

Intervention Group:	1.Control	2. Rs. 10,000 Cash	3. Rs.10,000 Equipment	4. Rs.20,000 Cash	5. Rs. 20,000 Equipment
RDB GROUP:	1.Matara/Galle + Got loan	2.Matara/Galle + No loan	3.Kalutara	SHENO:	

**SRI LANKA MICROENTERPRISE SURVEY
ROUND 13 / DECEMBER 2010**

BL	: Location of Business	1. In House / Land	2. In GN Division	3. In Reference Town	4. Out of Ref Town
BN	: Business Name				
NB	: Nature of Business				
		1. Production	2. Services	3. Retail/Sales	
ON	: Owner's Name(with initials)				
OG	: Ownership	1. Male	2. Husband and wife	3. Female	
AD1	: Business Address				
AD2	: Business Address				
AD3	: Business Address				
HAD1	: Home Address				
HAD2	: Home Address				
HAD3	: Home Address				
TN	: Telephone Number	TN1 Land			
CN	: By what name are you commonly known in this area?				
LN	: Language	1. Sinhala	2. Tamil	3. English (mark the language used in the survey)	

USE CODES AND NAMES

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

INTERVIEWER'S RECORDS

Interviewer 's name :	Number :	Sex : 1. Male 2. Female
Date and Time of the Interview. Use 24 hour system for time		
First Interview :	Date:	Time: From. To
Second 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 the questions asked according to given instructions.		
..... Interviewer's Signature		

SUPERVISOR'S RECORDS

Method	Accompanied by Supervisor	Recheck	Check Only the Questionnaire	Supervisor's Name and Number
Date : year/month/date	2010/...../.....	2010/...../.....	2009/...../.....	
Time (24 Hr)	From. To	From. To	From. To	Sign:

RECORD OF PROCESS

	Yes	Name	Signature	Date : YYYY / MM / DD
Field Scrutinization	1			-----/-----/-----
Qnr Checking	1			-----/-----/-----
Coding	1			-----/-----/-----
Data entry	1			-----/-----/-----
Cleaning	1			-----/-----/-----

THE LOCATION OF HOUSEHOLD / BUSINESS PREMISES

(Provide sufficient details for Supervisor to locate the place)

SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS

Interviewer: Explain that you are inquiring about changes in business activity and business location.
Note down the nature of the business indicated on the cover of the Round 12 survey (in June 2010).

Interviewer: If the cover of 2010 June (round 12) is not available, use 2008 April (round 11) or 2005 March/April (round 1) for the questions asked with reference to the previous survey.

1.1a. In the Round 12 (June 2010) survey your business is mentioned as (**Interviewer:** Mention what it says above as the nature of the business). Were you engaged in this line of business in June 2010?

1. Yes **Go to 1.1c**
2. No **Go to 1.1b**

1.1b. If not, what business were you doing in June 2010?

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

1.1c. Are you working in the same line of business (Mention the actual nature of business done in June 2010) and in the same location as you were working in when we interviewed you in June 2010? (SA)

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

1. Yes (i.e. no changes in either)
2. Only line of business has changed (including closing the business)
3. Only business location has changed
4. Both line of business and location have changed
5. Started a new line of business while doing the old one in the same location.
6. Started a new line of business while doing the old one but in a separate location
7. Not engaged in a self employment (including business closure)
in June 2010 and same at present

Go to section 4
Go to 1.6
Ask 1.2 to 1.5
Ask 1.2 onwards
Go to 1.6
Ask 1.2 onwards

Go to 1.13

1.2. Could you tell me if your new business and your home are located at the same place or in two different places?

1. At home
2. Outside of the home but in a separate building on residence land
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)

1.3a. Is the new location where your business operates a fixed one or a mobile one?

1. Fixed location **Go to 1.3b**
2. Mobile business **If answer to 1.1c is 3, skip to section 4. If answer is 4 or 6, go to 1.6**

1.3b. If fixed location, which of the following best describes that fixed location?

