

Front Cover

ENTERPRISE SURVEY

### Round 3 (October 2005)

AC

**Accounts Records Sheet Distribution (only for odd numbered enterprises which received in Round 2)** 1=Yes, 2=No

ON	Name of Business Owner	_____
OS	Sex	<u>1=Male</u> <u>2=Female</u>
BN	Business Name:	_____
AD1	Address of Business	_____
AD2		_____
AD3		_____
TN	Telephone number	_____
CN	How are you commonly known in the area?	_____

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

LOCATION OF THE BUSINESS (If business operates from home, this is the location of the home)

DEGREES (ddd)

MINUTES (mm.mmm)

DIRECTION

LA. GPS Latitude:	ela1,ela2,ela3,ela4	N
LO. GPS Longitude:	elo1.elo2.elo3.elo4	E

PR. Province	<b>epr</b>	DS D.S. Division	<b>eds</b>
DI District	<b>edi</b>	GN G.N. Division	<b>egn</b>

		DAY	MONTH	YEAR
Interviewer	_____			
Supervisor	_____			
Data entry operator	_____			

Sketch the location of the business premises  
(just give enough detail to allow supervisors to find the same place)

## SECTION M: Information on household which has changed location

*Interviewer: If the household has moved, please use the contact information gathered in the previous survey to identify individuals who might know where the household now resides. Record this information on this page.*

**M.1 Interviewer: Is the household still living in the same house that it was in as at the last survey round?**

1. Yes -----> Section 1
2. No -----> Go to M2

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

MAD1 \_\_\_\_\_

MAD2 \_\_\_\_\_

MAD3 \_\_\_\_\_

MTN New telephone number \_\_\_\_\_

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

\_\_\_\_\_  
FIRST NAME

\_\_\_\_\_  
FAMILY NAME/SURNAME

\_\_\_\_\_  
STREET ADDRESS

\_\_\_\_\_  
SUBURB AND CITY

\_\_\_\_\_  
TELEPHONE NUMBER

**M.4 What is this person's relationship to the household head?**

*(Interviewer: Use codes in household roster and 10=neighbour)*

\_\_\_\_\_

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

*Interviewer:* Mention that you are asking about changes in business activity and business location.

**1.1 Are you working in the same line of business and in the same location as you were working in when we interviewed you 3 months ago?**

1. Yes (i.e. no changes in both) --> Go to Section 2 ☐
2. Only line of business has changed --> Go to Qn 1.5
3. Only business location has changed --> Ask Qns. 1.2 to 1.4
4. Both line of business and location have changed --> Ask all from Qn 1.2 onwards

**1.2 What is the type of site where your business now operates?**

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

*If answer is 1--10 skip to Qn 1.4. If 11--17 then ask Qn. 1.3*

**1.3 Is this site...?**

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

**1.4 INTERVIEWER: Write down the coordinates of the new business location**

NLA GPS Latitude:	DEGREES (ddd)	MINUTES (mm.mmm)	
NLO GPS Longitude:			

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

**1.5.1 Day**

**1.5.2 Month**

**1.6 What was the main reason for stopping working in this business?**

1. The business was making a loss ☐
2. Sickness or Health Reasons
3. I found a better paying wage job
4. To take care of family matters
5. A better business opportunity came along
6. Other (Specify): \_\_\_\_\_

**1.7 Is the business now being operated by another household member?**

1. Yes --> Go to Qn. 1.13 ☐
2. No --> Go to Qn. 1.8

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

1. Yes --> Go to Qn. 1.9 ☐
2. No --> Go to Qn. 1.10

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

(Rupees)

**1.10 Did you sell any of the equipment or other business assets when you closed the business?**

1. Yes --> Go to Qn. 1.11 ☐
2. No --> Go to Qn. 1.12

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

(Rupees)

**1.12 Do you plan on reopening this business within the next 3 months?**

1. Yes ☐
2. No

**1.13 After closing the business, what is your main activity now?**

(To make it easier, I will list some possible activities)

1. Working for wages --> Ask Section X, Qns X.1--X.11
2. Looking for work --> Ask Section X, Qns X.12--X.14
3. Operating a different business --> Go to Section N
4. Housework or looking after children --> Ask Section X, Qns X.12--X.14

**SECTION X: No longer self employed / Not Engaged in Business Activity**

*Interviewer:* This section is asked only from those who have stopped their business activity. For wage workers ask qns X.1--X.11; for those who are searching a a different kind of job ask X.12--X.14.

