal, 2= To some level, 3= Not very much, 4= None at all.

a. The press	q11_3a
b. The police	↓
c. The courts	
d. The central/national government (eg. President, Cabinet Ministers)	
e. The provincial government (eg. Provincial Ministers)	
f. The Municipal Council, Urban Council or Pradeshiya Saba	q11_3f

SECTION 12 : RISK ATTITUDES AND RECALL ABILITIES

- 12.1 Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? Please tick a box on the scale, where the value 0 means: "unwilling to take risks" and the value 10 means: "fully prepared to take risks." q12_1
The value 0 means: "unwilling to take risks" and the value 10 means: "fully prepared to take risks."

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

unwilling to take risks

fully prepared to take risks

- 12.2 **DIGIT-SPAN RECALL**
INTERVIEWER: Start with the card with 3 numbers marked on it, listed as card number 3. Tell the enterprise owner the following:

Show the card

I am now going to show you a card with several numbers written on it. I will show you the card for 10 seconds. I will then wait 10 seconds, and ask you to repeat the numbers back to me. For example, if I showed you this card:

[INTERVIEWER: pull out card with three digits on it and show it to the owner.]

Then you would look at this card, remember the numbers, and after 10 seconds repeat back to me 7-5-2. Okay, let's start with a card with 4 numbers on it.

Interviewer: show them the card with 4 numbers on it for 10 seconds, then wait for 10 seconds, and ask them to repeat the numbers back to you. If they get the numbers correct on the first attempt, mark 1 for correct in the box and move onto the next card with 5 numbers on it. Otherwise, if they do not get the numbers right, mark 2 for incorrect in the box, and move onto the Qn 12.3 q12_2a → q12_2h

	1=correct (If 1 go to the next card)	2=wrong (If 2 go to Q 12.3)
a. 4 numbers	1	2
b. 5 numbers	1	2
c. 6 numbers	1	2
d. 7 numbers	1	2
e. 8 numbers	1	2
f. 9 numbers	1	2
g. 10 numbers	1	2
h. 11 numbers	1	2

- 12.3 Suppose someone was going to pay you Rs 10,000 **six** months from now. He/she offers to pay you a lower amount in **five** months time. What amount in five months would make you just as happy as receiving Rs 10,000 in six months? Rs : _____ q12_3

Interviewer: Probe: "You wouldn't be willing to take (100 Rs. less)?"

SECTION 13 : ATTITUDES AND BEHAVIOUR

ATTITUDES

Show the card

- 13.1 Please rate how much you agree/disagree with each statement below, using this scale: q13_1a → q13_1k
1. Disagree strongly 2. Disagree 3. Neutral 4. Agree 5. Agree strongly 6. Don't know

Statement	Response					
a. I plan tasks carefully	1	2	3	4	5	6
b. I make up my mind quickly	1	2	3	4	5	6
c. In uncertain times I usually expect the best	1	2	3	4	5	6
d. I can think of many times when I persisted with work when others quit	1	2	3	4	5	6
e. I continue to work on hard projects even when others oppose me	1	2	3	4	5	6
f. I like to juggle several activities at the same time	1	2	3	4	5	6
g. If something can go wrong for me, it will	1	2	3	4	5	6
h. I never try anything that I am not sure of	1	2	3	4	5	6
i. Generally speaking, most people in this community are honest and can be trusted	1	2	3	4	5	6
j. I'm always optimistic about my future	1	2	3	4	5	6
k. A person can get rich by taking risks	1	2	3	4	5	6

Show the card

- 13.2 Please rate how much you agree/disagree with each statement below, using this scale: q13_2a→q13_2g
 1. Disagree strongly 2. Disagree 3. Neutral 4. Agree 5. Agree strongly 6. Don't know

Statement	Response					
a. It is important for me to do whatever I'm doing as well as I can even if it isn't popular with people around me	1	2	3	4	5	6
b. When a group I belong to plans an activity, I would rather direct it myself than just help out and have someone else organize it	1	2	3	4	5	6
c. It is important to me to perform better than others on a task	1	2	3	4	5	6
d. I rarely count on good things happening to me	1	2	3	4	5	6
e. I enjoy planning things and deciding what other people should do	1	2	3	4	5	6
f. The most important thing that happens in life involves work	1	2	3	4	5	6
g. My family and friends would say I am a very organized person	1	2	3	4	5	6

SECTION 14 : APPEARANCE (INTERVIEWER OBSERVATIONS)

(Interviewer: Please observe the enterprise and answer the following questions. Do not address any of these questions to the enterprise owner.)

Signage

- 14.1 Does the business have a clear and visible sign outside the store, which indicates which type of business this is?
 1. Yes → goto Qn 14.1a q14_1
 2. No → goto Qn 14.2a
- 14.1a Is this sign bright and colorful, or old and faded?
 1. Bright and colorful q14_1a
 2. Old and faded

Retail store procedures

(Interviewer: Following questions are for retail enterprises only)

- 14.2a Are prices of products clearly displayed?
 1. Yes 2. No q14_2a
- 14.2b Are goods displayed in groups, with similar products next to each other?
 1. Yes 2. No q14_2b
- 14.2c Do the shelves look full?