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

1.4. Is this site/building your own (or your family's) property or rented/ borrowed?

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

- 1.5. What is the **new address of your business**?
 AD1
 AD2
 AD3

Interviewer: *If only the location has changed and the line of business has not (if "1.1c=3"), then go to Section 4.*

- 1.6. When did you stop or change this business (including opening new business)?
 1.6m Month 1.6y Year
- 1.7. Is the business now being operated by another household member? (Except sale to a household member)
 1. Yes
 2. No
 3. Not relevant
- 1.8. Did you sell your business to someone **else**?
 1. Yes **Go to 1.9**
 2. No **Go to 1.10**
- 1.9. **For how much did you sell your business?** Rs.
- 1.10. Did you sell any of the equipment or other business **asset** when you closed the business or changed the business to a new line of activity?
 1. Yes **Go to 1.11**
 2. No **Go to 1.12**
- 1.11. How much did you sell the equipment and business assets for? Rs.
- 1.12. Do you plan on reopening this old business within the next 6 months?
 1. Yes
 2. No
 3. Not relevant
- 1.13. After closing, changing, selling or switching the business, what **activity are you engaged in**? (To make it easier, I will list some possible activities) (SA)
 1. Working for wage **Ask 2.1 to 2.11 of Section 2**
 2. Looking for work **Ask 2.12 to 2.15 of Section 2**
 3. Operating a different business **Go to Section 3**
 4. Housework or looking after children **Ask 2.12 to 2.15 of Section 2**
 5. **Operating** a new business along with the old one **Go to Section 3**

SECTION 2: NO LONGER SELF EMPLOYED (NOT ENGAGED IN BUSINESS ACTIVITY)

Interviewer: *Questions in this section are asked only from those who have stopped their business activity. Ask 2.1- 2.11 from those who work as wage workers (if the answer for 1.13 is 1). Ask 2.12-2.15 from those who are looking for work or those who **are** engaged in housework **or looking after children** (if the answer to 1.13 is 2 or 4).*

If currently working as a wage worker (i.e. **for those answered 1 for question 1.13):**

- 2.1. **What is the kind of the enterprise that you work in?** (SA)
 1. Private sector firm
 2. Government sector
 3. An NGO or aid/relief agency
 4. Other (specify):
- 2.2. In what sector are you employed **as a wage worker**?
 a. Description:
 b. Industry Code (ISIC):

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

- 2.3. How many people work in the enterprise where you are employed? (Including the business owner and yourself and both paid and unpaid workers)
- 2.4. How many hours did you work last week as a wage worker? (Consider a 7 day period)
- 2.5. How much did you earn from this work last week? (Consider a 7 day period. Include **entire salary and all types of additional bonuses, overtime payments**, in-kind payments) **Rs:**
- 2.6. In your new job, do you supervise any other employees?
1. Yes **Go to 2.7**
 2. No **Go to 2.8**
- 2.7. How many employees **work under your control**?
- 2.8. Do any other members of your family work for **the same enterprise that you are currently working in**?
1. Yes
 2. No
- 2.9. **Please tell me two main reasons as to why you left your business activity** for wage work. (MA)
1. Higher salary
 2. More stable working environment
 3. Less stress
 4. **Lower sales or** business was making losses
 5. Better working hours
 6. Prospects for future wage growth
 7. Marriage
 8. **Easier to take care of family matters with job**
 9. Other (Specify)
- 2.10. Do you intend to reenter self-employment or business activity within the next year?
1. Yes **Go to 2.11**
 2. No **Go to Section 8**
- 2.11. **Do you intend to** start a business in the same or a different industry? (SA)
1. Same industry **Go to Section 8**
 2. Different industry **Go to Section 8**
- If currently unemployed, ask following questions (i.e. answered 2 or 4 for question 1.13):**
- 2.12. What was the main reason for closing your business? (SA)
1. The business was making a loss **or lower sales**
 2. Sickness or health reasons
 3. I wanted to look for a better paying wage employment
 4. To take care of family matters
 5. I wanted to look for a better business opportunity
 6. I intend to go abroad
 7. I got married
 8. Other (Specify)
- 2.13. Could you tell me if you are looking for a wage job, or another self employment opportunity? (SA)
1. Wage work **Go to 2.14**
 2. Self employment **Go to 2.14**
 3. Not looking for employment **Go to Section 8**
- 2.14. How much time do you expect it to take for you to find employment or to start self employment?
1. A week or less
 2. More than a week, less than a month
 3. More than one month, less than 3 months
 4. More than 3 months

2.15. In which sector do you expect to look for work or for self employment? (SA)

a. Description:

b. Industry Code (ISIC):

Go to Section 8

SECTION 3: NEW BUSINESS

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

3.1. Could you tell me the nature of your new business or what your activity consists of?

(Describe and use code ISIC-R3)

a. Respondent's answer:

b. Description of ISIC:

3.1a. How many hours per week do you personally spend working in the new business?