**X.1 Is the enterprise where you work as a wage worker:**

- 1 Privately owned?
- 2 Government?
- 3 an NGO or Relief Agency?
- 4 Other \_\_\_\_\_

☐

**X.2 In what sector are you working as a wage worker?**

*Interviewer:* Get description of job and sector. Record industry code

a. Description \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

b. Industry Code

☐

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

☐

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

☐

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

Rupees

☐

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

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

☐

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

☐

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

- 1 Yes
- 2 No

**X.9 What were the main two reasons you left self employment for wage work?**

- 1 Higher salary
- 2 More stable working environment
- 3 Less stress
- 4 Business was making a loss
- 5 Better working hours
- 6 Prospects for future wage growth
- 7 Other: Specify \_\_\_\_\_

☐☐

**X.10 Do you intend to reenter self employment within the next year?**

- 1 Yes ---> Go to X.11
- 2 No ---> Go to Section H (Household Roster)

☐

**X.11 Will you start a business in the same or a different industry?**

- 1 Same industry ---> Go to Section H
- 2 Different industry ---> Go to Section H  
(Household Roster)

☐

**If you are searching for a different job (answered 2 or 4 for qn. 1.13) :**

**X.12 Are you looking for a wage job, or another opportunity to enter self employment?**

- 1 wage work --> Go to X.13
- 2 self employment --> Go to X.13
- 3 not looking for employment --> Go to Section H

☐

**X.13 How much time do you expect it to take you to find a job?**

- 1 a week or less
- 2 more than a week, less than a month
- 3 more than one month, less than 3 months
- 4 more than 3 months

☐

**X.14 In which sector are you looking for work?**

*Interviewer:* Get description of job and sector. Record industry code

a. Description \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

b. Industry Code

☐

*Interviewer: Now go to SECTION H (Household Roster)*

## SECTION N: NEW BUSINESS

*Interviewer:* Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answer 3 for qn. 1.13)

**N.1 How many employees (both paid and unpaid) work in your enterprise, including yourself and family members?**

**N.2 During the last week, did you work at least one hour in your new business or activity?**

1. Yes --> Go to N.5  
2. No --> Go to N.3

**N.3 What is the main reason you did not work at least one hour last week?**

1. Vacations or break  
2. Sickness  
3. End of work or sale season  
4. Arrangement related to business, personal life or temporary closure due to problems with authorities  
5. Lack of money or customers  
6. Lack or malfunction of vehicles or machinery  
7. Other: (specify) \_\_\_\_\_

**N.4 In how many weeks will you resume work?**

1. Has already started working  
2. one week  
3. two weeks  
4. three weeks  
5. four weeks  
6. in more than four weeks  
7. No plans to resume

**N.5 Business Activity: Could you describe the nature of your business activity?**

*Interviewer:* Note activity sector. Record industry code

a. Description \_\_\_\_\_

b. Industry Code

**N.6 Does your new business operate in the same site as your old business?**

1. Yes --> Go to N.9  
2. No --> Go to N.7

**N.7 Type of Site: What is the type of site where your new business operates?**

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

*If answer is 1--10 skip to Qn. N.9. If 11--17 then ask Qn. N.8*

**N.8 Is this site...?**

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

**N.9 Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?**

1. Yes --> Go to N.10  
2. No --> Go to N.11

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

Rupees

**N.11 What percentage of the revenue of this firm for the month of June came from .....?**

1. Customers within 1 Km of the business  
2. Customers in the same G.N. but more than 1Km from business  
3. Customers in the Same D.S. but different G.N.  
4. Customers in the same district, but different D.S.  
5. Customers in the same province, but different district  
6. Other provinces  
7. Other countries


TOTAL

100%

**N.12 What percentage of the revenue of this firm comes from sales to.....?**

1. Consumers  
2. the Government  
3. Large Domestic Firms (approx 300 or more workers)  
4. Small Domestic Firms  
5. Multinationals/Foreign Firms


TOTAL

100%

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

1. Yes  
2. No

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

**BUSINESS EQUIPMENT**

**N.15 Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your new business activity.**  
*[Interviewer: Prompt to make sure that they only record business assets, and not household assets]*

	a.	b.	c.	d.	e.	f.	g.
Does your business have any?	Type  (code by row category)	Name of Item	Condition Acquired  1=new, 2=used, 3=self-made, 4=Other	Ownership Status  1=Own, 2=Rent, 3=Borrowed, 4=Other	Date of Acquisition  Month	If you had to replace this, how much would it cost you to purchase one in a similar condition?  (Rupees)	Is this item also used by your household for non- business uses?  1=Yes, 2=No
1. Business Tools or Utensils	1.1						
	1.2						
	1.3						
	1.4						
	1.5						
	1.6						
2. Machinery	2.1						
	2.2						
	2.3						
	2.4						
3. Furniture and Equipment	3.1						
	3.2						
	3.3						
	3.4						
4. Vehicles used in the business	4.1						
	4.2						
	4.3						
	4.4						
5. Site (including business land and building)	5.1						
	5.2						
	5.3						
	5.4						
6. Other physical assets of the business (excluding inventories)	6.1						
	6.2						
	6.3						
	6.4						

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

Rupees

**INTERVIEWER: NOW GO TO SECTION 3, AND THEN SECTION H (Household Roster)**

## SECTION 2: CHANGES IN CURRENT BUSINESS

In this section we ask questions from those who are currently engaged in the same business activity as they were during the previous survey (i.e. answered 1 for Qn. 1.1). In this section we ask about the changes in business activities.

### 2.1 During the last week, did you work at least one hour in your business?

1. Yes ---> Go to Qn. 2.4  
2. No ---> Go to Qn. 2.2

☐

### 2.2 What is the main reason you did not work last week?

1. Vacations or break  
2. Sickness  
3. End of work or sale season  
4. Arrangement related to business, personal life or temporary closure due to problems with authorities  
5. Lack of money or customers  
6. Lack or malfunction of vehicles or machinery  
7. Other: (specify) \_\_\_\_\_

☐

### 2.3 In how many weeks will you resume work?

1. Has already started working  
2. one week  
3. two weeks  
4. three weeks  
5. four weeks  
6. in more than four weeks  
7. No plans to resume

☐

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

HOURS LAST WEEK

### 2.5 Have you hired any new workers or employees in the last 3 months (including any paid or unpaid family members)?

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

☐

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

### 2.7 Are any of the new workers related to you?

1. Yes ---> Go to Qn. 2.7.1  
2. No ---> Go to Qn. 2.8

☐

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

### 2.8 How many hours did these new workers spend working in the business LAST WEEK?

(If more than one new worker, give the total hours last week worked by all new workers)

### 2.9 Let me confirm then, how many of the following types of workers you currently have in your business:

(Including both new and existing workers, but do not include yourself)

1. Wage or salaried workers  
2. Partners  
3. Unpaid workers  
4. Total number of workers (sum of 1, 2 and 3)

  
  
  

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

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

### 2.10 How many hours in TOTAL did family members apart from yourself work in your business in the LAST WEEK?

(Include both new and existing family workers)

hours

### 2.11 How many hours in TOTAL did non-family members work in your business in the LAST WEEK?

(Include both new and existing non-family workers)

hours

### 2.12 Do you have any inventories in stock, products for sale, raw materials, products in production, spare parts, or other such materials currently held at your business?

1. Yes ---> Go to Qn. 2.13  
2. No ---> Go to Qn. 2.17

☐

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

Rs.

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

1. increased  
2. decreased  
3. stayed the same

☐

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

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

Rs.

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

Rs.

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

### 2.18 Have you starting manufacturing or selling any new products in the last 3 months that you didn't previously make or sell?

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

☐

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

  

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

### SECTION 3: INCOME AND EXPENSES

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

#### 3.1 Business Expenses During SEPTEMBER

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

[Interviewer: include only business and not household expenses, do not include wages the owner pays himself as an expense]

Item:	Cost (Rupees)
3.1.1 Purchase of materials and items for resale	
3.1.2 Purchase of electricity, water, gas and fuel	
3.1.3 Interest paid on loans	
3.1.4 Wages and salaries for employees	
3.1.5 Rent for machinery and equipment	
3.1.6 Rent for land or buildings	
3.1.7 Telephone, Cellphone	
3.1.8 Taxes	
3.1.9 Maintenance and general repairs	
3.1.10 Travelling	
3.1.11 Other expenses	
3.1.12 TOTAL EXPENSES IN SEPTEMBER	

3.1.a1 During SEPTEMBER, were any business goods and materials listed above used for home consumption?

1. Yes ---> Go to Qn. 3.1.a2  
2. No ---> Go to Qn. 3.1.b

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

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

Rs.

3.1.b Did the enterprise use any inputs which were paid for by someone other than the owner?

1. Yes ---> Go to Qn. 3.1.c  
2. No ---> Go to Qn. 3.2

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

Rs.

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

1. Yes  
2. No

#### 3.2 REVENUE

Choose one of M, T or S, depending on principal activity of the enterprise.

##### M Manufacturing Firms

M3.2 What was the total sales DURING SEPTEMBER of products your business makes or alters?

Rs.

SEPTEMBER which were held as raw materials at the END OF SEPTEMBER?

Rs.

M3.3b What is the value of inventories purchased DURING SEPTEMBER which were used to produce final goods not sold DURING SEPTEMBER?

Rs.

M3.3c What is the value of inventories purchased DURING SEPTEMBER which were used to produce final goods sold DURING SEPTEMBER?

Rs.

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

Rs.

Interviewer: M3.3a+M3.3b+M3.3c+M3.3d should sum to the value of raw material inputs purchased in Q 3.1.1.

##### T Retail / Trade Firms

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

Rs.

T3.3a What is the value of inventories purchased DURING SEPTEMBER which were sold DURING SEPTEMBER?

Rs.

SEPTEMBER that were sold AFTER SEPTEMBER, or have not yet been sold?