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

3.2. How many firms operate in the same line of new business in your GN division?

999. Don't know / cannot say

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

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

3.4. What are the three main products or services you sell in the new business, and the price per unit you sell / of service offered?

Main product / selling item / service offered	(a) Name	(b) Type of unit	(c) Price per unit
1. Most important item			
2. Second most important item			
3. Third most important item			

3.5. What was the main reason for changing the business activity which your were previously engaged in? (SA)

1. The previous business was making a loss or lower sales
2. A better business opportunity came along
3. I acquired training or other information about business activity
4. Better working hours
5. Other (Specify)
6. Not relevant

3.6. We would now like to understand why you chose your new sector of activity, rather than remaining in your previous self-employment or switching to a different self-employment. That is, I am interested in why you work in [Give name of current industry e.g. retail trade or tailoring] instead of the previous self-employment sector or other sector [give examples for other sectors and previous self employment e.g. as repair services, transport, tailoring, retail trade, food preparation]. Select from the following the reasons why you selected this sector of self-employment rather than remaining in the previous self-employment or self employment in another sector. Important: If answered 5 or 6 to 1.1c, ask whether any of the following were factors in deciding to start the new line of business rather than another line of business.

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

Reason	1	or	2
1. A family member had worked in the same self-employment sector	1		2
2. Friends were working in the same industry before I started my business	1		2
3. The cost of equipment and materials to begin a business in this sector was low	1		2
4. I had worked as a wage worker in the same industry before	1		2
5. Working in this sector allows me more flexibility to look after children or other family members than other sectors	1		2
6. I received training as an apprentice in this business	1		2
7. I believe this sector brings in more income than other sectors	1		2
8. I didn't have enough money to open a business in another sector I wanted to work in	1		2
9. I receive a safe, reliable stream of income from this sector, whereas other sectors are more risky	1		2
10. This industry receives less government inspection than other industries	1		2
11. This is an industry where it is socially acceptable for females/males to work in	1		2
12. Not having any knowledge of other industries	1		2
13. This business activity is one of my hobbies	1		2
14. Demand for this good because of the unavailability of business of this kind in the area	1		2
15. Other (specify)	1		2

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

Interviewer: If reasons from 1-14 of above 3.6 affected, write down their numbers. Mark 15 for other and state reason in above table.

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

SECTION 4: CHANGES IN CAPITAL FOR EXISTING FIRMS

Repairs and improvements

4.1. Have you made any improvements or repairs to business assets in the last 6 months? (This includes improvements to buildings as well as to equipment, vehicles, and other physical assets)

1. Yes **Go to 4.2** 2. No **Go to 4.3**

4.2. Business assets repaired or improved in the last 6 months (***Interviewer:** Prompt to make sure that they only record business assets and not household assets*)

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

7. Total amount spent for repairing or improving physical assets
(***Interviewer:** Ask if the description above is incomplete. Otherwise, sum column e.)*)

Rs.

Additions to capital stock

- 4.3. Have you purchased, been given, borrowed or rented any **utensils and tools**, machinery and equipment, vehicles or other business property since we last interviewed you 6 months ago?