Rs.

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

Rs.

Interviewer: T3.3a + T3.3b + T3.3c should sum to the value of inputs purchased, Q 3.1.1.

##### S Service Firms

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

Rs.

SEPTEMBER which were used in services sold DURING SEPTEMBER?

Rs.

S3.3b What is the value of inventories purchased DURING SEPTEMBER that were used in services sold AFTER SEPTEMBER, or not yet sold?

Rs.

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

Rs.

Interviewer: S3.3a + S3.3b + S3.3c should sum to the value of inputs purchased, Q 3.1.1.

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

Rs.

3.5 Can you tell me the total monthly revenues of your business from all sources for the previous two months?

MONTH	a. REVENUE (Rupees)
(a) July	
(b) August	

3.6 What was the total income the business earned DURING SEPTEMBER 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 SEPTEMBER?

Rs.



**3.7 Did you pay yourself a salary for running the business?**

1. Yes ---> Go to Qn. 3.7.1  
2. No ---> Go to Qn. 3.8

☐

**3.7.1 When estimating the profits for the business, are you including this salary as part of the business expenses?**

1. Yes ---> Go to Qn. 3.7.2  
2. No ---> Go to Qn. 3.7.2

☐

**3.7.2 How much was this salary DURING SEPTEMBER?**

Rs.

**3.8 Were revenues from the business used to pay for expenditures in the household?**

1. Yes ---> Go to Qn. 3.8.1  
2. No ---> Go to Qn. 3.9

☐

**3.8.1 When estimating the profits for the business, are you reducing revenue to account for these household expenses?**

1. Yes ---> Go to Qn. 3.8.2  
2. No ---> Go to Qn. 3.8.2

☐

**3.8.2 How much were these household expenditure payments DURING SEPTEMBER?**

Rs.

**3.9 In addition to running the business, did you have a second job during SEPTEMBER?**

1. Yes ---> Go to Qn. 3.9.1  
2. No ---> Go to Qn. 3.10

☐

**3.9.1 In the second job, did you work as a wage worker or did you run another business?**

- 1= wage worker  
2= other business

3= other \_\_\_\_\_

☐

**3.9.2 How many hours per week did you work in this other job DURING SEPTEMBER?**

hrs

**3.9.3 How much did you earn per week in this second job?**

Rs.

**3.10 Have any members of the household started a new business in the past three months?**

1. Yes  
2. No

☐

**3.11 For each of the following, say whether you strongly agree, agree, disagree or strongly disagree with the following statements as applied to your life:**

1. Strongly agree                      3. Disagree  
2. Agree                                  4. Strongly disagree

(a) I feel I am living in a "normal" everyday life

☐

(b) I have come to feel that everyday life consists of repetitive routines

☐

(c) I no longer talk about the tsunami these days

☐

(d) I have changed my outlook on life as a result of the tsunami

☐

## Section 4: Changes in Assets

### REPAIRS AND IMPROVEMENTS

#### 4.1 Have you made any improvements or repairs to business assets in the last 3 months?

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

1. Yes ----> Go to Qn. 4.2

2. No ----> Go to Qn. 4.3

#### 4.2 Business Assets Repaired or Improved in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

	a.	b.	c.	d.	e.	f.
Did you make repairs or improvements to any of the following business assets?	Type (code by row category)	Was this a repair to a damaged item or an improvement to a non- damaged item? 1 = Repair 2 = Improvement	Name of item	Was this item damaged in the tsunami? 1=Yes 2=No	How much did you spend to repair or improve this item?  (Rupees)	What is the current market value of the item after repair or improvement?  (Rupees)
1. Business Tools or Utensils	1.1					
	1.2					
	1.3					
	1.4					
	1.5					
	1.6					
2. Machinery	2.1					
	2.2					
	2.3					
	2.4					
3. Furniture and Equipment	3.1					
	3.2					
	3.3					
	3.4					
4. Vehicles used in the business	4.1					
	4.2					
	4.3					
	4.4					
5. Site (land and building)	5.1					
	5.2					
	5.3					
	5.4					
6. Other physical business assets	6.1					
	6.2					
	6.3					
	6.4					

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

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

Rs.

4.3 Have you PURCHASED, BEEN GIVEN, BORROWED OR RENTED any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago?

2. No  $\implies$  Go to Qn. 4.6

2. No ----> Go to Qn. 4.6

**4.4. Please describe the business assets that you have BOUGHT, BEEN GIVEN, BORROWED OR RENTED in the last 3 months**

4.4. Please describe the business assets that you have BOUGHT, BEEN GIVEN, BORROWED, or  
 [Interviewer: prompt to make sure that they only record business assets, and not household assets]

Interviewer: Prompt to make sure that they only record business assets, and not household assets

	a.	b.	c.	d.	e.	f.	g.
Did your business BUY any of?	Type (code by row category)	Name of item	Condition Acquired 1=new, 2=used, 3=self-made, 4=other	Ownership Status 1=own, 2=rent, 3=borrow, 4=other	Date of Acquisition  Month	How much did you spend to buy this (or how much would it cost to replace if the item is borrowed or rented) (Rupees)	Is this item also used by your household for non- business uses? 1= Yes, 2=No
1. Business Tools or Utensils	1.1						
	1.2						
	1.3						
	1.4						
	1.5						
	1.6						
2. Machinery	2.1						
	2.2						
	2.3						
	2.4						
3. Furniture and Equipment	3.1						
	3.2						
	3.3						
	3.4						
4. Vehicles used in the business	4.1						
	4.2						
	4.3						
	4.4						
5. Site (including business land and building)	5.1						
	5.2						
	5.3						
	5.4						
6. Other physical assets of the business (excluding inventories)	6.1						
	6.2						
	6.3						
	6.4						

**7. TOTAL REPLACEMENT COST OF ALL BUSINESS ASSETS PURCHASED IN LAST 3 MONTHS:**

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

Rs.

\_\_\_\_\_

**4.5 Where did you obtain the money used to purchase these additional business assets?**

[Interviewer: write 0 if no funds from source]

Source:

1. Own savings
2. Loans from family
3. Loans from friends
4. Remittances from abroad
5. Bank loan
6. Loan from a Microfinance organization
7. Private moneylenders
8. Sale of household assets
9. Credit from Customers
10. Credit from Suppliers
11. Tsunami relief agency
12. Sale of business assets
13. Lottery win from this survey project
14. Other. Specify \_\_\_\_\_

TOTAL

Percentage of funds

[illegible]

## SALES OF CAPITAL STOCK

4.6 Have you SOLD, RETURNED OR OTHERWISE DISPOSED OF any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago, or had any existing assets DAMAGED so you can no longer use them? Please include returns of rental equipment.

1. Yes --> Go to Qn. 4.7  
2. No --> Go to Qn. 4.8

4.7. Please describe the business assets that you have SOLD, RETURNED or had DAMAGED in the last 3 months

*[Interviewer: prompt to make sure that they only record business assets, and not household assets]*

Did your business SELL, RETURN or have DAMAGED any?	a. Type (code by row category)	b. Name of item	c. Sold or Damaged? 1=Sold (Go to d) 2=Damaged (Go to f) 3=Returned (Go to d)	d. How much did you get from selling or returning it? (Rupees)	e. Date of Sale Month	f. What is the replacement cost of the damaged item? (Rupees)	g. Was this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1						
	1.2						
	1.3						
	1.4						
	1.5						
	1.6						
2. Machinery	2.1						
	2.2						
	2.3						
	2.4						
3. Furniture and Equipment	3.1						
	3.2						
	3.3						
	3.4						
4. Vehicles used in the business	4.1						
	4.2						
	4.3						
	4.4						
5. Site (including business land and building)	5.1						
	5.2						
	5.3						
	5.4						
6. Other physical assets of the business (excluding inventories)	6.1						
	6.2						
	6.3						
	6.4						

7. TOTAL AMOUNT RECEIVED FROM BUSINESS ASSET SALES OR RETURNS IN THE LAST 3 MONTHS:

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

Rs

8. TOTAL REPLACEMENT COST OF BUSINESS ASSETS DAMAGED IN THE LAST 3 MONTHS:

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

Rs

## LOANS

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

Type of Loan	a.  In the last 3 months have you got a loan of this type  1. Yes 2. No → <i>next type</i>	b.  Do you still owe part of this loan?  1. Yes 2. No → <i>next type</i>	c.  What is the amount owing?  (Rupees)	d.  What is the MONTHLY or ANNUAL INTEREST rate in percent on this loan?	
				Monthly (%)	Annual (%)
1. Private bank					
2. Government bank					
3. Microfinance organization					
4. Samurdhi					
5. Sanasa					
6. IDRP/REAP/ABG etc.					
7. Tsunami relief program					
8. Moneylender					
9. Family and friends					
10. Other					

## Section H: Household Information

H.1 How many people currently live in your household?

H.2 How many members of the household are currently working at least 20 hours per week?

H.3 Has your household received any money or goods from family or friends in another country during the last three months?

1. Yes ---> Go to Qn. H.4  
2. No ---> Go to Qn. H.5

H.4 How much money did you receive in total from such remittances over the past three months?

Rs.

H.5 Comparing your household income from all sources now to your household income in July, is your income higher, lower, or the same?

1. Higher  
2. Lower  
3. Same

H.6 How much is your total monthly household income now?

Rs.

## SECTION 5: EXPECTATIONS

5.1

Now I want you to think about different reasons why a small business like yours may fail. Which of these best describes the main reason you think some businesses fail or have to close down?