1. Yes **Go to 4.4**

2. No **Go to 4.6**

- 4.4. Please describe the business assets that you have bought, been given, borrowed or rented in the last 6 months. (**Interviewer:** *Prompt to make sure that they only record business assets and not household assets*)

Did your business buy any of the following?	(a) Type (code by row category)	(b) Name of item	(c) Condition Acquired 1=new 2=used 3=self-made 4=other				(d) Ownership Status 1=own, 2=rent 3=borrowed 4=other				(e) Month of Acquisition	(f) Amount spent Rs.	(g) 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	3	4	1	2	3	4			1	2
	1.2		1	2	3	4	1	2	3	4			1	2
	1.3		1	2	3	4	1	2	3	4			1	2
	1.4		1	2	3	4	1	2	3				1	2
2. Machinery	2.1		1	2	3	4	1	2	3	4			1	2
	2.2		1	2	3	4	1	2	3	4			1	2
	2.3		1	2	3	4	1	2	3	4			1	2
3. Furniture and equipment	3.1		1	2	3	4	1	2	3	4			1	2
	3.2		1	2	3	4	1	2	3	4			1	2
	3.3		1	2	3	4	1	2	3	4			1	2
4. Vehicles used in the business	4.1		1	2	3	4	1	2	3	4			1	2
	4.2		1	2	3	4	1	2	3	4			1	2
	4.3		1	2	3	4	1	2	3	4			1	2
5. Site (including land and building)	5.1		1	2	3	4	1	2	3	4			1	2
	5.2		1	2	3	4	1	2	3	4			1	2
	5.3		1	2	3	4	1	2	3	4			1	2
6. Other physical assets of the business (excluding inventories)	6.1		1	2	3	4	1	2	3	4			1	2
	6.2		1	2	3	4	1	2	3	4			1	2
	6.3		1	2	3	4	1	2	3	4			1	2
	6.4		1	2	3	4	1	2	3	4			1	2

(f How much did you spend to buy this (or if the item was borrowed or rented, how much will it cost to reutilize it?)

7. Total replacement cost of all business assets purchased in last 6 months

Rs.

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

- 4.5.** Where did you obtain the money used to purchase these additional business assets?
(Interviewer: Write 0 if no funds from source(s))

Source	Percentage of money (%)
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	100%

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 6 months ago, or had any existing assets damaged so you can no longer use them? Please include returns of rental equipment.
- Yes **Go to 4.7**
 - No **Go to next section**

4.7. Please describe the business assets that you have sold, returned or had damaged in the last 6 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 of the following?	(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) Month of sale or return	(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	3				1	2
	1.2		1	2	3				1	2
	1.3		1	2	3				1	2
	1.4		1	2	3				1	2
2. Machinery	2.1		1	2	3				1	2
	2.2		1	2	3				1	2
	2.3		1	2	3				1	2
3. Furniture and equipment	3.1		1	2	3				1	2
	3.2		1	2	3				1	2
	3.3		1	2	3				1	2
4. Vehicles used in the business	4.1		1	2	3				1	2
	4.2		1	2	3				1	2
	4.3		1	2	3				1	2
5. Site (including land and building)	5.1		1	2	3				1	2
	5.2		1	2	3				1	2
	5.3		1	2	3				1	2
6. Other physical assets of the business (excluding inventories)	6.1		1	2	3				1	2
	6.2		1	2	3				1	2
	6.3		1	2	3				1	2
	6.4		1	2	3				1	2

7. Total amount received from business asset sales or returns in the last 6 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 6 months.

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

Rs.

SECTION 5: ASSETS, FINANCE AND EMPLOYEES INFORMATION

Interviewer: Section numbers are skipped in order to match with the base line survey

Interviewer: This section is relevant to all those who operate businesses. For those who have opened a new business along with the old one, (i.e. answered 5 or 6 to 1.1c), ask this section for both businesses.

- 5.1.** Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other **assets** currently **being** used in your new business or activity. Think of the value as **to** how much it would cost you to **purchase** any utensil, machine or vehicle **of** similar condition.

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

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

1. Yes
2. No
- 3.

Go to section 5.4

- 5.3.** Is this bank account in the business name or in your personal name?

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

- 5.4.** How many hours **per week** do you personally spend in the business?

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

- 5.5.** How do you maintain the accounts of incomes, expenses, and assets of the business?

1. Through formal book keeping (by internal persons who have accounting knowledge)
2. Through formal book keeping (by external persons who have accounting knowledge)
3. By maintaining personal diary or some **other records**
4. No accounting or book keeping is done
5. Other (specify)

- 5.6.** Could I know some details about the others who work in the business apart from yourself and the number of hours they worked during the last week?

Relationship	a) Work in the business? 1. Yes 2.No 3. No such relation (if answered 2 or 3 skip to next line)	b) If yes, how many?	c) Male/female 1.Male 2.Female	d) Hours worked in business last week	e) Mode of payment 1. share of profits 2. wages/rent 3. in kind 4.commission 5. Unpaid 6. other
1. Husband/wife	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 work 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

SECTION 7 : INCOME, EXPENSES, PROFIT AND BUSINESS INFORMATION

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

- 7.1. Do you have any inventories in stock, products for sale, raw materials, products in progress, spare parts and other such materials currently held at your business?
1. Yes
 2. No **Go to 7.3**

7.2. At market prices, what is the value you calculate of those inventories? Rs:

7.3. How much cash do you keep in hand for business purposes? Rs:

- 7.4. May I know the amount you have spent on business expenses during November 2010? I will mention several types of expenses to make it easier for you to answer.

Show the card

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

Item	Cost (Rs.)
a. Purchase of raw materials and items for resale	
b. For electricity, gas, fuel, and water	
c. Interest paid on loans	
d. Wages and salaries for employees	
e. Rent for machinery and equipment	
f. Rent for land or buildings	
g. Telephone (mobile, fixed)	
h. Taxes	
i. Maintenance and general repairs	
j. Traveling	
k. Other expenses	
l. Total expenses in November	

- 7.5a. During November, were any business goods and materials listed above used for home consumption?

1. Yes **Go to 7.5b**
2. No **Go to 7.5c**

- 7.5b. If yes, what is the value of business goods and materials mentioned above used for home consumption during November? Rs.

- 7.5c. Are there any inputs used by the enterprise in the month of November, which were paid for by someone other than the owner?

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

- 7.5d. If yes, what is the approximate value of those inputs used by the enterprise in November? Rs.

- 7.5e. In your list of expenses above (7.4), was the value of these inputs which were used by the enterprise included?

1. Yes
2. No

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

Rs :

- 7.7. Consider the most important item which you (1) **manufacture** or (2) **trade** or (3) **service** that you provide.
Interviewer: Ask the suitable question with reference to **the nature of the** business. Compare with the front cover.
 If answered 5 or 6 to 1.1c, ask in relevance to the main business.
- a. If you buy Rs. 1000 worth of **raw** materials how much of revenue will you receive from the sale of the products that you **manufacture** from these materials? Rs :
- b. If you buy Rs. 1000 worth of products, how much of revenue will you receive from the sale of the products that you **trade**? Rs :
- c. If you spend Rs. 1000 and buy products to provide this service how much of revenue will you receive from the sale of this **service**? Rs :
- 7.8. What percentage of your total revenue comes from the sale of this main **manufacturing/trading/service** item? %
- 7.9. What was the total income the business earned during November 2010 after paying all expenses including wages of employees, but not including any **salary** you paid yourself. That is, what were the profits of your business during November? (If you paid yourself a salary, add that back in to your profits.) Rs.
- 7.10. Do you pay yourself a salary for running the business?
 1. Yes **Go to 7.10a**
 2. No **Go to 7.11**
- 7.10a. If yes, when estimating the profits for the business for November, did you include this salary as a part of the business expenses **and deduct it from business income**?
 1. Yes
 2. No
- 7.10b. How much was this salary you paid yourself during November? Rs.

- 7.11. Are revenues/money from the business used to pay for expenditures in the household?
 1. Yes **Go to 7.11a**
 2. No **Go to 7.12**
- 7.11a. If yes, when estimating the profits for the business **in November**, are you deducting revenue to account for these household expenses?
 1. Yes
 2. No
- 7.11b. How much were these household expenditure payments **which were made using the business income in November**? Rs.
- 7.12. What was the total income of your household for November, including income from all sources? (Income earned from the business would be only the profits) Rs.
- Interviewer:** Question numbers are skipped in order to match with the base line survey
- 7.15. Think about the profits you have earned from your business in the past year. **Please tell us what percent of those profits you have used for the following items.**

Item	Value %
a. Used for household expenditure	
b. Re-invested in this business	
c. Invested in another business	
d. Invested in some other assets (e.g. land, jewelry, etc.)	
e. Saved in cash or bank accounts	
f. Any other use (mention)	
g. Total (Should sum to 100)	

SECTION 8 : LOANS AND FINANCING

Interviewer: Ask from all the respondents

- 8.1. **Could you** tell me about any loans that you have applied for or received or you owe from any of the following lenders?