1. Business owners do not work hard enough (eg. not committed to the enterprise)
2. Business owners are not skilled enough (eg. poor management abilities, not understanding business needs)
3. Businesses suffer losses which are not the fault of the owner (eg. drop in sales, higher input prices)
4. Businesses suffer losses from credit given to customers
5. Other reasons \_\_\_\_\_

5.2 How important are each of the following in determining the variation in profits of your business?

1 = Very Important, 2 = Important, 3 = Unimportant, 4 = Very Unimportant

1. Health (eg. illness—own or family members)
2. Weather (eg. rain, sunny conditions, floods)
3. Changes in Demand for your products (eg. customers shift from one product to another)
4. Changes in income levels of your customers (eg. salary increases or decreases)
5. Disruptions of infrastructure (e.g. power outages, road closures, water breakdown)
6. Unavailability of inputs (eg. raw materials shortages)
7. Spoilage of inventories (eg. goods getting spoilt and being discarded)
8. Changes in costs of inputs (eg. raw material price changes)


5.3 Name the two most important sources of risk/variation in profits among those listed above:

Most Important  
Second Most Important


5.4 Think forward two months to December. How much do you expect the profits (not income) of your business to be in DECEMBER?

*INTERVIEWER: If the respondent is unable to provide an answer, go back to 3.7 and say "You told me that profit in September was Rs. XXXXX. What do you expect profit to be in December?". If still not giving a specific answer ask "relative to September is it higher / lower? little higher / lower? how much higher / lower?". Try to get a specific answer.*

Rupees

*INTERVIEWER: Despite above attempts if still the respondent is unable to provide a specific answer for 5.4 ask 5.4a. Otherwise skip to 5.5.*

5.4a ONLY IF ANSWER MISSING FOR 5.4: Again, think forward two months to December. What RANGE do you expect the profits of your business to be in DECEMBER?

1. Less than or equal to Rs. 5000
2. Rs. 5001-10000
3. Rs. 10001-15000
4. Rs. 15001-20000
5. Rs. 20001-25000
6. Rs. 25001-30000
7. More than Rs. 30000

5.5

Think now about 20 businesses that are JUST LIKE YOURS. The owners have the same age, education, experience, skill level, commitment and similar locations to you. Think about all the reasons why your profits may be higher or lower IN DECEMBER. For example, you might have a big customer come along, a family member could get sick, some inputs may not be available, you could find some inputs more cheaply than usual, etc. Taking all these different possibilities into account, mark how many of the 20 businesses you think would end up with PROFITS in DECEMBER in each of the intervals given.

For example, Sunil and Kanthi both run grocery stores and expect to have profits of 10,000 Rupees in December. They might mark the sheet like this:

Profit Range                      Number of Businesses Like Yours in this range

		Sunil	Kanthi
equal or less than 3,000			
3,001 to 5,000		1	
5,001 to 7,000		1	
7,001 to 9,000		3	4
9,001 to 11,000		8	15
11,001 to 13,000		5	1
13,001 to 15,000			
15,001 to 17,000		2	
17,001 to 19,000			
19,001 to 21,000			
21,001 to 23,000			
23,001 to 25,000			
25,001 or more			

This means that Sunil thinks that:

8 businesses just like his will have profits between 9,001 and 11,000

Power outages may be reasonably common for him, and so he thinks that 3 businesses like his might experience power outages, spoiling inventories and so their profits might be 7,001-9,000.

1 business like his will be very unlucky and have profits between 3,000 and 5,000. Perhaps this is because the owner gets very sick for several weeks and can only earn this much.

2 businesses like his might be very lucky and get good customers and some bargains on buying inputs, and so have profits in the 15,000 to 17,000 range.

Kanthi has greater certainty that the profits of a business like hers would be in the 9000-11000 range.

She thinks 15 businesses just like hers would have profits in this range, since she typically doesn't experience much variation in customers or input prices in December.

Power outages are less frequent for her, and if she gets sick, her children may work in the shop, so even though these events might happen to 4 out of 20 businesses like hers, their profits would still be in the 7,000 to 9,000 range.

**REMEMBER:** all these businesses are similar, and are operating in similar locations in December. So the reason profits might be higher or lower is not due to a holiday or to some being better entrepreneurs or having better locations etc. You should think of 20 similar businesses- some of whom get lucky and some unlucky.

#### 5.5.A.

*Interviewer: If answer to Question 5.4 or 5.4a is 5,000 Rupees or less, give the business owner this chart to fill in with their 20 marks. Begin with the profit range where the enterprise's expected profit for December falls. Then move up and down from that point.*

Profit Range	Number of Businesses Like Yours in this range
equal or less than 500	
501 to 1,000	
1001 to 1500	
1501 to 2000	
2001 to 2500	
2501 to 3000	
3001 to 3500	
3501 to 4000	
4001 to 4500	
4501 to 5000	
5001 to 5500	
5501 to 6000	
6001 to 7000	
7001 to 8000	
8001 to 9000	
9001 to 10000	
10001 and above	
<b>TOTAL</b>	

**INTERVIEWER: Check numbers add up to 20**

5.5.a2 What would be the main reason a business like yours would get [fill in lowest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

5.5.a3 What would be the main reason a business like yours would get [fill in highest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

#### 5.5.B

*Interviewer: If answer to Question 5.4 or 5.4a is 5,001 to 10,000 Rupees, give the business owner this chart to fill in with their 20 marks. Begin with the profit range where the enterprise's expected profit for December falls. Then move up and down from that point.*

Profit Range	Number of Businesses Like Yours in this range
equal or less than 1000	
1001 to 2000	
2001 to 3000	
3001 to 4000	
4001 to 4500	
4501 to 5000	
5001 to 5500	
5501 to 6000	
6001 to 6500	
6501 to 7000	



7001 to 7500	
7501 to 8000	
8001 to 8500	
8501 to 9000	
9001 to 9500	
9501 to 10,000	
10,001 to 10,500	
10,501 to 11,000	
11,001 to 12,000	
12,001 to 13,000	
13,001 to 14,000	
14,001 to 15,000	
15,001 to 17,000	
17,001 to 19,000	
19,001 to 21,000	
21,001 and above	
TOTAL	

**INTERVIEWER: Check numbers add up to 20**

5.5.b2 What would be the main reason a business like yours would get [fill in lowest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

5.5.b3 What would be the main reason a business like yours would get [fill in highest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

5.5.C

Interviewer: If answer to Question 5.4 or 5.4a is 10,001 Rupees or more, give the business owner this chart to fill in with their 20 marks. Begin with the profit range where the enterprise's expected profit for December falls. Then move up and down from that point.

Profit Range	Number of Businesses Like Yours in this range
equal or less than 2000	
2001 to 4000	
4001 to 6000	
6001 to 8000	
8001 to 9000	
9,001 to 10,000	
10,001 to 11,000	
11,001 to 12,000	
12,001 to 13,000	
13,001 to 14,000	
14,001 to 15,000	
15,001 to 16,000	
16,001 to 17,000	
17,001 to 18,000	
18,001 to 19,000	
19,001 to 20,000	
20,001 to 22,000	
22,001 to 24,000	
24,001 to 26,000	
26,001 to 28,000	
28,001 to 30,000	
30,001 to 32,000	
32,001 to 34,000	
34,001 to 36,000	
36,001 to 38,000	
38,001 to 40,000	
40,001 to 45,000	
45,001 to 50,000	
50,001 and above	
TOTAL	

**INTERVIEWER: Check numbers add up to 20**

5.5.c2 What would be the main reason a business like yours would get [fill in lowest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

5.5.c3 What would be the main reason a business like yours would get [fill in highest profit range marked]? [INTERVIEWER: Use codes from 5.2 above]

## Optimism

5.6 Imagine for a minute that you are living the best life you can possibly imagine. Now imagine that your life is the worst it could possibly be. (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 best possible life for you and the bottom (POINTING) represents the worst possible life for you. Which rung on the ladder (MOVING FINGER RAPIDLY UP AND DOWN THE LADDER) best represents where you personally stand at the present time?

5.7 Think about your life five years from today. Which rung best represents where you personally will be on the ladder five years from now?

5.8 What do you expect you will be doing to earn a living in 5 years time?

- |  |                  |
|--|------------------|
| 1 Continue in same line of business      | ----> Go to 5.9  |
| 2 Operating a different line of business | ----> Go to 5.9  |
| 3 Wage work                              | ----> Go to 5.10 |
| 4 Retired                                | ----> Go to 5.10 |
| 5 Other _____                            | ----> Go to 5.10 |

5.9 Imagine you are still running a business five years from now. Imagine as well that your business is exactly the size you would like it to be. How many employees would your business have?

INTERVIEWER: If the answer is 0, skip to 5.10

5.9.1 How many of those employees would be members of your family?

5.10 If next week you inherited or were given 1 million rupees, would you continue your business or not?

- 1 Continue current business in the same way
- 2 Continue current business on a larger scale
- 3 Expand into a new line of business while continuing current business
- 4 Close down or sell off or hand over current business and open a new line of business
- 5 Retire --> Go to Section 6

5.11 If next week you inherited or were given 10 million rupees, would you continue your business or not?

- 1 Continue current business in the same way
- 2 Continue current business on a larger scale
- 3 Expand into a new line of business while continuing current business
- 4 Close down or sell off or hand over current business and open a new line of business
- 5 Retire --> Go to Section 6

5.12 If next week you inherited or were given 25 million rupees, would you continue your business or not?

- 1 Continue current business in the same way
- 2 Continue current business on a larger scale
- 3 Expand into a new line of business while continuing current business
- 4 Close down or sell off or hand over current business and open a new line of business
- 5 Retire --> Go to Section 6

INTERVIEWER: if the answer to 5.10 or 5.11 or 5.12 is 5 then go to section 6. Otherwise ask 5.13 and 5.14

5.13 Why would you not retire?

- 1 I enjoy what I do
- 2 I am able to use my skills fruitfully
- 3 I want more money before I stop
- 4 My business serves a socially meaningful purpose
- 5 Other \_\_\_\_\_

5.14 How much money would you need to receive in order for you to close down the business and retire?

Rs.

## Section 6: Financial Record Keeping (from Accounts Book)

**INTERVIEWER: To be asked ONLY from (odd-numbered) enterprises that received accounts books in SLMS Round 2.**

Based on your record keeping experience please respond to what extent you agree or disagree with each of the following statements.

- 1 = Strongly Agree
- 2 = Agree
- 3 = Disagree
- 4 = Strongly Disagree

- 6.1 I have never kept accounts in a systematic manner before.
- 6.2 I found the accounts records keeping exercise useful for keeping track of enterprise related expenses and income.
- 6.3 The accounts records will help me to get a more accurate idea of profits from the enterprise.
- 6.4 The accounts record keeping exercise was difficult to understand.
- 6.5 The accounts record keeping exercise was too time consuming.
- 6.6 I plan to maintain a similar recording format after the entire project is over.


### 6.7 ACCOUNTS RECORDS

**INTERVIEWER:** For the months of July (when the accounts books were given out) to October (when SLMS Round 3 is being conducted) please note down the following weekly amounts. The 5 columns are the same as in the accounts book. Daily amounts to be totalled by week (if not already done). Week is defined as Monday to Sunday. If the enterprise allows you to take the accounts records book with you then you can fill up the table later; if not, the table will need to be filled out at the enterprise itself.

**NOTE:** If the accounts book has a blank entry in a particular column in a particular week, ask the enterprise if this means that there was nothing. If so, note this down as zero(0); do not leave a blank entry. If the information is actually missing (eg. because the owner cannot remember, does not know etc.) then note down as M.

Month/Week	Period (Dates)	1. Expenses on Goods / Raw Materials (Rs)	2. Other Expenses (Rs)	3. Goods taken from enterprise for household use (Rs)	4. Total Business income (Rs)	5. Business income taken for Household Expenditure (Rs)
July Wk 1	1--3					
July Wk 2	4--10					
July Wk 3	11--17					
July Wk 4	18--24					
July Wk 5	25--31					
July Total						
Aug Wk 1	1--7					
Aug Wk 2	8--14					
Aug Wk 3	15--21					
Aug Wk 4	22--28					
Aug Wk 5	29--31					
Aug Total						
Sep Wk 1	1--4					
Sep Wk 2	5--11					
Sep Wk 3	12--18					
Sep Wk 4	19--25					
Sep Wk 5	26--30					
Sep Total						
Oct Wk 1	1--2					
Oct Wk 2	3--9					
Oct Wk 3	10--16					
Oct Wk 4	17--23					
Oct Wk 5	24--31					
Oct Total						

6.8 Record keeping beginning date: Month \_\_\_\_\_ Date \_\_\_\_\_

6.9 Record keeping ending date: Month \_\_\_\_\_ Date \_\_\_\_\_

6.10 Maintenance of Records (1=Complete records, systematic; 2=Some records maintained, haphazard; 3=Not maintained at all)

July (part)	
August	
September	
October (part)	

## Section Z: Interviewer Impressions

**Interviewer:** Please respond to the following questions after completing the interview.

**Z.1 Who else other than the enterprise owner was present during the interview?**

(Mark **all** that apply.)

- 1 Nobody
- 2 The spouse of the owner.
- 3 Other adult household members
- 4 Other adults from outside the household
- 5 A child 5 years of age or younger
- 6 A child older than 5 years of age.

**Z.2 What is your impression of how well the respondent understood the questions being asked?**

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

**Z.3 What is your impression of the seriousness with which the respondent answered questions?**

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

**Z.4 What is your overall impression of the preciseness with which questions were answered?**

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

*INTERVIEWER: For enterprises that received accounts books in SLMS Round2 answer Z.5 and Z.6. Otherwise skip to Z.7*

**Z.5 What is your overall impression of the systematic manner in which accounts have been maintained?**

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

**Z.6 What is your overall impression of the accuracy of the financial records ?**

- 1 Excellent
- 2 Good
- 3 Not so good
- 4 Very bad

**Z.7 Which questions were most difficult or troubling for the respondent?**

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**Z.8 Which questions were most difficult or troubling for you?**

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**Z.9 Which questions interested the respondents the most?**

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**Additional remarks:**

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