Type of loan	(a). Have you ever applied for a loan of this type? 1.Yes 2.No Go to next column	(b). In the last 6 months, have you applied for a loan of this type? 1.Yes 2.No Go to column (d)	(c). What was the outcome of this application? 1. Received loan 2. Still waiting for a decision 3. Rejected 4. Other (specify)	(d). Do you currently owe money on a loan of this type? 1.Yes 2.No Go to next column	(e). What is the amount owing? (Rs)	(e). What is the Monthly or Annual interest rate in % on this loan?	
						Monthly (%)	Annual (%)
1. Private Bank (e.g. Sampath, Seylan)	1 2	1 2	1 2 3 4	1 2			
2. Govt Bank (eg. Peoples, BOC)	1 2	1 2	1 2 3 4	1 2			
3. Microfinance organization(eg. SEEDS)	1 2	1 2	1 2 3 4	1 2			
4. Development Banks (eg. RDB)	1 2	1 2	1 2 3 4	1 2			
5. Samurdhi Bank	1 2	1 2	1 2 3 4	1 2			
6. Sanasa Bank	1 2	1 2	1 2 3 4	1 2			
7. Development project loans such as IDRP/ REAP /ABG	1 2	1 2	1 2 3 4	1 2			
8. Tsunami relief programmes	1 2	1 2	1 2 3 4	1 2			
9. Money lender	1 2	1 2	1 2 3 4	1 2			
10. Family and friends	1 2	1 2	1 2 3 4	1 2			
11. Other (specify)	1 2	1 2	1 2 3 4	1 2			

- 8.2. What is the total value of debt you currently have outstanding on all loans you owe? Rs.

Interviewer: Check with the sum of 8.1e column. If there is a difference, confirm the correct one.

Interviewer: If no longer engaged in a business, see the instructions given before the section 8.6

- 8.3. Imagine the bank is ready to lend you Rs. 20,000 at an interest rate of 16% over two years if you apply for such a loan. The monthly payment would be Rs. 972. Would you apply for such a loan?

1. Yes
2. No
3. Don't Know/Not sure

- 8.4. Which are the reasons why you would not apply for loans or for extended loans from a bank, micro finance institute?

	1. Reason	2. Not a reason
1. My business has no need for more loans	1	2
2. Thinking that the bank is no willing to lend me	1	2
3. I think interest rates are too high	1	2
4. Difficulty to meet the collateral requirements for loans	1	2
5. Not knowing what the conditions for getting loans are	1	2
6. Worried about not being able to repay a loan during slow periods of the business	1	2
7. My religious beliefs mean I am opposed to taking out conventional loans	1	2
8. I find their paperwork too confusing	1	2

- 8.5. Which of the above factors do you consider the most important reason you would not apply for loans or for extended loans from a bank, micro finance institute? (Write the number)

Interviewer: The remaining questions from 8.6 are for firms in Galle and Matara (i.e. 1 or 2 for RDB group). For Kalutara firms (i.e. 3 for RDB group), go to the next section.

- 8.6. Have you ever heard of the Ruhuna Development Bank (RDB)?

1. Yes

2. No

Go to next section

- 8.7. Have you ever taken a loan from the Ruhuna Development Bank?

1. Yes

2. No

Go to 8.13

- 8.8. What was the amount of the last loan you took from the Ruhuna Development Bank? Rs.

- 8.8a. What was the date of your last loan from RDB?

m. Month.....

y. Year.....

- 8.9. How many loans in total have you taken from the Ruhuna Development Bank?

- 8.10. Do you currently have a loan outstanding from the Ruhuna Development Bank?

1. Yes

2. No

- 8.11. Have you ever missed a monthly payment on a loan from the Ruhuna Development Bank?

1. Yes

2. No

Go to 8.13

- 8.12. How many monthly payments in total have you missed in the last 2 years on Ruhuna Development Bank loans?

.....

- 8.13. Which of the following do you think are consequences of missing one monthly payment on a Ruhuna Development Bank loan?

	1. Yes	2. No
a. The Bank seizes your collateral	1	2
b. The Bank contacts your guarantor to ask for payment	1	2
c. The Bank contacts the police	1	2
d. Your business can be closed down	1	2
e. The Bank charges you extra interest/fine	1	2
f. You are given an extra time to pay the missed monthly payment without charging extra interest/fine	1	2
g. You have to pay additional monthly payments next month	1	2
h. Other (Specify).....	1	
i. Nothing happens	2	2

Interviewer: Ask from 8.14 only if 1 for RDB GROUP. If 2 for RDB GROUP, go to next section

- 8.14.** Our records indicate that you received a loan from the RDB as a result of an information session held by the project in 2006. Is this correct?
1. Yes
 2. No, I never received such a loan **Go to next section**
 3. Don't know/Can't remember **Go to next section**

Interviewer: If answered 2 or 3, ask again and confirm. If the respondent firmly says 2 or 3, get more details about that

- 8.15.** Did you end up fully repaying this project-facilitated loan you received from the RDB?
1. Yes
 2. No
- 8.16.** Have you taken out another loan from the RDB in addition to this project-facilitated loan?
1. Yes **Go to 8.17**
 2. No **Go to 8.18**

- 8.17.** How much was the new loan for? Rs.

Interviewer: Go to next section

- 8.18.** Why have you not taken a new loan from the RDB?
.....

SECTION 9: SUBJECTIVE WELL-BEING

Interviewer: Ask from all the respondents

We would like to know how you think about certain things

Show the card with a picture of a ladder on it

- 9.1.** Now imagine that you are spending the best life you could. Now imagine that you are spending the worst life you could possibly imagine. We can describe this situation using a ladder. If you are living the best life you could, imagine that that is depicted by the very top step of the ladder. The worst life you could imagine is depicted by the very bottom step of the ladder. What step would indicate the actual life you are spending currently?

--	--

Interviewer: Move your finger or the pen quickly up and down on the picture of ladder

- 9.2.** Imagine 5 years ahead from this day. Where on the ladder do you think you would stand 5 years from now on?

--	--

Show the card

- 9.3.** We will use the following diagram to show how satisfied you are with the financial situation of your household. '10' means that you are completely satisfied and '0' means you are completely dissatisfied. Where would you put your satisfaction with your household's financial situation?

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

Completely Dissatisfied

Completely Satisfied

- 9.4.** Taking all things of your life together, what would describe how satisfied you are about your life?
1. Very happy
 2. Quite happy
 3. Not very happy
 4. Not at all happy

- 9.5. **Has there ever been a time** in the past 12 months when you or your family have gone hungry?
- 1 Yes
 - 2 No

Interviewer: If currently unemployed or not engaged in a self employment, skip to next section.

- 9.6. **Could you tell me** how strongly you agree or disagree with the following statements?
- 1=Strongly disagree, 2=Disagree, 3=Agree, 4=Strongly agree

Show the card

a. My job/self employment gives me a chance to do the things I do best	1	2	3	4
b. My job/self employment requires that I work very fast	1	2	3	4
c. The pay is good in my job/self employment	1	2	3	4
d. My job/self employment requires that I continuously learn new things	1	2	3	4
e. I am treated with social respect in my work/self employment	1	2	3	4
f. I find work/self employment stressful	1	2	3	4

- 9.7. Which of these best describes how you feel about your current job?
1. Like it very much
 2. Like it fairly well
 3. **Neither like nor dislike**
 4. Dislike it somewhat
 5. Dislike it very much

SECTION 10: **PERSONAL AND HOUSEHOLD** INFORMATION

- 10.1. **We would like to know some details about the assets your household currently owns and the assets you owned when we interviewed you back in 2005. Please tell me if you currently have the following items in your household and if you owned those items in April 2005 when we first interviewed you?**

	Code	(a) Currently own	(b) Owned in April 2005
Furniture	401		
Clocks and watches	402		
Kerosene, gas or electric cooker	403		
Iron and heaters	404		
Refrigerator or freezer	405		
Fans	406		
Sewing machines	407		
Radio / CD players / cassettes	408		
Television sets, VCR, VCD/DVD players	409		
Bicycles and tricycles	410		
Motorcycles and scooters	411		
Motor cars, vans	412		
Cameras and projectors	413		
Pressure lamps / petrol-max	414		
Other durable goods (specify)	415		
Gold Jewellery, Gems	416		

10.2. **How** many people were living in your household in April 2005, when we first interviewed you?

Time utilization

10.3. Can you tell **me** about how you spent your time during the last week? Please **state how you utilized your time for the following activities during last week.**

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

I would like to know some information about other members of your house hold.

10.4.1. What is your relationship to the head of household? (Use following codes)

1. Head 2. Wife/Husband 3. Son/Daughter 4. Son-in-law/Daughter-in-law
 5. Grandchild/Great Grandchild 6. **P**arent of head or spouse 7. **O**ther relatives
 8. Domestic servants 9. Non-relative

Name all persons who usually live in this household, including individuals temporarily living elsewhere or temporarily working in another location. **Do not include the respondent's details.** Also include those in **armed forces or overseas employment**. Include the household members according to the relationship. (E.g. First Head of household, second wife/husband etc.)

10.4.1	10.4.2 Name	10.4.3 Sex 1. M 2. F	10.4.4 Relatio nship to househ old head (Use Codes of 10.4)	10.4.5 Age	10.4.6 Marital Status 1. Never Married 2. Married 3. Widowed 4. Divorced 5. Separated	10.4.7 What activities is he/she involved in at the present (See codes below)	10.4.8 If employed, how many hours does he/she work in a normal week?	10.4.9 If employed, how much does he/she earn in a normal month?	10.4.10 What is the highest level of education he/she has obtained (see codes below)
		Code	Code	Yr		Code	Hours	Rupees	Code
1		1 2			1 2 3 4 5				
2		1 2			1 2 3 4 5				
3		1 2			1 2 3 4 5				
4		1 2			1 2 3 4 5				
5		1 2			1 2 3 4 5				
6		1 2			1 2 3 4 5				
7		1 2			1 2 3 4 5				
8		1 2			1 2 3 4 5				
9		1 2			1 2 3 4 5				
10		1 2			1 2 3 4 5				

11		1 2			1 2 3 4 5				
12		1 2			1 2 3 4 5				

Codes for activities involved in the section 10.4.7.

1. Salaried/wage employee 2. Self economic activity 3. Employer 4. Unpaid family worker
5. Expecting a job (unemployed) 6. Student 7. Housekeeping 8. Retired (pension)
9. Economically inactive 10. Non-schooling kid 11. Other non-economic activities 12. Overseas worker

(Interviewer: The questions 10.4.8 and 10.4.9 are asked only if the answers for 10.4.7 are 1,2,3,4 or 12. Otherwise, leave them empty. If the answer for 10.4.7 is 4, ask only 10.4.8 and keep 10.4.9 empty.)

10.4.10 Codes for Education

1= Year one passed, 2=Year2/Grade 1 passed, 3=Year 3/Grade2 passed, 4= Year/Grade 3 passed, 5= Year 5/Grade 4 passed, 6=Year 6/Grade 5 passed, 7=Year 7/Grade6 passed, 8= Year 8/Grade 7 passed, 9=Year 9/ Grade 8 passed, 10= Year 10/Grade 9 passed, 11= Ordinary level (O/L) /N.C.G.E/ Year 11 passed, 12= Year 12/ Grade 11 passed, 13= Year 13/Advanced Level (A/L)/ H.N.C.E passed, 14= Few years in a university, 15= University graduate, 16= University post graduate, 17, Technical school (TEC), 18=No schooling/Year 1 entrance

SECTION 16: INTERVIEWER IMPRESSIONS

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

- 16.1. Who else other than the owner of the enterprise was present during the interview? (MA) (note down everybody)
- | | |
|--------------------------------------|--|
| 1. Nobody | 2. The spouse |
| 3. Other adult household member | 4. Other adults from outside the household |
| 5. A child 5 years of age or younger | 6. A child older than 5 years of age |
| 7. An employee | 8. Other (specify) |

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

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

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

- 16.7. Which questions interested the respondents the most? (Mark section or question number).
.....

- 16.8. Survey was carried out at the

1. Home of worker 2. Business site 3. Other (Specify)

Thank the Respondent and Terminate the Interview

Additional remarks: